

Chairman's Annual Report for Seaboard Cares 2025

Our monthly drop-ins are still proving popular, although numbers attending tend to fluctuate quite a lot. Currently, numbers appear to be increasing. Unfortunately, the local homes are still not bringing any of their residents to the drop-ins, despite our Secretary contacting them to say they are very welcome to join us. I understand this is mainly due to staff shortages. Our drop-ins have mostly involved the chance to have a good catch-up and the opportunity to reminisce. We have had a few games and quiz afternoons. It is becoming increasingly difficult to get speakers and to organise pop-up clinics as we have done in the past due to the dwindling numbers attending and availability of professionals being able to leave their employment to visit us.

We were going to take a group to the Duthac Centre for the annual OAPs' Afternoon Tea Party but sadly this did not take place due to the sudden demise of local Councillor [REDACTED] who was the main organiser of this event. However, this event will take place again later this year and we have every intention of getting our clients there to enjoy an afternoon out,

In August we had a good day cruising on the Caledonian Canal, which was courtesy of the Seagull Trust. The weather was dry but a bit chilly and we were provided with refreshments and a sing-song. To round off the day, we stopped off at The Cottage Bar in Marybank for dinner. The food was excellent and the staff were helpful and friendly. Everyone enjoyed their day.

We have not been as active during this last year as we normally are, particularly regarding fundraising. Unfortunately, the cost of hiring stalls, tables, etc at fairs, galas and other such events has become extremely expensive and we are just as likely to make a loss at these events as we are a profit. We did, however, have a table at the Car Boot sale held in the Seaboard Centre on 9th November 2024 and made a profit of £49.

The Balintore Residents' Group and Gala Committee put on a splendid firework display on 5th November 2024. To show our appreciation for the work they undertook to entertain residents of all ages, Seaboard Cares donated £100 to their funds.

We had booked the Portmahomack Ceilidh Band to provide music and entertainment at the Christmas Drop-in. Unfortunately, one of their band members sadly passed away and their funeral was the same day as the drop-in. Naturally, all the band members attended and played at the funeral so we had to provide our own entertainment. I found some appropriate music online and some of those present joined in the singing. There was plenty of food and non-alcoholic beverages. The ladies received a potted hyacinth to grow and bring pleasure in the Spring whilst the gentlemen received Lynx toiletries.

We had hoped to take a group of people to the pantomime in Eden Court but I couldn't get tickets in the row which accommodates wheelchairs. I also tried to get tickets for the pantomime at the Duthac Centre in Tain but I had left it too late and there were not enough tickets left. Hopefully, we will have better luck this coming Christmas.

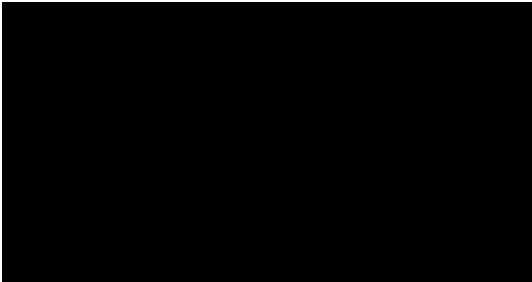
Since my report presented to last year's Annual General Meeting, Carr Gomm have decided that there is no necessity for them to be involved with Seaboard Cares any longer and therefore our partnership with them has ceased. This is disappointing as Seaboard Cares had been constructive in getting Carr Gomm involved with the care of our local residents. I understand there are still people being kept in hospital unnecessarily because of a shortage of care packages due to a lack of carers. I suggested that Seaboard Cares could help with recruiting and training new carers but [REDACTED] at Carr Gomm did not feel our help was necessary.

On the 28th March 2025 we received a letter from the Seaboard Centre requesting a donation for the re-opening and operation of the public toilets at the harbour. However, it was felt that this particular request did not come within the remit of Seaboard Cares. As Seaboard Cares has no regular income and relies entirely on fundraising, donations and the occasional grant, we do not have much spare cash and what we have is required for our own purposes.

