

Charity number: SCO45080



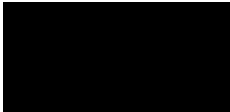
OSCR
9 Riverside Drive
Dundee
DD1 4NY

Annual Report 2023-2024

Dear Sir / Madam,

Please find enclosed details of our annual report 1st October 2023- 30th September 2024.

Yours Faithfully



The Cumbrae Forum
Scottish Charity Number SCO45080.
Annual Report and financial statements
1st October 2023- 30th September 2024.

Trustees annual Report

For The year 1st October 2023 to 30th September 2024.

The trustees take great pleasure in presenting their annual report together with financial statements and independent examiner's report for the year 1st October 2023 to 30th September 2024.

Reference & Administrative Information

Charity Name	Cumbrae Forum
Charity Number	SCO45080



Above trustees have served for the full 12 months of 2023-2024, apart from [REDACTED] our new Treasurer who has served for 10 months.

Structure Governance & Management

Constitution.

The Cumbrae Forum is a registered Scottish Charitable Incorporated Organization. We aim to promote the general welfare of all vulnerable groups on the Isle of Cumbrae by campaigning on issues affecting them and raising these issues with the agencies concerned.

We aim to ensure that appropriate facilities and services are made available for the physical and mental well-being of all vulnerable groups on the Island.

We are non-political, non-sectarian and non-racial.

We donate money where it is deemed appropriate to individuals and groups.

We raise funds in any appropriate manner to support the work of the Cumbrae Forum.

Our Annual General Meeting is held in October/ November.

Appointment of Trustees

The trustees who manage the charity normally meet on a bi-monthly basis. Appointment to the Board is open to all members of the Forum. The Board may co-opt new trustees throughout the year in order to keep trustees up to a maximum of 10.

Management

The trustees are wholly responsible for the strategic direction, governance and day-to-day running in accordance with the constitution.

Objectives and Activities

Charitable Purposes

To promote the general welfare of all the community on the Isle of Cumbrae by campaigning on their behalf, providing facilities and activities that keep them socially aware and in contact with friends and families. We also donate money to local causes that we feel will enhance the community.

Existing Activities

A weekly **Lunch Club** which is attended regularly by 50-60 of our 94 members.

We provide meals at home to Islanders home from hospital or generally unwell.

We celebrate special occasions at our Lunch Club, for example, Christmas, Halloween, Burns night.

We give members and non-members vouchers throughout the year to help with the cost of living crisis and to support local businesses.

We hold an annual Volunteers thank you lunch.

A **Charity Shop** which funds all our services. Open 7 days a week in summer, 5 days in the winter.

We pay for a local Electrician to PAT test small electrical items to upcycle in the shop.

We receive donations for Millport Foodbank and to support our Christmas raffle.

We have formed strong links with the Cumbrae Community Council.

An Advice Service, Simply Support, for all Cumbrae residents giving confidential support and advice on a wide range of issues.

We support Cumbrae Primary School in many ways.

We support Warm Wednesday, an intergenerational time of fun and relaxation in a warm environment.

We support local events.

Our Hub is being used, free of charge, by non-profit making local groups, for example, The Community Council, The Handiwives, a Book Club, a Youth Group leadership team, Cycling Without Age, the Ferry Users group, The Parent Teachers Association, The Heritage Group, Sarah Baird, Senior Officer (Islands) – economic policy, Opportunities in Retirement, Beecology and as our Cumbrae Forum office.

Achievements and Performance

In this year we had a membership of 175 and approximately 40 Volunteers. This is an increase on last year. We have managed to maintain our previous year's membership fee.

Our Lunch Club expanded to around an average attendance of 50-60 members each week. We held a, Valentines themed meal, a music event, and a Halloween and Christmas Party. We also continue to offer an increasing number of meals for people coming home from hospital, people who were sick and in need of additional support for various reasons. In most cases this was for a period of one week. These were delivered from The Newton Bar and have been much appreciated.

Our shop continues to flourish with great support from the community who donate all the goods. Our shop takings have increased, and this forms the basis for the support we give to the local community. We continue to donate from shop takings to international emergency appeals. We have upgraded the heating, renewed the flooring, painted and installed cctv.

We continue to support Cumbrae Primary School Plant to Plate in partnership with Cumbrae Parish Church to facilitate outdoor learning.

We finance swimming lessons for all P5 pupils.

We responded to a request from the Primary school and purchased 6 microphones.

All P7 pupils received Largs Academy school uniforms.

