

RAY'S OPPORTUNITIES

SCOTTISH CHARITY NO SC045561

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 APRIL 2025

RAY'S OPPORTUNITIES

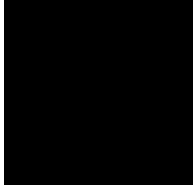
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RAY'S OPPORTUNITIES

REFERENCE AND ADMINISTRATIVE DETAILS

Charity registration number: SC045561

TRUSTEES



SECRETARY



TREASURER



REGISTERED OFFICE

Forres Town Hall
High Street
Forres
Moray
IV36 1PB

EXAMINER



BANKERS

THE CO-OPERATIVE BANK PLC
Business Direct
PO BOX 250,
Delf House
Southway
Skelmersdale
WN8 6WT

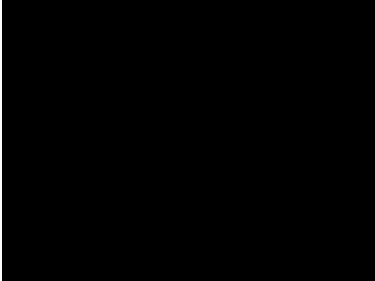
RAY'S OPPORTUNITIES

TRUSTEES' ANNUAL REPORT

The trustees have pleasure in presenting their report together with the financial statements and the independent examiner's report for the year ended 30 April 2025.

The Trustees

The trustees who served the charity during the period were as follows:



Constitution

The Charity is governed by its constitution which was adopted on 22 April 2015. The charity was granted charitable status by OSCR on 22 April 2015.

Structure

The structure of the organisation consists of the Charity Trustees who are also the organisation's only members and comprise the organisation's Board.

The responsibilities of elected Trustees are as detailed in the charities Constitution.

Purpose, Area of Benefit, and Beneficiaries

The organisation is established for charitable purposes only. The Trustees assert the following as statements of the organisations purpose, vision and mission

Purpose: *Ray's Opportunities exists to provide a safe space with access for all where partners can address a range of community needs.*

Vision: *Ray's Opportunities seeks to increase the range of choices for local people to live independently.*

Mission: *Ray's Opportunities works to empower local people with opportunities to achieve.*

It has the following Charitable objectives:

The relief of those in need by reason of disability

The organisation of recreational activities with the object of improving the conditions of life for those in need by reason of disability.

The advancement of education.

The area within which the organisation shall operate (in this constitution referred to as the 'area of benefit') shall be Moray and surrounding areas.

The organisation shall promote (but not promote exclusively) its activities and delivery operations to people within the area of benefit who are disadvantaged, have additional support needs or have a physical, hidden or learning disability. These people shall be the organisation's beneficiaries.

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TRUSTEES' ANNUAL REPORT

Ray's Opportunities, SC045561

01 May 2024 to 30 April 2025

Ray's Opportunities is a local charity, based in Forres, Moray; its focus has been to support individuals with physical, hidden and learning disabilities with the goal of working together towards more independent living.

Our purpose is to provide a safe space with access for all where partners can address a range of community needs.

Our vision is of enhanced choices for local people in independent living and we are committed to empowering local people with opportunities to achieve.

We are passionate about the provision of inclusive, respectful, high-quality services to all members of the community.

These are the principles which have determined the activities of the organisation during the past year and which are set out below.

Ray's Opportunities has maintained its networking connections throughout the year and has held regular (quarterly) Trustees' meetings.

Initiatives and partnership working

IMPROVING THE UNDERSTANDING OF AUTISM

This unique programme is still supported by the organisation and the presenters continue to be committed. The programme has the benefit for any neurotypical audience of enabling participant insight into the world of a person on the autistic spectrum, given that the presenters are sharing their life experiences. The presenters have met on two occasions, in February and March 2025, to discuss changes to the presentation format and the engagement of a new volunteer facilitator. It is anticipated that presentations will be delivered to invited audiences during the winter period of 2025.

