

Developing Potential SCIO

SC045456

Annual Report and Accounts

Year 1st April 2024– 31st March 2025

Developing Potential SCIO Charity number SC045456

Trustees Annual Report

For the year ended 31st March 2025

Reference and Administrative Information

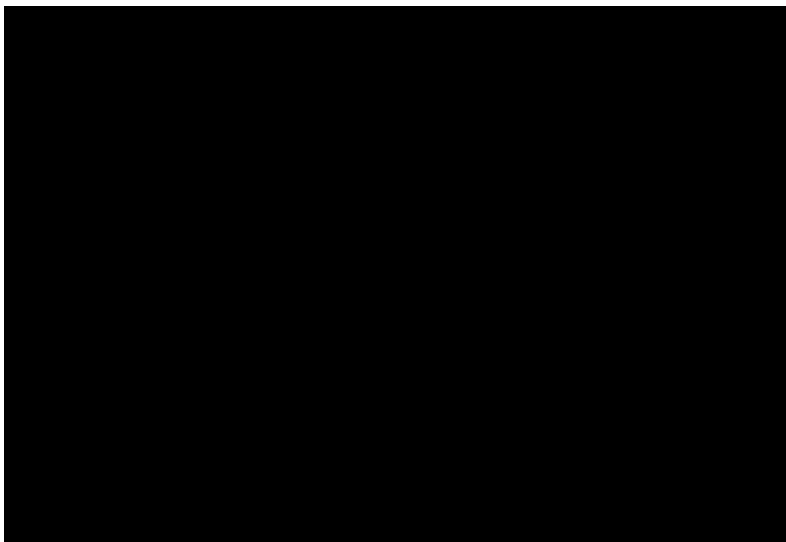
Charity Name

Developing Potential SCIO

Charity No

SC045456

Registered Address



Constitution

The Charity is a Scottish Charitable Incorporated Organisation (A SCIO). It was registered in this legal form on 2nd March 2015. It is a two-tier SCIO with a gradually developing membership, who are integral to our plans and decision making. The members are included in the decision making of the organisation and have the powers including that of electing a small committee of Trustees to act on their behalf. Members of a SCIO are expected to act in the best interests of the organisation.

Appointment of Trustees

The Committee meets quarterly and this group are the charity Trustees. Membership of the Committee is open to any members and to anyone from our communities who shares the interests and supports the objectives of the charity. The majority of Trustees are drawn from our members. The Committee is elected annually by the members at the Annual General Meeting. This is generally held in September or October each year. This meeting is also an opportunity to discuss the future development plans for the organisation. We actively encourage service user participation on our board.

Management

The Management of the SCIO is carried out by the Trustees, who are all volunteers and receive no remuneration. They are closely involved with all aspects of the Oban Link and Connect, which includes our Socially Seniors and other activities to support those in need. Going forward we will seek to extend our staffing structure which will support, and be supported by, our Trustees. Over this year we have continued to employ part time staff members who assist and support the activities of the organisation and further raise the profile and understanding of mental health issues in the general community as well as both the Socially Seniors and the Link and Connect strand. We are very fortunate to have received funding from various funders including The Postcode Trust, Age Scotland, ACHA and the local ADP. Alongside this we receive a high level of local support. These funds support the various activities of the organisation and we remain grateful for their support.

Objectives and Activities

Charitable Purposes

The purposes and therefore the aims of Developing Potential are fourfold:

- The advancement of education, of learning and development, through the provision of services to individuals, organisations and other agencies. A focus here is the learning related to the understanding of mental health issues.

- The advancement of citizenship and community development which helps sustain economic growth through the provision of services which promote and build the capacity of individuals and the community
- The advancement of health, and primarily of mental health and emotional wellbeing through the provision of support services and dedicated services.
- The promotion of equality and diversity to individuals, communities, third sector organisations and public sector bodies.

Each of these purposes are interlinked and can be pursued independently or with joint planning.

Activities and Achievements done complete

Activities over the year have taken place as planned – with the exception of poor summer weather which hampered some outdoor activities. Anxieties and concerns remain due to the impacts of the increases in cost of living, and the crisis of energy and food prices which are affecting everyone. Moreover, people do worry about those elements outwith our control on the global stage. Whilst beyond our influence, many feel less safe and are concerned for the future. This creates additional worry and anxiety for those already experiencing poor mental health. Higher prices affect those we support, and ourselves as an organisation.

We continue established and some new activities with support available on a daily basis where needed, and choices of activities for all those engaged. Year on year we become busier supporting a growing number of people and there is no sign of the upward trend abating. Socially Seniors has is a much valued service as there the many supports available. Both are firmly part of our Link and Connect given the intersectionality between the two and many activities are open to all. In addition, the local community and other groups join with some events or activities and we are firmly rooted within the local community.

Partnership working and partner events have always had their place and these have increased over the last year. Our annual Tea Dance remains a highlight and brings several groups together from across Argyll, as well as local people for an afternoon of music, dance and possibly the best raffle of the year in Oban.

