



**Black Isle Cares SCIO**

***Scottish Charity Number SC045371***

**Annual Report and Financial Statements**

**for the year**

**1 February 2017 to 31<sup>st</sup> January 2018**

**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 1<sup>st</sup> February 2017 to 31 January 2018.

### **Reference and Administrative Information**

**Charity Name**

Black Isle Cares SCIO

**Principal Address:**

62 Feddon Hill  
Fortrose  
Ross-shire  
IV10 8SP

**Charity Trustees**

Brian Devlin (Chair)  
Jenye Monckton (Vice Chair)  
Angela Morrison (Secretary)  
Peter Furniss ACMA CGMA (Treasurer)  
Jeannie Armstrong  
Lyn Forbes (From June 2017)  
Dr. Simon Harrison  
Wilma Halley  
Genevieve Maclver  
Graham Maclver  
Freida McKenzie  
Rod McKenzie  
Caroline Matheson  
Dr. Ian McNamara  
Sheena Ross  
David Yarrick (Until May 2017)

**Bankers**

HSBC  
50-52 High Street  
Inverness  
IV1 1JE

**Independent Examiner**

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 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**

We are pleased to report further good progress in this, our third year of operation.

We have continued the consolidation of our two principal services – Care at Home and Meals on Wheels – and during year we have expanded our inter-generational work with Fortrose Academy and have now taken responsibility for the operation of the Fortrose Lunch Club.

Our Care at Home Service operated in conjunction with our partners Highland Home Carers, provides over 700 hours of service every two weeks and we are currently exploring the possibility of expanding our operations into North Kessock in the near future. Over thirty plus part time carers are committed to delivery of the highest levels of service and as a result we have received several donations of thanks including one from a family member who ran the London Marathon in recognition of the care provided to his late mother raising a magnificent £2,800 for Black Isle Cares.

The popularity of our Meals on Wheels service has been maintained with services provided to customers requiring both short term support and those who need them long term. Its success requires a high level of administrative input. Kerry Duncan stepped down as Administrator in May and now focusses on managing our website. In her place Lesley Bowman joined us at the end of May as Administrator and in the last three months she has been assisted by Paula Bremner as the workload expands. There has been a slower take up of the service in Munlochry than anticipated and further promotion in this area is now being considered.

We have an average of 25 recipients of meals and during year there have been nearly thirty different volunteers who have provided the delivery and serving of the meals. They receive no remuneration but as a thank you many attended a supper at the Fortrose & Rosemarkie Golf Club at the end of January 2018. Please refer to our website [www.blackislecares.com](http://www.blackislecares.com) for a photograph. Their enthusiasm demonstrates once again the very high level of support we receive from the Local Community.

Following the closure of the Eileen Dubh Restaurant at the end of January 2017 and more recently Jaki Fish & Chip shop our meals are now supplied by two local restaurants Fortrose Café, and McBains Catering at Fortrose and Rosemarkie Golf club. Again this is yet another example of the community spirit on the Black Isle which has played such an important part in the success of this operation.

Linked to our Meals on Wheels service is our Inter-generational work with Fortrose Academy. Pupils have joined volunteers during their visits to Meals on Wheels recipients and they in turn have hosted lunches for MoW recipients in the Academy. More recently Andy Minett and Fran Crowhurst started a Games Afternoon on a Thursday afternoon in the Library involving elderly members of the community with school children.

Following the semi-retirement of the long standing organiser, Kathleen Armstrong, the well established Fortrose Lunch Club became part of the BIC organisation in April 2017. It is led by Peter Furniss, who is supported by Kathleen Armstrong and Jane Furniss. Lunches for an average of 20 elderly attendees are held weekly in the Fortrose Café on a Wednesday.

Black Isle Cares rents the former Service Point office accommodation in the Fortrose Leisure Centre which has become the hub of its operations. During the year, in collaboration with High Life Highland, it has completed a refurbishment of this area including a lounge style furnished room for occasional use by other charities, in addition to Black Isle Cares. The initial users are the Highland Hospice who will use it in connection with their "Helping Hands" initiative.