CHARITY BINGO

Trustees decided not to continue with the bingo fund-raising activity during the 2024-5 season because of difficulties in recruiting volunteers. However, a one-off session has been discussed for the future, following community engagement, the outcome of which will be detailed in next year's report.

SPIRIT OF COMMUNITY (SOC) AND FORRES LOCAL PLACE PLAN (LPP)

The aim of this community initiative was to capture an understanding of the needs and aspirations of people in Forres and surrounding areas post Covid 19.

It was reported in last year's report that the SoC Plan (*Forres Area Community Plan '24- '34*) was launched at Forres Town Hall on 24 April 2024 and covered six main themes. Forres Area Forum (FAF) and Forres Area Community Trust (FACT) planned to set up working party groups to develop these themes and work on shared outcomes. However, this has currently been shelved because the completion of a Local Place Plan took precedence. It was understood that this would make use of relevant information gathered during the SoC process.

The draft Forres LPP was released to stake holders and the general public in April 2025 for comment. For Ray's Opportunities, the document was disappointing especially given all the time spent in its preparation. It did not seem to provide a clear profile of Forres in terms of demographics, or its needs, in particular those related to disability. The Trustees wondered what was the status of the report within the wider context of Moray Council, or the Health Board, budgets, and plans for service provision.

FORMER LEYS ROAD TOILETS, FORRES.

Last year's report touched on the charity's initial interest in acquiring the above public toilets. The toilets are located in the centre of town and were closed by Moray Council in July 2018, due to financial cut backs.

Many of the charity's interactions with clients over the years have exposed a need for appropriate and accessible toilet facilities; on one occasion, together with another charity, Euan's Guide, Ray's Opportunities conducted a survey of toilets available in Forres for people who were wheelchair users. The results were not comfortable. Ley's Road toilet

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TRUSTEES' ANNUAL REPORT

block was closed. The accessible toilet in the Falconer Museum was not available. The Community Centre has an accessible toilet but not on a Sunday. Wheelchair users increasingly have to rely on the good will of a tiny number of commercial premises – or they simply decide that using a toilet whilst out of the home is not an option. This is hugely restrictive in terms of independent living.

Trustees felt that if the toilets could be re-instated it would benefit the wellbeing of the whole Community, as indeed had been flagged up through the Spirit of the Community work; in addition, it would enhance tourism activities within the town centre.

Last year's report mentioned that the Charity had submitted a purchase offer on the 16 April 2024 closing date, and had subsequently learnt that we were the council's preferred bidder. On 26 June the bid gained Moray Council Committee approval and following a protracted conveyancing period the building was purchased on 7th February 2025 for the sum of £36,000.00.

The Charity has commissioned LDN Architects, Inverness, to complete an initial feasibility study which will provide the basis for future grant funding and progression to a full planning application which will be submitted in September 2025. Grant Aid has been sought from the Newbold Legacy Trust to fund this exploratory work.

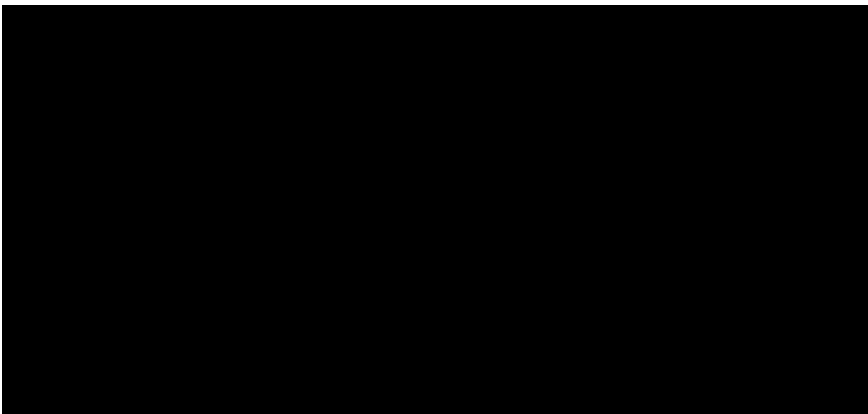
The Charity envisages a composite building to allow for a modern unisex facility complete with a Changing Places¹ toilet provision, and a separate leased commercial unit to generate future income. The proposed introduction of solar panels and surface water retention, to the design, will hopefully provide the building with a low carbon footprint. This is a long-term project of some two to three years' duration before the new facility is opened to benefit the wellbeing of the local community and tourists in general.

