

**COMPANY REGISTRATION NUMBER: SC383167**  
**CHARITY REGISTRATION NUMBER: SC041998**

**Lorn & Oban Healthy Options**  
**Company Limited by Guarantee**  
**Unaudited Financial Statements**  
**31 March 2021**



**R A CLEMENT ASSOCIATES CHARTERED ACCOUNTANTS**

Chartered accountants  
5 Argyll Square  
Oban  
Argyll  
PA34 4AZ

# **Lorn & Oban Healthy Options**

**Company Limited by Guarantee**

## **Financial Statements**

**Year ended 31 March 2021**

---

	<b>Page</b>
Trustees' annual report (incorporating the director's report)	<b>1</b>
Independent examiner's report to the trustees	<b>6</b>
Statement of financial activities (including income and expenditure account)	<b>8</b>
Statement of financial position	<b>9</b>
Notes to the financial statements	<b>10</b>

---

# **Lorn & Oban Healthy Options**

**Company Limited by Guarantee**

**Trustees' Annual Report (Incorporating the Director's Report)**

**Year ended 31 March 2021**

---

The trustees, who are also the directors for the purposes of company law, present their report and the unaudited financial statements of the charity for the year ended 31 March 2021.

## **Reference and administrative details**

**Registered charity name** Lorn & Oban Healthy Options

**Charity registration number** SC041998

**Company registration number** SC383167

**Principal office** Upper Floor  
St Moluag Centre  
Croft Avenue  
Oban  
PA34 4UA  
Argyll

**Registered office** Abacus Services  
Abacus Building  
High Street  
Oban  
PA34 4BG  
Argyll

## **The trustees**

R M Clunnie  
P Jespersen  
H McLean  
V Kennedy  
P Wilson  
R L Young  
J Barron  
R Waddington

**Company secretary** R A Clement Associates

**Independent examiner** Angus MacGillivray FCCA of R A Clement Associates  
5 Argyll Square  
Oban  
Argyll  
PA34 4AZ

# **Lorn & Oban Healthy Options**

## **Company Limited by Guarantee**

### **Trustees' Annual Report (Incorporating the Director's Report) *(continued)***

**Year ended 31 March 2021**

---

#### **Structure, governance and management**

##### **Control**

The charity is under the direction of the Board of Directors who control its activities and its plans and strategic objectives, as well as pursue funding to enable it to achieve its aims.

##### **Risk Policy**

The directors have assessed the major risks to which the charity is exposed, and in particular those related to the operations and finances of the Trust, and are satisfied that systems are in place to mitigate any exposure to these risks.

##### **Reserves Policy**

The policy of the charity is to aim to retain sufficient reserves to meet the cost of any regular commitments, as well as a contingency to enable it to continue to develop further projects.

#### **Objectives and activities**

##### **The Charitable Purposes of the Company are:**

To improve the health of the community of Oban and Lorn by providing opportunities and support to participate in physical activity; promoting healthy living activities and lifestyle options; to improve knowledge, skills and understanding of health; enable local people to make a positive impact on their own and their community's physical, mental and emotional well-being by developing activities which address health inequalities.

Healthy Options has a collaborative and innovative approach to community health. It brings together health professionals, fitness professionals, business expertise and community animators to form an independent community organisation which has the in-built support of the largest medical practice and the best sport facilities in the West Highlands.

From the start it has been the practice that the client is in control of their programme and it is tailored to meet their needs through a flexible and adaptable approach. Healthy Options' staff provide the support needed to take them along their chosen path and help them over the hurdles which naturally occur leading to increased participation and adherence to their programme. Healthy Options utilises the community and community organisations in this process so that the client is part of the community and not as a patient. They are not going to hospital for treatment, they are joining in activities enjoyed by many out in the community.

Healthy Options meets the criteria of the Scottish Government's '20:20' Vision, the objectives of Scotland's new (established in April 2020) Public Health organisation as well as the strategic aims of Argyll & Bute Health and Social Care Partnership by being community driven, providing a flexible service which responds to the changing needs of our clients. By being out in the community, clients have a better mind-set rather than thinking of themselves as patients, they are just like everyone else trying to improve their lives. This focus is a strong psychological difference which Healthy Options holds at the core of the enterprise.

