

AGE CONCERN CUPAR (SCIO) SCOTTISH CHARITY NO.: SC009599  
SCOTTISH CHARITABLE INCORPORATED ORGANISATION  
PROVOST WYND, CUPAR, FIFE

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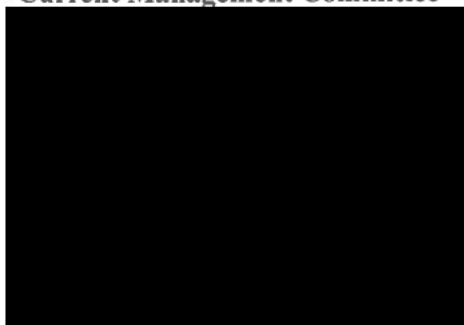
TRUSTEES ANNUAL REPORT AND ACCOUNTS  
FOR THE YEAR ENDED 31 MARCH 2025

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JAMES HAIR & CO  
CHARTERED ACCOUNTANTS

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#### **Current Management Committee**



Chairman  
Vice-Chairman  
Treasurer

Appointed

In addition [REDACTED] resigned from the management committee during the year.

#### **Contact Name and Address**



#### **Recruitment and Appointment of Trustees**

Charity Trustees are appointed or re-appointed at the annual general meeting, and they may also be appointed at any other meeting of the Trustees throughout the year.

#### **Governing Document**

The Charity is a Scottish Charitable Incorporated Organisation and its purposes and administration arrangements are as set out in the constitution.

#### **Charitable Purposes**

The purpose of the organisation, as set out in the constitution, is to promote the welfare of older people within the burgh of Cupar and district in any manner which is now or hereafter deemed by law to be charitable.

#### **Activities, Achievements and Future Events**

Age Concern Cupar is committed to delivering a high quality service which meets the requirements of Fife Council's vision for older people. Our aim is to promote and enhance the health and wellbeing of older people who are lonely, isolated, or housebound across Northeast Fife. We provide morning and afternoon refreshments, and a healthy two-course lunch which is prepared fresh every day on the premises. We also provide a door-to-door transport service for clients who suffer from some kind of disability or rural isolation.

This past year has been the usual challenge of balancing income with outgoings and also providing the quality service that our users deserve.

Our numbers of users is consistent with previous years, though we have a waiting list of potential users that are still to be visited, this is due to the manager having to cover duties of driving and cooking due to holidays and sick leave, hopefully this can be resolved in the near future.

### **Activities, Achievements and Future Events - continued**

Last year it was noted that one of our buses used to pick up and drop of users was past the job and we began to look to obtaining a replacement, which needed to be one with an accessible lift. Due to our financial constraints the local fund raising drive in the community was started last year and has continued during the current year. The campaign has had enormous support from businesses, organisations and individuals who see the positive worth of Age Concern Cupar locally.

Our original target of £10,000 has been greatly surpassed and we are forever grateful to our many supporters. We have reached a total of £53,338 to fund the new minibus and its ongoing running costs. The new minibus was purchased in October 2024 and is proving to be a hit with our users.

We will also endeavour to hold as many fund raising activities as we can to support the work we do, this includes Coffee Mornings, Guest Speakers, Entertainment evenings.

A future aspiration was to get grant funding for an Activity Coordinator, which will take a large burden off the shoulders of existing staff and volunteers and more importantly enable our users to engage meaningfully, at their own capability, in activity sessions each day they attend our Centre. This grant funding has been secured and the post holder starts with us June 2025.

We are always grateful for the local community support shown to Age Concern Cupar and will continue to provide a quality and caring service in Cupar and the surrounding area.

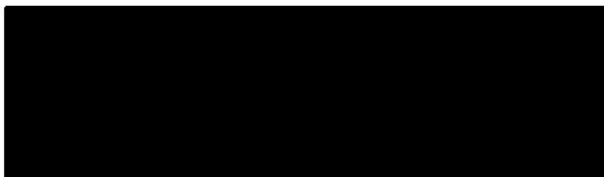
### **Reserves**

The activities in the year resulted in a surplus of £26,410 (2024 – deficit £2,525).

Of the closing reserves of £70,930 (2024 - £44,520), £37,413 is held in restricted reserves, and £29,254 (2024 - £30,782) has been designated as a redundancy fund by the Trustees. Unrestricted reserves which are not designated for a specific purpose amount to £4,262 (2024 - £2,943).

Due to the uncertainty surrounding its sources of income and the possibility of substantial unplanned expenditure on the repair or purchase of assets, the charity requires significant reserves in order to continue the delivery of its activities.

Approved by the Trustees and signed on their behalf by:



Chairman

Date: 30/9/25

I report on the accounts of the charity for the year ended 31 March 2025 which are set out on pages 5 to 8.

### **Respective Responsibilities of the Trustees and the Examiner**

The Charity's Trustees are responsible for the preparation of the accounts in accordance with the terms of Charities and Trustees Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. The charity Trustees consider that the audit requirement of Regulation 10(1)(d) of the Accounts Regulations do 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 2006 Accounts 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.

