

ISLAY AND JURA BUMP TO BIRTH FUND
REPORT OF THE TRUSTEES
AND FINANCIAL STATEMENTS

For Year Ended
30th September

2024

Charity No SC046019

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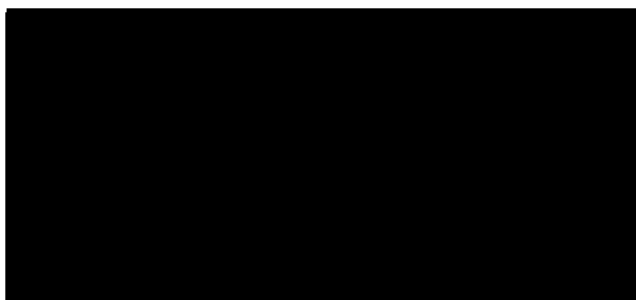
REFERENCE & ADMINISTRATION INFORMATION

CHARITY NAME: Islay and Jura Bump to Birth Fund

CHARITY REGISTRATION NUMBER: SC046019

CHARITY ADDRESS: 1 Willow Bank
Bowmore
Isle of Islay
PA43 7HY

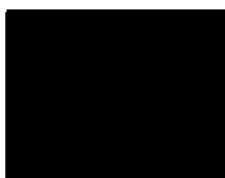
TRUSTEES:



BANKERS:

The Co-operative Bank
Delf House
Soutway
Skelmersdale
WN8 6WT

INDEPENDENT EXAMINER:



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Structure, Governance and Management

The organisation registered as a Scottish Charitable Incorporate Organisation (SCIO) on 30th September 2024. The structure of the organisation consists of members, who have a right to attend members' meetings and appoint the people to serve on the board, and the board who hold regular meetings and are responsible for the monitoring and controlling of the charity.

Membership is open to any individual aged 16 and over, who is an ordinary resident of Islay or Jura, and who is in child or is the parent or guardian of a child of primary school age or under.

AGM held in January 2025 appointed new Secretary, and our current secretary moved into a shared Chair Person Role with a newly appointed Chair Person.

Organisation's Principal Purpose

The principal purposes of the organisation are:

- To support and progress the social welfare of expectant mothers on Islay and Jura facing inequality of healthcare due to location.
- To provide financial assistance to all mothers, irrespective of their income, from Islay and Jura who are on the mainland awaiting the birth of their baby.

Achievements and Performance

Over the last year, we have made some amazing contributions to our community. We have spent the grant from previous year (AI Fund) to upgrade the midwives unit at our local hospital, we put money towards a baby first aid course on the Island for local parents/carers and we put one of our local midwives through training to hold aquanatel classes. On the back of a generous donation from NFU Mutual, we put our local Physio Suzanne Campbell through a specific post-natal physio course called Mummy MOT. We also increased the daily allowance for families on the mainland waiting birth of their baby(ies) from £20 to £30.

Financial Review

The charity had a deficit of £9,163.60 in the current financial year (2023 a surplus of £9,351.44). Total funds at the year end were £3,237.70 (2023 £12,401.30), of which £3,237.70 is unrestricted.

Reserve Policy

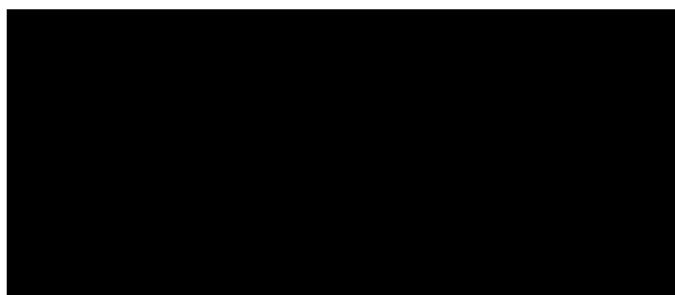
The charity aims to hold reserves to allow it to maintain support for expectant mothers on Islay and Jura for at least one year.

Investment Policy

The Trustees have considered the most appropriate policy for investing funds and have found that short to medium term investment of funds should be held in the charity's current account.

Plans for Future Periods

We will continue to provide financial support to families who are awaiting the birth of their baby on the mainland, as well as looking for other opportunities to support families on Islay and Jura.



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Independent Examiner's Report

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. 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.