# **Lorn & Oban Healthy Options**

**Company Limited by Guarantee**

**Trustees' Annual Report (Incorporating the Director's Report) *(continued)***

**Year ended 31 March 2021**

---

## **Objectives and activities *(continued)***

### **Healthy Options has encapsulated their work in 4 key statements:-**

There are a growing number of people with chronic conditions or those heading towards having chronic conditions as well as people recovering from the effects of chronic conditions.

A high percentage of these people's condition could be managed or improved by a change to a healthier lifestyle.

People need to be motivated to make that change.

Motivation itself is not enough; people need to be supported through the process of making the changes permanent in their lives and their programme needs to be tailored for their situation, aims and needs.

### **Strategic report**

The following sections for achievements and performance and financial review form the strategic report of the charity.

### **Achievements and performance**

#### **This years highlights and achievements**

Our Development Manager produced the following report on how we coped with the challenge of the Covid-19 pandemic. Clearly the whole year has been very different to any of the previous years. It is due to the work of the Development Manager and the staff that we remain strong and look forward to be able to continue to assist our clients in more normal ways going into a new year 2021 - 2022.

"The COVID-19 pandemic brought with it many challenges for Healthy Options to continue to deliver through phases of lockdown and tier restrictions. Our organisation's motto "If the problem is in the Community, the Solution is in the Community" has never been more pertinent. Despite the many waves of uncertainty and the changing landscape of government guidance, the spirit of innovation, resilience and commitment saw us adapt and develop in order to continue to deliver.

When the COVID-19 crisis hit we quickly responded, taking positive action to counter the isolating effects of lockdown, self-isolation and shielding. In the first six months we created a library of online resources, completed over 600 wellbeing 'check ins' and delivered in excess of 100 motivational videos and educational blogs using social media platforms. We moved our consultations to either telephone or online face to face calls, ensuring the key component of co-produced programmes could continue remotely through these one-to-one sessions along with the creation of individualised videos by our Exercise Professionals.

The importance of communication and connection remained a priority not only for our clients, but for our staff too. Staff supervision and peer support was achieved through weekly caseload meetings and team check-ins. Space was created to reflect on the journey we were all on (and are still in). Carving out this invaluable time allowed the team to lean in to feelings of vulnerability and uncertainty, enabling us individually and collectively to choose courage over comfort and meet the challenges as they came our way.

# **Lorn & Oban Healthy Options**

## **Company Limited by Guarantee**

### **Trustees' Annual Report (Incorporating the Director's Report) *(continued)***

**Year ended 31 March 2021**

---

#### **Achievements and performance *(continued)***

Thanks to COVID response funds from various funders we were able to support clients to access our online resources and classes. For some clients this involved literally getting a connection to the internet; for others it has included provision of tablet or laptop; while others have required technical support to use the equipment they have. Additionally, we upskilled our staff to be confident and competent in implementing and delivering a weekly timetable of "live" classes and sessions (Four a week: Move Well, Education, Pilates, Self-Management plus weekly coffee and chat).

As lockdown restrictions began to lift we recognised the support needed for clients to re-engage with supervised gym sessions at Atlantis Leisure once more. Acutely aware of the anxieties many clients expressed around re-engaging in person, we set up "walk round" appointments and agreed with Atlantis Leisure specific times for Healthy Options clients to access to the gym. We provided extra time to listen to concerns and answer questions clients had - oftentimes helping them find the balance of how they could adhere to strict government guidance whilst still being able to engage in exercise and social interaction for improved mental and physical wellbeing.

We have remained grounded and mindful; our focus never wavering of "WHY" Healthy Options exists - everything we do is built on the principle that everyone should have access to health support, advice, and skills. By doing so we enable those living with, or at risk of developing long term conditions, to better manage their health and wellbeing - and ultimately improve their quality of life. The pandemic just made us go the extra mile on how to proactively and dynamically achieve this!!