We funded a week of summer activities delivered by KA Leisure and provided the 24 participants with a packed lunch.

We gifted all Nursery and Primary pupils with a £10 voucher for the sweet shops on the island.

The Nursery and Primary School children received an Easter egg.

Every child from birth to Primary 7, including some Ukrainian guests, received a Christmas bag containing, Pajamas, socks, soap and a selection box. Secondary pupils all received a token for £15.

We supported The Cumbrae Queen Gala Day.

We continue to offer livestream online meetings with the purchase of a large television screen. This is now used frequently by a number of groups.

The Forum Hub is now used daily by various non profit making Island groups.

Simply Support is available to anyone needing help or support with any number of issues. This facility is available weekly and now works closely with Money Matters and the Community Link Worker. It is successful in filling the gap where organisations like Citizens Advice are not easily accessible.

We gift a £20 Christmas voucher to each member to be spent in local businesses.

We gifted £50 Morrisons vouchers to each Foodbank member.

We subsidised bus trips from the island to Irvine and Lomond Shores.

Individuals also have access to laptops for a variety of tasks such as Job Applications.

CCTV was also installed for security purposes.

Financial Review

INCOME

Charity Shop :- The income from our Charity Shop has generated approximately £50000, helping to fund the bulk of our activities.

Grants :- We received £8429 in grants

Donations received totaled £1026.

Membership Fees :- We have deliberately kept our membership fees modest to enable and encourage as many members of our community to join us should they wish to do so. We waved the membership fee for all our volunteers. Total income from membership amounted to £1,634.

EXPENDITURE

Lunch Club :- In comparison to the £1,634 collected in fees, our biggest outlay is our highly successful Lunch Club amounting to just over £15,145 per annum. The numbers attending continue to grow, testament to both the qualitative benefits and the financial needs of our more elderly citizens.

Under 18s :- We actively support tomorrow's citizens and have donated £12,500 to the local Primary School to top-up the building of their Outdoor Classroom, Plant-to-Plate Initiative, Swimming Lessons, Summer Camp and Christmas Goody Bags from birth to P7.

Additionally, all local Secondary School pupils received a £15 gift token.

Vouchers :- Our Christmas and Summer Voucher scheme is popular with our members and local businesses alike. £5860 was distributed this year thereby boosting the local economy.

Donations :- We donated £450 to local events.

Through our partnership with the Food Bank, we gave £50 in vouchers to each family.

Indirect donations go to those groups using our HUB completely Free of Charge. We cover all utilities, insurance and security.

Objectives 2023-2024 :- In accordance with last year's objectives £750 has been spent on local bus hire for outings to the mainland. This has proved to be very popular with our members and additional outings are being planned.

Reserves Policy:

We are still pursuing our request to have a care home for the island. We therefore look after funds as tightly as possible.

Plans for Future Periods

We would aim to continue to maintain the Lunch Club membership to a maximum of 100

We will continue to support and encourage local groups using our Hub.

We will aim to grow our Membership to around 200.

We will continue to support the shop by actively seeking larger premises to purchase thereby giving us more long security.

We continue to grow our volunteer base.

We would aim to continue to establish a succession plan with a mentoring system.

We will continue to grow our relationship with our Primary School.

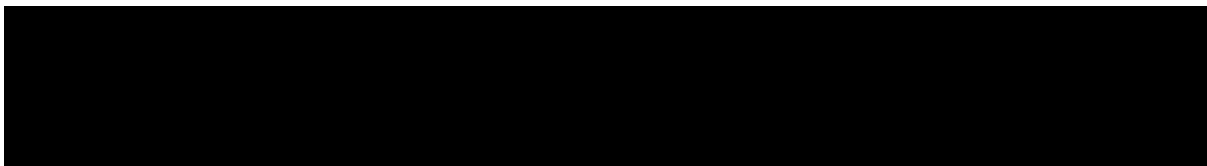
Further develop our working relationship with Cumbrae Community Council.

Establish a working relationship with North Ayrshire Council.

Build our relationship with Money Matters

Plan regular outings directly from Millport to mainland shops to address the cost-of-living crisis.

We plan to continue to hold occasional events to help address social isolation.



