

**Urram SCIO**

**Financial Statements and Trustees' Report**

**For the Year Ended 31st March 2024**

**Charity No: SC050174**

**Urram SCIO**  
**For the year ended 31st March 2024**

**General Information**

**Charity Name**            Urram SCIO

**Charity No**                SC050174

**Address**                    Dail Mhor House  
                                  Strontian  
                                  Acharacle  
                                  PH36 4HZ

**Trustees**

James Hilder	Chair
James Campbell	Vice-Chair
Jenni Hodgson	Treasurer
Gill Calver	Secretary
Ali Upton	
Sally Semple	
Denise Anderson	
Elizabeth Carmichael	
Sandra Lawton	

**Non-Trustee Support**

Louise White	Community Hub Development Officer	
Natalie Rodgers	Services Manager	resigned Dec 2023
Bryan Gregg	Service Support Worker	resigned April 2024
Tracy Cameron	Transport Development Worker/Manager	joined June 2023
Donna Gairns	Befriending and Social group Co-ordinator	joined Dec 2023
Aukje Delnooz	Social Events Co-ordinator	joined Dec 2023

**Bankers**

The Co-operative Bank

**Independent Examiner**

The Highland Bookkeeper  
2 Achnaha View  
Morvern  
PA80 5AB

**Urram SCIO**  
**For the year ended 31st March 2024**

**Report of the Trustees**

The Trustees have pleasure in presenting their report together with the financial statements for the year ended 31st March 2024.

**Structure**

Urram is a Scottish Charitable Incorporated Organisation (SCIO), operating under the two tier structure using the SCVO model constitution.

**Trustee recruitment**

The maximum number of charity trustees is 13; out of that;

- No more than 5 shall be appointed annually as representatives from each of the 5 community council areas (Ardgour, Morvern, Sunart, West Ardnamurchan and Acharacle)
- Each of these representatives must be eligible to be a Member under Clause 11 but may not be a serving community councillor.
- No more than 8 shall be charity trustees who were elected/appointed under clauses 59 and 60 (or deemed to have been appointed under clause 58); and 54.3 no more than 5 shall be charity trustees who were appointed under the provisions of clauses 63 and 64.54.4.
- At no point should the number of co-opted (non-elected or appointed Trustees) exceed the total number of appointed and elected Trustees. The minimum number of charity trustees is (5).

**Objectives and Activities**

**Charitable purposes**

The relief of those in need by reason of age, ill-health, disability, financial hardship or other disadvantage by providing information, advice, support and care services within West Lochaber, including the advancement of health.

**Activities**

**Befriending and Social Groups**

Helping Hands Befriending Service has increased in popularity with more referrals this year. In fact we have more requests for befriending than we have volunteers to match, volunteer recruitment is always ongoing.

Tea and Chat in Acharacle and Ardgour has continued and Urram has continued partnering with Ewen's Room to run the weekly Open Doors sessions in Strontian.

Following testing of the community lunches in Morvern, these have continued on a fortnightly basis with 25 regular attendees. The National Lottery funding allowed expansion of the community lunches to Kilchoan, Acharacle and Ardgour, which have been very successful. The Kilchoan lunch ran over the winter time with the Acharacle, Ardgour and Morvern lunches running all year round on a fortnightly basis.

Yoga has continued to be appreciated and is making a difference to the community of Treslaig. With The National Lottery funding we have trialled a yoga class in Salen and supported chair yoga in Kilchoan.

**Urram SCIO**  
**For the year ended 31st March 2024**

Room hire fees are a challenge for small groups, so this year we have supported two craft groups in Kilchoan to ensure their sustainability.

All of these groups go some way to support those at risk of social isolation and loneliness, encouraging community engagement and positively supporting health and wellbeing.

**Transport**

There has been a continual increase in the number of journeys with ongoing volunteer driver recruitment. A Hyundai Ioniq 5 arrived in July to support the service. For the time being the Berlingo remains in use, especially as volunteer drivers get used to electric vehicles, and reducing the need for volunteers to use their own cars.

