

Care Lochaber

Scottish Charity Number - SC019863

Annual Report and Financial Statements

For the year ended 31st March 2025

Trustees' Annual Report

For the year ended 31st March 2025

The trustees have pleasure in presenting their report together with the financial statements for the year ended 31st March 2025.

Reference and Administrative Information

Charity Name

Care Lochaber

Charity Number

SC019863

Address

Waverley House, Ground Floor, High Street, Fort William, PH33 6XX

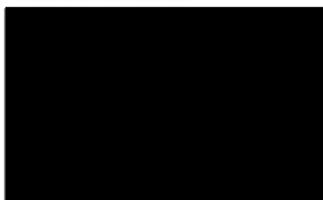
Bankers

Bank of Scotland, 62 High Street, Fort William, Inverness Shire, PH33 6AE

Independent Examiner

[REDACTED] Acct (Open), Finance Manager, Voluntary Action Lochaber, An Drochaid, Claggan Road, Fort William, PH33 6PH

Current Trustees



Structure, Governance and Management

Constitution

Care Lochaber was an unincorporated association registered as a charity since 15th January 2007. It was incorporated as a Scottish Charitable Incorporated Organisation (SCIO) on 26th April 2013. Care Lochaber is bound by its Constitution.

Appointment of trustees

At each AGM, the members may elect any member to be a charity trustee. The board may at any time appoint any member to be a charity trustee. At each AGM, all of the charity trustees retire from office but may then be re-elected. A charity trustee retiring at an AGM will be deemed to have been re-elected unless:- he/she advises the board prior to the conclusion of the AGM that he/she was not among those elected/re-elected through that process; or a resolution for the re-election of that charity trustee was put to the AGM and was not carried. A person will not be eligible for election or appointment to the board unless he/she is a member of the organisation. A person will not be eligible for election or appointment to the board if he/she is:- disqualified from being a charity trustee under the Charities and Trustee Investment (Scotland) Act 2005; or an employee of the organisation. The maximum number of charity trustees is 12, the minimum is 4.

Objectives and Activities

Charitable purposes

- a) the relief of those in need in the Lochaber area by reason of age, ill-health, disability, financial hardship or other disadvantage by enabling their independence, safety, health and wellbeing.
- b) to promote such other charitable purposes as may from time to time be determined.

Activities

The main project run by the charity is a Community Car Scheme. The Car Scheme provides a practical and friendly service for around 450 people who may be older, struggling with mobility or long-term health issues, or people with mental health issues, or learning difficulties, or who are geographically isolated and unable to access public transport. It enables users to attend health appointments, social events, undertake shopping trips or visit friends.

Since it was established, the service has become a vital lifeline for many. Our particular interest is helping people without extended family support - it is important that we try to fill the gaps where no other services exist. Our volunteer drivers can potentially undertake around 3,500 journeys each year using their own cars and cover around 50,000 miles. They give around 3,000 hours of volunteering time to the service. Service users pay a small fee for each journey which is payable to the volunteer driver to cover some of the mileage. In addition to the Community Car Scheme, Care Lochaber organise social and learning events for older people. The idea of these events is to provide opportunities for people to meet, talk and share. By accessing social opportunities, studies show that older people can maintain their independence for longer.

Achievements and Performance

From April 2024 to March 2025, the Community Car Scheme carried out a total of 3486 journeys, compared to last years figure of 3272, this is an increase of 214 journeys.

Overall, we managed to recruit 48 new clients over the course of the year and throughout 2024-25, major demand was social activities (39.48%), shopping (16.12%), medical appointments (23.09%), hairdressers (9.35%) and others (11.96%).

Using the car scheme continues to add to our clients' sense of health and wellbeing, which in turn, helps with the reduction of feelings of loneliness and isolation. Care Lochaber's programme of social events, which has been running for 7 years and is growing in popularity; we have around 50/60 people attend. These events allow participants to have valuable social interactions which they may not otherwise have.

Our staff team consists of [REDACTED] who took on Management roles when the Coordinator left in 2021. [REDACTED] manages the Car Scheme and [REDACTED] does the Finance. They both job share the fundraising and organise the monthly events and also manage the day to day activities of Care Lochaber.

We received grant funding from the Highland Council, Hugh Fraser Foundation (Turcan Connell) as well as the Lottery Community Fund (Awards for All).

We also received donations from local businesses and clients.

Financial Review

Total income for the year was £87,573. Total expenditure for the year was £90,867 resulting in a deficit of £3,294. Reserves held at year end are £92,243 which is made up of £30,884 of unrestricted funds and £61,358 of restricted funds.

Reserves Policy

The trustees would aim to retain 3 months of running costs in reserves in order to meet commitments and to cover any unexpected expenditure. This equates to £22,717 which is covered by current reserves. The trustees review this figure on a regular basis.

Plans for Future Period

We will continue to schedule our events and will hopefully be successful in recruiting some new volunteer drivers.

Exemptions from Disclosure

There are no exemptions from disclosure.

Funds held as custodian trustee on behalf of others

There are no funds held as custodian trustee on behalf of others.

This report was approved by the trustees on 21 JAN 2026.