It is with great pleasure we report that at the prestigious Highland Third Sector Interface (HTSI) Award ceremony held in Strathpeffer at the end of August 2017, our chair person, Brian Devlin, was awarded Board Trustee of the Year.

## **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 £30,338 from the following organisations:

Robertson Trust, Big Lottery – Awards for All, Voluntary Action Fund, the Scottish Council for Voluntary Organisations and the Youth and Philanthropy Initiative.

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

In addition we received local donations totalling £10,079 and our fund raising activities added a further £5,893.

Our closing Bank Balance is £33,307 of which £15,063 is restricted funds from grants and donations to meet operating costs and expenditure fluctuations during the early part of the new financial year. The balance of £18,244 is not restricted and in accordance with our funding policy will form part of our future reserves.

## **Funding Policy**

The Trustees have identified a need to establish reserves totalling £25,000 by the end of the next financial year and a further £5,000 by the end of the following year. This is considered essential to ensure we are capable of resourcing any delays in grant receipts, sickness absence of staff, reductions in funding by NHS and/or Highland Council, rent Increases and provide initial funding for new projects. Much of this will be sourced by donations and fundraising within the Community and our efforts in this regard will be intensified during the coming year.

To aid the above process a strategy to seek grant funding for longer periods e,g three years in respect of our main services operating costs, including appointing salaried staff, is being adopted and we are grateful to Highland Homecarers, Highland Hospice and Highland Senior Citizens Network for their suggestions and support in our work to achieve this strategy.

Strict monitoring of our financial progress is maintained with a report submitted monthly to our Trustees Meeting.

## **Future Plans**

In addition to the continued consolidation of the existing services the appointment of an experienced Operations Manager to develop and improve our existing operations is a top priority. Grant applications to fund this position are currently in progress.



Brian Devlin  
Chair of Board of Trustees

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

## For the Year Ended 31 January 2018

I report on the financial statements of the charity for the period ended 31 January 2016 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 A. Ross*

David Ross

Mackay & Co CA

Bridgend Business Park

Strathpeffer Road

Dingwall

IV15 9SL

Date: 18 May 2018

## Black Isle Cares

### Statements of Receipts and Payments for the year ending 31 January 2018

		2017- 2018			Last Year
	Notes	Un-restricted £	Restricted £	Total £	£
<b>Receipts</b>					
Receipts from Investments	4	0	0	0	0
Grants Received	7	0	30,338	30,338	15,262
Donations	8	6,534	3,545	10,079	5,196
Receipts from Fundraising Activities	9	5,893	0	5,893	2,155
Receipts from Meals on Wheels	10	0	16,948	16,948	10,167
Refund re Charitable Activities		0	289	289	0
		12,427	51,120	63,547	32,780
<b>Payments</b>					
Payments Relating to Charitable Activities	11	967	47,233	48,200	24,232
Grants and Donations	12	0	0	0	0
Governance Costs	13	0	0	0	0
		967	47,233	48,200	24,232
<b>Surplus/(Deficit) for Year</b>		11,460	3,887	15,347	8,548

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 31 January 2018

		2017- 2018			Last Year
		<u>Notes</u>	<u>Un-restricted</u>	<u>Restricted</u>	<u>Total</u>
			£	£	£
<b>Funds Reconciliation</b>					
<b>Cash and bank</b>					
			6,784	11,176	17,960
			11,460	3,887	15,347
			<u>18,244</u>	<u>15,063</u>	<u>33,307</u>
					9,412
					8,548
					<u>17,960</u>
<b>Equipment &amp; Investments</b>					
			0	0	0
			0	0	0
			0	0	0
			<u>0</u>	<u>0</u>	<u>0</u>
					0
					0
					<u>0</u>
			<u>18,244</u>	<u>15,063</u>	<u>33,307</u>
					17,960
<b>Fund Balances</b>					
			6,784	11,176	17,960
			11,460	3,887	15,347
			0	0	0
			<u>18,244</u>	<u>15,063</u>	<u>33,307</u>
					17,960
<b>Restricted Funds</b>					
				11,176	6,600
				<u>3,887</u>	<u>4,576</u>
				<u>15,063</u>	<u>11,176</u>
				15,063	11,176
				<u>0</u>	<u>0</u>
				<u>15,063</u>	<u>11,176</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 5th day of June 2018



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 2018

### 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. Meals on Wheels or for specific costs such as rental of office accommodation or Business Plan Costs. Additionally, donors often place a restriction by identifying our Care at Home Service or Meals on Service to be the sole beneficiary.