Concurrently, there was still an increasing need for an additional vehicle, to be based in Strontian. Urram, in partnership with the Sunart Community Company, funded and bought a Skoda Enyaq to form the basis of a community car club, and be available for hospital transport journeys. The car arrived in November 2023, and the club was tested throughout December and January, with a launch in March 2024. The car club aims to be an alternative to multiple car ownership in families, providing a real affordable local option when there is very limited public transport. There are 3 joint members and 5 single and the car has already been very valuable to some community members.

**Dail Mhor**

The Trustees and employees met through the year with representatives of NHS Highland to maintain oversight and political pressure on delivery of services at Dail Mhor. Unfortunately Dail Mhor remains temporarily closed for respite, due to lack of staff. There was a recruitment drive following the closure but this didn't result in sufficient new staff to support re-opening and the respite service remains suspended. We held a dynamic open community meeting in September with NHS Highland to discuss the feasibility report, ongoing closure of respite services and the future of the buildings. We have continued to support NHS Highland with recruitment for Dail Mhor.

Following an initial meeting with various NHS Highland people, Community Contacts team and In-Control Scotland, Urram has embarked on a project with NHS Highland and In-Control Scotland to develop an experiment for a local care model. A series of community conversations were held over the winter which have informed this project as it enters the design phase in summer 2024.

One of the recommendations from the feasibility study on Dail Mhor was to investigate the housing needs of the communities. To that end, funding was sought and The Communities Housing Trust were employed to conduct a housing needs assessment of the five community council areas. This included five drop in sessions to support survey completion as well as a leaflet drop to all the houses in the communities. The report has been circulated to all the communities, to help inform their own housing ambitions as well as Urram considering the needs to support health and wellbeing in our communities.

We have met with NHS Primary Care to discuss requirements for a new GP's surgery and held conversations with various stakeholders about a new building and are awaiting a report from Local Energy Scotland regarding the possibility of a district heating system for the Dail Mhor campus.

**Urram SCIO**  
**For the year ended 31st March 2024**

**Staffing**

Tracy Cameron was employed as Transport Development Worker to establish and run the car club in June 2023. She successfully established procedures and booking systems ahead of the launch in March 2024.

Natalie Rodgers resigned from Services Manager in December 2023, and we wish to note our thanks to her dedication for supporting our communities and for growing the services by listening to the needs of the communities. Natalie was replaced by Donna Gairns (Befriending and Social Groups Co-ordinator) and Aukje Delnooz (Social Events Co-ordinator) in December 2023.

These salaries are supported by The National Lottery, the Highland Communities Mental Health and Wellbeing Fund, Community Regeneration Fund and NHS Highland.

Urram website continues to be updated and our social media presence continued. We printed leaflets containing lots of information relevant to health and social care as well as promoting activities through local posters.

**Trustees**

Sandra Lawton joined the board in September 2023, coming from a nursing background along with other charity work, has been making a great contribution.

**Achievements and Performance**

- a. 15 volunteers completed 256 hospital transport journeys and covered 25,983 miles.
- b. 4 befriending relationships were established, with a further 8 requests.
- c. Volunteers have hosted lunch clubs, tea and chat groups and befriending, giving 200 hours of support
- d. 4 members of part time staff have been employed, and this is due to increase next year.
- e. £188,698 has been raised in funds from;
  - i. The National Lottery - salary support and expansion of services
  - ii. Highland Communities Mental Health and Wellbeing Fund - community lunch and yoga class support
  - iii. Highland Hospice - befriending service
  - iv. Highland Community Regeneration Fund - car club and hospital transport
  - v. Highland Community Regeneration Fund - housing needs assessment
  - vi. Peregrine Ardnamurchan Charitable Trust - support for hospital transport service

Urram finished this year, anticipating the launch of a new project funded by Support in the Right Direction, that aims to provide independent support and advice for individuals trying to access social care. We hope that this service will go some way to bridge the gap between the availability of statutory service provision and the needs of our communities.

