

## **CHAIR REPORT FROM AGM**

Welcome everyone to the DDAC AGM, thanks for all coming along today, hope you have had a nice cup of tea and chat.

Firstly, I would like to thank all our volunteers and committee for the hard work you have all done for us in the last year, without all of you giving up your free time to help we would not be able to keep the charity shop open, and to [REDACTED] our new manager for managing the shop so thank you all.

We have recruited seven new volunteers this year, [REDACTED] which is great for us going forward into next year hoping to increase our opening times.

The shop continues to bring in lots of donations regularly and sometimes more than we can cope with, but [REDACTED] do a great job of keeping all the appropriate donations ready to be brought through to the shop for selling so thank you for this.

The main aim of our Charity Shop is to support our local community and I feel this has again been successful over the last year, with the continued Grants we have given out in the last year, which are highlighted in [REDACTED] in his summary, these include Banff Guides, Macduff Rangers, Cornhill Rangers, Macduff Primary Parent Support Group, Alvah Gym Team, Banff & Macduff in Bloom, River Church Food Bank, Banff Day Services, Banffshire Partnership Ltd Christmas Party, Deveron Community Christmas Party, Crudie School Parent Association, Bracoden Primary School, Macduff Primary School, King Edward School Parent Council, Cattle skate Academy (skatepark), Whitehills School Parent Council, Macduff School Choir, Deveronvale U15, Banff Castle Pipe Band, Macduff Walking Group, The Forge Banff. Our continued hard work and sales has allowed our Lunch Club to continue to grow whereby we supported over 755 meals last year and supplied 91 Discharge Bags to all patient's on their discharge from Chalmers Hospital, of which we have received several thank you notes along with donation also.

So that's a quick look at last year and am delighted to say we are looking healthier but this has all been help with the amount of donation we have received, of which we would not be able to do what we do so thanks to everyone who has donated items and their time to support us in the last year thanks.

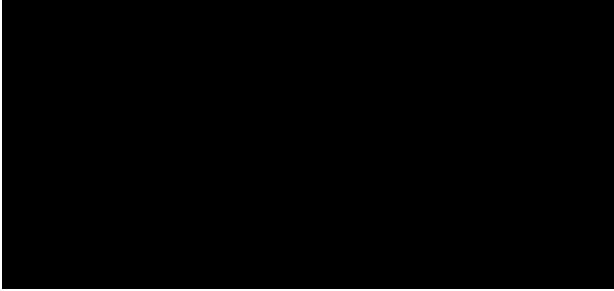
Finally, just to let you all know about the great award of £3000 from Banff Academy and the Wood Foundation the Youth & Philanthropy Initiative this was made possible through the hard work of [REDACTED] Who choose our charity for their project, whereby they did a presentation about us and what we do in our local community, of which they won, and we then were given the amount to us to further support our community. So, a big thank you to they for their hard work and two of them have already been into the shop to offer to volunteer with us on Saturday mornings.

[REDACTED]

**18 November 2025**

***Deveron District Age Concern Trustees and Committee***

In accordance with our Constitution the following are re-elected for 2025/2026





WORKING FOR THE COMMUNITY



## RESERVES POLICY

### BACKGROUND

Deveron District Age Concern (DDAC) is an independent charity operating from a shop in Macduff, most of our income is derived from the shop. All items sold at the shop are donated as unwanted items with surplus sales income returned to the community. Our stock value is minimal, and the shop is manned by volunteers, with exception of one paid manager.

If the shop had to urgently close our asset value would be minimal with no stock value and limited fixtures.

Our Shop is rented on a repairing lease that provides some risks due to the age of property and the 'non spend' attitude of fellow owner of the property.

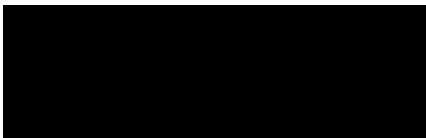
We carry insurance including 'business interruption' to a value of £15,000. This amount is considered to cover manager salary for 3 months and other costs if the shop has to urgently close. But no allowance to move DDAC activities to another shop.


### RESERVES

Taking our present background into consideration the following reserves are adopted:

- £3000 to cover running the shop with minimal income for 2 months. This amount is temporarily increased to £5000 until 'post lockdown' and national energy stability is obtained at the shop.
- £3000 for urgent repairs to comply with our 'repairing lease'

When DDAC has surplus money in the bank of more than £8000 (or £5000 with future stability) we will decrease the total amount of surplus sales income sensibly by releasing monies to the community.



