

Signed copy

Moving on - Mid Argyll

1 January 2024 - 31 December 2024

SC041901

## Reference and administration information

Charity Name: Moving on - Mid Argyll  
Charity registration number: SC041901

Contact Address: 3 Braeface  
Tayvallich  
Lochgilphead  
PA31 8PN

Trustees: Office bearers

Trustees:

Independent Examiner:

Bankers:

Virgin Money online

## **Independent Examiner's Report to the Trustees of Moving on - Mid Argyll SC041901**

I report on the accounts of the charity for the year ended 31 December 2024 which are set out in the attached documents

### **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) 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 does not apply. It is my responsibility to examine the accounts as required under section 44(1) © of the Act and to state whether particular matters have come to my attention.

### **Basis of Independent Examiner's statement**

An 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

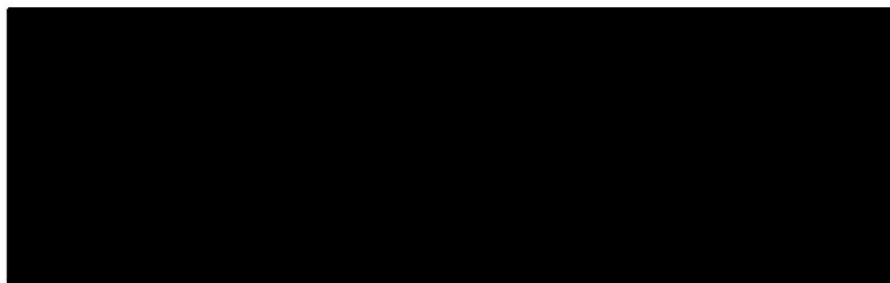
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which gives me reasonable cause to believe that in any material respect the requirements: to keep accounting records in accordance with Section 44 (1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and

to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations have not been met, or

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



Qualification: HM Inspector of Taxes (Retired)

## **Treasurer's Report to the Trustees of Moving on - Mid Argyll SC041901**

### **Banking and Insurance Arrangements**

MO-MA has a Charity Current Account (with one debit card) with Virgin Money. All other transactions are executed on the mobile banking app. A 30 day savings account was opened this year, also with Virgin Money, in order to best use the grants received.

MO-MA is insured against all public and employee liability risks. This insurance is provided by the Encompass Charity Scheme (Policy no. RNN 669645), purchased through Keegan and Pennykidd (Insurance brokers)

### **Charitable Status**

Moving on - Mid Argyll is a charity registered with the Office of the Scottish Charity Regulator. Moving on - Mid Argyll was established by a partnership of Mid Argyll Churches for the Prevention or Relief of Poverty and for the Relief of Those in Need by Reason of Age, Ill Health, Disability, Financial Hardship or Other Disadvantage. It was first registered on 17 November, 2010. Reg No. SC041901

### **Income and Expenditure 2024**

A receipts and Payments Report is appended to this paper. This indicates, amongst other things, an unrestricted income of £18,006.79 a 50% increase on last year, and an unrestricted expenditure of £12,686.12, a 30% decrease on last year.

We also received £27,100 in restricted grants, of which we have spent £11,698.87. We registered for gift aid and were able to claim £878 from HMRC.

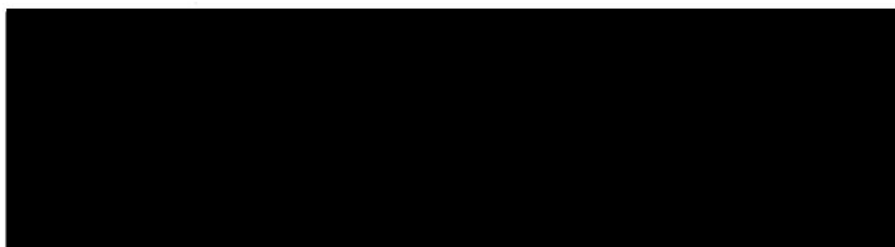
### **Report on the year's activities**

2024 has seen a continuation of the economic downturn which has affected the poorest in society. There has been a greater need for food parcels than ever before.

We have supplied 295 food parcels during the year and 90 Christmas parcels.

The need for starter packs for new tenants has remained steady with 28 packs being gifted over the year.

