

The Silver Circle SCIO

Scotland · Charity number SC049390

Details

Known as The Silver Circle

Status Active

Legal form SCIO (Scottish Charitable Incorporated Organisation)

Registered 2019-06-18

Register [View on the OSCR register](#)

Contact

Address Beechwood Manse
Glenkindie
Alford
Aberdeenshire
AB33 8SH

Activities

Activities: 'It carries out activities or services itself'

Purposes: 'the relief of those in need by reason of age, ill-health, disability, financial hardship or other disadvantage'

What the charity does: Provide services to elderly and socially isolated members of local community, currently a weekly day centre, hospital voluntary driving scheme and weekly shopping bus.

Beneficiaries: 'Older People', 'People with disabilities or health problems', 'No specific group, or for the benefit of the community'

Objectives: 4 Purposes The organisation's purposes are the development, promotion, funding and provision of such services as may from time to time be of benefit to those residents of Upper Donside as have need by reason of age, ill-health, infirmity, disability or other necessitous circumstance.

Geography

- **Main operating location:** Aberdeenshire
- **Geographical spread:** A specific local point, community or neighbourhood

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£67,857	£66,970	-	5
2024-03-31	£89,643	£63,218	-	5
2023-03-31	£59,600	£50,234	-	4
2022-03-31	£39,263	£33,968	-	4
2021-03-31	£33,346	£32,108	-	4

The Silver Circle SCIO

Scotland - Charity number SC049390

Accounts

APPENDIX 3



Report to the trustees/members of
Registered charity number
On the accounts of the charity for the period

Set out on pages

Respective responsibilities of trustees and examiner

Basis of independent examiner's statement

Independent examiner's statement

Signed:

Name:

Relevant professional qualification(s) or body (if any):

Address:

Independent examiner's report on the accounts

v2

Charity name

THE SILVER CIRCLE SCIO

SC

SCD 49390

Period start date

Day

Month

Year

to 31/12/24

Day

Month

Year

1st

4th

2024

31st

3rd

2025

Period end date

(remember to include the page numbers of additional sheets)

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.

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.

In the course of my examination, no matter has come to my attention [other than that disclosed on the attached page*]

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:

6/10/25

*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.

Income & Expenditure

Silver Circle SCIO

For the year ended 31 March 2025

Account	2025
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Income

AHSCP Grant	12500.00
ACTI Grant	7198.12
Grants	5800.00
Grant - specific	7677.50
Donations to Silver Circle	18,892.20
Day Centre Members	8,647.00
Day Centre - Monies collected for outings	1,135.00
HVDS Contributions	1,074.50
Bus Contributions	1,475.00
Interest Income	1,014.92
Day Centre - donations	330.71
Cash back , raffles & fundraising	2,112.52
Total Income	67,857.47

Expenditure

Community Bus monthly charge	11,930.75
Community Bus-Print/Phone Costs	60.00
Comm Bus Salary	1,263.60
 Day Care Centre - Lunches	 13,312.00
Day Centre - Activities plus	2,918.85
Day Centre- Trips	3,115.60
Day Centre - Hall Rental	4,249.50
Day Centre - mileage for trips	33.75
Day Centre - wages	20,690.67
 HVDS - Phone	 69.39
HVDS - Wages	1,095.60
HVDS Mileage claims	2,093.00
 Insurance	 876.99
Silver Circle - Monthly software charges for Payroll & Accounting packages	529.20
Silver Circle - Staff Gifts	113.00
Silver Circle - Wages	3,484.00
Silver Circle -Ad -hoc Expenses	79.70
Staff Training	1,054.50

66,970.10

Profit on Ordinary Activities

887.37

Balance Sheet

Silver Circle SCIO

Year ended 31st March 2025

Account		
Current Assets		
Cash at bank and in hand		
Virgin Money Current Account- THE SILVER CIRCLE SCIO	57,096.90	
Redwood	20,000.00	
Petty Cash	0.00	
	20.00	
	77,116.90	
Total Current Assets	77,116.90	
Total Creditors: amounts falling due within one year		
	0.00	
Capital and Reserves		
Current Year Earnings	887.37	=net gain
Retained Earnings	76,229.53	
Total Capital and Reserves	77,116.90	0.00

Overview.

