

Age Concern – Vale of Leven

Report and Financial Statements

Year End 31 March 2025

Charity No SC036077

Age Concern – Vale of Leven

Scottish Charity No: SC036077

Legal and Administrative Information

Current Trustees

| | |
|-------------------|--|
| Susan Lang | Chairperson (appointed August 2024) |
| Liz McCallum | Treasurer (Club) |
| Joan Coleman | Secretary (appointed August 2024) |
| Matilda Bariskell | Committee Member |
| May Holleway | Committee Member (appointed August 2024) |
| Cathy Weighman | Committee Member (appointed August 2024) |
| Millie McPherson | Committee Member (appointed August 2024) |
| Margaret Follett | Committee Member (resigned May 2024) |
| Wendy Cannon | Committee Member (resigned May 2024) |
| Eveline Graham | Committee Member (resigned May 2024) |
| Katherine Benson | Committee Member (resigned May 2024) |
| Betty Crawford | Committee Member (resigned May 2024)) |

Independent Examiner

Aidan Tyrrell
51 Taylor Street
Clydebank
G81 1QT

Bankers

Lloyds TSB Scotland
St Vincent Place
St Vincent Street
Glasgow
G2 5TU

Contact Address

Flat 2
15 King Edward Street
Alexandria
G83 0EH

Age Concern – Vale of Leven

Scottish Charity No: SC036077

Trustees Report and Accounts for the Period Ended 31st March 2025

Recruitment and appointment of Trustees

The Association's Trustees are appointed or re-appointed by the members at our Annual General Meeting which is held annually each year.

Governing Document

The Association is a charitable unincorporated association. Our purpose, and administration arrangements, are set out in our constitution.

Charitable Purposes

Our purposes, as recorded in our constitution, shall be to promote the benefit of senior citizens for the Vale of Leven.

Activities and Achievements

We are grateful for the continued support of our funders. In the past year we have received individual donations and support from West Dunbartonshire Council, West Dunbartonshire CVS and Age Scotland.

In 2024/25 we met regularly as a group and we had a full programme of meetings and social events. We went on various outings including to Blackpool, the Rob Roy, Inverary and the Forge.

Trustees remuneration and expenses

The Trustees receive only out of pocket expenses.

Reserves

The Association has no material reserves.

Approved by the Trustees and signed on their behalf

Elizabeth McCallum

Treasurer

20th September 2025

Age Concern – Vale of Leven

Scottish Charity No: SC036077

Receipts and Payments for the year ended 31st March 2025

| | Notes | Unrestricted Funds £ | Restricted Funds £ | 2025 Total Funds £ | 2024 Total Funds £ |
|---|-------|----------------------------|--------------------------|-----------------------------|-----------------------------|
| Receipts | | | | | |
| Donations | 1 | | 874 | 874 | 3,649 |
| Grants | 2 | | 6,364 | 6,364 | 5,890 |
| Receipts for Fundraising Activities | 3 | | 632 | 632 | 917 |
| Gross Trading Receipts | 4 | | | | 5,000 |
| Contributions to Outings | | | 9,501 | 9,501 | |
| Contributions to Christmas Lunch | | | 465 | 465 | |
| Total Receipts | | | 17,836 | 17,836 | 15,456 |
| Payments | | | | | |
| Expenses for Fundraising Activities | 5 | | | | |
| Payments relating directly to charitable activities | 6 | | 14,448 | 14,448 | 12,367 |
| Sub Total | | | 14,448 | 14,448 | 12,367 |
| Governance Costs | | | | | |
| Independent Examination | | | 70 | 70 | 50 |
| Sub Total | | | 70 | 70 | 50 |
| Total payments | | | 14,518 | 14,518 | 12,417 |
| Net receipts/(payments) | | | 3,318 | 3,318 | 3,039 |
| Transfer to/(from) funds | | 27,825 | (27,825) | | |
| Surplus/(deficit) for year | | 27,825 | (24,507) | 3,318 | 3,039 |