Working with others enables wider choices and greater opportunities which can support improved mental health and emotional wellbeing. In particular, our partnership with Hope Kitchen is highly beneficial and an enduring joint endeavour. We have travelled to Helensburgh to meet up and enjoy time with Grey Matters, as well as our own local trips. With support from Age Scotland we were able to organise a Celebrate lunch at the Creggan Inn, providing a memorable afternoon for all.

Whilst we have been successful in raising local funds and work to continue this, the challenges of our need for grant fundraising have increased as the third sector funding environment becomes ever more competitive across all themes. We know that this is an experience shared by many local organisations and will continue to work to maintain and respond to needs with the services offered. Whilst the rises in cost of living have affected us organisationally, increasing costs of venues, refreshments and travel, we have been spared the building costs (utilities and rents etc) which are affecting so many organisations. However, a strain on resources is inevitable and we will need to acknowledge and balance these costs going forward.

We thank the volunteers who provide music and lead singing (including karaoke) at a range of activities – too many are involved to mention but their support and giving of their time are an

essential part of our operations. As every year our Tea Dance, the largest scale event, is made possible by the veritable army of volunteers who help with baking, sandwich making, serving, transport and everything else connected with an event of this size. Our thanks, as ever to Argyllshire Gathering Halls for the lovely venue which saw a full house.

Our blended approach continues to be the basis of our work, and our membership continues to increase as we see more struggling with poor mental health, conditions which for many are chronic and for whom self care and management are key to living as well as possible. For many, there are highs and lows and we continue to be available as needed, with new people dropping into our sessions or being introduced, often by other members.

The year has brought its challenges but with our in person individual support and meetings now regularly held people feel that our usual flexibility and responses are where they should be and comment that our support is highly personalised. People certainly missed those years of limited or no social connections and the wellbeing impacts of this still remain.

Phone contact continues when needed and we make regular contact calls when that is appropriate to the circumstances in the same ways that home visits and hospital support are made available to continue our levels of support on an individual basis or in response to crisis.

Our social drop-ins, often held in community settings and inclusive of the community, remain popular and assist in supporting all participants to take their place within our communities. Alongside often intensive personal and one to one support, we have participated in wild swimming, forest bathing, crafts, visits to local community assets and used other times to learn about new hobbies and interests.

Financial Review done complete

This year has again been challenging with income still somewhat below that of earlier years. However, our local fundraising and support has seen an increase and now amounts to approximately 50% of our annual income. We have also secured grants to enable all services to operate; we remain delighted with the community support reflected in the contributions made.

Our total income was £34,976 only marginally below that of the previous year which saw a significant increase. Costs however, have risen including those of venues and catering which form a substantial part of our expenditure which this year totalled £43,213. Part of this reflects grant funders with expenditure having to be fully spent by the end of the financial year and partly reflects the increase in activities. We are however still in a stable position and with sufficient funds to support front line services.

We are confident that we can maintain sustainability, and will again make efforts to raise local and unrestricted funds to assist with unexpected needs or adaptations irrespective of their cause. We therefore approach this next year with the knowledge it will be challenging but with confidence.

We are efficient and effective in the use of our funds, and do not have the significant overhead of a fixed office base. Our aim is always to provide best value, and keep costs as low as possible to ensure that funds are directed to the support of those who use our services..

Over the year our membership has again increased and we are fully aware of the numbers of people who are now struggling financially, increasing the burden of stress for all.

We have a determination and commitment to continued support, and will be working to ensure a safe and sustainable future which provides the levels of support our members require and deserve.

Reserves Policy done

Local fundraising has again increased this year and this contributes to our holding of a small reserve pool. This is maintained at a low level but we acknowledge this is necessary for any unexpected or unplanned costs or in the event that for some reason we would have to wind up and meet staff costs. We have not reached our goal of a reserve equivalent to three months operating costs but have recovered from the previous year when we needed to use funds due to the lower income level.

We do not expect to meet the three month level over the coming year but feel we have sufficient for the potential purposes. As such our overall policy remains unchanged, whilst we will continue to look at innovative ways to help support our own fundraising efforts.

Our Trustees and members remain fully supportive of all we do as well as committed to safeguarding all funds at our disposal so that we may benefit those who use our services.

Plans for the Future

The coming year will once again pose challenges but we are starting in a stable position and feel confident in continuing our core services and meeting external challenges. We will again host our annual Tea Dance, and have plans for member events during the summer months and at Christmas which is often a lonely time for many people.

We will have new board members taking up the reins of fundraising and this will provide new experiences and new challenges for the organisation as our long term Treasurer retires. We are however confident that our work and the positive outcomes we achieve stand us in good stead and enable us to make a strong case for grant support, as does the evidence of our local and community support.

Done to here need to change the rest below

Funding will again take considerable effort, as it does on an ongoing basis. However, with our commitment to providing the services people need, we plan to maintain a stable and sustainable organisation.

