

**Dementia Friendly Aberfeldy**  
**Scottish Charity No - SC053275**  
**Annual Report and Financial Statements**  
**For the year ended 31 December 2025**

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# **Dementia Friendly Aberfeldy**

## **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.

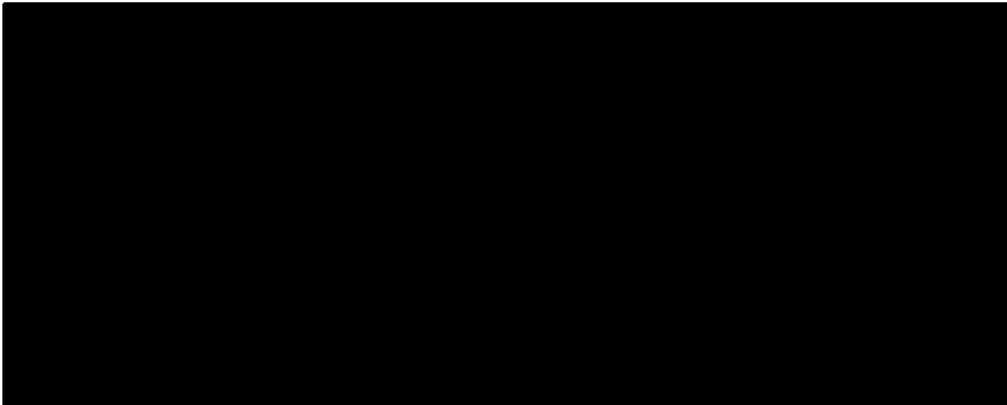
#### **Reference and Administrative Information**

##### **Charity name**

Dementia Friendly Aberfeldy  
Known as: DFA

##### **Charity number**

SC053275



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**

DFA 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.

DFA was registered as a SCIO on 12 April 2024. This Annual Report covers the year ended 31 December 2025 with comparative figures for the previous period being DFA's first accounting period for the 37 weeks to 31 December 2024.

##### **Appointment and training of Trustees**

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.

The constitution stipulates a maximum of eight trustees and a minimum of five.

All Trustees have been provided with copies of the charity's constitution and relevant policy documentation. At the time of registration as a charity, the Trustees were directed to the guidance and regulations posted on the OSCR website. The Trustees were invited to attend a training seminar on 5th February 2025. The training was presented by a lawyer who specialises in charity law. She covered the latest guidance and regulations applicable to charities and their trustees.

# Dementia Friendly Aberfeldy

## Trustees' Report

### Objectives and Activities

#### Charitable purposes

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

- a The relief of those in need by reason of age and ill health, and a particular focus on those living with dementia
- b Raising awareness of dementia
- c Challenging the stigma and misconceptions about dementia
- d Working with people who are living with dementia and their carers to identify their needs within the community
- e Working collaboratively within the community to create opportunities for people with dementia and their carers so that they can remain engaged in their desired lifestyle for as long as possible
- f Delivering programmes of activities for the benefit of older people and those with dementia
- g Providing carer support
- h Exploring new ideas to improve the lives of those affected by old age and dementia
- i Carry out similar projects, initiatives, or activities to advance the SCIO's charitable purpose

#### Activities

Dementia Friendly Aberfeldy (SC053275) works to create a dementia-friendly community in Aberfeldy by supporting people with dementia and their unpaid carers through a range of activities and support including the Friday Club Meeting Centre. We also offer dementia awareness sessions and advice to local businesses and other groups.

The Friday Club Meeting Centre provides a welcoming space where people can socialise, participate in activities, and find helpful information tailored to their needs. It offers community-driven support for individuals living with dementia and their caregivers. Activities are designed around the interests of attendees, ensuring a person-centred approach. The Friday Club Meeting Centre warmly welcomes people from all cultural backgrounds and socio-economic groups, whether they have a formal diagnosis or not.

Social connection is a central focus of The Friday Club Meeting Centre. It provides an environment where individuals with cognitive impairment or dementia are supported and understood. This setting enables participants to feel at ease and alleviates the stigma they may frequently encounter in broader society.