Since Covid struck, it has become increasingly difficult to get guest speakers and to organise the pop-up clinics that we used to have, such as the opticians, hearing professionals, podiatrists, etc. This is mainly because these bodies are keeping their staffing levels down to a bare minimum and no longer have the personnel available to attend organisations like ours. In addition, with our own numbers falling, we do not have enough people attending our drop-ins to justify the presence of these professionals.

We are still finding it difficult to recruit people on to the Board of Trustees. We are in need of younger and fitter people, preferably ones who can drive. The people we are catering for at our monthly drop-ins are getting older and less mobile, and this includes the volunteer helpers!! However, we continue to do our best.

At one time we had the use of the Community Bus which made transporting groups a lot easier but unfortunately the bus is no longer in existence. The cost of hiring a small bus is prohibitive and so now we have to rely on individual drivers for transport. The big positive is that everyone who attends our functions, be it the drop-ins, the pantos, the canal boat trips, etc., really enjoy themselves and have a good time. They love the opportunity to have a good laugh, a natter and pleasant company and that is what really matters.



Seaboard Cares

Charity Number

SCO45184

Bank Account Year 10

Period April 2024 to March 2025

Account 00657200

Sort Code 83-27-35

Date	Reference Number	Details	Credit	Debit	Balance	Notes
31/03/2024		Opening Balance			£6,847.63	
1 20/04/2024	BACS	SCAGM2024				
2 09/05/2024	BACS	Balintore & District Residents Group - Room Rental	£0.00	£10.00	£6,837.63	r
3 12/06/2024	BACS	Seaboard Memorial Hall - 200 Club	£50.00	£0.00	£6,887.63	d
4 24/06/2024	BACS	Seaboard Memorial Hall - Drop-In - Rent Apr & May 2	£0.00	£56.40	£6,831.23	r
5 06/07/2024	BACS	Zurich Insurance	£0.00	£114.54	£6,716.69	i
6 09/08/2024	BACS	Seaboard Memorial Hall - Drop-In - Room Rent June	£0.00	£28.20	£6,688.49	r
7 22/08/2024	BACS	Seaboard Memorial Hall - Drop-In - Room Rent July	£0.00	£28.20	£6,660.29	r
8 06/09/2024	BACS	Cottage Bar - Meals / Refreshments	£0.00	£279.90	£6,380.39	e
9 27/09/2024	BACS	Donation - [REDACTED] a Seaboard Hall 200 Club	£25.00	£0.00	£6,405.39	d
10 19/11/2024	BACS	Seaboard Memorial Hall - Drop-In Rent - September 20	£0.00	£28.20	£6,377.19	r
11 11/12/2024	BACS	Seaboard Memorial Hall - Drop-In Rent - October 2024	£0.00	£28.20	£6,348.99	r
12 11/12/2024	D/Card	Catering - ASDA	£0.00	£6.80	£6,342.19	e
13 11/12/2024	D/Card	Catering & Gifts - Lidl	£0.00	£39.63	£6,302.56	e
14 20/12/2024	D/Card	Gifts & Crackers - Home Bargains	£0.00	£12.46	£6,290.10	e
15 14/01/2025	BACS	Seaboard Memorial Hall - Drop-In - Rent November 24	£0.00	£56.40	£6,233.70	r
16 12/02/2025	Cheque	Balintore Gala	£0.00	£100.00	£6,133.70	d
17 02/03/2025	BACS	Seaboard Memorial Hall - Drop-In - Rent January 25	£0.00	£28.20	£6,105.50	r
18 26/03/2025	BACS	Seaboard Memorial Hall - Drop-In - Rent February 25	£0.00	£28.20	£6,077.30	r
19 27/03/2025	D/Card	Transfer from Cash Account	£180.00	£0.00	£6,257.30	t
20	BACS	Seaboard Memorial Hall - Drop-In - Rent March 25	£0.00	£28.20	£6,229.10	r
21						
22						
23						
24						
25						
26						
27						
28						
29						
30						
31						
					6,229.10	