None of this would have been possible without a dedicated team of Staff and Directors. It would be fair to say there have been tough days, fatigue, and dips in moral. However, we believe the commitment, perseverance and comradery behind the scenes is one of, if not THE biggest elements which has helped us, not only survive, but to grow and develop throughout this extraordinary and challenging period for this organisation".

#### **Financial review**

##### **Funding**

Funding through local H&SC Management is now from Mainstream H&SC funds. Whilst there is no guarantee of continuity of funding, communications with H&SC management has been positive regards the significance and potential in our activities. Our aim in the next year will to engage with Sen HSCP management towards increased investment over a longer period of time. Year to year funding does not represent a sensible way to secure the results LOHO provide in improving the health and wellbeing for our community.

We know that there will always be the need for grant based support from outside funding agencies and this represents a considerable challenge to this small organisation.

This period has seen positive progress in funding. The contracting out of our preparation of funding applications has proved beneficial. As indicated earlier funding has been secured for a few years from our partnership in a Big Lottery bid by Scottish Communities for Health and Wellbeing, The Robertson Trust, Leader and a few other smaller commitments. This has gave us the confidence to recruit and embark of the programme of changes indicated above to take LOHO to the next level of performance.

# **Lorn & Oban Healthy Options**

**Company Limited by Guarantee**

**Trustees' Annual Report (Incorporating the Director's Report) *(continued)***

**Year ended 31 March 2021**

---

## **Plans for future periods**

This has been Year 1 of a NEW LOHO. A mature professional delivering organisation.

We acknowledge that there will continue to be challenges ahead. Right as the end of the year the situation with Covid-10 pandemic lockdown looks to be one of them. However we look forward with confidence in the organisation, our people and the benefits to clients we can now, more than ever demonstrate. Thus we go forward in good heart.

The trustees' annual report and the strategic report were approved on 22 December 2021 and signed on behalf of the board of trustees by:



R M Clunnie  
Trustee

# **Lorn & Oban Healthy Options**

## **Company Limited by Guarantee**

### **Independent Examiner's Report to the Trustees of Lorn & Oban Healthy Options**

**Year ended 31 March 2021**

---

I report to the trustees on my examination of the financial statements of Lorn & Oban Healthy Options ('the charity') for the year ended 31 March 2021.

#### **Responsibilities and basis of report**

As the trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities and Trustee Investment (Scotland) Act 2005 ('the 2005 Act'), the Charities Accounts (Scotland) Regulations 2006 (as amended) and the Companies Act 2006 ('the 2006 Act'). You are satisfied that the accounts of the company are not required by charity or company law to be audited and have chosen instead to have an independent examination.

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charity's accounts carried out under section 44(1)(c) of the 2005 Act. In carrying out my examination I have followed the requirements of Regulation 11 of the Charities Accounts (Scotland) Regulations 2006 (as amended).

#### **Independent examiner's statement**

Since the charity is required by company law to prepare its accounts on an accruals basis and is registered as a charity in Scotland your examiner must be a member of a body listed in Regulation 11(2) of the Charities Accounts (Scotland) Regulations 2006 (as amended). I can confirm that I am qualified to undertake the examination because I am a registered member of ICAS which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act, section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations; or
2. the financial statements do not accord with those records or with the accounting requirements of Regulation 8 of the Charities Accounts (Scotland) Regulations 2006; or
3. the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
4. the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).



# **Lorn & Oban Healthy Options**

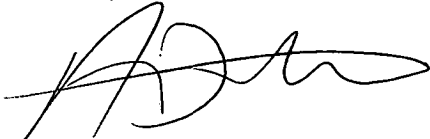
**Company Limited by Guarantee**

## **Independent Examiner's Report to the Trustees of Lorn & Oban Healthy Options** *(continued)*

**Year ended 31 March 2021**

---

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Angus MacGillivray FCCA  
of R A Clement Associates  
Independent Examiner