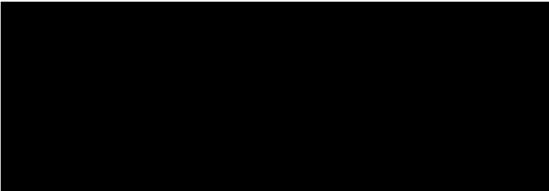
### **Independent Examiner's Statement**

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 Accounts Regulations, and
  - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts 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.



James Hair & Co  
59 Bonnygate  
CUPAR  
Fife  
KY15 4BY

Date: 30 September 2025

AGE CONCERN CUPAR (SCIO) – SCOTTISH CHARITY NO.: SC009599  
RECEIPTS AND PAYMENTS ACCOUNT  
FOR THE YEAR ENDED 31 MARCH 2025

	Notes	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Total Funds 2024 £
<u>Receipts</u>					
Grant and donations	3	97,639.01	14,500.00	112,139.01	81,903.63
Fundraising receipts	4	7,576.80	42,542.38	50,119.18	13,955.50
Receipts from charitable activities	5	31,648.44	-	31,648.44	31,740.55
Total receipts		136,864.25	57,042.38	193,906.63	127,599.68
<u>Payments</u>					
Cost of Charitable Activities:					
Wages, salaries and National Insurance					
Centre Manager		29,036.48	-	29,036.48	28,733.96
Administration Manager		16,512.67	-	16,512.67	14,240.15
Catering staff		19,852.35	-	19,852.35	17,095.07
Minibus drivers		26,627.06	-	26,627.06	26,534.47
		92,028.56	-	92,028.56	86,603.65
Food and provisions		11,841.16	-	11,841.16	12,225.16
Minibus expenses	6	6,516.31	253.80	6,770.11	9,562.11
Heating and lighting		10,093.39	-	10,093.39	9,416.47
Insurance		1,979.32	-	1,979.32	2,142.43
Equipment, repairs and maintenance		1,478.65	-	1,478.65	655.65
Building, repairs and maintenance		3,793.92	-	3,793.92	422.40
IT expenses		1,178.88	-	1,178.88	750.98
Telephone and internet		1,591.79	-	1,591.79	1,243.70
Cleaning materials		1,601.87	-	1,601.87	1,991.97
Stationery, postages and advertising		650.91	-	650.91	442.68
Gifts and gratuities		882.51	-	882.51	351.41
Christmas and social outlays		54.52	-	54.52	353.21
Payroll administration charges		601.97	-	601.97	601.97
Fundraising expenses		-	1,430.64	1,430.64	-
Miscellaneous expenses		386.31	-	386.31	991.98
Governance costs:					
Independent examiner's fee		1,440.00	-	1,440.00	2,040.00
		136,120.07	1,684.44	137,804.51	129,795.77
Purchase of fixed assets	7	951.99	28,740.00	29,691.99	329.00
Total payments		137,072.06	30,424.44	167,496.50	130,124.77
<u>(Deficit)/surplus for the year</u>		<u>(207.81)</u>	<u>26,617.94</u>	<u>26,410.13</u>	<u>(2,525.09)</u>

AGE CONCERN CUPAR (SCIO) – SCOTTISH CHARITY NO.: SC009599  
STATEMENT OF BALANCES  
FOR THE YEAR ENDED 31 MARCH 2025

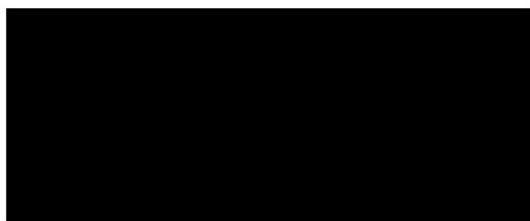
	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Total Funds 2024 £
<u>Opening balances</u>				
Bank of Scotland				
Treasurer's Account No.: 00112134	27,048.23	-	27,048.23	34,686.87
Bus Fund Account No.: 00111131	5,389.78	10,795.21	16,184.99	9,156.41
Petty Cash	1,286.68	-	1,286.68	3,201.71
	33,724.69	10,795.21	44,519.90	47,044.99
Surplus/(deficit) for the year	(207.81)	26,617.94	26,410.13	(2,525.09)
	33,516.88	37,413.15	70,930.03	44,519.90
<u>Closing balances</u>				
Bank of Scotland				
Treasurer's Account No.: 00112134	30,448.82	7,958.20	38,407.02	27,048.23
Bus Fund Account No.: 00111131	-	29,454.95	29,454.95	16,184.99
Petty Cash	3,068.06	-	3,068.06	1,286.68
	33,516.88	37,413.15	70,930.03	44,519.90
<u>Assets (Unrestricted Fund)</u>			2025 £	2024 £
Heritable Property:				
Provost Wynd, Cupar, Fife	Gifted by Cupar Baptist Church 1975		85,000.00	85,000.00
Minibuses	at purchase cost		62,180.00	41,440.00
Fixtures, fittings and equipment	at purchase cost		19,071.83	18,119.84
			166,251.83	144,559.84
<u>Liabilities (Unrestricted Fund)</u>				
Independent Examiner's Fee			1,500.00	1,200.00
Fuel			119.46	80.63
Food			282.21	226.95
Gas			541.58	887.65
Electricity			1,130.00	1,140.00
Income from Fife Council received in advance			17,807.51	-
Income from Fife Voluntary Action received in advance			14,500.00	-
			35,880.76	3,535.23

The notes on pages 7 to 8 form an integral part of these accounts.

