

Urram SCIO

Financial Statements and Trustees' Report

For the Year Ended 31st March 2025

Charity No: SC050174

Urram SCIO
For the year ended 31st March 2025

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

Catriona Hunter

joined Aug 2024

Non-Trustee Support

Louise White Development Manager

Bryan Gregg Service Support Worker

resigned April 2024

Tracy Cameron Transport Development Manager and
Support in the Right Direction Project Officer

Donna Gairns Befriending and Social group Co-ordinator resigned Oct 2024

Aukje Delnooz Social Events Co-ordinator resigned Mar 2025

Bankers

The Co-operative Bank

Independent Examiner

The Highland Bookkeeper

2 Achnaha View

Morvern

PA80 5AB

Urram SCIO
For the year ended 31st March 2025

Report of the Trustees

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

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.

Achievements and Performance

- a) 15 volunteers completed 303 hospital transport journeys, 79 journeys to dentists, opticians and social events covering a total of 56,259 miles. A total social value monetary impact of £61,471 according to Ealing Community Social Value Toolkit.
- b) 9 befriending relationships were established, with a further 3 awaiting a match with a volunteer.
- c) Volunteers have hosted lunch clubs, tea and chat groups and befriending, giving 200 hours of support.
- d) 13 individuals working as Personal Assistants are on our 'list'.
- e) 13 individuals and families have been receiving one to one support through our SiRD
- f) 8 Car Club members, with 66 days hire.
- g) 2,429 volunteer hours.
- h) 4 members of part time staff have been employed, and whilst 3 have left, we expect this to increase again in 2025.
- i) £127,377 has been raised in funds from;
 - a. The National Lottery - £22,149
 - b. Inspiring Scotland (SiRD) - £30,444
 - c. Highland Hospice - £4,500
 - d. Highland Council Ward Discretionary Fund - £2,500
 - e. NHS - £25,000
 - f. Peregrine Ardnamurchan Charitable Trust - £2,500
 - g. Peoples Postcode Lottery - £25,000
 - h. MOWI - £1,500

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- i. Scottish Building Society - £4,038
- j. Age Scotland - £500
- k. Edinburgh and District Motorcycle - £500
- l. Community Regeneration Fund - £9,246

Activities

Befriending and Social Groups

The Helping Hands Befriending Service regained some momentum and we were able to match a number of outstanding relationships. We finished the year with 9 individuals receiving face to face support and 3 on hold for a variety of reasons. Committed volunteers are more difficult to find, which has resulted in some longer waiting times than we would like. Increased promotion and advertising would benefit the service and ensure the communities are aware of the opportunities

Tea and Chat in Acharacle and Ardgour have continued on a fortnightly basis, and Urram has continued to support Open Doors, hosted by Ewens Room on a monthly basis.

Community lunches in Lochaline have been held on a fortnightly basis, other than a break during the summer. Community lunches were supported in Acharacle until December 2024, after which the Acharacle Community Company were successful in securing funding to run them on a weekly basis.

Community lunches in Kilchoan ran over the winter months and were supported by the Scottish Building Society. Community lunches in Ardgour ran on a monthly basis until December 2024, when they paused due to other community events. The Ardgour lunches were less well attended and have not re-started. This was partly due to uncertainty regarding funding.

Yoga in Salen began in September and has been so popular that an additional class was added in January which is self supporting. This was supported initially by the National Lottery funding, and more recently by the Scottish Building Society Funding.

Unfortunately Yoga in Treslaig came to an end in October, though the community would like it to continue. The teacher was unable to continue throughout the winter and as funding was drawing to a close it has not re-commenced. Perhaps the year ahead will bring changes.

We have been able to continue our support of Knit and Natter, Craft Group and Chair Yoga in Kilchoan, which has been welcomed by those who attend.

Transport

The transport services continues to go from strength to strength, with thanks to dedicated volunteer drivers. Covering all essential medical journeys, from local GP appointments to hospital appointments in Inverness, Glasgow and Aberdeen. The additional cars have been well used and in May we purchased the community owned Nissan Leaf from Morvern Community Development Company. We hope to expand the car club to Morvern in the future, but this year it has benefitted the transport service.

Transport remains a difficulty for many, and we have supported more people to go to community lunches this last year.

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Dail Mhor buildings

Dail Mhor has remained closed despite several recruitment drives to secure appropriate staffing levels. Urram continued to meet with NHS representatives, Kate Forbes, and community councils to maintain political pressure. This group agreed, following the last, more thorough recruitment drive, that it was better to open for something than remaining closed. A community hub, with local services and other support from Urram could be a good use of the space and we have been working to incorporate this in with the Local Care Model project. As of 31st March, the building remains closed and unavailable for any use.

Significant internal works were identified as requiring maintenance, before re-opening could occur. It is likely Highland Council are willing to do the remedial works, once the service requirements are identified.

Support in the Right Direction

Tracy Cameron was recruited to the role of Support in the Right Direction Project Officer. This project aims to provide independent support and advice to individuals trying to access social care. We have held promotional events, drop in sessions and one to one conversations. We have gathered a list of thirteen local community members working as personal assistants.