Cash Account (Year 10) April 2024 to March 2025

Date		Details	Credit	Debit	Balance	Notes
28/03/2024		Opening Balance			£76.90	
1	09/04/2024	Gift - Flowers for Beth	£0.00	£10.00	£66.90	e
2	12/04/2024	Catering	£0.00	£8.23	£58.67	e
3	15/04/2024	Donation - Peggy Taggart	£10.00	£0.00	£68.67	d
4	17/05/2024	Catering	£0.00	£7.93	£60.74	e
5	04/06/2024	Catering	£0.00	£1.99	£58.75	e
6	21/06/2024	Catering	£0.00	£7.49	£51.26	e
7	12/06/2024	Catering	£0.00	£4.79	£46.47	e
8	20/08/2024	Donation - [REDACTED]	£30.00	£0.00	£76.47	d
9	21/08/2024	Printing Paper	£0.00	£4.99	£71.48	e
10	22/08/2024	Seagull Trust - Donation	£0.00	£25.00	£46.48	d
11	22/08/2024	Cottage Bar - Gratuities	£0.00	£15.00	£31.48	e
12	13/09/2024	Catering	£0.00	£1.98	£29.50	e
13	30/09/2024	Donations - Blue Can	£50.00	£0.00	£79.50	d
14	30/09/2024	Seaboard Memorial Hall - Table Rent	£0.00	£10.00	£69.50	e
15	30/09/2024	Prizes (Sweets)	£0.00	£4.49	£65.01	e
16	03/10/2024	Donation - [REDACTED]	£50.00	£0.00	£115.01	d
17	03/10/2024	200 Club Ticket	£0.00	£20.00	£95.01	d
18	18/10/2024	Catering	£0.00	£5.67	£89.34	e
19	21/10/2024	Prizes (Paid to June)	£0.00	£3.96	£85.38	e
20	25/10/2024	Cards	£0.00	£1.29	£84.09	e
21	26/10/2024	Catering	£0.00	£2.25	£81.84	e
22	07/11/2024	Donations Box	£20.14	£0.00	£101.98	d
23	09/11/2024	Table Top Sale - Lucky Numbers Game	£47.40	£0.00	£149.38	f
24	09/11/2024	Donations Box	£16.34	£0.00	£165.72	d
25	15/11/2024	Catering	£0.00	£7.96	£157.76	e
26	11/12/2024	Donation	£5.00	£0.00	£162.76	d
27	11/12/2024	June - Travel Expenses	£0.00	£10.00	£152.76	e
28	11/12/2024	Catering	£0.00	£1.25	£151.51	e
29	13/12/2024	Xmas Gift (Lidl)	£0.00	£1.49	£150.02	e
30	13/12/2024	Catering	£0.00	£2.00	£148.02	e
31	20/12/2024	Xmas Gifts (x2)	£0.00	£8.00	£140.02	e
32	21/12/2024	Donations Box	£35.00	£0.00	£175.02	d
33	17/01/2025	Catering	£0.00	£1.00	£174.02	e
34	25/01/2025	Catering	£0.00	£7.99	£166.03	e
35	27/01/2025	Donation - [REDACTED]	£10.00	£0.00	£176.03	d
36	14/02/2025	Catering	£0.00	£4.89	£171.14	e

37	02/03/2025		Cards		£0.00	£2.00	£169.14	e	
38	14/03/2025		Catering		£0.00	£5.28	£163.86	e	
39	25/03/2025		Donations Box		£42.00	£0.00	£205.86	d	
40	26/03/2025		Transfer to Bank		£0.00	£180.00	£25.86	t	
41									
42									25.86