Age Concern – Vale of Leven

Scottish Charity No: SC036077

Statement of Balances as at 31st March 2025

Cash and Bank

| | Notes | Unrestricted Funds £ | Restricted Funds £ | 2025 Total Funds £ | 2024 Total Funds £ |
|------------------------------|-------|-------------------------|-----------------------|--------------------------|--------------------------|
| Bank and Cash at Hand | | | | | |
| Opening Balances | | | 24,507 | 24,507 | 21,469 |
| Surplus/(Deficit) for year | | 27,825 | (24,507) | 3,318 | 3,039 |
| Closing Balance | 7 | <u>27,825</u> | <u>0</u> | <u>27,825</u> | <u>24,507</u> |

Reserves

| | Notes | Unrestricted Funds £ | Restricted Funds £ | 2025 Total Funds £ | 2024 Total Funds £ |
|------------------------|-------|-------------------------|-----------------------|--------------------------|--------------------------|
| General Fund | | 27,825 | | 27,825 | 24,507 |
| Restricted Fund | | | | | |
| Closing Balance | 8 | <u>27,825</u> | | <u>27,825</u> | <u>24,507</u> |

| | Fund to which asset belongs | Current Value | Last Year |
|-----------------|-----------------------------|---------------|-----------|
| Caravans | | 0 | 0 |
| | Total | <u>0</u> | <u>0</u> |

The Association has no other investments, assets or material liabilities

Approved by the Trustees and signed on their behalf

Elizabeth McCallum
Treasurer
20th September 2025

Age Concern – Vale of Leven

Scottish Charity No: SC036077

Notes to Accounts year ended 31st March 2025

| | Unrestricted Funds £ | Restricted Funds £ | 2025 Total Funds £ | 2024 Total Funds £ |
|--|----------------------------|--------------------------|-----------------------------|-----------------------------|
| 1. Donations | | | | |
| Membership Subscriptions | | 874 | 874 | 979 |
| Donations | | | | 675 |
| | | 874 | 874 | 1,654 |
| 2. Grants | | | | |
| JG Temple Trust | | 4,034 | 4,034 | 2,000 |
| West Dunbartonshire Council | | 2,330 | 2,330 | 690 |
| Age Scotland | | | | 1,000 |
| West Dunbartonshire CVS | | | | 2,200 |
| | | 6,364 | 6,364 | 5,890 |
| 3. Receipts from Fundraising Activities | | | | |
| Raffle and Bingo | | 632 | 632 | 380 |
| Christmas Event | | | | 248 |
| General Fundraising | | | | 289 |
| | | 632 | 632 | 917 |
| 4. Gross Trading Receipts | | | | |
| Members contributions | | | | 5,000 |
| | | | | 5,000 |
| 5. Payments from fundraising activities | | | | |
| General | | | | |
| Raffle | | | | |

| | Unrestricted Funds £ | Restricted Funds £ | 2025 Total Funds £ | 2024 Total Funds £ |
|---|----------------------------|--------------------------|-----------------------------|-----------------------------|
| 6. Payments relating directly to Charitable Activities | | | | |
| Administration | | 381 | | 35 |
| Events | | 870 | | 739 |
| Gratuity | | | | 835 |
| General Expenses | | 73 | | 97 |
| Fees and Insurance | | 172 | | 1,010 |
| Equipment and Maintenance | | | | 234 |
| Travel | | | | 3,260 |
| Outings | | 11,407 | | 6,157 |
| Christmas Lunch | | 1,545 | | |
| | | 14,448 | | 12,367 |
| 7. Closing Split of Cash and Bank Balances | | | | |
| Bank Balance as at 31 st March | 27,705 | | | 24,418 |
| Less Cheques uncashed | | | | |
| Cash in Hand | 120 | | | 89 |
| | 27,825 | | | 21,507 |
| 8. Reserves | | | | |
| | Unrestricted Funds | Restricted Funds | Total Funds | Total Funds |
| Opening Balances | | 24,507 | 24,507 | 21,469 |
| Surplus/ (deficit) for the year | 27,825 | (24,507) | 3,318 | 3,039 |
| Closing Balance | 27,825 | 0 | 27,825 | 24,507 |

Age Concern – Vale of Leven

Scottish Charity No: SC036077

I report on the accounts of the charity for the year ended 31 March 2025 which are set out on pages 2 to 6.

Respective responsibilities of trustees and examiners

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 examiners 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 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.



Aidan Tyrrell
Independent Examiner
51 Taylor Street
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Clydebank
G81 1QT