5 Argyll Square  
Oban  
Argyll  
PA34 4AZ

# Lorn & Oban Healthy Options

## Company Limited by Guarantee

### Statement of Financial Activities (including income and expenditure account)

Year ended 31 March 2021

		Unrestricted funds £	2021 Restricted funds £	Total funds £	2020 Total funds £
	Note				
<b>Income and endowments</b>					
Donations and legacies	5	136,590	83,179	219,769	204,794
Investment income	6	69	—	69	94
Other income	7	479	—	479	1,785
<b>Total income</b>		<u>137,138</u>	<u>83,179</u>	<u>220,317</u>	<u>206,673</u>
<b>Expenditure</b>					
Expenditure on charitable activities	8,9	100,077	98,399	198,476	208,264
<b>Total expenditure</b>		<u>100,077</u>	<u>98,399</u>	<u>198,476</u>	<u>208,264</u>
<b>Net income/(expenditure) and net movement in funds</b>		<u>37,061</u>	<u>(15,220)</u>	<u>21,841</u>	<u>(1,591)</u>
<b>Reconciliation of funds</b>					
Total funds brought forward		66,788	15,300	82,088	83,679
<b>Total funds carried forward</b>		<u>103,849</u>	<u>80</u>	<u>103,929</u>	<u>82,088</u>

The statement of financial activities includes all gains and losses recognised in the year.  
All income and expenditure derive from continuing activities.

The notes on pages 10 to 20 form part of these financial statements.

# Lorn & Oban Healthy Options

## Company Limited by Guarantee

### Statement of Financial Position

31 March 2021

	Note	2021 £	2020 £
<b>Fixed assets</b>			
Tangible fixed assets	14	1,546	2,061
<b>Current assets</b>			
Debtors	15	4,456	—
Cash at bank and in hand		104,528	81,878
		<u>108,984</u>	<u>81,878</u>
<b>Creditors: amounts falling due within one year</b>	16	<u>6,601</u>	<u>1,851</u>
<b>Net current assets</b>		<u>102,383</u>	<u>80,027</u>
<b>Total assets less current liabilities</b>		<u>103,929</u>	<u>82,088</u>
<b>Net assets</b>		<u>103,929</u>	<u>82,088</u>
<b>Funds of the charity</b>			
Restricted funds		80	15,300
Unrestricted funds		<u>103,849</u>	<u>66,788</u>
<b>Total charity funds</b>	18	<u>103,929</u>	<u>82,088</u>

For the year ending 31 March 2021 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

#### Directors' responsibilities:

- The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476;
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

These financial statements were approved by the board of trustees and authorised for issue on 22 December 2021, and are signed on behalf of the board by:



R M Clunnie  
Trustee

The notes on pages 10 to 20 form part of these financial statements.

# **Lorn & Oban Healthy Options**

## **Company Limited by Guarantee**

### **Notes to the Financial Statements**

**Year ended 31 March 2021**

---

#### **1. General information**

The charity is a public benefit entity and a private company limited by guarantee, registered in Scotland and a registered charity in Scotland. The address of the registered office is Abacus Services, Abacus Building, High Street, Oban, PA34 4BG, Argyll.

#### **2. Statement of compliance**

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Companies Act 2006.

#### **3. Accounting policies**

##### **Basis of preparation**

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

##### **Going concern**

There are no material uncertainties about the charity's ability to continue.

##### **Disclosure exemptions**

The entity satisfies the criteria of being a qualifying entity as defined in FRS 102. As such, advantage has been taken of the following disclosure exemptions available under paragraph 1.12 of FRS 102: (a) No cash flow statement has been presented for the company.  
(b) Disclosures in respect of financial instruments have not been presented.

