



Black Isle Cares SCIO

Scottish Charity Number SC045371

Annual Report and Financial Statements

for the year

1 February 2019 to 31st January 2020

Website: <https://www.blackislecares.com>

Report of the Trustees of Black Isle Cares SCIO

The trustees are pleased to present their report together with the financial statements for the year from 1st February 2019 to 31 January 2020.

Reference and Administrative Information

Charity Name

Black Isle Cares SCIO

Principal Address:

Black Isle Leisure Centre
Deans Road
Fortrose
IV10 8TJ

Charity Trustees

Brian Devlin (Chair)
Jenye Monckton (Vice Chair)
Isla MacKay (Secretary – Joint, appointed 9.4.19)
Margaret Rhynas (Secretary – Joint, appointed 9.4.19)
Angela Morrison (Treasurer from July 2019)
Peter Furniss ACMA CGMA (Treasurer to July 2019, resigned as Trustee 28th Feb 20)
Lyn Forbes
Wilma Halley
Graham MacIver
Freida McKenzie
Rod McKenzie
Caroline Matheson
Dr Ian McNamara
Sheena Ross

Bankers

HSBC plc
50-52 High Street
Inverness
IV1 1JE

Independent Examiner

David Ross
Mackay & Co
Bridgend Business Park,
Strathpeffer Road,
Dingwall, IV15 9SL

Structure, Governance and Management

Constitution

The Charity is a Scottish Charitable Incorporated Organisation (a SCIO). It was registered in its current legal form on 23 January 2015. The organisation is a two tier structure that consists of members who have the right to attend member's meetings and who appoint people to serve on the board together with the Board who hold regular meetings and control the activities of organisation including its financial transactions.

Appointment of trustees

The Board normally meets four weekly and trustees are elected at the Annual General Meeting which is held in March/April of each year. All charity trustees must be members and must retire from office at the AGM and then seek re-election (unless they express a wish not to be re-appointed) or have been debarred from membership under clause 55 of the Constitution. The maximum number of charity trustees is 15 and the minimum number is 5. Membership is open to any individual over the age of 18. Employees of the organisation are not eligible for membership and cannot be a trustee.

Objectives and Activities

Charitable purposes and objectives.

To provide relief to those in health or social care need by reason of age, ill-health, disability, rural isolation and other disadvantages. These objectives to be achieved by:

- Supporting adults with social needs and their carers
- Challenging the barriers surrounding the care of this group
- Identifying gaps in care provision and seeking ways to fill these.
- Increasing resources to provide for the needs of our target group

Review of the Past Year's Activities

This has been our fifth year of operation and I am pleased to report on another successful year.

Black Isle Cares has run a successful Meals on Wheels operation over the past 4+ years and this ensures that delicious home-cooked meals are available to our community members. This includes a monthly 'treat' of a fish supper which is provided by McGinty's Takeaway in Fortrose. With the wonderful support of the Fortrose Café, Chanterelle Restaurant and the Allangrange Arms, volunteers collect fresh home-cooked meals and deliver them straight to the client's kitchen. With prior arrangement, meals can then be heated and plated for our more vulnerable clients.

Our volunteers go out 50 weeks of the year in all weathers and provide a valuable community service. We are lucky to have a dedicated team of **35** regular volunteers and another **6** who assist during holiday times. Throughout the past year they have covered a staggering **14,550** miles between them and delivered **4,500** meals to around **40** clients. This equates to approximately **3,500** hours of volunteering.

Linked to our Meals on Wheels service is our Inter-generational work with Fortrose Academy. Some of the activities for this year include:

- an intergenerational choir which ran for 6 weeks with the pupils of Fortrose Academy.
- a number of end-of-term lunches involving older people from the community, Fortrose Academy students and children from the pre-school.
- the Games Afternoon on a Thursday afternoon in the Library continues to be a very popular activity for young and old alike.

The well-established Fortrose Lunch Club became part of the BIC organisation in April 2017. Lunches for an average of 15 to 20 attendees are held weekly in the Fortrose Café on a Wednesday and remain an important weekly outing for the members.

BIC also developed and delivered a community garden at the Black Isle Leisure Centre with the help of donors, volunteers and some very willing trustees.

Black Isle Cares rents the former Service Point office accommodation in the Fortrose Leisure Centre which has become the hub of its operations. Included in the area is a lounge style furnished room for occasional use by other charities, in addition to Black Isle Cares.

Financial Review

The charity currently relies entirely on fund raising activities, donations, and funding grants from other charities. During the year we received grants totalling £25,510 from the following organisations:

George Crombie Trust, Voluntary Action Fund, and The Bank of Scotland Foundation.