#### Achievements and Performance

Between January 1st and December 31st, 2025, Dementia-Friendly Aberfeldy (SC 053275) ran The Friday Club Meeting Centre sessions for a total of **48 weeks**. Throughout this period, **11 members** participated, **accumulating 240 session attendances** and receiving **about 600 hours of care** in total. Support was provided by eleven volunteers and one contracted staff member, **contributing roughly 1,320 volunteering hours** to assist both members and their caregivers.

Each session features diverse activities such as art, crafts, gardening, baking, games, reminiscence exercises, music, and physical activity. An important aspect of The Friday Club is that every member receives a nutritious lunch weekly.

These activities and social interactions have led to several positive outcomes:

- Decreased social isolation and loneliness
- Lowered stigma surrounding dementia
- Enhanced sense of belonging
- Strengthened informal support networks for carers
- Increased person-centred care from active involvement of those affected by dementia and their carers

All volunteers are registered under Scotland's PVG scheme, most possessing food hygiene certifications, and attend dementia awareness training to ensure high standards of care for all members.

# **Dementia Friendly Aberfeldy**

## **Trustees' Report**

### **Financial Review**

DFA was registered as a charity on 12 April 2024. The balance of funds available to the charity at that date was £46,279, which had been accumulated from grant funding and private donations. This initial funding was included within donations in the Statement of Receipts and Payments for the 37 weeks ended 31 December 2024.

In the year ended 31 December 2025 DFA has recorded total income of £38,450 ( 37 weeks to 31 December 2024 - £67,604 including the initial funding balance of £46,279).

Expenditure during 2025 was £23,775 ( 37 weeks to 31 December 2024 - £32,318).

The surplus of income over expenditure for the year ended 31 December 2025 was £14,675 ( 37 weeks to 31 December 2024 - £35,286).

### **Reserves Policy**

DFA derives its income from grants, private donations and fund raising activities. In September 2025 DFA appointed a meeting centre co-ordinator and began to incur the associated costs. Prior to that appointment, all services had been provided by trustees and volunteers on an unpaid basis. The Trustees have revised the reserves policy to build and maintain reserves that represent at least 9 months' worth of future operating expenditure (2024 - 6 months).

### **Plans for the Future**

Over the coming year, we will continue to raise awareness about dementia and highlight strategies for living well with the condition. We will also strive to enhance The Friday Club experience to ensure the highest standards for our members. Furthermore, we aim to support the development of our volunteers, recognising their vital contributions. In addition, we will promote intergenerational activities and expand initiatives that engage the broader community in general.

### **Thanks**

The Trustees would like to extend their thanks to our volunteers, and to the organisations and individuals who have added their support. This has enabled us to arrive at a point where we can start to deliver direct support to vulnerable people within our community.

The Trustees would especially like to thank our grant funders and individual donors who have enabled DFA to create a space designed specifically for those living with dementia. In particular we would like to thank the following grant funders:

SSE Griffin and Calliachar Community Fund  
Age Scotland  
Lang Foundation  
PKC Community Innovation Fund  
The Mushroom Trust  
Basil Death  
Co-operative Community Fund



## **Dementia Friendly Aberfeldy**

### **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 Trust Deed. 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.

## Dementia Friendly Aberfeldy Group

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

		Year ended 31 December 2025			37 weeks to 31 December 2024 Total £
	note	Unrestricted £	Restricted £	Total £	
<b>Receipts</b>					
Grant income	4	2,000	23,740	25,740	20,000
Donations	5	11,060	969	12,029	47,094
Fund Raising Activities	6	-	481	481	510
Other income		200	-	200	-
<b>Total receipts</b>		<b>13,260</b>	<b>25,190</b>	<b>38,450</b>	<b>67,604</b>
<b>Payments</b>					
Payments relating directly to charitable activities	7	2,394	21,381	23,775	32,318
<b>Total payments</b>		<b>2,394</b>	<b>21,381</b>	<b>23,775</b>	<b>32,318</b>
<b>Net incoming resources before transfers</b>		<b>10,866</b>	<b>3,809</b>	<b>14,675</b>	<b>35,286</b>
Transfers		1,520	(1,520)	-	-
<b>Net incoming resources including transfers</b>		<b>12,386</b>	<b>2,289</b>	<b>14,675</b>	<b>35,286</b>

### Statement of Balances

		31-Dec-25 £	31-Dec-24 £
Opening funds		35,286	-
Net incoming / (outgoing) resources		14,675	35,286
		<b>49,961</b>	<b>35,286</b>
<b>Funds of the charity</b>			
Unrestricted funds		29,128	16,742
Restricted funds		20,833	18,544
Total funds	9	<b>49,961</b>	<b>35,286</b>

Signed on behalf of the Trustees

Chair

.....