**Reserves policy**

The charity will aim to hold reserves equivalent to three months running costs (inclusive of redundancy payments and any other liabilities).

Some funds which may also be held in reserves may be allocated to particular projects or ringfenced as per funder requirement for multi-year projects.

**Declaration**

The Trustees declare that they have approved the trustee's report above.

Signed on behalf of the charity's trustees

Urram SCIO  
For the year ended 31st March 2024

A handwritten signature in black ink, appearing to read 'James Hilder', with a horizontal line above the first few letters.

James Hilder

Chair

Date 10/09/2024

**Urram SCIO**  
**For the year ended 31st March 2024**

**Independent examiner's report to the Trustees and Members of Urram SCIO**

I report on the accounts of the charity for the period ended 31st March 2024 which comprises the statement of receipts and payments, the statement of balances and the related notes.

This report is made solely to the Charity's Trustees, as a body, in accordance with Section 44 of the Charities and Trustee Investment (Scotland) Act 2005. My examination has been undertaken so that I might state to the Charity's Trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Charity and the Charity's Trustees as a body, for my examination, for this report, or for the opinions I have formed.

**Respective responsibilities of directors and independent 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) (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.

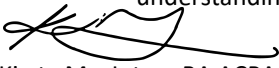
**Basis of independent examiner's statement**

My examination was carried out in accordance with Regulation 11 of the Charities Account (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 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.

**Independent examiner's statement**

In connection with my examination, no matter has come to my attention

- (i) 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 2005 Act and Regulations 4 of 2006 Accounts Regulations, and
- to prepare accounts which accord with the accounting records and to comply with Regulation 9 of the 2006 Accounts Regulations have not been met, or
- (ii) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

  
Kirsty MacIntyre BA ACPA MICB PM Dip  
The Highland Bookkeeper  
2 Achnaha View  
Morvern PA80 5AB

Date 08/09/2024

**Urram SCIO**  
**Statement of Receipts and Payments**  
**For the year ended 31st March 2024**

	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2024	Total 2023
		£	£	£	£
<b>Receipts</b>					
	Note				
	4				
Donations and legacies		14417	1410	180052	195879
Charitable activities		9509	0	657	10166
Activities for generating funds		183	0	0	183
Investment income		0	0	0	0
Other income		515	0	0	515
<b>Total receipts</b>		<b>24624</b>	<b>1410</b>	<b>180709</b>	<b>206743</b>
<b>Payments</b>					
	5				
Charitable Activities		35858	1200	65434	102492
Governance Costs		900	0	0	900
Purchase of equipment		0	0	100701	100701
<b>Total payments</b>		<b>36758</b>	<b>1200</b>	<b>166135</b>	<b>204093</b>
<b>Net Receipts/(Payments)</b>		<b>-12134</b>	<b>210</b>	<b>14574</b>	<b>2650</b>
<b>Transfers between funds</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Total funds brought forward		10434	-210	48333	58557
<b>Total funds carried forward</b>		<b>-1700</b>	<b>0</b>	<b>62907</b>	<b>61207</b>

**Urram SCIO**  
**Statement of Balances as at 31st March 2024**

	Note	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2024	Total 2023
Opening Cash at Bank and In Hand		10434	-210	48333	<b>58557</b>	45151
Net Receipts/(Payments)		-12134	210	14574	<b>2650</b>	13406
Closing Cash at Bank and In Hand		-1700	0	62907	<b>61207</b>	58557

**Bank and Cash Balances**

Bank current account	<b>61207</b>	58557
	<b>61207</b>	58557

<b>Other assets</b>	6		
Vehicle purchase		<b>92955</b>	100
Machinery & Equipment		<b>7746</b>	0
Computer Equipment		<b>0</b>	730
		<b>100701</b>	830