1. Beneficiary News

Contact with some of the people who have been supported by the charity has been maintained by phone, text, e-mail, and face to face at pre-arranged social venues. All have welcomed this continued engagement.

2. Future

Trustees feel that the period of reflection undertaken after the pandemic has resulted in clarity about the organisation's future orientation. There is no lack of motivation or determination to continue to make a positive and imaginative difference within the local community, as is demonstrated by the plan outlined above for the former Leys Road Public Toilets, redesignated Ray's Rest Rooms.



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INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF RAY'S OPPORTUNITIES

I report on the accounts of the charity for the period ended 30 April 2025 which are set out on pages 6 to 9.

Respective responsibilities of directors 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's trustees consider that the audit requirement of Regulation 10(1)(a) to (c) of the Accountants 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.

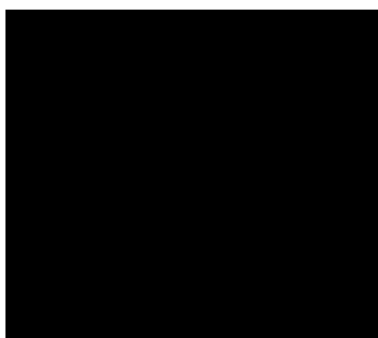
Basis of independent examiner's statement

My examination was carried out in accordance with Regulation 11 of the Charities 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 seeking explanations from you as 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 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 8 of the 2006 Accounts Regulations have not been met.



RAY'S OPPORTUNITIES
STATEMENT OF FINANCIAL ACTIVITIES
(INCORPORATING THE INCOME AND EXPENDITURE ACCOUNT)
YEAR ENDED 30 April 2025

	Note	2025 Unrestricted Funds £	2025 Restricted Funds £	2025 Total £	2024 Total £
INCOMING RESOURCES					
Incoming resources from generating funds:					
Fundraising		-	-	-	7,466
Grants		-	-	-	720
Gift Aid		3,000	-	3,000	-
Donations		12,225	-	12,225	-
TOTAL INCOMING RESOURCES		15,225	-	15,225	8,186
RESOURCES EXPENDED					
Charitable activities	2	2,266	119	2,385	6,125
Depreciation		740	-	740	-
TOTAL RESOURCES EXPENDED		3,006	119	3,125	6,125
NET INCOMING (OUTGOING) RESOURC		12,219	(119)	12,100	2,061
TOTAL FUND BROUGHT FORWARD		14,173	614	14,788	10,466
TOTAL FUNDS CARRIED FORWARD		26,392	495	26,888	12,527

Charity number SC045561

RAY'S OPPORTUNITIES

BALANCE SHEET at 30 April 2025

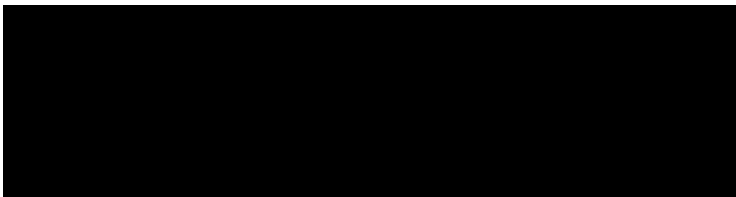
	Note	2025 £	2024 £
FIXED ASSETS			
Freehold Property	4	36,250	-
CURRENT ASSETS			
Debtors: amounts falling due within one year		1,500	-
Trade debtors		-	-
Cash at bank and in hand		13,222	14,788
		14,722	14,788
Creditors: amounts falling due within one year		84	-
Loans		24,000	-
NET CURRENT ASSETS		(9,362)	14,788
NET ASSETS		26,888	14,788
FUNDS			
Unrestricted funds		26,392	14,173
Restricted funds		495	614
TOTAL FUNDS		26,888	14,788

The trustees are satisfied that the charity is entitled to exemption from the provisions of the Companies Act 2006 (the Act) relating to the audit of the financial statements for the year by virtue of section 477, and that no member or members have requested an audit pursuant to section 476 of the Act.