Treasurer

.....

## **Dementia Friendly Aberfeldy**

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- 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 Trust Deed. 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.

## Dementia Friendly Aberfeldy

### 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 Nature and purpose of funds

Grant funding provided for specified purposes, including the major part of the bank balance at the time of becoming a charity, is held within Restricted Funds. All other funds, that have been provided without any restriction on the purposes for which they can be used, are held in Unrestricted Funds

#### 3 Related party transactions

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

4 Grant income	Year ended 31 December 2025			37 weeks to 31 December 2024 Total £
	Unrestricted £	Restricted £	Total £	
Government agencies	-	15,500	15,500	13,500
Trust funds	2,000	8,240	10,240	6,500
	<u>2,000</u>	<u>23,740</u>	<u>25,740</u>	<u>20,000</u>

5 Donations	Year ended 31 December 2025			37 weeks to 31 December 2024 Total £
	Unrestricted £	Restricted £	Total £	
Initial funding at point of registration as a charity	-	-	-	46,279
Donation from individuals and local clubs	11,060	775	11,835	815
Gift aid tax recovered	-	194	194	-
	<u>11,060</u>	<u>969</u>	<u>12,029</u>	<u>47,094</u>

6 Fund Raising Activities	Year ended 31 December 2025			37 weeks to 31 December 2024 Total £
	Unrestricted £	Restricted £	Total £	
Scottish Open Garden Scheme	482	-	482	510
	<u>482</u>	<u>-</u>	<u>482</u>	<u>510</u>



## Dementia Friendly Aberfeldy

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

7 Expenditure	Year ended 31 December 2025			37 weeks to 31 December 2024
	Unrestricted	Restricted	Total	Total
	£	£	£	£
Refurbishment costs	-	-	-	27,688
Furniture	433	256	689	424
Kitchen equipment	-	397	397	368
Food	-	3,878	3,878	765
Activity materials	-	2,067	2,067	913
Garden	1,349	6,972	8,321	733
Meeting centre co-ordinator	-	3,141	3,141	-
Meeting centre rent	-	1,795	1,795	-
Volunteer costs	210	-	210	-
Training	-	95	95	-
Subscriptions	-	245	245	-
Insurance	-	445	445	-
Computing	-	1,183	1,183	-
Administration costs & room hire	-	387	387	826
Other costs	402	520	922	601
	<u>2,394</u>	<u>21,381</u>	<u>23,775</u>	<u>32,318</u>

### 8 Cash and bank balances

31-Dec-25 £	31-Dec-24 £
Bank balances	49,961
	<u>35,286</u>

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

### 9 Funds

	Year ended 31 December 2025				
	Opening Balance	Incoming Resources	Outgoing Resources	Fund Transfers	Closing Balance
	£	£	£	£	£
Unrestricted funds	16,742	13,260	(2,394)	1,520	29,128
Restricted funds	18,544	25,190	(21,381)	(1,520)	20,833
Total funds	<u>35,286</u>	<u>38,450</u>	<u>(23,775)</u>	<u>-</u>	<u>49,961</u>

The unrestricted funds are derived from grants and donations over which the trustees have absolute discretion as to how the funds may be expended.

Restricted funds are derived from grants and fund raising activities for specified purposes.

## **Dementia Friendly Aberfeldy**

### **Independent Examiner's Report to the Trustees of Dementia Friendly Aberfeldy**

I report on the accounts of the charity for the year ended 31<sup>st</sup> December 2025 which are set out on pages 6 to 8.

#### **Respective responsibilities of trustees and examiner**

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**

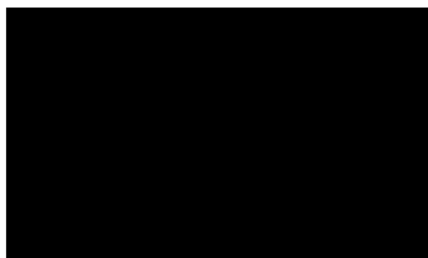
In the course of my examination, no matter has come to my attention:

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.



22/01/2026