

Upper Tay Anti-poverty Support Group
Scottish Charity No - SC051807
Annual Report and Financial Statements
For the year ended 31 December 2025

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Upper Tay Anti-poverty Support Group

Trustees' Annual Report

For the year ended 31 December 2025

The Trustees have pleasure in presenting their report together with the financial statements for the year ended 31 December 2025.

Reference and Administrative Information

Charity name

Upper Tay Anti-poverty Support Group
Known as: **UTAPSG**

Charity number

SC051807

Address

Cuilalunn, Aberfeldy, Perthshire, PH15 2JW

The Trustees who have served during the year were:

Karen More	Independent Chair
Judy Ewer	Secretary
Adrian Ewer	Treasurer and Deputy Chair
Elizabeth Bruce	(resigned 11 June 2025)
Anna Glover	
Lesley Whitwood	
Mairi Macadam	(appointed 11 June 2025)
Mary Sherriffs	(appointed 11 June 2025)

The Trustees present their annual report together with the financial statements of the charity for the year ended 31 December 2025. The financial statements have been prepared in accordance with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) as amended in October 2019 (effective 1 January 2019).

Structure, Governance and Management

Constitution

UTAPSG is a Scottish Charitable Incorporated Organisation (a SCIO). The Charity has a two tier structure that comprises a Board of Trustees and Members. All of the Trustees are Members. The Charity's objectives, structure, governance and management arrangements are set out in its Constitution document.

Appointment and training of Trustees

The Board of Trustees reviews the skills and experience represented by the Trustees on an annual basis, so as to ensure that these skills are relevant and sufficient for the charity to meet its purposes.

The Board of Trustees meets as a matter of course on a quarterly basis. The Board of Trustees comprises the key office holders and representatives of the wider community. New Trustees are initially appointed by the Board of Trustees. All Trustees are required to retire, and if nominated, to stand for re-election on an annual basis at the Annual General Meeting.

Newly appointed Trustees receive an induction and copies of relevant documentation, they are also directed to relevant guidance on the responsibilities of a Trustee. All Trustees were invited to a training event on 5th February 2025. The training provided an update on the responsibilities of charity trustees and the most recent guidance issued by OSCR.

The constitution stipulates a maximum of twelve Trustees and a minimum of five trustees.

Upper Tay Anti-poverty Support Group

Trustees' Report

Objectives and Activities

Charitable purposes

UTAPSG has been established for charitable purposes only, and in particular, the objectives are:

- To advance the relief of poverty in the Upper Tay region of Highland Perthshire
- To promote the advancement of citizenship or community development in the Upper Tay region of Highland Perthshire
- To advance the relief of those in need by reason of age, ill health, disability, financial hardship or other disadvantage in the Upper Tay region of Highland Perthshire

Activities

UTAPSG was registered as a separate charity in order to carry on work that was initiated by churches in the Upper Tay region. The need for the activities of UTAPSG was first identified at a Community Engagement Day, bringing together the views of representatives from local churches, schools and other community interest groups that were witnessing the hardship caused by financial, social, physical or mental vulnerabilities.

There are many initiatives to address anti-poverty in the region. Representatives of the churches, organisations and groups involved in the delivery of these initiatives meet on a regular basis at the Anti-poverty Working Group. This group receives reports on the relevant activities within the region and continuously reviews the need for such activities. Members of the Anti-poverty Working Group are actively encouraged to become Members of UTAPSG.

The principal activity of UTAPSG is to identify individuals and families that are struggling with short-term financial difficulty due to an unexpected change in circumstances. Potential beneficiaries are referred to the Trustees who will review the circumstances and, if thought fit, they will approve an award to alleviate the immediate need through the provision of funds, food vouchers, clothing or other necessity.

Achievements and Performance

During the year under review the Trustees have continued to support individuals and households to the value of £17,158 (2024 - £19,801). The awards were typically in the range of £50 - £500 and did not exceed £1,000 to any single individual or family apart from one exceptional circumstance, towards which we donated £1,975 after a specific fund raising appeal. Over the course of the year, UTAPSG has touched the lives of several hundred individuals and family members by providing food, buying essential goods, paying for childrens' activity days or providing cash to cover short-term financial needs.