The Cumbrae Forum SCIO

SC045080



Receipts and payments accounts

For the period from	Period start date			to	Period end date		
	Day	Month	Year		Day	Month	Year
	01	10	2023		30	09	2024

Section A Statement of receipts and payments

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total funds current period to nearest £	Total funds last period to nearest £
A1 Receipts						
Donations	5,924				5,924	2,860
Legacies					-	
Grants		5,429			5,429	8,449
Receipts from fundraising activities					-	
Gross trading receipts	32,392				32,392	27,268
Income from investments other than land and buildings	371				371	35
Rents from land & buildings					-	
Gross receipts from other charitable activities	45,008				45,008	40,646
					-	
A1 Sub total	83,694	5,429	-	-	89,123	79,258
A2 Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
A2 Sub total	-	-	-	-	-	-
Total receipts	83,694	5,429	-	-	89,123	79,258
A3 Payments						
Expenses for fundraising activities					-	
Gross trading payments	15,295				15,295	21,004
Investment management costs					-	
Payments relating directly to charitable activities	52,245	5,429			57,674	57,701
Grants and donations	250				250	6,563
Governance costs:					-	
Audit / independent examination					-	83
Preparation of annual accounts					-	
Legal costs					-	
Other					-	
					-	
A3 Sub total	67,790	5,429	-	-	73,219	85,351
A4 Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
A4 Sub total	-	-	-	-	-	-
Total payments	67,790	5,429	-	-	73,219	85,351
Net receipts / (payments)	15,904	-	-	-	15,904	(6,093)
A5 Transfers to / (from) funds					-	
Surplus / (deficit) for year	15,904	-	-	-	15,904	(6,093)

Section B Statement of balances

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
B1 Cash funds	Cash and bank balances at start of year	93,911				93,911	100,004
	Surplus / (deficit) shown on receipts and payments account	15,904				15,904	(6,093)
						-	
						-	
	Cash and bank balances at end of year	109,815	-	-	-	109,815	93,911
	(Agree balances with receipts and payments account(s))	0	-	-	-	0	- 0

	Details	Fund to which asset belongs	Market valuation to nearest £	Last year to nearest £
B2 Investments				
		Total	-	-

	Details	Fund to which asset belongs	Cost (if available) to nearest £	Current value (if available) to nearest £	Last year to nearest £
B3 Other assets					
		Total	-	-	-

	Details	Fund to which liability relates	Amount due to nearest £	Last year to nearest £
B4 Liabilities				
		Total	-	-

	Details	Fund to which liability relates	Amount due (estimate) to nearest £	Last year to nearest £
B5 Contingent liabilities				
		Total	-	-

Signed by one or two trustees
on behalf of all the trustees

Signature

Print Name

Date of approval

Section C Notes to the Accounts

C1 Nature and purpose of funds (may be stated on analysis of funds worksheets)

C2 Grants

Type of activity or project supported	Individual / institution	Number of grants made	£
Total			-

C3a Trustee remuneration

If no remuneration was paid during the period to any charity trustee or person connected to a trustee cross this box (otherwise complete section 3b)	X
--	----------

C3b Trustee remuneration - details

Authority under which paid	£

C4a Trustee expenses

If no expenses were paid to any charity trustee during the period then cross this box (otherwise complete section 4b)	X
---	----------

C4b Trustee expenses - details

	Number of trustees	£

C5 Transactions with trustees and connected persons

Nature of relationship	Nature of transaction	Transaction amount (£)	Balance outstanding at period end (£)

C6 Other information

--

APPENDIX 3



		Independent examiner's report on the accounts						v2
Report to the trustees/members of		Charity name The Cumbrae Forum SCIO						
Registered charity number		SC045080						
On the accounts of the charity for the period		Period start date				Period end date		
		Day	Month	Year		Day	Month	Year
		1st	October	2023	to	30 th	September	2024
Set out on pages								(remember to include the page numbers of additional sheets)
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) 2005 Act and the Charities Accounts (Scotland) Regulations 2006 (as amended). 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 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 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		<p>In the course of my examination, no matter has come to my attention [other than that disclosed on the attached page*]</p> <ol style="list-style-type: none"> which gives me reasonable cause to believe that in any material respect the requirements: <ul style="list-style-type: none"> 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 <p>have not been met, or</p> <ol style="list-style-type: none"> to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached. 						
Signed:							Date:	5/03/2024
Name:								
Relevant professional qualification(s) or body (if any):								
Address:		The Ayrshire Community Trust 27 Vernon Street Saltcoats KA21 5HE						

*Please delete the words in the brackets if they do not apply. If the words do apply, set out those matters which have come to your attention on the following page.

APPENDIX 3

Disclosure section

Only complete if the examiner needs to highlight material problems.

**Give here brief details of
any items that the
examiner wishes to
disclose**