1st April 2023-31st March 2025

	income	outgoings
Opening balance - Virgin Money	51310.88	
Petty cash	20.00	
Opening balance Shawbrooks	24898.65	76229.53
AHSCP Grant	12500.00	
ACTI Grant	7198.12	
Grants	5800.00	
Grant - specific	7677.50	
Donations to Silver Circle	18,892.20	
Day Centre Members	8,647.00	
Day Centre - Monies collected for outings	1,135.00	
HVDS Contributions	1,074.50	
BUS Contributions	1,475.00	
Interest income	1,014.92	
Day Centre - donations	330.71	
Cash back , raffles & fundraising	2,112.52	
	67857.47	
	144087.00	

Costs

Community Bus monthly charge	11,930.75
Community Bus-Phone Costs	80.00
Comm Bus Salary	1,263.80
	13,254.35
Day Care Centre - Lunches	13,312.00
Day Centre - Activities plus	2,918.85
Trips for DC members	3,115.50
Day Centre - Hall Rental	4,249.50
Day Centre - mileage for trips	33.75
Day Centre - wages	20,090.67
	44,320.37
HVDS - Phone	89.39
HVDS - Wages	1,095.60
HVDS Mileage claims	2,093.00
	3,257.99
Insurance	876.99
Silver Circle - Monthly software charges for Payroll & Accounting packages	529.20
Silver Circle - Staff Gifts	113.00
Silver Circle - Wages	3,484.00
Silver Circle -Ad-hoc Expenses	79.70
Staff Training	1,054.50
	6,137.39
Total Administrative Costs	86,970.10
	66,970.10
Profit	887.37

bank balance VM as of 31/03/2025	57098.90	0.00
bank balance Redwood as of 31/03/2025	20000.00	
Cash Float	20.00	
	77118.90	49804.26

Capital and Reserves

Current Year Earnings	887.37
Retained Earnings	76229.53
Total Capital and Reserves	77,116.90

DIFFERENCE

0.00

6/10/25



The Silver Circle SCIO Trustees' Annual Report

1st April 2024 to
31st March 2025



Charity contact information



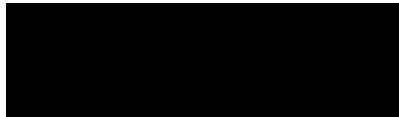
The Silver Circle SCIO

Scottish Charity Number: SC049390

Address: c/o Beechwood Manse
 Glenkindie
 Alford
 Aberdeenshire
 AB33 8SH

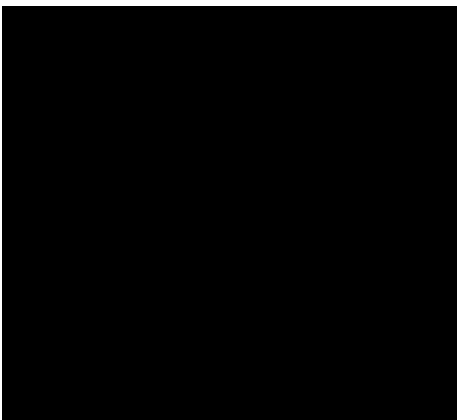
Telephone

Email



Trustees (as at 31st March 2025)

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.





Chair's Introduction

It is hard to believe but, having registered as a charity in March 1997, the Silver Circle has now provided support and help to some of the most vulnerable and isolated in our community for 28 years.

At the beginning of the year, our future looked bleak. The council had cut all our funding and we were scratching our heads as to how we might raise enough funds to keep going. With huge efforts from all the trustees and generous donations from neighbours, we seem to be in a healthy position going forward, at least for the time being. My thanks go to all the team involved in applying for grants and fundraising.