Upper Tay Anti-poverty Support Group

Trustees' Report

Financial Review

In the year under review UTAPSG has raised funds of £21,465 from grants, donations and fund raising activities. Expenditure in the period totalled £17,644, resulting in a net surplus for the year of £3,821 (2024 - £3,269). Apart from insurance and administrative costs of £486, all other expenditure has been for the direct benefit of families and individuals who have received financial support. The balance of funds held by UTAPSG at 31 December 2025 was £22,592 (2024 - £18,771). These funds are held in a single bank current account.

Reserves Policy

UTAPSG derives income from private donations and grant income. All services are provided on an unpaid voluntary basis. The charity has no employees and overheads are minimal. The Trustees have a policy to build and maintain reserves that represent at least 6 months' worth of future budgeted expenditure.

At 31 December 2025 the reserves of £22,592 were entirely represented by bank balances (2024 - £18,771).

Plans for the Future

Donations from individuals are continuing to flow into the charity's unrestricted funds on a regular basis. However, the main source of funding will continue to be from grants awarded by Local Government agencies and charitable trusts. The scope of UTAPSG's future activities will be determined largely by the availability of grant funding to alleviate financial hardship, and to our success in applying for such grants.

UTAPSG will continue to provide short-term financial support to individuals and families who are experiencing financial difficulty. It is not the remit of UTAPSG to provide long-term debt relief. Awards will, therefore, be relatively small in value - typically in the range of £50 - £500 and limited to £1,000 for any individual/family over a 12 month period. However, if any particular circumstance warrants a higher value award we will, again, launch a funding appeal for that specific purpose.

Thanks

The Trustees would like to extend their thanks to the organisations and individuals who have added their support. This includes

Basil Death
Enchanted Forest
Perth and Kinross Council
Lang Foundation
Corra Foundation
Loch Tay and Glen Lyon Churches

The Trustees would also like to thank the members of the Anti-poverty Working Group who act as the eyes and ears of the charity in helping to identify individuals or families who would benefit from the financial support that we are able to offer. Our sincere thanks must, of course, also go to our volunteers who make all this happen.



Karen More
Chair
2nd March 2026

Upper Tay Anti-poverty Support Group

Statement of Trustees' Responsibilities

The Trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

The law applicable to charities requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and the provisions of the constitution. The Trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Upper Tay Anti-poverty Support Group

Statement of Receipts and Payments for the year ended 31 December 2025

	note	Year ended 31 December 2025			Year ended 31 December 2024
		Unrestricted funds	Restricted funds	Total	
		£	£	£	£
Receipts					
Donations	2	3,840	1,475	5,315	1,863
Grants	3	-	16,150	16,150	19,318
Other income	4	-	-	-	2,329
Total receipts		3,840	17,625	21,465	23,510
Payments					
Payments relating directly to charitable activities	5	1,306	16,338	17,644	20,241
Total payments		1,306	16,338	17,644	20,241
Net incoming resources before transfers		2,534	1,287	3,821	3,269
Reconciliation of fund balances					
Balance at beginning of year		9,518	9,253	18,771	15,502
Net movement in funds		2,534	1,287	3,821	3,269
Balance at end of year		12,052	10,540	22,592	18,771

Prior Year Comparative Figures

	note	Year ended 31 December 2024			
		Unrestricted funds	Restricted funds	Total	
		£	£	£	
Receipts					
Donations	2	1,863	-	1,863	
Grants	3	3,000	16,318	19,318	
Other income	4	-	2,329	2,329	
Total receipts		4,863	18,647	23,510	
Payments					
Payments relating directly to charitable activities	5	3,491	16,750	20,241	
Total payments		3,491	16,750	20,241	
Net incoming resources		1,372	1,897	3,269	
Reconciliation of fund balances					
Balance at beginning of year		8,138	7,364	15,502	40
Net movement in funds		1,380	1,889	3,269	-
Balance at end of year		9,518	9,253	18,771	40