Summary Year 10 - April 2024 to March 2025

Receipts			
Code (d)	Donations	£343.48	
Code (g)	Grants	£0.00	
Code (f)	Fundraising	£47.40	
Code (c)	Event Income	£0.00	
		£390.88	
Payments			
Code (d)	Donations	£145.00	
Code (i)	Insurances	£114.54	
Code (r)	Venue Rent	£320.20	
Code (c)	Cost of Charitable Activities	£0.00	
Code (e)	Other Expenses	£480.71	
		£1,060.45	
Surplus/Deficit for Year		-£669.57	
Opening Balance		£6,924.53	
Closing Balance		£6,254.96	
Check Sum (Should be Zero)		£0.00	

These accounts will form the basis of the OSCR reporting for the period April 2024 to March 2025 and have been approved by [REDACTED]

Presented by: [REDACTED]

Treasurer [REDACTED] Date: 17.04.25

Approved on behalf of the Board by: [REDACTED]

Chairperson [REDACTED]



Seaboard Cares

SC045184

Receipts and payments accounts							
For the period from	Period start date			to	Period end date		
	Day	Month	Year		Day	Month	Year
	01	04	2024		31	03	2025

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	343				343	172
Legacies					-	
Grants					-	
Receipts from fundraising activities	47				47	
Gross trading receipts					-	
Income from investments other than land and buildings					-	
Rents from land & buildings					-	
Gross receipts from other charitable activities					-	
					-	
A1 Sub total	390	-	-	-	390	172
A2 Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
A2 Sub total	-	-	-	-	-	-
Total receipts	390	-	-	-	390	172
A3 Payments						
Expenses for fundraising activities	481				481	376
Gross trading payments	320				320	425
Investment management costs					-	
Payments relating directly to charitable activities					-	
Grants and donations	145				145	40
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
Other					-	
Insurance	115				115	88
A3 Sub total	1,061	-	-	-	1,061	929
A4 Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
A4 Sub total	-	-	-	-	-	-
Total payments	1,061	-	-	-	1,061	929
Net receipts / (payments)	(671)	-	-	-	(671)	(757)
A5 Transfers to / (from) funds						
					-	
Surplus / (deficit) for year	(671)	-	-	-	(671)	(757)

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	6,925				6,925	7,682
	Surplus / (deficit) shown on receipts and payments account	(670)				(670)	(757)
						-	
						-	
	Cash and bank balances at end of year	6,255	-	-	-	6,255	6,925
	(Agree balances with receipts and payments account(s))						

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	-	-	-

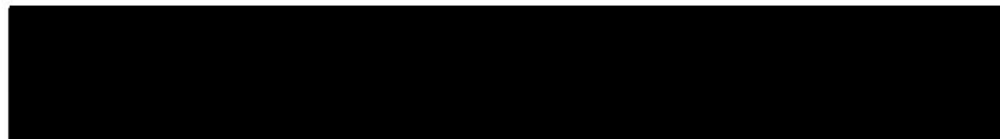
Details	Fund to which liability relates	Amount due to nearest £	Last year to nearest £
B4 Liabilities			
	Total	-	-

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


	12/08/25

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

--

£

	Institution	Made
Total		

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)

£

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





3

Balance
outstanding at
period end (£)

Factors of Extension		Factors of Extension		period end (2)	

APPENDIX 3



		Independent examiner's report on the accounts						V2
Report to the trustees/members of	Registered charity number	Charity name						
On the accounts of the charity for the period		Seaboard Cares						
Set out on pages		sc045184						
		Period start date				Period end date		
		Day	Month	Year		Day	Month	Year
		04	04	2024	to	31	03	2025
		(remember to include the page numbers of additional sheets)						
Respective responsibilities of trustees and examiner	<p>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.</p>							
Basis of independent examiner's statement	<p>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.</p>							
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: 12/08/25
Name:								
Relevant professional qualification(s) or body (if any):								
Address:								

*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.

** OSCR will accept digital or typed signatures