**Liabilities**

Other taxes	<b>403</b>	0
Independent Examination	<b>900</b>	600
	<b>1303</b>	600

**Approved by the trustees and signed on their behalf by;**



**James Hilder**  
**Chairman**  
**Date** 10/09/2024



**Jenni Hodgson**  
**Treasurer**  
**Date** 17/09/2024

**Urram SCIO**  
**Notes to the accounts**  
**For the year ended 31st March 2024**

**1 Basis of accounting**

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

**2 Nature and purpose of funds**

*Unrestricted funds* are those that may be used at the discretion of the Trustees in furtherance of the objects of the charity.

*Deisgnated funds* are unrestricted funds earmarked by the Trustees for a particular purpose.

*Restricted funds* may only be used for specific purposes. Restrictions arise when specified by the donor or when funds are raised for specific purposes; and fall into one of two sub-classes; restricted income funds or designated funds.

**3 Related party transactions**

No remuneration was paid to the Trustees or any connected persons during the year (2023: Nil).

**4 Receipts**

	<b>Unrestricted Funds</b>	<b>Deisgnated Funds</b>	<b>Restricted Funds</b>	<b>Total 2024</b>	<b>Total 2023</b>
<b>Donations</b>					
Anonymous	0	0	0	0	7500
Lunch club	2656	0	0	2656	125
Loch Shiel Garage	0	0	0	0	1481
Yoga	54	0	0	54	235
Tea and Chat	57	0	0	57	0
Salen hall	0	0	0	0	84
Hospital Transport Service Fee	4414	0	0	4414	2949
	<b>7181</b>	<b>0</b>	<b>0</b>	<b>7181</b>	12374
<b>Grants</b>					
Age Scotland	0	0	0	0	2008
NHS	0	0	0	0	24065
ECHT	0	0	0	0	1000
Morvern Comm Trust	0	0	0	0	2500
PACT	0	0	2500	2500	2026
Mental Health & Wellbeing Fund	0	0	0	0	9000
Scottish Community Alliance	0	1410	0	1410	0
Lottery	0	0	47933	47933	23497
Robertson Trust	0	0	0	0	2500
Highland Hospice	0	0	4000	4000	4000
Youth Philanthropy Initiative	3000	0	0	3000	0
HIE	0	0	0	0	0
Highland Council	3236	0	68911	72147	0
Acharacle Community Council	0	0	0	0	150

**Urram SCIO**  
**Notes to the accounts**  
**For the year ended 31st March 2024**

Ardgour Community Council	0	0	0	<b>0</b>	0
Ardgour Area Fund SCIO	500	0	3000	<b>3500</b>	0
Energy Savings Trust	0	0	53208	<b>53208</b>	0
SCC - Community Benefit Fund	500	0	500	<b>1000</b>	0
	<b>7236</b>	<b>1410</b>	<b>180052</b>	<b>188698</b>	<b>70745</b>

**Charitable Activities**

Car Club	0	0	657	<b>657</b>	0
NHS mileage	9509	0	0	<b>9509</b>	9798
	<b>9509</b>	<b>0</b>	<b>657</b>	<b>10166</b>	<b>9798</b>

**Activities for generating funds**

Fundraising	183	<b>0</b>	0	<b>183</b>	0
Misc	0	0	0	<b>0</b>	32
Transport service	0	0	0	<b>0</b>	200
	<b>183</b>	<b>0</b>	<b>0</b>	<b>183</b>	<b>232</b>

**Investment income**

Bank interest	0	0	0	<b>0</b>	0
	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

**Other income**

Insurance refund	489	0	0	<b>489</b>	0
Charge place refund	26	0	0	<b>26</b>	0
	<b>515</b>	<b>0</b>	<b>0</b>	<b>515</b>	<b>0</b>