Upper Tay Anti-poverty Support Group

Statement of Balances as at 31 December 2025

	note	31 December 2025 £	31 December 2024 £
Current Assets			
Cash and bank balances	6	22,592	18,771
Net Assets		<u>22,592</u>	<u>18,771</u>
 Funds of the charity			
Unrestricted Income Funds			
Unrestricted Funds	7	12,052	9,518
Restricted Income Funds			
Restricted Funds	7	10,540	9,253
		<u>22,592</u>	<u>18,771</u>

Signed on behalf of the Trustees



Karen More
Chair
2nd March 2026



Adrian Ewer
Treasurer
2nd March 2026

Upper Tay Anti-poverty Support Group

Notes to the Financial Statements for the year ended 31 December 2025

1 Basis of accounting

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

2 Donations

	Year ended 31 December 2025			Year ended 31 December 2024 £
	Unrestricted funds £	Restricted funds £	Total £	
Donation from corporate organisation	-	-	-	-
Donations from individuals	3,840	1,475	5,315	1,863
	<u>3,840</u>	<u>1,475</u>	<u>5,315</u>	<u>1,863</u>

3 Grant income

	Year ended 31 December 2025			Year ended 31 December 2024 £
	Unrestricted funds £	Restricted funds £	Total £	
Grants from UK Government agencies	-	3,150	3,150	6,318
Donations from corporate entities	-	10,000	10,000	-
Grants from charitable trust funds		3,000	3,000	13,000
	<u>-</u>	<u>16,150</u>	<u>16,150</u>	<u>19,318</u>

4 Other Income

	Year ended 31 December 2025			Year ended 31 December 2024 £
	Unrestricted funds £	Restricted funds £	Total £	
Fund raising activities	-	-	-	2,329
	<u>-</u>	<u>-</u>	<u>-</u>	<u>2,329</u>

5 Payments relating directly to charitable activities

	Year ended 31 December 2025			Year ended 31 December 2024 £
	Unrestricted funds £	Restricted funds £	Total £	
Funds granted to individuals/families	800	3,470	4,270	3,347
Food and food vouchers	35	7,993	8,028	11,012
Funds for clothing, energy and equipment	-	3,692	3,692	2,906
Funding of children's activities	-	1,168	1,168	2,536
Direct cost of providing financial support	<u>835</u>	<u>16,323</u>	<u>17,158</u>	<u>19,801</u>
Administrative and other costs	471	15	486	440
	<u>1,306</u>	<u>16,338</u>	<u>17,644</u>	<u>20,241</u>

Upper Tay Anti-poverty Support Group

Notes to the Financial Statements for the year ended 31 December 2025 (continued)

6 Cash and bank balances

	31 December 2025			31 December 2024 £
	Unrestricted funds £	Restricted funds £	Total £	
Bank balances	12,052	10,540	22,592	18,771
	<u>12,052</u>	<u>10,540</u>	<u>22,592</u>	<u>18,771</u>

The bank balance is held in a single current account with the Bank of Scotland.

7 Funds

	Balance at 1 January 2025	Incoming Resources	Outgoing Resources	Transfers	Balance at 31 December 2025
Unrestricted Funds	9,518	3,840	(1,306)	-	12,052
Restricted Funds	9,253	17,625	(16,338)	-	10,540
Total Funds	<u>18,771</u>	<u>21,465</u>	<u>(17,644)</u>	<u>-</u>	<u>22,592</u>

Unrestricted funds may be expended at the discretion of the Trustees in furtherance of meeting the charity's purposes, as set out within the Deed of Constitution.

Restricted funds may only be expended in furtherance of the specific purposes for which grants were given.

8 Related party transactions

No remuneration or reimbursement of expenses was paid to any of the Trustees or any connected person during the period under review.

Upper Tay Anti-poverty Support Group

Independent Examiner's Report to the Trustees of Upper Tay Anti-poverty Support Group

Respective responsibilities of trustees and examiner

I report on the accounts of the charity for the year ended 31st December 2025 which are set out on pages 6 to 9.

The charity's trustees are responsible for the preparation of the accounts in accordance with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) as amended in October 2019 (effective 1 January 2019). The charity's trustees consider that the audit requirement of Regulation 10(1) (d) of the 2006 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 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.

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
- 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.



David Harrison
The Farmhouse
Dunskiag
Aberfeldy
PH15 2EX

2nd March 2026