This has led us to support people with the following; arranging personal assistants, support with online applications, support to get energy assessments and subsequent improvements to housing, advertising and promoting personal assistants and liaising with social work, service users and potential personal assistants.

Local Care Model

A contract with NHS Highland, along with associated funding was agreed to develop the local care model. The aim is a way of working that focuses on early intervention, maximising access to information, informal supports, natural relationships and community activities. Working closely with statutory partners to support people to plan and access formal social care through any of the Self Directed Support (SDS) options, encouraging community capacity building and investment, and walking alongside people as they actualise their choice and control.

The first design sessions were held with a number of community members and statutory partners. A community hub, based in Dail Mhor with other outreach services in all the communities would be the preferred operating model. This would complement additional support for the care at home team through recruitment opportunities, utilising Personal Assistants in various ways, supporting individuals to have choice of SDS options.

The detail of the Local Care Model will become more clear as we unpack how we might do this, along with trying different solutions to meet local needs. We are finishing the year considering how we can utilise other locations for a community hub whilst Dail Mhor remains closed. E.g accessible showers in Acharacle Community Centre.

Childcare

Later in the year we were approached by Ardnamurchan Childcare Action Group to support them. They had successfully completed a survey which showed demand and need for childcare services throughout our communities. We approached Highlands and Islands Enterprise and were successful in achieving support for a feasibility study. MC2PS conducted the feasibility study from January to March, concluding that it would be possible to operate some childcare services which would support our communities.

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For the year ended 31st March 2025

Work continues in refining what this service could look like, how that might be achievable, and confirming that it is viable.

Staffing

Three staff left throughout the year for differing reasons. We wish to note our thanks to Bryan, Donna and Aukje for being part of the Urram team and making contributions to our services

We close the year anticipating a spring recruitment drive, culminating in more support for Louise and Tracy, who have done an excellent job keeping services running as well as continued development.

Tracy has worked through the Community Brokerage Award, which gives a good foundation for the Support in the Right Direction project and the Local Care Model.

Trustees

Catriona Hunter joined the Board in August 2024, particularly as a Sunart Community Council representative but also an interested and supportive local resident.

2025/26

Urram is looking forward to further working to develop the Local Care Model, supporting local residents to have a real choice and control over their social care and support, as well as continued service of delivery of transport, community lunches and other activities and groups to support the health and wellbeing of local residents.

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

James Hilder

Chair

Date

Urram SCIO
For the year ended 31st March 2025

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 2025 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

Urram SCIO
Statement of Receipts and Payments
For the year ended 31st March 2025

	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2025	Total 2024
		£	£	£	£
Receipts					
	Note				
	4				
Donations and legacies		11908	0	0	11908
Grants		0	0	127377	127377
Charitable activities		23765	0	0	23765
Activities for generating funds		18	0	0	18
Investment income		0	0	0	0
Other income		61	0	0	61
Total receipts		35752	0	127377	163129
Payments					
	5				
Charitable Activities		7809	0	93626	101435
Governance Costs		1000	0	0	1000
Purchase of equipment		0	0	4000	4000
Total payments		8809	0	97626	106435
Net Receipts/(Payments)		26943	0	29751	56694
Transfers between funds		0	0	0	0
Total funds brought forward		-1700	0	62907	61207
Total funds carried forward		25243	0	92658	117901

Urram SCIO
Statement of Balances as at 31st March 2025

	Note	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2025	Total 2024
Opening Cash at Bank and In Hand		-1700	0	62907	61207	58557
Net Receipts/(Payments)		26943	0	29751	56694	2650
Closing Cash at Bank and In Hand		<u>25243</u>	<u>0</u>	<u>92658</u>	117901	61207

Bank and Cash Balances

Bank current account					117902	61207
					<u>117902</u>	<u>61207</u>

Other assets	6					
Vehicles					110455	92955
Machinery & Equipment					7746	7746
Computer Equipment					1935	0
Debtors					193	0
					<u>120329</u>	<u>100701</u>

Liabilities

Other taxes					773	403
Independent Examination					1000	900
					<u>1773</u>	<u>1303</u>

Approved by the trustees and signed on their behalf by;

James Hilder
Chairman
Date

Jenni Hodgson
Treasurer
Date

Urram SCIO
Notes to the accounts
For the year ended 31st March 2025

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.

Designated 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 (2024: Nil).

4 Receipts

	Unrestricted	Deisgnated	Restricted	Total	Total
	Funds	Funds	Funds	2025	2024
Donations					
Anonymous	150	0	0	150	0
Lochaber Community Fund	500	0	0	500	0
Edinburgh District	250	0	0	250	0
Lunch club	3309	0	0	3309	2656
Befriending	45	0	0	45	0
Yoga	1055	0	0	1055	54
Tea and Chat	190	0	0	190	57
Hospital Transport Service Fee	6409	0	0	6409	4414
	11908	0	0	11908	7181
Grants					
Inspiring Scotland (SiRD)	0	0	30444	30444	0
MOWI	0	0	1500	1500	0
Peoples Postcode Lottery	0	0	25000	25000	0
PACT	0	0	2500	2500	2500
NHSH	0	0	25000	25000	0
Scottish Community Alliance	0	0	0	0	1410
The National Lottery	0	0	22149	22149	47933
Foundation Scotland	0	0	4038	4038	0
Highland Hospice	0	0	4500	4500	4000
Youth Philanthropy Initiative	0	0	0	0	3000
Age Scotland	0	0	500	500	0
Highland Council	0	0	11746	11746	72147
Ardgour Area Fund SCIO	0	0	0	0	3500