[REDACTED]
Date: 21 JAN 2026

Independent examiner's report to the trustees on the unaudited accounts of Care Lochaber

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

Respective responsibilities of trustees and independent 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) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the 2006 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 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.

Date: - 21/11/2026
Finance Manager
Voluntary Action Lochaber
An Drochaid, Claggan Road
Fort William
PH33 6PH



Care Lochaber
Receipts and Payments Accounts
For the year ended 31st March 2025
Scottish Charity Number - SC019863

		Year to 2025 Unrestricted £	Year to 2025 Restricted £	Year to 2025 Total £	Year to 2024 Total £
Receipts	Note				
Grants and Donations					
Grants - Voluntary Income	5	-	65,002	65,002	76,497
Donations	4	5,853	533	6,386	2,199
Bank interest received		-	-	-	141
Fund Raising					
Incoming resources from charitable activities	11	-	16,185	16,185	15,759
Total Receipts		5,853	81,720	87,573	94,595
Payments					
Staff costs		-	53,728	53,728	50,869
Volunteer costs		-	22,249	22,249	18,782
Rent		-	6,144	6,144	5,504
Telephone / Broadband		-	2,434	2,434	3,707
Office expenses		-	222	222	552
Postage		-	139	139	130
Sundries		-	596	596	626
Scrabble Costs		-	60	60	100
Consultancy Costs		-	-	-	640
Insurance		-	239	239	195
Advertising / Publicity		-	390	390	300
Computer Costs		-	345	345	410
Payroll Costs		-	312	312	312
Event Costs		-	3,509	3,509	8,024
Governance Costs					
Independent Examination	7	-	500	500	460
Total Payments		-	90,867	90,867	90,611
Surplus/(Deficit) for the year before transfers		5,853	(9,147)	(3,294)	3,985
Transfers between funds	6	-	-	-	-
Surplus/(Deficit) for the year		5,853	(9,147)	(3,294)	3,985

Care Lochaber
Receipts and Payments Accounts
For the year ended 31st March 2025
Scottish Charity Number - SC019863

	Year to 2025 Unrestricted £	Year to 2025 Restricted £	Year to 2025 Total £	Year to 2024 Total £
Statement of Balances - as at 31st March 2025				
Opening cash at bank and in hand	25,031	70,505	95,537	91,552
Add Income	5,853	81,720	87,573	94,595
	30,884	152,225	183,109	186,147
Less Expenditure	-	90,867	90,867	90,611
Transfers	-	-	-	-
Closing cash at bank and in hand	30,884	61,358	92,243	95,537
Bank and Cash Balances				
Bank Treasurer's Account	30,884	57,445	88,329	90,083
Outstanding lodgements	-	4,927	4,927	5,721
Outstanding cheques	-	(1,013)	(1,013)	(266)
Petty cash	-	-	-	-
	30,884	61,358	92,243	95,537

Signed on behalf of all Trustees:



Date: 21 JAN 2026

The notes on pages 7 to 8 form part of these financial statements

Care Lochaber
Scottish Charity Number - SC019863
Notes to the accounts
For the year ended 31st March 2025

1 Basis of Accounting

These accounts have been prepared on the Receipts and 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. Restrictions arise when specified by the donor or when funds are raised for specific purposes.

3 Related party transactions

No remuneration was paid to the trustees or any connected persons during the year (2024: £NIL).

4 Donations

	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
Misc Donations	360	283	643	1,699
Lochaber Community Fundraising	250	250	500	-
Ferguson Transport	5,100	-	5,100	-
Highland Lottery	143	-	143	-
Masonic Fort William	-	-	-	500
	5,853	533	6,386	2,199

5 Grants

	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
Highland Council (Transport)	-	40,002	40,002	46,900
Awards For All	-	20,000	20,000	4,775
Highland Third Sector Interface	-	-	-	9,822
Turcan Connell	-	5,000	5,000	5,000
Highland Council (CRF)	-	-	-	10,000
	-	65,002	65,002	76,497

Community Car Scheme Grants - Highland Council (Transport Grant) / Awards for All / Turcan Connell

6 Transfers between funds

There were no transfers between funds during the year (2024: £NIL).

7 Governance Costs

	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
Independent Examination	500	-	500	460
	500	-	500	460

8 Volunteers

The trustees would like to record it's thanks to all the volunteers who dedicate a significant amount of time to the charity.

9 Restricted Funds

	At 1st April 2024	Incoming	Outgoing	Transfers	At 31st March 2025
Community Car Scheme	58,445	81,187	(82,359)	-	57,273
Scrabble	1,144	-	(60)	-	1,084
Mental Health & Wellbeing	10,917	533	(8,448)	-	3,002
	70,505	81,720	(90,867)	-	61,358

10 Unrestricted Funds

	At 1st April 2024	Incoming	Outgoing	Transfers	At 31st March 2025
Unrestricted Funds	25,031	5,853	-	-	30,884
	25,031	5,853	-	-	30,884

11 Charitable Activities

	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
Invoiced Travel	-	16,185	16,185	15,759
	-	16,185	16,185	15,759