One temporary solution to our funding gap came in the form of a grant to provide free lunches to the local community. This unfortunately resulted in our first ever visit from the council's environmental health service; in many ways an opportunity to confirm that we were working safely, but a lot of hard work for those involved.

Our dedicated team of helpers and volunteers continue to provide weekly entertainment and support to our members. Personally, I have enjoyed activities including painting eggs at Easter and bringing my grandchildren to listen to [REDACTED] playing his fiddle. [REDACTED] has provided a stream of delicious lunches for our day centre to enjoy.

The Silver Circle continues to provide drivers for hospital visits, an essential service in the remote area which we serve. Our weekly community bus continued to run, although shortly after the year end our regular driver fell terminally ill. [REDACTED] is remembered for his dedication and kindness, although other arrangements have now been made, is sadly missed.

I would like to take this opportunity to thank everyone who helps to make the Silver Circle the successful organisation it is: our staff and volunteers without whom none of our services would work and our trustees who labour behind the scenes organising and raising funds, and the local community who support our fund raising events.

Thank you all

[REDACTED]



Introduction

The Silver Circle was first registered as a Scottish charity in March 1997 and restructured as The Silver Circle SCIO in September 2019. This is the sixth Trustees' Annual Report of the Silver Circle SCIO, covering the charity's activities for the period from 1st April 2024 until the financial year end on 31st March 2025.

Objectives and Activities

The purposes of the Silver Circle SCIO are *“the development, promotion, funding and provision of such services as may from time to time be of benefit to those residents of Upper Donside as may have need by reason of age, ill-health, infirmity, disability or other necessitous circumstance.”*

The charity's activities are geographically restricted to residents of Upper Donside; broadly the communities (from West to East) of Corgarff, Rough Park/ Strathdon/ Bellabeg, Glenkindie/ Towie, Kildrummy and Lumsden, together with the adjacent glens Carvie, Nochty and Buchat.

Whilst the charity supports all members of these communities, its principal focus is the support of their more elderly and socially isolated members. The charity's activities revolve around the provision of services to develop companionship and facilitate daily living. These take the form of a weekly social day centre, a weekly community bus and a volunteer driving scheme for hospital and other health appointments.

Structure, Governance and Management

Governing document

The Silver Circle SCIO is governed by a constitution that closely follows the two-tier model constitution promulgated by the Scottish Council for Voluntary Organisations.

Copies of the constitution are available on application to the Secretary
(secretary@silvercircle.org.uk)



Membership

Membership of the SCIO is open to anyone over 16 who is prepared, able and willing to commit his or her time on a voluntary basis to further the aims of and to participate in the activities of the charity. There is no membership fee. As of March 2025 the charity had 30 members.

In addition, membership is open to persons, organisations or trusts who commit to funding the charity. This category of membership enjoys the same rights as volunteer members. As of March 2023, the charity had no such members.

Trustee recruitment and appointment

Any member may stand for election as a trustee (Article 27.1 of the constitution). The Board encourages any member willing to act as a trustee to contact the Secretary and to put their name forward for election. The Board may appoint any member as a trustee (Article 27.2) and may also appoint non-members who are either (i) nominated by a member who has provided material funding to the organisation, or (ii) has specialist experience and/or skills which could be of assistance to the Board (Article 28.1). The former mechanism is intended to afford funding agencies a mechanism to oversee the activities of the charity, the latter to ensure the charity has access to the expertise it requires.

The constitution provides that all trustees retire at each AGM, however they are deemed to be re-elected unless either (i) other members stand for election, thereby requiring an election be held; or (ii) he or she has advised the Board that they do not wish to be re-appointed.

During the year [REDACTED] resigned as a trustee having accepted the paid position of HVDS co-ordinator and [REDACTED] resigned for personal reasons.