This year we received a grant from A Chruach wind farm for a one year pilot of a foodshare hub, working in conjunction with Mid Argyll Youth Development Service and the Snowdrop Centre. The building is being refurbished and a part time co-ordinator has been employed.



## **Chair's Report to the Trustees of Moving on - Mid Argyll SC041901**

### **Overview**

2024 was a year when the cost-of-living crisis made life extremely difficult for many people and the demand for support from Moving On Mid Argyll was greater than ever. We continued to work with our partners to provide food parcels and starter packs from our premises at An Cala in Lochgilphead, while preparing the ground for a new Mid Argyll Food Share Hub. We are immensely grateful to everyone who donated food during the year, through collection boxes in the Co=Op, local churches, Tayvallich and Ardfarn Stores. Thanks to your generosity, our expenditure on food above that donated has been well within budget.

### **The New Hub**

Much of 2024 has been taken up with work to set up the Food Share Hub in partnership with Mid Argyll Youth Development Services (MAYDS) and the Snowdrop Centre. All three organisations currently provide emergency food in one way or another and it was agreed that working together would be both more efficient and effective in reaching more people in need. We were successful in securing core funding from the Nadara A'Chruach wind farm which enabled us to set up a one-year pilot in premises provided rent free by MAYDS. Funding has also been provided from Argyll and Bute Council, the Argyll Health and Wellbeing Network, Argyll Community Housing Association (ACHA), Arnold Clark and Hendrix Genetics and we are most grateful to all of them for their support. Local traders such as the Co-Op, Jewson's and Travis Perkins have also provided invaluable donations in kind.

The Nadara A'Chruach funding also allowed us to recruit a part time co-ordinator who started work in August and through the recruitment process we found a new volunteer who has since become a much-valued member of the MOMA team.

Renovation of the building was carried out at cost price by MacLeods, who also donated the window and door. The job proved more difficult than predicted and was a frustrating experience with many delays caused by a leaking roof. This was finally fixed in December, and we could start the process of drying out the building in preparation for internal decoration and fitting out. The Environmental Health team at A&BC was most helpful in providing guidance to ensure compliance to the required standards.

### **Christmas Appeal**

The success of our 2023 '12 Days of Christmas' appeal encouraged us to repeat it in 2024 and it was even more successful, helped by a publicity campaign supported by the Argyllshire Advertiser. The generous folk of Mid Argyll filled over 150 bags and thanks are due to the Community Shop who gathered them in for us. Specific collection points in Ardfern Stores, the Argyll Pharmacy, Bee Sweet and Marmalade Deli were also well supported and two of the local schools held fundraising events. The Salty Dog café produced vouchers for a preprepared Christmas Lunch which could be bought and donated, and these were included in appropriate parcels. As a result, we could provide very generous gift parcels to 90 households which we hoped helped to make their Christmas a little better. Our volunteers worked hard, ably assisted by a team of S6 students from the High School to prepare these parcels and distribute them to the appropriate agencies. Huge thanks are due to everyone who was involved in a tremendous community effort.

### **Poverty Alliance**

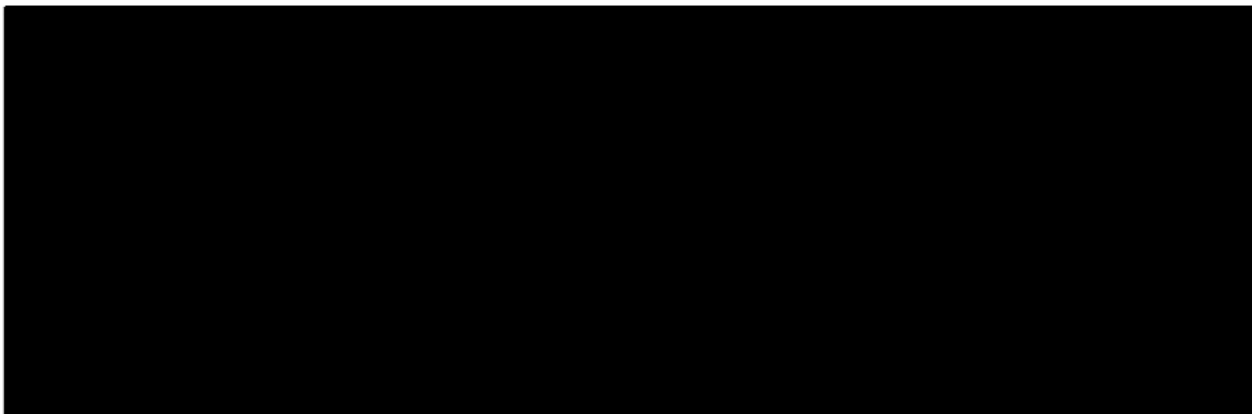
Marian Pallister has continued to liaise with Poverty Alliance, and it has been agreed that once the new premises are opened and volunteers are able to identify difficulties, representatives from different areas of PA will be on hand to support. This applies particularly to mental health. Encountering those experiencing mental ill health may need specific approaches and access to helpful information to refer those people on. Some volunteers may also find that their own mental health is affected by face-to-face encounters with those in crisis.

