

Macduff Old Folks Association

Scottish Charity No SC029003

Annual Report & Financial Statements

*For the year ended **30th April 2026***

Macduff Old Folk Association
9 Buchan Street, Macduff
REPORT OF THE TRUSTEES FOR THE YEAR ENDED April 2026

STRUCTURE, GOVERNANCE AND MANAGEMENT

Risk management

The committee has successfully implemented health and safety regulations and are content that the association remains compliant.

OBJECTIVES AND ACTIVITIES

Objectives and aims

The Association has continued to provide services to older people in our catchment area, and our committee has managed to save more money towards our goals - which will ensure we can maintain a comfortable space for activities.

Strategy

The committee has agreed to continue using social media and the local radio station, along with posters in local shops to advertise the Association and its events.

Activities of Charity

The bulk of our present activities are based around the older generation, but we encourage all ages and abilities to use the facilities, the activities include coffee mornings, evening entertainment, and ongoing support to people in the community by offering advice and signposting to other related services.

Quantified use of Volunteers

We have a solid base of volunteers who organise and run the association events as and when required.

ACHIEVEMENT AND PERFORMANCE

We have succeeded in introducing a new group of members to our activities and are confident our efforts to appeal to the newly retired and soon to be retired will be an achievement to be proud of in 2026/2027 and look forward to the association being strengthened.

FINANCIAL REVIEW

Reserves policy

The committee has retained our reserves at a healthy level in accordance with the wishes of the members who have instructed them to prepare quotes for upgrades to the building.

Potential Liability

The committee is not aware of any potential liability to the association.

Principal funding sources

These are as detailed in the financial accounts

Borrowing Policy

Macduff Old Folks Association does not borrow or have any outstanding borrowings.

Next Year's Budget

Due to ongoing inflation pressure and the lack of skilled providers in rural Aberdeenshire, the committee has not yet been able to upgrade the insulation in the building, however, funds will be transferred to restricted funds in the coming year to accommodate this and any other building expenditure.

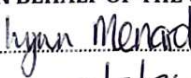
PLANS FOR THE FUTURE

Our committee taking its lead from the membership is planning an event around the United Nations Day of Older Persons, to encourage the community to celebrate the lives of local elderly residents and further our aims of supporting the marginalised older people in the Macduff area.

Management Committee

President	Mrs Lynn Menard
Vice President	Mr Richard Menard
Secretary	Mrs Lynn Menard
Treasurer	Mrs Carolyn Findlater
Committee	Mrs Roseanna Youngson - Mrs Sheila Keenan - Mr Mark Findlater

ON BEHALF OF THE COMMITTEE:



Date: 7/5/26

Statement of receipts and payments - For the year Ended 30th April

Voluntary Receipts	Unrestricted Funds	Restricted Funds	Total 2026	Total 2025
Grants	0.00	0.00	0.00	0.00
Interest	327.33	0.00	327.33	338.41
Activities	2061.38	0.00	2061.38	2907.33
Hall Hire	4610.00	0.00	4610.00	5995.00
Subs & Donations	675.00	0.00	675.00	450.00
	7,673.71	0.00	7673.71	9690.74

Payments	Unrestricted Funds	Restricted Funds	Total 2026	Total 2025
Admin and Utilities	2773.50	0.00	2773.50	2641.67
Cost of MOFA Activities	1956.71	0.00	1956.71	2136.95
Maintenance & Upgrades	0.00	0.00	0.00	0.00
	4,730.21			

Funds Reconciliation	Unrestricted Funds	Restricted Funds	Total 2026	Total 2025
Cash at Bank & Cash in Hand 01.5.25	32042.29	0.00	32042.29	27130.17
Surplus for year	2,943.50	0.00	2943.50	4912.12
Cash at Bank & Cash in Hand 30.4.26	34985.79	0.00	34985.79	32042.29
Bank & Cash Balances				
Bank Savings Account 2026	26642.41	0.00	26642.41	26315.08
Bank Current Account 2026	8343.38	0.00	8343.38	5727.21
	34985.79		34985.79	32042.29
Bank Difference =	2943.50			

The notes below are integral part of these accounts

Approved by the trustees on __07__ May 2026 and signed on behalf

President.....*Lynn Menard*.....Signature

Treasurer.....*Carolyn Findlater*.....Signature

1) Basis of accounting

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

2) Nature and purpose of Funds

Unrestricted funds are those which may be used at the discretion of the trustees in the furtherance of the objects of the charity. The Trustees maintain an unrestricted fund for the running of the Association.