##### **Judgements and key sources of estimation uncertainty**

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

# **Lorn & Oban Healthy Options**

## **Company Limited by Guarantee**

### **Notes to the Financial Statements *(continued)***

**Year ended 31 March 2021**

---

#### **3. Accounting policies *(continued)***

##### **Fund accounting**

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

##### **Income**

All income is included in the statement of financial activities when entitlement has passed to the charity, it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income: - income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably. - legacy income is recognised when receipt is probable and entitlement is established. - income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers. - income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

##### **Expenditure**

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

# **Lorn & Oban Healthy Options**

## **Company Limited by Guarantee**

### **Notes to the Financial Statements *(continued)***

**Year ended 31 March 2021**

---

#### **3. Accounting policies *(continued)***

##### **Tangible assets**

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

##### **Depreciation**

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Fixtures and fittings - 25% reducing balance

##### **Impairment of fixed assets**

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

##### **Financial instruments**

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

# **Lorn & Oban Healthy Options**

## **Company Limited by Guarantee**

### **Notes to the Financial Statements *(continued)***

**Year ended 31 March 2021**

---

#### **3. Accounting policies *(continued)***

##### **Financial instruments *(continued)***

Debt instruments are subsequently measured at amortised cost.

Where investments in shares are publicly traded or their fair value can otherwise be measured reliably, the investment is subsequently measured at fair value with changes in fair value recognised in income and expenditure. All other such investments are subsequently measured at cost less impairment.

Other financial instruments, including derivatives, are initially recognised at fair value, unless payment for an asset is deferred beyond normal business terms or financed at a rate of interest that is not a market rate, in which case the asset is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Other financial instruments are subsequently measured at fair value, with any changes recognised in the statement of financial activities, with the exception of hedging instruments in a designated hedging relationship.

Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised under the appropriate heading in the statement of financial activities in which the initial gain was recognised.

For all equity instruments regardless of significance, and other financial assets that are individually significant, these are assessed individually for impairment. Other financial assets are either assessed individually or grouped on the basis of similar credit risk characteristics.

Any reversals of impairment are recognised immediately, to the extent that the reversal does not result in a carrying amount of the financial asset that exceeds what the carrying amount would have been had the impairment not previously been recognised.

##### **Defined contribution plans**

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which the employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as an expense in the period in which it arises.

#### **4. Limited by guarantee**

The company is a company limited by guarantee and accordingly does not have a share capital.

Every member of the company undertakes to contribute such amount as may be required not exceeding £1 to the assets of the charitable company in the event of its being wound up while he or she is a member, or within one year after he or she ceases to be a member.

# Lorn & Oban Healthy Options

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

Year ended 31 March 2021

#### 5. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
<b>Donations</b>			
Donations	175	—	175
<b>Grants</b>			
The Hugh Fraser Foundation	—	—	—
Robertson Trust	25,000	—	25,000
Other grants	—	—	—
NHS	79,700	—	79,700
SPRING Social prescribing	—	46,996	46,996
WHHA	—	—	—
Leader grant	3,994	15,547	19,541
Clothworks foundation	—	4,925	4,925
Awards for all	—	8,715	8,715
Local giving	9,295	—	9,295
Corra foundation	—	2,000	2,000
SPP Covid response fund	—	4,996	4,996
HMRC Job retention scheme	18,426	—	18,426
<b>Other donations and legacies</b>			
Self management	—	—	—
	<u>136,590</u>	<u>83,179</u>	<u>219,769</u>
	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
<b>Donations</b>			
Donations	1,216	200	1,416
<b>Grants</b>			
The Hugh Fraser Foundation	5,000	—	5,000
Robertson Trust	25,000	—	25,000
Other grants	2,000	—	2,000
NHS	81,200	—	81,200
SPRING Social prescribing	48,329	—	48,329
WHHA	—	14,442	14,442
Leader grant	—	12,016	12,016
Clothworks foundation	—	—	—
Awards for all	—	—	—
Local giving	—	—	—
Corra foundation	—	—	—
SPP Covid response fund	—	—	—
HMRC Job retention scheme	—	—	—



# Lorn & Oban Healthy Options

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2021

## 5. Donations and legacies *(continued)*

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Other donations and legacies			
Self management	1,398	13,993	15,391
	<u>164,143</u>	<u>40,651</u>	<u>204,794</u>

## 6. Investment income

	Unrestricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Total Funds 2020 £
Bank interest receivable	69	69	94	94

## 7. Other income

	Unrestricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Total Funds 2020 £
Other income	479	479	1,785	1,785