Management

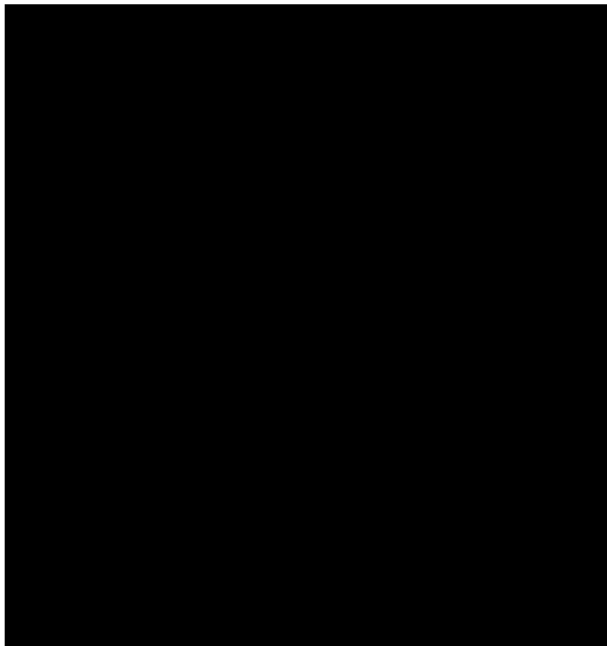
Management of the charity is divided between the Board of Trustees and a management committee comprising the trustees and staff – currently the day centre organiser and her assistant, the Hospital Voluntary Driving Scheme (HVDS) co-ordinator, the administrator/bookkeeper and community bus co-ordinator. Both the Board and the management committee meet regularly, typically as consecutive sessions.



Achievements and Performance

Day Centre

The day centre had 31 clients “on the books” during the year, with an average weekly attendance of eighteen. The DCO and ADCO were supported by five regular volunteers plus volunteer drivers.

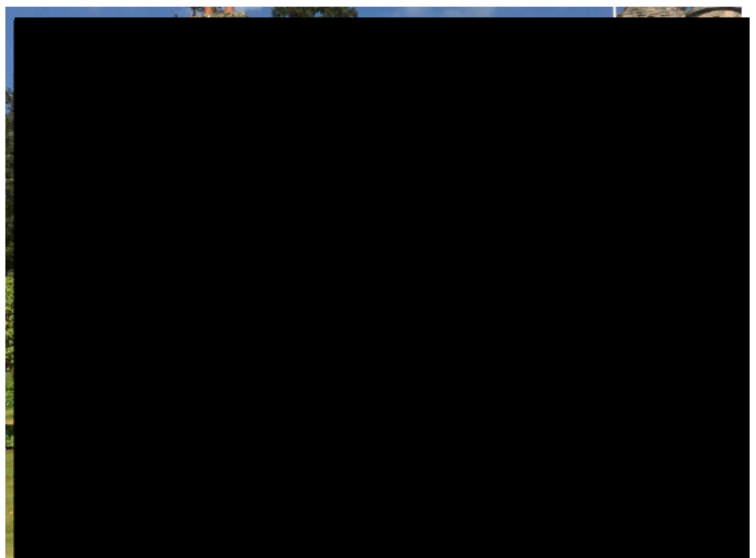


In addition to a programme of activities including crafts, art, quizzes, bingo, gardening in pots and gentle exercise, day centre members have been entertained by a number of musicians and local dancers. We are most grateful to them for contributing their time to entertain the members.

Members enjoyed a wonderful talk on wood working by volunteer [REDACTED]. Invited speakers spoke on NE railways pre-Beeching, butterflies and moths; the Glen at War; historic Ballater; Underwater Aberdeenshire and the annual litter pick!

Members had the pleasure of a number of outings: to Aberdeen Art Gallery; to the gardens at Glenkindie House where they were magnificently hosted by [REDACTED]; to the HMT Aberdeen to see Sunset Song; to the Strathspey Centre; and to Garlogie Inn for a Christmas luncheon.