 Hon. Treasurer, Deveron District Age Concern.



# DEVERON DISTRICT AGE CONCERN

SUMMARY for Year April 2024 to March 2025



## INCOME\*

Gross Income	44,990
Interest	£90
Donations	£1,790
<b>TOTAL</b>	<b>£46,870</b>

## STATEMENT of RESERVES\* (March 2025)

Treasurers Account	£3740
Emergency Reserve	£3000
Building Fund	£3000
Petty Cash	£26

## EXPENDITURE\*

Committee / Advisors	£1200
Discharge Packs	£2045
Lunch Club	£5275
Small Grants	£14,110
Salaries & Pension	£16,615
Shop	£15,910
<b>TOTAL</b>	<b>£55,155</b>

\*Note—Totals are 'rounded' and 'rationalised'. There will be differences with our final audited accounts

## GRANTS AWARDED

BANFF GUIDES, MACDUFF RANGERS AND CORNHILL RANGER	MACDUFF PRIMARY SCHOOL
MACDUFF PRIMARY PARENT SUPPORT GROUP	KING EDWARD PRIMARY SCHOOL PARENT COUNCIL
ALVAH GYMTEAM	CATTLESKATE ACADEMY (SKATEPARK)
BANFF AND MACDUFF IN BLOOM	WHITEHILLS SCHOOL PARENTS COUNCIL
RIVER HURCH FOOD BANK, BANFF	MACDUFF SCHOOL CHOIR
BANFF DAY SERVICES	DEVERONVALE u15
BANFFSHIRE PARTNERSHIP LTD XMASPARTY	BANFF CASTLE PIPE BAND
DEVERON COMMUNITY CHRISTMAS ASSOCIATION	MACDUFF WALKING GROUP
CRUDIE SCHOOL PARENTS ASSOCIATION	THE FORGE BANFF
BRACODEN PRIMARY SCHOOL	

It's been a great year for Deveron District Age Concern. With continuing good shop income, we felt confident enough to dip into our reserves, which helped us give out more grants. Wishing all the best to Linda, our shop manager, on her retirement!"

We purchased, prepared, and delivered some **91 Discharge Packs** for patients leaving Chalmers Hospital. Also, Deveron District Age Concern helped sponsor some **755 meals** at the **Boyndie Lunch Club**.

Signposting has mostly been ad-hoc, for example: providing a phone number at the shop.

We've made monthly grant contributions to **Homestart (Banff and Macduff)**, and **Deveronside Enable**

**We would not able to return monies back to the local community without our Volunteers!!!**

**Thank You All!**

**DEVERON DISTRICT AGE CONCERN HAS RETURNED SOME £21,000\* OF SHOP INCOME BACK TO THE COMMUNITY DURING 24-25 WOW!!!!!!**

**DEVERON DISTRICT AGE CONCERN SCIO**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
**(INCLUDING RECEIPTS AND PAYMENTS ACCOUNT)**  
**FOR PERIOD TO 31 MARCH 2025**

SC007671

		Restricted Funds	Unrestricted Funds	Total Funds 2025	Total Funds 2024
	Notes	£	£	£	£
<b><u>RECEIPTS</u></b>					
Grants		-	-	-	300
Donations		-	1,788	1,788	1,392
Receipts from Charitable Activities		-	-	-	-
Receipts from Gross Trading		-	44,990	44,990	41,330
Investment Income		-	90	90	85
Total Incoming Resources		-	46,869	46,869	43,107
<b><u>PAYMENTS</u></b>					
Payments relating directly to charitable activities					
Grants	1	-	14,610	14,610	4,050
Lunch Club	2	-	5,275	5,275	4,760
Discharge Packs	3	-	2,043	2,043	2,030
Gross trading payments		-	32,865	32,865	29,941
Governance Costs:					
Independent Examination		-	360	360	360
Total Resources Expended		-	55,153	55,153	41,140
Net Incoming / (Outgoing) resources for Year		-	(8,284)	(8,284)	1,967
Total Funds at 1 April 2024		-	18,052	18,052	16,085
Total Funds at 31 March 2025		-	9,767	9,767	18,052

The statement of financial activities includes all gains and losses in the year.  
The above receipts and payments are split between restricted and unrestricted funds.