Restricted funds may only be used for specific purposes.

3) Related part Transaction

No remuneration has been paid to the Trustees or any connected persons during the year 2025/2026

4) Cost of Charitable Activities

	Unrestricted Funds	Restricted Funds	Total 2026	Total 2025
Cost of MOFA Activities	1956.71	0	1956.71	2136.95
Charitable Donations	0.00	0	0	0
Hall Repairs & Utilities	2773.50	0	2773.5	2641.67
	<hr/> 4,730.21	<hr/> 0	<hr/> 4730.21	<hr/> 4778.62

5) Treasurers Note

The treasurer is satisfied with the annual accounts for the year 2025/2026 and that these are a true and accurate reflection of Macduff Olld Folks Association reporting and has no further comments to make.

Independent Examiner's report to the Treasurer of the Macduff Old Folks Association

Scottish Charities No SC029003

Report on the accounts of the charity for the year ending 30th April 2026 which are set out on the attached pages

Respective responsibilities of the trustee 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) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. The charity's 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 and to state whether matters have come to my attention.

Basis of Independent examiners statement

My examination is carried out in accordance with regulation 11 of the Charities Accounts (Scotland) Regulation 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with these records. It also includes the 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 Examiners' Statement

During my examination no matter has come to my attention

- 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 Account Regulations and
- to prepare accounts which accord with the accounting records and comply with regulation 9 of the 2006 Accounts Regulations.
- have been met or

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

 7/5/26

Mr. John Will
45 Myrus Circle,
Macduff
AB44 1PY

Macduff Old Folks Association - SC029003

1st May 2025 - 30th April 2026

Date	Description	Income Activities	Subs Donations	Hall Hire	Total Income		Activity Expenses	Maintenance Upgrades	Admin Utilities	Total Exp	Bank Balance
											5727.21
12-May-2025	British Gas				0.00				33.85	33.85	5693.36
15-May-2025	British Gas				0.00				32.27	32.27	5661.09
15-May-2025	Banff Bakers				0.00		39.00			39.00	5622.09
20-May-2025	Watt Dancing			260.00	260.00					0.00	5882.09
21-May-2025	Amazon Inks				0.00				79.61	79.61	5802.48
27-May-2025	Bookers				0.00				21.44	21.44	5781.04
29-May-2025	Banff Bakers				0.00		28.00			28.00	5753.04
2-Jun-2025	Cash Deposit	260.74		145.00	405.74					0.00	6158.78
2-Jun-2025	Cashback	0.08			0.08					0.00	6158.86
12-Jun-2025	British Gas				0.00				23.33	23.33	6135.53
16-Jun-2025	BPL Bus				0.00		34.00			34.00	6101.53
17-Jun-2025	British Gas				0.00				35.50	35.50	6066.03
20-Jun-2025	Watt Dancing			260.00	260.00					0.00	6326.03
26-Jun-2025	Banff Bakers				0.00		46.00			46.00	6280.03
30-Jun-2025	Cash Deposit	174.35			174.35					0.00	6454.38
10-Jul-2025	British Gas				0.00				7.04	7.04	6447.34
10-Jul-2025	British Gas				0.00				25.40	25.40	6421.94
21-Jul-2025	Watt Dancing			260.00	260.00					0.00	6681.94
24-Jul-2025	Banff Bakers				0.00		28.00			28.00	6653.94
1-Aug-2025	Cash Deposit	221.55			221.55					0.00	6875.49
4-Aug-2025	Ross Mckenzie				0.00				114.00	114.00	6761.49
11-Aug-2025	British Gas				0.00				7.53	7.53	6753.96
14-Aug-2025	British Gas				0.00				51.50	51.50	6702.46
20-Aug-2025	Watt Dancing			260.00	260.00					0.00	6962.46
4-Sep-2025	Banff Bakers				0.00		24.00			24.00	6938.46
15-Sep-2025	British Gas				0.00				9.73	9.73	6928.73
15-Sep-2025	British Gas				0.00				28.72	28.72	6900.01
18-Sep-2025	Banff Bakers				0.00		9.60			9.60	6890.41