For part of the year the day centre decamped to Towie Hall, its normal venue of the Lonach Hall being closed due to smoke damage from a





small (and fortunately not extensive) fire. We are grateful to the committee of the Towie Hall for stepping in at short notice and making everyone welcome.

The day centre continued its intergenerational work with several visits from Strathdon and Towie Schools. Its sojourn at Towie Hall allowed more frequent interactions, including a visit from the nursery, who sang their songs for us.

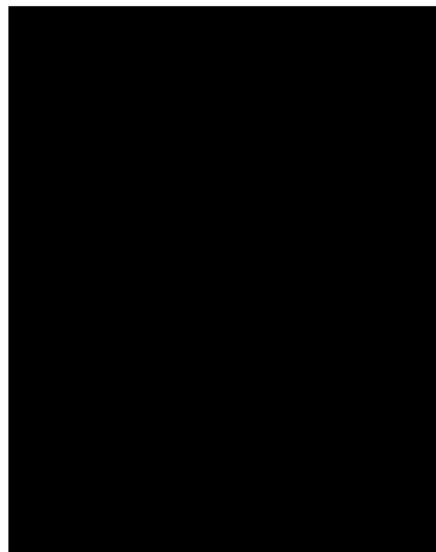
Community Bus



The Friday community bus, operated by Mid Deeside Community Trust, ran throughout the year with a minimal number of cancellations due to bad weather. A total of 48 journeys were made; 24 to Huntly, 22 to Alford and one to each of Ballater and Aboyne. There were 376 passenger journeys, an average of 7.7 per trip. The cost of operation of the bus (excluding Silver Circle administrative overheads) for the year was about £13,250, against which contributions of £1,475 were received from passengers. Despite these contributions, the rise in overall costs led to an increase in the cost to charity of the service, which rose slightly to approximately £32 per passenger journey (2023/24 £30).

Hospital Voluntary Driving Scheme

The HVDS continues to operate smoothly. During the year 69 drives were made covering a total of 4,765 miles. Of these trips, 35 were made to appointments in Aberdeen and eight to the Strathdon Medical Centre, the balance being evenly split between Alford/ Aboyne and Huntly/ Inverurie/ Banchory. The cost of operation was £3,410 against which contributions of £1,075 were received from patients. The cost to the charity of the service remained stable at 49p/ mile driven (2023/24 51p/ mile).





The Trustees are grateful to all our volunteer drivers for their commitment to the HVDS, without which it could not continue to operate.

Fundraising

The charity's local fundraising continued with stalls at the Corgarff Picnic and the Lonach games. A total of £2,342 was raised from these events. The charity is indebted to the trustees and volunteers who organised them and all those who took part or contributed.

Donations

The Silver Circle has been most fortunate to receive nearly £19,000 in donations over the course of the past year, some 30% of its total income for the year. These donations, several substantive and anonymous, were all from local people and organisations that appreciate the role the charity plays in the community and wished to support it directly. The trustees are most grateful to all donors, small and large.

Financial Review

Due to the efforts of the trustees in raising grants and fund raising and the generosity of the local community the charity's financial situation is stable. Income and expenditure were broadly in line with the trustee's budget for 2024/25. Costs increased to approximately £67,000. As reported last year, the charity received a National Lottery Community Fund grant of £20,00 for 2024/25 and 2025/26. When coupled with donations this filled the funding gap anticipated. This year's final balance of £887 indicating that income and expenditure were broadly balanced.

As reported last year, the difficulty of finding grants is not to be underestimated as the majority of grant making bodies prefer to support capital or project expenditure rather than operational costs. The application success rate remained low with approximately one in five applications succeeding. This remains a major drain on the time of the Treasurer and Secretary.

The trustees were informed in late 2024 that AHSCP funding would cease as of March 2025, which will place further pressure on the trustees to raise funds.



Bankers

The Silver Circle holds its current account with Virgin Money. Its reserve account was until December 2024 a Shawbrook Bank CAF 60-day notice account until December 2024, when it was transferred to a Redwood Bank 95 day account.