Our ethos is to plan and discuss our support services, menu of events, sessions and activities with our members and with potential participants. Our support is based on evidence of need and this will continue as we respond to new demands and identify needs whether that be in the areas of personal support or some new activities as well as increasing our area of operation. We will continue to respond to members' requests and offer the personal service for which we are recognised and valued. We will also be open to opportunities to increase the community awareness and to raising the profile of mental health and understanding amongst the community

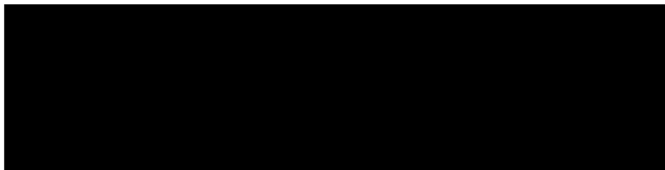
Some digital methods will remain and can be particularly useful for Trustees who live some distance from each other or when a meeting needs to be held at short notice. Another year passed without the funds to improve our website and its future will be a matter for Trustees to discuss and

determine. Our private Facebook group has become the most frequently used and popular medium for communication amongst Staff, Trustees and members, and is likely to remain the foremost digital tool. This, and messenger, are seen as the more accessible to all and simple to navigate. Our main page is less used, and we admit to being less visible than w=perhaps we could be although it does not prevent people either referring or reaching us.

Our partnership work remains important to us, and we are active in responding positively to new partnerships reaching out to services compatible or complimentary to our own. A future plan may centre on building network across Argyll to share learning, broaden experiences and bring new people to different groups.

Challenges will remain. However we start 2025-26 determined to deliver services to our highest standards. We have a strong member led board, and therefore can look forward with hope and optimism.

Signed

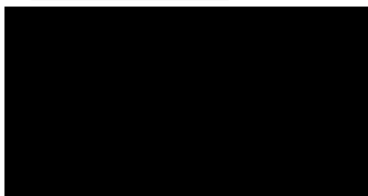
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02.06.25

Developing Potential SCIO Charity Number SC045456

	Year to 2025 unrestricted	Year to 2025 restricted	Year to 2025 total	Year to 2024 total
Receipts				
Grants		18027	22475	22475
Fundraising	16949	-	14656	14656
Bank Interest received	-	-	-	
Total Receipts	16949	18027	34976	37131
Payments				
Staff Costs	7000	11079	18079	12248
Travel Expenses	184	878	1062	840
Venues and Catering	8822	9653	18475	11988
Office Supplies, stationery	123	300	423	
IT, Software, Website	180		180	482
Insurances and Payroll costs	654	-	654	492
Capital Costs, Equipment	89	-	89	420
Events	2763	-	2763	978
Accommodation	88	1400	1488	150
Governance Costs			-	
Independent Examination	-	-	-	620
Total Payments	19903	23310	43213	29451
Surplus/ Deficit for year before transfers	-2954	-5283	-8237	7680
Transfers between funds				
Surplus / Deficit for year	-2954	-5283	-8237	7680

Signed



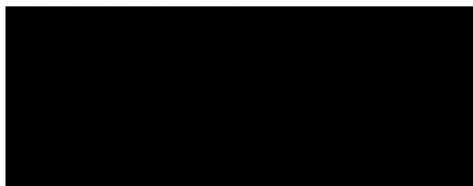
Trustee, Treasurer

05.06.25

Statement of Balances as at 31st March 2025

	Year to 2025 unrestricted	Year to 2025 restricted	Year to 2025 total	Year to 2024 total
Opening cash at bank and in hand	19447	20685	40132	32452
Add Income	16949	18027	34976	27905
Total	36396	38712	75108	62470
Less expenditure	19903	23310	43213	30018
Transfers	-			
Closing cash at bank and in hand				
Business Current Account	16493	15402	31895	32452
Outstanding Lodgements	-	-	-	-
Outstanding Charges	-	-	-	-
Petty Cash	-	-	-	-

Signed on behalf of all Trustees



05.06.25

Developing Potential SCIO Charity Number SC045456

Basis of Accounting

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

Nature and Purpose of Funds

Unrestricted Funds are those that may be used at the discretion of the Trustees in the furtherance of the objects of the charity.

Restricted Funds may only be used for the specific purposes as detailed in the notes to the accounts.

Related Party Transactions

No remuneration was paid to the Trustees of any connected person during the year (2024-2025).

Grants Received

	Unrestricted Funds Year 2024-2025	Restricted Funds Year 2024-2025	Total Year 2024-2025
National Trusts and Foundations			18027
Local Grant making			2200
Local Fundraising			14749
			34976

Transfers between funds

No transfers were made between funds.

Governance Costs

Independent Examination	0	0	0
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Restricted Funds

Restricted Funds Balances at 31st March 2025

Postcode Trust	895
Socially Seniors	7227
Link & Connect Support	7280
	15402
Unrestricted	16493
Total	31895

Developing Potential SCIO Charity Number SC045456

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Independent Examiner's report to the directors on the unaudited accounts of Developing Potential SCIO.

I report on the accounts of Developing Potential SCIO for the Period ending 31st March 2025 as set out on these pages

Respective Responsibilities of directors and independent 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)(a) to (c) 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 was carried out in accordance with Regulation 11 of the Charities and Trustee Investment (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 seeking explanations from you as directors 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:

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.

Date 22/05/2025