### **Trustees**

[REDACTED] stepped down from the Board during the year and we would like to thank them for their contribution to our work.

We welcomed [REDACTED] as new trustees.

[REDACTED] stepped down as Chair of the Trustees at the last AGM in October but remains on the Board and very active as Moving On Mid Argyll's representative on the Poverty Alliance. [REDACTED] took over as Chair.



## Receipts and Payments Account for the year ended 31 December 2023

Receipts	2024 restricted	2024 unrestricted	2024 total	2023
Donations received - individuals		3,885.40	3,885.40	3128
Donations received - organisations	50.00	1,161.18	1,211.18	2101
Grants - note 1	27,000.00	10,750.00	37,750.00	6250
Fundraisers		1,107.39	1,107.39	467
Gift aid		878.57	878.57	0
Interest		257.55	257.55	0
Card rebate		16.70	16.70	20
<b>Total</b>	<b>27,050.00</b>	<b>18,056.79</b>	<b>45,106.79</b>	<b>11,966</b>

Payments	2024 restricted	2024 unrestricted	2024 total	2023
Charitable Activities Payments				
Starter Pack Items		980.40	980.40	1402
Christmas Parcels 2024 - note 2		7,237.75	7,237.75	5140
coop bags		137.65	137.65	256
Phone		60.00	60.00	60
Miscellaneous		29.44	29.44	93
Emergency Food Pack vouchers		3,390.00	3,390.00	10305
Emergency Food pack items		810.10	810.10	687
Foodshare hub refurbishment	6,979.87		6,979.87	0
Foodshare co-ordinator	4,524.60		4,524.60	0
Foodshare volunteer costs	194.40		194.40	0
Website		40.78	40.78	0
<b>Total Charitable Activities Payments</b>	<b>11,698.87</b>	<b>12,686.12</b>	<b>24,384.99</b>	<b>17943</b>
Governance Payments				
Insurance		315.64	315.64	297
<b>Total Governance Payments</b>		<b>315.64</b>	<b>315.64</b>	<b>297</b>
<b>Total Payments</b>	<b>11,698.87</b>	<b>13,001.76</b>	<b>24,700.63</b>	<b>18240</b>
<b>Surplus/(deficit) for year</b>	<b>15,351.13</b>	<b>5,055.03</b>	<b>20,406.16</b>	<b>-6274</b>



**Moving on - Mid Argyll****SC 041901****Statement of Balances for the year ended 31 December 2024**

		current account	instant access	30 day savings
Opening Bank	01/01/2024	8043.29		0
income		45106.79		0
expenditure		24700.63		
Closing bank	31/12/2024	28449.45		

**Transfers during the year**

Opened instant access account	-30001	30001	
openend 30 day account			30001
closed instant access account		-30001	
interest	-257.55		257.55
transfers to current a/c	4000.00		-4000.00
Closing bank after transfers	2190.90	0	26258.55

Actual bank figure is 2148.90 as a withdrawal of £42 was made erroneously and refunded in Feb 2025

**Notes to accounts**

<b>Note 1</b>	<b>Grants</b>	<b>Restricted</b>	<b>Unrestricted</b>
	Foundation Scotland	£23,000	
	one year pilot for foodshare hub		
	ACHA	£500	
	For the food hub		
	Argyll & Bute Council	£2,500	
	For the food hub		
	Landcatch	£1,000	
	Purchase of frozen food for the hub		
	Arnold Clark Auto		£2,000
	Argyll and Bute Council		£4,750
	Argyll and Bute TSI		£4,000
<b>Note 2</b>	<b>Christmas</b>		
	Food purchased		£520
	Gift cards purchased		£6,574.75
	Bags		£143