**Urram SCIO**  
**Notes to the accounts**  
**For the year ended 31st March 2024**

**5 Payments**

	<b>Unrestricted Funds</b>	<b>Designated Funds</b>	<b>Restricted Funds</b>	<b>Total 2024</b>	<b>Total 2023</b>
<b>Charitable Activities</b>					
<b>Employment</b>					33211
Salary	11458	0	36165	<b>47623</b>	
Travel allow	2133	0	0	<b>2133</b>	
Pension	903	0	0	<b>903</b>	
PAYE/NI	3371	0	0	<b>3371</b>	
Training	80	0	0	<b>80</b>	
Other	839	0	0	<b>839</b>	
<b>Vehicle</b>					11694
Insurance	1925	0	1000	<b>2925</b>	
Road tax	0	0	320	<b>320</b>	
Breakdown cover	83	0	0	<b>83</b>	
Repairs/Maint	1293	0	0	<b>1293</b>	
Fuel	2599	0	0	<b>2599</b>	
EV charging	752	0	752	<b>1504</b>	
Ferry tickets	117	0	117	<b>234</b>	
Subscriptions	269	0	0	<b>269</b>	
Equipment	1086	0	0	<b>1086</b>	
<b>Office/General Admin</b>					725
Advertising	130	0	0	<b>130</b>	
Insurance	623	0	0	<b>623</b>	505
Telephone	685	0	0	<b>685</b>	
Print, post, stat	110	0	0	<b>110</b>	
Subscriptions	360	0	0	<b>360</b>	
Website	111	0	624	<b>735</b>	
Room hire	40	0	0	<b>40</b>	807
<b>Volunteer</b>					554
Driver mileage	5582	0	0	<b>5582</b>	
Driver subsistence	621	0	0	<b>621</b>	
Other	318	0	0	<b>318</b>	
Research	0	1000	0	<b>1000</b>	210
Consultant fees	0	0	15750	<b>15750</b>	29612
<b>Activities</b>					
Yoga	0	0	1787	<b>1787</b>	240
Befriending	0	0	627	<b>627</b>	0
Beading	0	0	396	<b>396</b>	
Housing project	0	0	127	<b>127</b>	
Donation	0	200	0	<b>200</b>	30
<b>Lunch Club</b>				<b>0</b>	726
Acharacle	0	0	688	<b>688</b>	
Ardgour	0	0	920	<b>920</b>	
Lochaline	0	0	1824	<b>1824</b>	
Kilchoan	0	0	1880	<b>1880</b>	
Other	0	0	71	<b>71</b>	
Sundry	369	0	0	<b>369</b>	
Overpayment	0	0	2386	<b>2386</b>	0
	<b>35858</b>	<b>1200</b>	<b>65434</b>	<b>102492</b>	<b>78313</b>

**Urram SCIO**  
**Notes to the accounts**  
**For the year ended 31st March 2024**

**Governance costs**

Independent Examination	900	0	0	<b>900</b>	600
	900	0	0	<b>900</b>	600

	<u>At 1 April 2023</u>	<u>Additions</u>	<u>At 31 March 2024</u>
<b>6 Assets</b>			
<b>Cost</b>			
Motor Vehicles	13500	92955	<b>106455</b>

Urram purchased two new electric vehicles in the year to add to the fleet.

	<u>At 1 April 2023</u>	<u>Additions</u>	<u>At 31 March 2024</u>
<b>Cost</b>			
Machinery & Equipment	0	7746	<b>7746</b>

Urram purchased two EV charging point throughout the year for the electric vehicles.