**DEVERON DISTRICT AGE CONCERN SCIO**      **SC007671**  
**STATEMENT OF BALANCES**  
**AS AT 31 MARCH 2025**

	Restricted Funds £	Unrestricted Funds £	Total Funds 2025 £	Total Funds 2024 £
Cash and Bank Balances at 1 April 2024	-	18,052	18,052	16,085
Surplus/(deficit) for the year	-	(8,284)	(8,284)	1,967
<b>Cash and Bank Balances at 31 March 2025</b>	<b>-</b>	<b>9,767</b>	<b>9,767</b>	<b>18,052</b>

***Bank Balances as at 31 March 2025:***

<i>Treasurers Account</i>	3,741.03
<i>Account 2</i>	3,000.00
<i>Building Account</i>	3,000.00
<i>Petty Cash in Hand</i>	26.37
	<b><u>£9,767.40</u></b>

The financial statements were approved by the Board of Trustees on.....**18/11/25**.....  
and were signed on its behalf by:

.....  
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**DEVERON DISTRICT AGE CONC( SC007671**  
**NOTES TO THE ACCOUNTS**  
**FOR YEAR ENDED 31 MARCH 2025**

**Nature & Purpose of Funds**

Funds are used to promote the aims and objectives of Deveron District Age Concern SCIO. All funds are unrestritced.

**Trustee Remuneration & Expenses**

No remuneration was paid during the period to any charity trustee or person connected to a trustee in this period.

Direct reimbursement of purchases on behalf of the organisation were paid to one trustee on submission of receipts. These payments amounted to £3,411.88.

**Notes**

*Grants were provided to:*

	£
<b>1</b> 1st Banff Guides, 1st Macduff Rangers and 1st Cornhill Rangers	1050
Macduff Primary Parent Support Group	500
Alvah Gymteam	400
Banff & Macduff in Bloom	1000
River Church Banff	300
Banff Day Services	1000
Enable Deveronside (£150 per month for 1 year)	900
The Banffshire Partnership Christmas Party	500
Deveron Community Christmas Association	750
CattleSkate Academy CIC	362
King Edward Primary School Parent Council	250
Macduff Primary School	500
Bracoden Primary School	300
Parent Council of Crudie Primary School	800
Whitehills School Parent Council	1000
Macduff Primary School Choir	400
Macduff Walking Group	1000
Banff Castle Pipe Band	1000
Deveronvale U15s Football Team	1000
HomeStart NEA	360
The Forge, Banff (per John Main)	100
<b>2</b> Boyndie Lunch Club	5274.5
<b>3</b> Chalmers Hospital - Discharge Packs	2043.27
	20789.8

**DEVERON DISTRICT AGE CONCERN SCIO**  
**NOTES TO THE ACCOUNTS**  
**FOR YEAR ENDED 31 MARCH 2025**

**SC007671**

<b>Receipts</b>	<b>£</b>
Donations	1,787.83
Nathans	1,782.65
World of Books	63.64
Insurance Claim	569.00
Shop Income	42,575.08
Bank Interest	90.41
	<b>46,868.61</b>

<b>Payments</b>	
Salaries & pension	16,614.55
Payroll Costs	186.00
Rent	4,620.00
Shop Running Costs	2,832.90
Utilities	3,382.03
Card Fees	266.15
Insurance	586.06
Maintenance	2,630.20
Advertising	240.00
Independent Examination fees	360.00
Small Grants	14,110.00
Discharge Packs	2,043.27
Lunch Club	5,274.50
Training	95.00
Membership	410.00
Committee Expenses	404.55
Trips	642.84
Volunteer Expenses	455.00
	<b>55,153.05</b>



# **Independent Examiner's Report**

Report to the Trustees of **Deveron District Age Concern**

Registered charity number **SC007671**

on the accounts of the charity for the period **1 April 2024 to 31 March 2025**

set out on pages 5-8.

## **Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) 2005 Act and the Charities Accounts (Scotland) Regulations 2006. The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the 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 Charities Accounts (Scotland) Regulations 2006. 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 any 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 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 Accounts Regulations, and
  - to prepare accounts which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulationshave 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.

**Signed:**



**Date:** 10 December 2025

**Name:**

**Designation:** Finance & Admin Manager, Aberdeenshire Voluntary Action

**Address:** Aberdeenshire Voluntary Action

PO Box 18706, Peterhead AB42 9BA