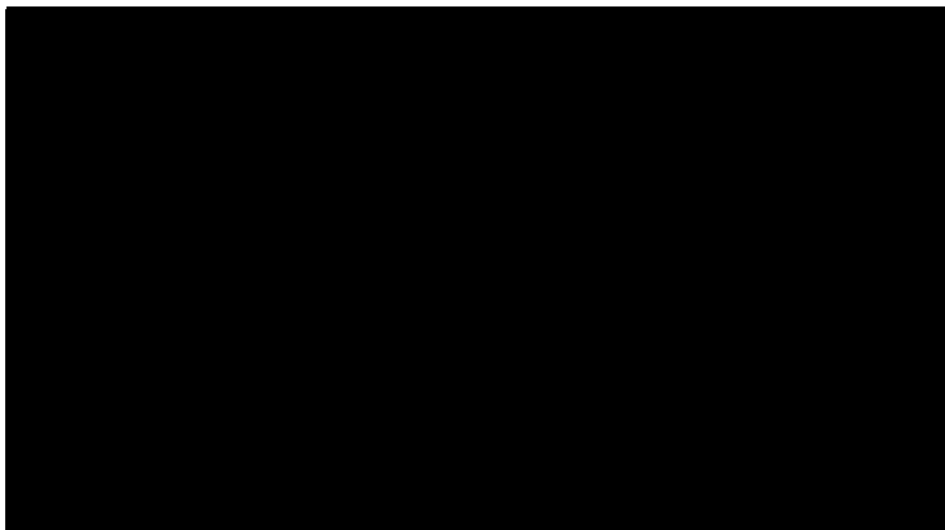
My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual 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 accounts.

In the course of my examination, no matter has come to my attention:

1. which give 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.



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	Unrestricted Funds	2024 Restricted Funds	Total Funds	2023 Total Funds
Receipts and Payments Account	£	£	£	£
Receipts				
Donations	0.00	0.00	0.00	0.00
Grants	0.00	0.00	0.00	0.00
Receipts from Fundraising Activities	1,144.99	0.00	1,144.99	0.00
Income from Investments	0.00	0.00	0.00	0.00
Income from Charitable Activities	0.00	0.00	0.00	0.00
	<u>1,144.99</u>	<u>0.00</u>	<u>1,144.99</u>	<u>0.00</u>
Payments				
Expenses from Fundraising Activities	479.98	0.00	479.98	0.00
Donations Paid Out	0.00	0.00	0.00	0.00
Payments directly relating to Charitable Activities	9,828.61	0.00	9,828.61	2,363.99
Governance	0.00	0.00	0.00	150.00
	<u>10,308.59</u>	<u>0.00</u>	<u>10,308.59</u>	<u>2,513.99</u>
Net Surplus/Deficit	-9,163.60	0.00	-9,163.60	-2,513.99

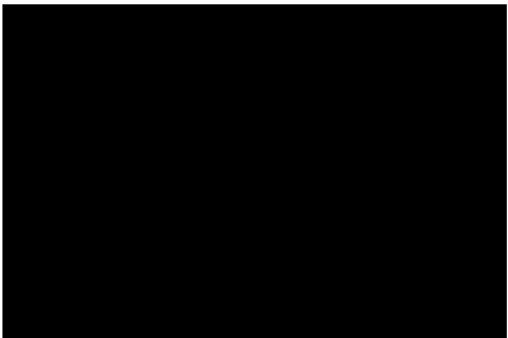
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Statement of Balances	Unrestricted Funds	2024 Restricted Funds	Total Funds £	2023 Total Funds £
Cash Funds				
Opening Bank Balance	12,401.30	0.00	12,401.30	3,049.86
Surplus/Deficit for Year	-9,163.60	0.00	-9,163.60	12,401.30
Closing Bank Balance	3,237.70	0.00	3,237.70	3,049.86

Signed

Printed

Date



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Notes to the Accounts	2024	2023
	£	£
Nature and Purpose of Funds		
General Funds	3,237.70	7,080.59
Restricted Funds	0.00	883.26
	<u>3,237.70</u>	<u>7,963.85</u>

Trustees Remuneration

No remuneration was paid to charity Trustees or connected persons during the year (2023 £nil).

Trustees Expenses

No Trustees were paid expenses in the year (2023 £nil).

Transactions with Trustees and Connected Persons

During the year, 3 Trustees received a payment in line with the organisations principal purposes. Hazel Porter was paid £200, and Sian Black was paid (twice but for the same payment request) total £420. Leha Ferguson was paid £280.