Income

The Silver Circle's accounts are prepared on a cash basis. Although it appears that income has decreased substantially from £89,644 (FY 2023/24) to £67,857 this is accounted for, as reported last year, by the receipt in March 2023 of a £20,000 grant from the National Lottery Community Fund to meet spending in 2024/25 and 2025/26. Last year's grant of £4,000 from the Community Psychiatric Nurses Association (1994) was replaced by a generous donation of £3,000 from them. Excluding the one off distortion of last year's accounts by the National Lottery Grant, total income has been broadly stable, with a number of substantial anonymous private donations replacing the need to seek a comparable amount of grant aid.

	<u>2024/25</u>	<u>2023/24</u>
1) Major Grants		
a) Aberdeenshire Health and Social Care Partnership (i)	£12,500	£12,500
b) Aberdeenshire Community Transport Initiative (ii)	£7,198	£8,947
c) National Lottery	-	£20,000
d) Foundation Scotland (iii)	£5,000	£5,000
e) MacRobert Trust	-	£10,000
f) Community Psychiatric Nurses Association (1994)	-	£4,000
g) Rural Communities Poverty Alleviation Fund	£7,200	-
	£31,898	£60,447
2) Major Donations		
a) [REDACTED] / Scotland's Gardens	£2,819	£2,500
b) Community Psychiatric Nurses Association (1994)	£3,000	-
c) Lonach Highland and Friendly Society	-	£4,500
	£5,819	£7,000



3) Other income:

a) Services provided to clients		
i) Lunches and Teas (iv)	£8,774	£8,618
ii) Contributions to Outings	£1,135	£3,026
iii) Bus Contributions	£1,475	-
iv) Hospital Driving Contributions	£1,075	£ 923
	£12,459	£12,567
b) Other Grants and Donations:		
i) Small grants (v)	£1,278	£1,444
ii) Private donations (vi)	£13,073	£2,728
	£14,351	£4,172
c) interest (inc. cash back)	£1,032	£1,754
d) Fundraising	£2,298	£1,971
TOTAL INCOME	£67,857	£89,644

Notes to the statement of Income:

- i. AHSCP funds are restricted to the provision of the Day Centre and related services.
- ii. ACTI funds are restricted to the provision of community transport, principally the Community Bus and the Hospital Volunteer Driver Scheme.
- iii. The Greencoat Kildrummy, Lumsden and Towie Community Fund, commonly known as the Kildrummy Wind Farm Fund is administered by Foundation Scotland.
- iv. Donations by users of the day centre towards, *inter alia*, the cost of luncheons provided.
- v. Includes a grant from Upper Donside Community Trust.
- vi. Includes donation from the AF Wallace Charitable Trust, the Privy Purse and collections *in memoriam*.



Expenditure

Total expenditure for the year was £66,970 (2023/24 £63,218), driven by increased wage costs (in line with the Real Living Wage, a requirement of many grant making bodies) and an increase in the cost of the weekly shopping bus. Demand for the HVDS was lower, resulting in a decrease in cost. This may be the result of Covid-19 related backlogs being slowly cleared. An increase in the rent for the Lonach Hall was partly offset by its closure for several weeks, Towie Hall being considerably cheaper.

	<u>2024/25</u>	<u>2023/24</u>
1) Staff costs (i)	£27,588	£25,204
2) Administrative costs (ii)	£722	£997
3) Insurances (iii)	£877	£998
4) Provision of Services (iv)		
a) Day Centre (v)	£23,630	£22,988
b) Community Bus (vi)	£11,991	£9,837
c) Hospital Driver Scheme (vii)	£2,162	£3,195
TOTAL EXPENDITURE	(£66,970)	(£63,218)
Income	£67,857	£89,644
PROFIT / (LOSS) FOR YEAR	£887	£26,425

Notes to the statement of Expenditure:

- i. The Silver Circle employs five part time staff: the Day Centre Co-ordinator and her assistant, the Hospital Voluntary Driving Scheme co-ordinator, the Community Bus Co-ordinator and a Bookkeeper/ Administrative Assistant. The costs include training (c. £1,000) and incidentals.
- ii. The principal administrative costs relate to audit services; the provision of web-based bookkeeping and other IT; and printing and postage.
- iii. The charity carries Employer's and Third-Party Liability insurances.
- iv. Excluding salaries.
- v. Includes hall rental; provision of refreshments and luncheon; cost of activities (craft materials, expenses incurred by visiting artists/ speakers expenses etc.); and transport for outings.
- vi. Hired from Mid Deeside Community Trust. The significant increase is attributable to the retirement of Mid Deeside's volunteer driver.
- vii. The charity reimburses volunteer drivers at the HMRC accepted rate of 45p/ mile.



Reserves

Policy

The trustees' policy is to maintain reserves sufficient to meet six months operations, a period felt sufficient to seek alternative funding or to reorganise the charity's operations should funding from current sources cease or be substantially reduced.

Present Position

Current assets stand at £77,116. The Silver Circle expenses equipment so this sum does not include the current value of tangible assets, which have no residual value. The sum includes the £10,000 National Lottery grant for 2025/26 and can be expected to diminish over the coming year.

The trustees have determined that the balance of the sum carried forward after allocation of the Community Fund grant to FY 2024/25 and 2025/26 should be retained in the operating account to meet inflationary rises.

Cash reserves are split approximately 2:1 between operating and reserve accounts. The reserve account stands at c. £20,000, which at present levels of expenditure is slightly less than four months' operation, however the reserve account pays a lower rate of interest than the current account.

Deficits

The charity asks those who use its services to contribute if they are able to do so. For many years this has principally been a contribution to the cost of lunch and outings at the day centre and towards HVDS mileage. As set out last year, however, this year a donation towards the cost of the community bus was also requested. Should it be necessary to draw on reserves for an extended period the trustees will balance an increase in such contributions against the impact that might have on clients, opportunities for fundraising and the ability of the charity to obtain new grant aid.



Future Plans

Over the past year the charity has operated under a degree of uncertainty. At their meeting in March 2024 the trustees approved a budget for 2024/25 of £66,500 (approximately in line with this year's expenditure) showing a deficit against reasonably predicted grant and other income of £14,500. The trustees have reasonable confidence that the anticipated deficit can, however, be filled through a combination of further grant applications and fundraising.

The trustees were disappointed that, despite last year's contact with Aberdeenshire Health and Social Care Partnership and submitting a detailed response to a questionnaire from them describing the benefits to the local community of the services provided (particularly the day centre and HVDS schemes), in December we were notified that no further funding would be forthcoming. This represents a cut of £25,000 from 2020 levels and leaves an immediate deficit of £12,5000 for 2025/26 that the trustees will seek to fill from other sources. On a more positive note the charity received intimation February that, subject to its own budget being approved by the Scottish Government, the HVDS and Community Bus schemes could expect to receive some funding from NESTrans for 2025/26. This has since been confirmed and will relieve part budgetary pressure arising from the loss of all AHSCP funding .

The AHSCP funding, regular day centre, bus and HVDS donations and the charity's fund raising events provided a degree of predictable income. With the withdrawal of AHSCP support, the trustees now face the problem of how best to allocate the charity's cash balances between working capital and reserves. The charity's outgoings are predominantly monthly. Regular income allows inward and outward cash flows to be matched, reducing the need for working capital (money needed to meet the charity's obligations as they fall due). This increases reserves, providing the opportunity to increase expenditure, particularly on one-off items like new laptops and phones, without requiring additional funding. Conversely, if income is sporadic and uncertain, as "one off" grant funding tends to be, working capital requirements are much higher.



Declaration

Signed on behalf of the charity trustees:

--	--

Print name

Designation

SECRETARY

Date

18th SEPTEMBER 2025