## 8. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
General Activities	98,817	98,399	197,216
Support costs	1,260	—	1,260
	<u>100,077</u>	<u>98,399</u>	<u>198,476</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
General Activities	148,008	58,996	207,004
Support costs	1,260	—	1,260
	<u>149,268</u>	<u>58,996</u>	<u>208,264</u>

# Lorn & Oban Healthy Options

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

**Year ended 31 March 2021**

---

#### **9. Expenditure on charitable activities by activity type**

	Activities undertaken directly	Support costs	Total funds 2021	Total fund 2020
	£	£	£	£
General Activities	197,216	–	197,216	207,004
Governance costs	–	1,260	1,260	1,260
	<u>197,216</u>	<u>1,260</u>	<u>198,476</u>	<u>208,264</u>

#### **10. Net income/(expenditure)**

Net income/(expenditure) is stated after charging/(crediting):

	2021	2020
	£	£
Depreciation of tangible fixed assets	<u>515</u>	<u>687</u>

#### **11. Independent examination fees**

	2021	2020
	£	£
Fees payable to the independent examiner for: Independent examination of the financial statements	<u>1,560</u>	<u>1,260</u>

#### **12. Staff costs**

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2021	2020
	£	£
Wages and salaries	130,723	121,413
Employer contributions to pension plans	9,704	2,363
	<u>140,427</u>	<u>123,776</u>

The average head count of employees during the year was 7 (2020: 6). The average number of full-time equivalent employees during the year is analysed as follows:

	2021	2020
	No.	No.
Number of staff - Staff	<u>7</u>	<u>6</u>

No employee received employee benefits of more than £60,000 during the year (2020: Nil).

#### **13. Trustee remuneration and expenses**

The charity trustees, who are the directors of the company, were not paid and did not receive any remuneration or benefits in kind as a trustee during the year.

# Lorn & Oban Healthy Options

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

#### Year ended 31 March 2021

---

#### 14. Tangible fixed assets

	Fixtures and fittings £
<b>Cost</b>	
At 1 Apr 2020 and 31 Mar 2021	6,079
<b>Depreciation</b>	
At 1 Apr 2020	4,018
Charge for the year	515
At 31 Mar 2021	4,533
<b>Carrying amount</b>	
At 31 Mar 2021	1,546
At 31 Mar 2020	2,061

#### 15. Debtors

	2021 £	2020 £
Trade debtors	161	–
Prepayments and accrued income	4,295	–
	<u>4,456</u>	<u>–</u>

#### 16. Creditors: amounts falling due within one year

	2021 £	2020 £
Accruals and deferred income	1,805	1,851
Social security and other taxes	4,796	–
	<u>6,601</u>	<u>1,851</u>

#### 17. Pensions and other post retirement benefits

##### Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £9,704 (2020: £2,363).

# Lorn & Oban Healthy Options

## Company Limited by Guarantee

### Notes to the Financial Statements (continued)

#### Year ended 31 March 2021

#### 18. Analysis of charitable funds

##### Unrestricted funds

	At 1 Apr 2020	Income	Expenditure	At 31 Mar 2021
	£	£	£	£
General funds	<u>66,788</u>	<u>137,138</u>	<u>(100,077)</u>	<u>103,849</u>

	At 1 Apr 2019	Income	Expenditure	At 31 Mar 2020
	£	£	£	£
General funds	<u>50,034</u>	<u>166,022</u>	<u>(149,268)</u>	<u>66,788</u>

##### Restricted funds

	At 1 Apr 2020	Income	Expenditure	At 31 Mar 2021
	£	£	£	£
Leader	—	15,547	(15,547)	—
OLHI Network	80	—	—	80
Alliance	15,220	—	(15,220)	—
WHHA	—	—	—	—
Awards for All	—	8,714	(8,714)	—
Clothworkers Foundation	—	4,925	(4,925)	—
SPP Covid response	—	4,997	(4,997)	—
Spring SPP	—	46,996	(46,996)	—
Corra foundation	—	2,000	(2,000)	—
	<u>15,300</u>	<u>83,179</u>	<u>(98,399)</u>	<u>80</u>