The trustees acknowledge their responsibilities for:

- (i) ensuring that the charity keeps adequate accounting records which comply with section 386 of the Act, and
- (ii) preparing financial statements which give a true and fair view of the state of affairs of the charity as at the end of the financial year and of its profit or loss for the financial year in accordance with the requirements of section 393, and which otherwise comply with the requirements of the Act relating to financial statements, so far as applicable to the charity.

These financial statements were approved by the trustees of the Charity on the 23rd August 2025 and are signed on their behalf by:



Charity number SC045561

The notes on pages 9 to 10 form an integral part of these financial statements.

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NOTES TO THE FINANCIAL STATEMENTS

1. ACCOUNTING POLICIES

The following accounting policies have been applied consistently in dealing with items which are considered material in relation to the financial statements, except as noted below.

Basis of accounting

The financial statements have been prepared under the historical cost convention and in accordance with applicable United Kingdom accounting standards, the Statement of Recommended Practice "Accounting and Reporting by Charities" issued in March 2005 (SORP 2005) and the Companies Act 2006, and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008).

Fund Accounting

Restricted funds are subjected to restrictions on their expenditure imposed by the donor.

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy.

Voluntary income is recorded on a cash received basis.

Investment income is included when receivable.

Incoming resources from charitable activities are accounted for when earned.

Resources expended

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any vat which cannot be fully recovered and is reported as part of the expenditure to which it relates.

A cost of generating funds comprises the costs associated with attracting voluntary income and the costs of trading for fundraising purposes.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity.

All costs are allocated between expenditure categories of the SoFA on a basis designed to reflect the use of the resource. Costs relating a particular activity are allocated directly, others are apportioned on an appropriate basis.

Fixed assets

Fixed assets are stated at cost less accumulated depreciation.

Depreciation

Depreciation is calculated so as to write off the cost of an asset, less its estimated residual value, over the useful economic life of that asset as follows:

Freehold Property 2% of cost

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NOTES TO THE FINANCIAL STATEMENTS

2. COSTS OF CHARITABLE ACTIVITIES

	2025 Unrestricted Funds £	2025 Restricted Funds £	2025 Total £	2024 Total £
Cost of Fundraising	-	-	-	3,115
Administration & other direct costs	462	15	477	1,859
Tax Penalty	383	-	383	-
Equipment Repairs & Maintenance	576	-	576	-
Postage, Stationery & Telephone	-	-	-	-
Insurance	762	-	762	431
Project Expenses	-	104	104	720
Water	84	-	84	-
Total	2,266	119	2,385	6,125

3. FUNDS MOVEMENTS:

	Balance at 01 May 2024 £	Incoming £	Outgoing £	Balance at 30 April 2025 £
Unrestricted Fund	14,173	15,225	(3,006)	26,392
Restricted Funds	614	-	(119)	495
Total Funds	14,788	15,225	(3,125)	26,888

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NOTES TO THE FINANCIAL STATEMENTS

4. TANGIBLE FIXED ASSETS

	Freehold Property £	Totals £
COST		
At 1 May 2024	-	-
Additions	36,989	36,989
At 30 April 2025	36,989	36,989
DEPRECIATION		
At 1 May 2024	-	-
Charge for year	740	740
At 30 April 2025	740	740
NET BOOK VALUE		
At 30 April 2025	36,250	36,250
At 30 April 2024	-	-