### 3 Related Party Transactions

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

### 4 Equipment & Investments

During the year Black Isle Cares acquired two laptop computers, mobile phones and peripheral equipment at a cost of £1,421 for use by the Meals on Wheels Administrators. It currently has no investments.

### 5 Grants and Donations

Black Isle Cares has made no grants or donations in the period.

Details of Grants and Donations received are shown in paragraphs 6 and 7 on page 9. Grants received relate to expenditure in the year 2017-18 and 2018-19

### 6 Restricted Funds Balances at Year End

The restricted balance of £15,063 carried forward consists of the following:

Overhead Costs	£4,019
Care at Home	£4,906
Meals on Wheels	£6,138
	<u>£15,063</u>

## Black Isle Cares

### Notes to the Accounts for the year ended 31 January 2018

	2017-18		<b>Total</b>	<b>Last Year</b>
	<b>Un-restricted</b>	<b>Restricted</b>		
	£	£	£	£
<b>7 Grants Received</b>				
Big Lottery - Awards for All	0	9,900	9,900	0
Robertson Trust	0	6,000	6,000	4,000
Cairn Housing	0	0	0	1,700
Voluntary Action Fund	0	10,000	10,000	1,000
Youth and Philanthropy Initiative	0	3,000	3,000	0
Scottish Council for Voluntary Organisations	0	1,438	1,438	3,562
Ward Discretionary Fund Grant	0	0	0	2,000
Grant by Caring & Sharing Highland Charity	0	0	0	3,000
	<u>0</u>	<u>30,338</u>	<u>30,338</u>	<u>15,262</u>
<b>8 Donations Received</b>				
Membership Donations	586	0	586	570
Specific for Care at Home	0	3,240	3,240	2,105
Specific for Meals on Wheels	0	305	305	0
Northern Recycling	500	0	500	0
Ferintosh Free Church	413	0	413	0
Friends of the Community	850	0	850	0
The Beast Challenge Event - Loch Ness	800	0	800	0
Fortrose & Rosemarkie Community Council	0	0	0	390
Fortrose Free Church	210	0	210	260
St Peter & St Boniface R C Church Fortrose	280	0	280	0
Other Donations	2,895	0	2,895	1,871
	<u>6,534</u>	<u>3,545</u>	<u>10,079</u>	<u>5,196</u>
<b>9 Receipts from fund raising activities</b>				
Co-op Local Community Fund	2,251	0	2,251	0
Collection Boxes in local stores etc.	125	0	125	158
Smartie Tube Challenge	246	0	246	0
Stalls at local Events etc	634	0	634	854
Specific Social Events	1,001	0	1,001	998
Christmas Raffle Proceeds	1,139	0	1,139	0
Other Fund Raising	497	0	497	145
	<u>5,893</u>	<u>0</u>	<u>5,893</u>	<u>2,155</u>
<b>10 Receipts from Meals on Wheels Recipients</b>	<u>0</u>	<u>16,948</u>	<u>16,948</u>	<u>10,167</u>
<b>11 Payments Relating to Charitable Activities</b>				
Care at Home direct costs	0	4,505	4,505	2,724
Meals on Wheels costs	0	34,542	34,542	18,299
Consultants Fees re Business Plan	0	2,640	2,640	975
Office Rental Costs	0	2,500	2,500	480
Website operation and development	0	1,460	1,460	1,035
Telephone & Broadband Costs	0	694	694	299
Lunch Club Launch Costs	500	0	500	0
Office Refurbishment Costs	0	592	592	0
Other Administrative Costs	467	300	767	420
	<u>967</u>	<u>47,233</u>	<u>48,200</u>	<u>24,232</u>
<b>12 Grants and Donations made</b>				
None in Period	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<b>13 Governance Costs</b>				
Independent Examiners Fee	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>