Approved by the trustees on

30/9/25

and signed on their behalf by:



AGE CONCERN CUPAR (SCIO) – SCOTTISH CHARITY NO.: SC009599  
NOTES TO THE ACCOUNTS  
FOR THE YEAR ENDED 31 MARCH 2025

1. Basis of accounting

These accounts have been prepared on the Receipts and Payments basis in accordance with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (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. Restrictions arise when specified by the donor or when funds are raised for specific purposes.

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Total Funds 2024 £
3. Grants and donations				
Fife Council Grant	87,640.91	-	87,640.91	68,464.12
Bus Service Operators Grant	2,248.85	-	2,248.85	-
Fife Voluntary Action	-	14,500.00	14,500.00	-
Age Concern Scotland	-	-	-	500.00
Donations	7,749.25	-	7,749.25	12,939.51
	<u>97,639.01</u>	<u>14,500.00</u>	<u>112,139.01</u>	<u>81,903.63</u>
* During the year one quarter income from Fife Council Grant was received in advance, amounting to £17,807.51.				
4. Fundraising receipts				
Bonus ball	320.00	-	320.00	414.00
Hall donations	5,180.00	-	5,180.00	2,605.00
Coffee mornings and fundraising	1,836.80	-	1,836.80	141.29
New bus fundraising	-	42,542.38	42,542.38	10,795.21
Fixed asset disposal	240.00	-	240.00	-
	<u>7,576.80</u>	<u>42,542.38</u>	<u>50,119.18</u>	<u>13,955.50</u>
5. Receipts from charitable activities				
Transport donations	5,656.50	-	5,656.50	6,572.50
Lunches	24,919.00	-	24,919.00	24,000.10
Teas	1,072.94	-	1,072.94	1,167.95
	<u>31,648.44</u>	<u>-</u>	<u>31,648.44</u>	<u>31,740.55</u>

AGE CONCERN CUPAR (SCIO) – SCOTTISH CHARITY NO.: SC009599  
NOTES TO THE ACCOUNTS  
FOR THE YEAR ENDED 31 MARCH 2025

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Total Funds 2024 £
6. Mini bus expenses				
Repairs and servicing	1,133.09	-	1,133.09	2,675.58
Diesel	4,311.58	-	4,311.58	4,747.48
Road tax	224.55	165.00	389.55	215.00
Insurance	817.09	73.80	890.89	1,579.55
Sundry	30.00	15.00	45.00	344.50
	<u>6,516.31</u>	<u>253.80</u>	<u>6,770.11</u>	<u>9,562.11</u>

7. Purchase of fixed assets				
Photocopier	-	-	-	329.00
Computer	801.99	-	801.99	-
PA System	150.00	-	150.00	-
Minibus	-	28,740.00	28,740.00	-
	<u>951.99</u>	<u>28,740.00</u>	<u>29,691.99</u>	<u>329.00</u>

8. Reserves	Opening £	Income £	Expenditure £	Transfer £	Closing £
Restricted reserves					
New minibus fundraising	10,795.21	42,542.38	(30,170.64)	(23,166.95)	-
Minibus running costs	-	-	(253.80)	23,166.95	22,913.15
Fife Voluntary Grant	-	14,500.00	-	-	14,500.00
	<u>10,795.21</u>	<u>57,042.38</u>	<u>(30,424.44)</u>	<u>-</u>	<u>37,413.15</u>
Unrestricted reserves	2,942.69	136,864.25	(137,072.06)	1,527.00	4,261.88
Designated reserves	30,782.00	-	-	(1,527.00)	29,255.00
	<u>33,724.69</u>	<u>136,864.25</u>	<u>(137,072.06)</u>	<u>-</u>	<u>33,516.88</u>
Total reserves	<u>44,519.90</u>	<u>193,906.63</u>	<u>(167,496.50)</u>	<u>-</u>	<u>70,930.03</u>

Purposes of Restricted Funds

New minibus fundraising - Fundraising income received towards the cost of a new minibus

Minibus running costs – Cost associated with running the new minibus

Fife Voluntary Action - Communities Mental Health and Wellbeing Fun – Grant income received for the costs of a new member of staff ‘Activities Coordinator’ and started working for the charity after the year end.

Purposes of Designated Funds

Redundancy fund – Provision of likely redundancy costs should Age Concern Cupar need to close down in future

9. Transactions with Trustees

No Trustee received any remuneration or reimbursement of expenses during the year.