	At 1 Apr 2019	Income	Expenditure	At 31 Mar 2020
	£	£	£	£
Leader	—	12,016	(12,016)	—
OLHI Network	2,115	200	(2,235)	80
Alliance	14,702	13,993	(13,475)	15,220
WHHA	16,828	14,442	(31,270)	—
Awards for All	—	—	—	—
Clothworkers Foundation	—	—	—	—
SPP Covid response	—	—	—	—
Spring SPP	—	—	—	—
Corra foundation	—	—	—	—
	<u>33,645</u>	<u>40,651</u>	<u>(58,996)</u>	<u>15,300</u>

# **Lorn & Oban Healthy Options**

## **Company Limited by Guarantee**

### **Notes to the Financial Statements *(continued)***

**Year ended 31 March 2021**

---

#### **18. Analysis of charitable funds *(continued)***

##### **West Highland Housing Association**

Grants were received from the West Highland Housing Association for designing and delivering activity programmes for vulnerable social housing tenants and other disadvantaged individuals.

##### **Leader**

Grants were received to match fund the project workers remuneration during the year.

##### **OLHI Networks**

This is part of the Oban Health town project. The charity is acting as budget holder at present and administering the income and expenditure. The Oban Health Town project management will assume control in the next financial year.

##### **Alliance**

The charity along with Verses Arthritis successfully applied for funding to organise and manage a self management project across Argyll and Bute. The charity is the budget holder for this project.

##### **Awards for All**

Funding was used to cover costs associated with video production during lockdown when no face to face classes or consultations were possible. Videos included both standard content for our 12-week programme and additional daily videos distributed on our newly created whatsapp group. Funds also went towards management of these activities and the increased time spent creating a social media presence, plus crucial 1:1 support calls and any actions arising.

##### **Clothworkers Foundation**

This funding was used for the purchase of IT equipment (with a small amount going towards installation costs). This additional equipment enabled us to deliver timetabled activities in real time as opposed to complete reliance on recordings. It also enabled staff to better manage caseloads and deliver 1:1 consultations and individual exercise sessions remotely. The additional tablets we purchased as part of this funding enabled us to run a pilot project where we reached out to clients who did not have access to appropriate equipment to allow them to join in with the remote delivery of our programme.

##### **SPP Covid response**

Part of this funding filled the remaining equipment gap mostly covered by the Clothworkers Foundation, but crucially it was also used to buy in additional hours for our Level 2 exercise professional

##### **Spring SPP**

This funding was used to deliver our Social Prescribing project. Clients with main referral reason of mental health were referred into this service. They were "prescribed" and supported to join activities that already exist within the community (eg bowling, body balance, drumming group or stress management services) or they may have been supported to participate in "in-house" confidence building/social activities. Clients here could also be prescribed into HO mainstream. Funding allowed us to pay for a PT staff member to deliver this service; with some funds also going towards management and direct programme costs.

# Lorn & Oban Healthy Options

## Company Limited by Guarantee

### Notes to the Financial Statements *(continued)*

Year ended 31 March 2021

#### 19. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Tangible fixed assets	1,546	—	1,546
Current assets	108,904	80	108,984
Creditors less than 1 year	(6,601)	—	(6,601)
<b>Net assets</b>	<b>103,849</b>	<b>80</b>	<b>103,929</b>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Tangible fixed assets	2,061	—	2,061
Current assets	66,578	15,300	81,878
Creditors less than 1 year	(1,851)	—	(1,851)
<b>Net assets</b>	<b>66,788</b>	<b>15,300</b>	<b>82,088</b>

#### 20. Post balance sheet events

The trustees have reviewed both the financial and business risks that the current COVID crisis presents for the charity and are satisfied that all threats have been adequately identified as far as reasonably possible. As at the date the accounts were signed, there are no going concern indications and the trustees are confident that the charity has sufficient resources to emerge from the COVID hibernation period to continue operating in accordance with any applicable restrictions.