	<u>At 1 April 2023</u>	<u>Additions</u>	<u>At 31 March 2024</u>
<b>Cost</b>			
Office Equipment	1935	0	<b>1935</b>

**7 Analysis of fund balances**

		B/F	Receipts	Payments	Transfer	As at 31.03.24
<b>Unrestricted</b>						
		10434	24624	-36758	0	<b>-1700</b>
Total		10434	24624	-36758	0	<b>-1700</b>
<b>Designated</b>	8					
Research trip		-210	1410	-1200	0	<b>0</b>
Total		-210	1410	-1200	0	<b>0</b>
<b>Restricted</b>	9					
Salaries		13947	30553	-36165	0	<b>8335</b>
Car Club		2500	3157	0	0	<b>5657</b>
EV charge point		0	7746	-7746	0	<b>0</b>
Feasibility study		-2500	2500	0	0	<b>0</b>
Vehicle purchase		841	92805	-92955	0	<b>691</b>
Housing needs survey		0	15750	-15750	0	<b>0</b>
Activites		29889	7808	-8320	0	<b>29377</b>
Hospital transport service		1482	16189	-2189	0	<b>15482</b>
Overhead costs		2175	4201	-624	0	<b>5752</b>

**Urram SCIO**  
**Notes to the accounts**  
**For the year ended 31st March 2024**

Overpayment	0	0	-2386	0	<b>-2386</b>
Total	48334	180708	-166135	0	<b>62907</b>
Total funds	58558	206742	-204093	0	<b>61207</b>

**8 Designated Funds**

Urram carried out a community learning research trip to Uist which was supported by the Scottish Community Alliance.

**9 Restricted Funds**

Various funds have been ring-fenced to allocate income and expenditure where appropriate, these areas include;

Salaries - this year funding has been received for support towards a Befriending Co-ordinator post, Transport Development salary and services staff in general.

Car Club - this year funding and membership income was received to start this new project.

EV charge point - funding was received to purchase an EV charging point to support the electric car purchases.

Feasibility study - funding was received towards the feasibility study surrounding Dail Mhor.

Vehicle purchase - funding was received to purchase two new electric cars to support the services provided by Urram and to start the Car Club.

Housing needs survey - combined with the feasibility study, funding was received to carry out a housing needs survey for the peninsulas and surrounding areas.

Activities - this fund includes all funding and expenditure with regards to all activities carried out, including lunch clubs, yoga, befriending, etc.

Hospital transport service - funding was received to continue the support and running of the vital hospital transport service.

Overhead costs - funding was received to help with general overhead costs.

Overpayment - an amount was paid back to Sunart Community Company for an overpayment in previous years for the Dail Mhor project, flagged up by their auditors.

# Certificate of Completion

 **Urram SCIO Year End Accounts 31.03.2024-draft.pdf** ID: 07759c3d-e36e-40f2-b726-40b06685d479

SIGN REQUEST ISSUED:

**Sep 8, 2024**


07:05 AM UTC

REQUESTED BY:

**Kirsty MacIntyre**

kirsty@thehighlandbookkeeper.co.uk

STATUS:

 **Completed**

on 17 Sep, 2024, 09:00 PM UTC

## Audit trail

Generated on Sep 17, 2024

08 Sep, 2024, 07:08 AM UTC

**Kirsty MacIntyre** has signed the document

kirsty@thehighlandbookkeeper.co.uk  **Verified**

194.75.101.162

08 Sep, 2024, 07:08 AM UTC

**Kirsty MacIntyre** has invited to sign the document

kirsty@thehighlandbookkeeper.co.uk  **Verified**

08 Sep, 2024, 07:08 AM UTC

**Kirsty MacIntyre** has invited to sign the document


kirsty@thehighlandbookkeeper.co.uk  **Verified**




10 Sep, 2024, 07:07 PM UTC

**James Hilder** has signed the document  
jhilder@hotmail.co.uk  **Verified**  
94.10.161.13

16 Sep, 2024, 07:21 AM UTC

**Kirsty MacIntyre** has sent reminder to sign the document  
kirsty@thehighlandbookkeeper.co.uk  **Verified**

17 Sep, 2024, 09:00 PM UTC

**Jenni Hodgson** has signed the document  
jenni.hodgson@btinternet.com  **Verified**  
31.54.79.130