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Energy Savings Trust	0	0	0	0	53208
SCC - Community Benefit Fund	0	0	0	0	1000
	<u>0</u>	<u>0</u>	<u>127377</u>	<u>127377</u>	<u>188698</u>

Charitable Activities

Car Club	2381	0	0	2381	657
NHS mileage	21384	0	0	21384	9509
	<u>23765</u>	<u>0</u>	<u>0</u>	<u>23766</u>	<u>10166</u>

Activities for generating funds

Fundraising	18	0	0	18	183
	<u>18</u>	<u>0</u>	<u>0</u>	<u>18</u>	<u>183</u>

Investment income

Bank interest	0	0	0	0	0
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>

Other income

Insurance refund	0	0	0	0	489
Charge place refund	61	0	0	61	26
	<u>61</u>	<u>0</u>	<u>0</u>	<u>61</u>	<u>515</u>

Urram SCIO
Notes to the accounts
For the year ended 31st March 2025

5 Payments

	Unrestricted Funds	Designated Funds	Restricted Funds	Total 2025	Total 2024
Charitable Activities					
Employment					
Salary	2157	0	42400	44557	47623
Travel allow	128	0	741	869	2133
Pension	107	0	2924	3031	903
PAYE/NI	107	0	3764	3871	3371
Training	138	0	2437	2575	80
Other	464	0	154	618	839
Vehicle					
Insurance	0	0	6979	6979	2925
Road tax	0	0	335	335	320
Breakdown cover	440	0	150	590	83
Repairs/Maint	551	0	3564	4115	1293
Fuel	0	0	1544	1544	2599
EV charging	0	0	4663	4663	1504
Ferry tickets	39	0	686	725	234
Subscriptions	215	0	0	215	269
Equipment	268	0	119	387	1086
Office/General Admin					
Advertising	311	0	373	684	130
Insurance	615	0	0	615	623
Telephone	515	0	384	899	685
Print, post, stat	241	0	408	649	110
Subscriptions	467	0	0	467	360
Website	338	0	1948	2285	735
Room hire	167	0	130	297	40
Computer costs	0	0	2414	2414	0
Volunteer					
Driver mileage	0	0	2557	2557	5582
Driver subsistence	0	0	755	755	621
Other	0	0	5	5	318
Research	0	0	0	0	1000
Consultant fees	0	0	0	0	15750
Activities					
Yoga	0	0	3079	3079	1787
Befriending	0	0	842	842	627
Craft groups	0	0	960	960	396
Housing project	0	0	0	0	127
Donation	0	0	0	0	200
Lunch Club					
Acharacle	0	0	1973	1973	688
Ardgour	0	0	1658	1658	920
Lochaline	115	0	1425	1539	1824
Kilchoan	0	0	2856	2856	1880
Other	427	0	1400	1827	71
Sundry	0	0	0	0	369
Overpayment	0	0	0	0	2386

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7809	0	93626	101435	102492
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Governance costs

Independent Examination

1000	0	0	1000	900
1000	0	0	1000	900

6 Assets

Cost

Motor Vehicles

	At 1 April 2024	Additions	At 31 March 2025
Motor Vehicles	106455	4000	110455

Urram purchased one used electric vehicle in the year to add to the fleet.

Cost

Machinery & Equipment

	At 1 April 2024	Additions	At 31 March 2025
Machinery & Equipment	7746	0	7746

Cost

Office Equipment

	At 1 April 2024	Additions	At 31 March 2025
Office Equipment	1935	0	1935

Changes in value of assets are not included in Receipts and Payments Accounts, however a separate fixed asset register is held and available on request.

7 Analysis of fund balances

		B/F	Receipts	Payments	Transfer	As at 31.03.25
Unrestricted						
		-1700	35752	14015	0	20037
Total		-1700	35752	14015	0	20037
Restricted	9					
Salaries		0	10568	11627	0	0
Childcare		0	3000	0	0	0
SiRD		0	30444	28293	0	0
Local Care Model		0	25000	12500	0	0
Activites		0	11726	14192	0	0
Hospital transport service		0	46640	25357	0	0
Overheads		0	0	5657	0	0
Total		62907	127377	97626	0	97864
Total funds		61207	163129	111641	0	117900

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Notes to the accounts
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8 Restricted Funds

Various funds have been ring-fenced to allocate income and expenditure where appropriate, however please note only funds received and spent in the current year are shown to alleviate any confusion with opening and closing balances. Project breakdowns are held within our accounting software, and available upon request.

Salaries - this year funding has been received for support towards services support worker and continued support towards the befriending co-ordinator post.

SiRD - funding was received for the Support in the Right Direction project.

Local Care Model - funding was received to develop a local care model.

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.