22-Sep-2025	Watt Dancing			260.00	260.00					0.00	7150.41
29-Sep-2025	Cash Deposit	145.50		240.00	385.50					0.00	7535.91
2-Oct-2025	Banff Bakers				0.00		0.40			0.40	7535.51
2-Oct-2025	Banff Bakers				0.00		32.00			32.00	7503.51
6-Oct-2025	Lovielec				0.00				64.99	64.99	7438.52
10-Oct-2025	British Gas				0.00				11.41	11.41	7427.11
14-Oct-2025	Borland Ins				0.00				1236.19	1236.19	6190.92
15-Oct-2025	British Gas				0.00				38.44	38.44	6152.48
20-Oct-2025	Watt Dancing			260.00	260.00					0.00	6412.48
30-Oct-2025	Banff Bakers				0.00		38.00			38.00	6374.48
31-Oct-2025	Cash Deposit	193.55		240.00	433.55					0.00	6808.03
4-Nov-2025	Caledonia Fire				0.00				95.17	95.17	6712.86
10-Nov-2025	British Gas				0.00				45.84	45.84	6667.02
17-Nov-2025	British Gas				0.00				33.73	33.73	6633.29
20-Nov-2025	Watt Dancing			260.00	260.00					0.00	6893.29
27-Nov-2025	Banff Bakers				0.00		14.40			14.40	6878.89
1-Dec-2025	Cash Deposit	178.05		240.00	418.05					0.00	7296.94
1-Dec-2025	DDAC	525.00			525.00					0.00	7821.94
10-Dec-2025	British Gas				0.00				81.43	81.43	7740.51
11-Dec-2025	Restaurant 19				0.00		1147.70			1147.70	6592.81
16-Dec-2025	British Gas				0.00				36.32	36.32	6556.49
17-Dec-2025	Cash Deposit	155.00		205.00	360.00					0.00	6916.49
22-Dec-2025	Watt Dancing			260.00	260.00					0.00	7176.49
12-Jan-2026	British Gas				0.00				70.61	70.61	7105.88
15-Jan-2026	British Gas				0.00				27.09	27.09	7078.79
20-Jan-2026	Watt Dancing			260.00	260.00					0.00	7338.79
23-Jan-2026	Banff Bakers				0.00		34.80			34.80	7303.99
2-Feb-2026	Cash Deposit	25.60		180.00	205.60					0.00	7509.59
5-Feb-2026	Banff Bakers				0.00		16.80			16.80	7492.79
10-Feb-2026	British Gas				0.00				67.35	67.35	7425.44
16-Feb-2026	British Gas				0.00				45.50	45.50	7379.94
19-Feb-2026	Banff Bakers				0.00		28.80			28.80	7351.14

20-Feb-2026	Watt Dancing			260.00	260.00					0.00	7611.14
5-Mar-2026	Banff Bakers				0.00		35.40			35.40	7575.74
10-Mar-2026	British Gas				0.00				16.24	16.24	7559.50
10-Mar-2026	British Gas				0.00				95.43	95.43	7464.07
19-Mar-2026	Banff Bakers				0.00		13.80			13.80	7450.27
20-Mar-2026	Watt Dancing			260.00	260.00					0.00	7710.27
23-Mar-2026	DDAC		375.00		375.00					0.00	8085.27
24-Mar-2026	Ppl Prs Ltd				0.00		318.61			318.61	7766.66
2-Apr-2026	Banff Bakers				0.00		38.00			38.00	7728.66
10-Apr-2026	British Gas				0.00				94.73	94.73	7633.93
14-Apr-2026	British Gas				0.00				36.12	36.12	7597.81
16-Apr-2026	Banff Bakers				0.00		11.70			11.70	7586.11
20-Apr-2026	Watt Dancing			260.00	260.00					0.00	7846.11
21-Apr-2026	Lovielec				0.00				206.99	206.99	7639.12
30-Apr-2026	Cash Deposit	181.96	300.00	240.00	721.96					0.00	8361.08
30-Apr-2026	Banff Bakers				0.00		17.70			17.70	8343.38
		2061.38	675.00	4610.00	7346.38		1956.71	0.00	2773.50	4730.21	