Our grateful thanks to everyone for their tremendous support during the past year.

In addition we received local donations totalling £16,923 and our fund raising activities added a further £5,036. Much of this fund-raising was from the very popular and successful table-top sales held in the Fortrose Community Theatre.

The results on page 6 show an overall surplus of £20,741 for the year. This relates mainly to the timing of grant payments with expenditure to be incurred in the forthcoming year.

Our closing Bank Balance at £48,120 is considered satisfactory. It includes a balance of restricted funds totalling £35,577 from earlier grants and donations that will be used to meet operating costs and project expenditure planned during the coming new financial year. Additionally, there is an unrestricted balance of £12,543 available to support any short term operating cost requirements pending the receipt of longer term grant funding currently being sought.

Funding Policy

The trustees continue to look at long-term financial stability and are hoping to source some major grant funding to fund a 3-year appointment of an experienced manager whose role will be to look at providing secure income streams and ensuring the long-term viability of Black Isle Cares,

A handwritten signature in black ink, appearing to read 'A Brian Devlin'.

Brian Devlin
Chair of Board of Trustees

Independent Examiner's Report to the Trustees of Black Isle Cares

For the Year Ended 31 January 2020

I report on the financial statements of the charity for the period ended 31 January 2020 which are set out on pages 6 to 9.

Respective responsibilities of Trustees and examiner

The Trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 ("the 2005 Act") and Charities Accounts (Scotland) Regulations 2006 (as amended) ("the 2006 Regulations"). The Trustees consider that the audit requirement of Regulation 10(1)(d) of the 2006 Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the 2005 Act and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the 2006 Regulations. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeks explanations from the trustees concerning such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In the course of my examination, no matter has come to my attention :-

1. which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with Section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Regulations, and

- to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Regulations have not been met, or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



David Ross

Mackay & Co CA

Bridgend Business Park

Strathpeffer Road

Dingwall

N15 9SL

Date : 3 June 2020

Black Isle Cares

Statements of Receipts and Payments for the year ending 31 January 2020

		2019-2020			Last Year
	Notes	Un-restricted £	Restricted £	Total £	£
Receipts					
Receipts from Investments	4	0	0	0	0
Grants Received	7	0	25,510	25,510	20,640
Donations	8	5,661	11,262	16,923	5,473
Receipts from Fundraising Activities	9	1,233	3,804	5,037	1,724
Receipts from Meals on Wheels Recipients	10	0	14,846	14,846	13,436
Refund re Charitable Activities		0	0	0	0
		6,894	55,422	62,316	41,273
Payments					
Payments Relating to Charitable Activities	11	9,572	31,413	40,985	46,741
Grants and Donations	12	200	0	200	0
Governance Costs	13	390	0	390	460
		10,162	31,413	41,575	47,201
Surplus/(Deficit) for Year		-3,268	24,009	20,741	-5,928

The notes on pages 8 & 9 form an integral part of these accounts and provide further analysis of the above figures.

Black Isle Cares

Statement of Balances as at 31st Jan 2020

	Notes	2019- 2020			Last Year
		Un- restricted £	Restricted £	Total £	£
Funds Reconciliation					
Cash and bank					
Balance at Beginning of Period		15,811	11,568	27,379	33,307
Surplus/(Deficit) for Period		-3,268	24,009	20,741	-5,928
Balance as at 31.01.20		12,543	35,577	48,120	27,379
Equipment & Investments					
Market value at Beginning of Period	4	0	0	0	0
Written-Off		0	0	0	0
Disposals		0	0	0	0
Market Value at End of Year	4	0	0	0	0
Total Assets		12,543	35,577	48,120	27,379
Fund Balances					
At Beginning of Period		15,811	11,568	27,379	33,307
Total Surplus/(Deficit) for Period		-3,268	24,009	20,741	-5,928
Movement in Investments		0	0	0	0
Balance as at 31.01.19		12,543	35,577	48,120	27,379
Restricted Funds					
Balance Brought Forward			11,568		15,063
Movement for the Year			24,009		-3,495
Balance Carried Forward			<u>35,577</u>		<u>11,568</u>
Cash and Bank at 31 January 2020			<u>35,577</u>		<u>11,568</u>
			<u>35,577</u>		<u>11,568</u>

The notes on pages 8 & 9 form an integral part of these accounts.

Statement of the Trustees

The accounts as laid out on pages 5 to 8 of these Financial Statements were approved by the Board of Trustees on the 10th day of March 2020 .



Chair of Trustees
Signed On Behalf of the Board



Treasurer
Signed On Behalf of the Board

Black Isle Cares

Notes to the Accounts for the year ended 31 January 2020

1 Basis of Accounting

These accounts have been prepared on the Receipts & Payments basis in accordance with the Charities & Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

2 Nature and purpose of funds

Unrestricted funds are those that may be used at the discretion of the trustees in furtherance of the objects of the charity.

Restricted funds may only be used for specific purposes, which in the case of Black Isle Cares currently relates to grants towards day to day operating expenditure e.g. Care at Home, Meals on Wheels, and the Garden Project adjacent to our offices at the Black Isle Leisure Centre. Additionally, donors often place a restriction by identifying our Care at Home or Meals on Wheels Service to be the sole beneficiary; in which case these sums are treated as Restricted.

3 Related Party Transactions

No remuneration or expenses were paid to any trustees, or to any connected persons during the year

4 Equipment & Investments

Black Isle Cares has no investments, They have a 2-year lease for a printer/copier.

5 Grants and Donations

Black Isle Cares made a donation of £200 in the period to the Reece Mitchell Fund.

Details of Grants and Donations received are shown in paragraph 7 on page 9. Grants received relate to expenditure planned in 2019-20 and later years.

6 Restricted Funds Balances at Year End

The restricted balance of £22,620 carried forward consists of the following:

Care at Home	£1,628
Meals on Wheels	£20,869
Garden Project	£951
Games Afternoon & Christmas Lunch	£182
Office Rental & Equipment	-£1,010
	<u>£22,620</u>

Black Isle Cares

Notes to the Accounts for the year ended 31 January 2020

	2019-20			Last Year
	Un-restricted	Restricted	Total	
	£	£	£	£
7 Grants Received				
Robertson Trust re Meals on Wheels	0	0	0	6,000
Highland Hospice re Office Refurbishment	0	0	0	2,500
Voluntary Action Fund re M.O.W. & Garden	0	9,510	9,510	7,500
Ward Discretionary Fund Grant re Garden Proj	0	0	0	640
George Crombie Trust	0	1,000	1,000	0
Caring & Sharing Highland re Garden Project	0	0	0	4,000
Bank of Scotland Foundation re MoW	0	15,000	15,000	0
	0	25,510	25,510	20,640
8 Donations Received				
Membership Donations	0	0	0	586
Specific for Care at Home	0	3,483	3,483	1,181
Specific for Meals on Wheels	0	220	220	518
Ferintosh Free Church	0	0	0	250
The Beast' Loch Ness Challenge Event	309	0	309	300
Avoch Gospel Hall	250	0	250	300
Fortrose & Rosemarkie Golf Club	0	700	700	400
ARK Estates	1,000	0	1,000	0
Killeaman CoS	531	0	531	0
Fortrose & Rosemarkie C of S	561	0	561	0
Calay Timber		5,000	5,000	0
Episcopal Church Charity Shop	0	100	100	0
St Peter & St Boniface R C Church Fortrose	310	0	310	0
Friends of the Community		250	250	0
Ross Sutherland Senior Golfers	500		500	0
Ross-Shire Engineering		300	300	0
Highland Senior Citizens Network	200		200	0
Other Donations	2,000	1,209	3,209	1,938
	5,661	11,262	16,923	5,473
9 Receipts from fund raising activities				
Indoor Table Top Sales	0	3,613	3,613	0
Collection Boxes in local stores etc.	137	0	137	216
Smartie Tube Challenge	202	0	202	243
Stalls at local Events etc	480	0	480	607
Other Fund Raising & Sundry Receipts	414	191	605	658
	1,233	3,804	5,037	1,724
10 Receipts from Meals on Wheels Recipients	0	14,846	14,846	13,436
11 Payments Relating to Charitable Activities				
Care at Home direct costs	0	1,096	1,096	1,512
Meals on Wheels costs	5,206	23,433	28,639	34,657
Lunch Club Grant 2019 & 2020	600	0	600	0
Office Rental Costs	1,365	1,260	2,625	2,500
Website operation and development	270	0	270	705
Telephone & Broadband Costs	0	759	759	832
Garden Project	0	4,755	4,755	2,320
Intergenerational Costs	103	0	103	165
Office Refurbishment Costs	0	0	0	2,759
Other Administrative Costs	2,028	110	2,138	1,291
	9,572	31,413	40,985	46,741
12 Grants and Donations made				
Donation to Reece Mitchell Fund	200	0	200	0
13 Governance Costs				
Independent Examiners Fee & AGM Costs	390	0	390	460

