

Garelochhead Support Trust

Finance Report

June 2024

to

June 2025



Our Purposes

(as described in the Constitution)

Garelochhead Support Trust has been formed for the benefit of the electoral wards of Helensburgh and Lomond, Alexandria, Dumbarton and Renton, engaging with voluntary groups within these area in a complimentary way (the Community) with the purposes listed in the sub-clauses hereto (the Purposes) to be exercised following the principles of sustaining development (where sustainable development means development which meet the needs of the present without compromising the ability of future generation to meet their own needs) In accordance with the Charity and Trustee Investment Act 2005 the aims of the organisation are to:

Reduce social isolation and loneliness to veterans and their families, and the relief of those veterans in need by reason of age, ill health, disability, financial hardship or other disadvantage.

The advancement of citizenship through community development to enhance regeneration of rural communities.

2024-2025 Garelochhead Support Trust

Chairman's Report

Our last AGM in September 2024 the decision was taken to withdraw interest from the Railway station building and change the name of the organisation to Garlochhead Support Trust, this all took place quickly and with minimal of fuss. A new website was created

WWW.GARELOCHHEADSUPPORTTRUST.COM

This gives a full insight into the work we do with our members and the services we provide. We have a board of Trustees, two part time staff members and some very loyal and dedicated volunteers, which all go to create a caring friendly atmosphere to allow our members to relax, interact and socialise.

Our regular groups like Line Dancing, Indoor Bowls, Model making and art/craft all remain popular. Bye monthly Bus Trips remain very popular though it is becoming more difficult to find more interesting places to visit.

Of course all this would not be possible without the fantastic support of funders whom without the funding would make this impossible. We continue to work closely with 3rd sector organisations and are involved in a second phase of study with the NHS Ideas Fund with the full participation of our members. Our Welfare team continue to support our members whether it be attending appointments, transportation, or form filling the support they provide to members and their family's is invaluable and is an important part of the organisation.

The most important thing to our organisation is our members and the members of the community who have supported everything we as an organisation have tried to achieve. We also continue to have support of the serving community and maintain a good relationship with HMNB Clyde, with serving members attending our Brunch events especially if it is of a Military event or celebration.

The outlook for the next year is promising we will look to continue to expand the membership and with new additions to the board of trustees comes new ideas and also there has been interest from possible sponsors though this is just in its infancy of discussions.

We look forward to continuing to look after the members and bring them the love and support and not to mention the respect they all deserve.

Social Events (Bus trips)

From July 2024 to June 2025 we have provided our members with 188 seats on 6 bus trips to various places of interest, mostly suggested by our members.

Places we have been this last year:

Dunoon Remembrance

Erskine Hospital (twice)

Stirling Castle

Perth Model Show

New Lanark Heritage site.

Dunoon Remembrance

A lovely day out and a very moving ceremony.

Lovely joining the Dunoon friends for this.

Lunch was delicious and the company



Stirling Castle

Great day. Well organised. Pre-visit advice very useful. Somewhere I have always wanted to visit. Argyll Museum interesting and emotional. So many interesting exhibits, love to go again. Good to get out with our GST pals. Fun day. Reassured to have the "team" on hand when feeling tired, poorly.

Social Events (Bus trips) cont.



Perth Model Show

Thank you for a nice day out. The organisation was fantastic & couldn't have been better. Weather was dry so what more can we expect. All the people really nice and helpful, really appreciated that. Thank you again.



New Lanark Heritage Site

New Lanark Heritage Site was a fantastic trip. The staff were very courteous and knowledgeable. The exhibits were really good, and the buildings were well maintained. The café was clean and tidy, and the food was really nice with a great choice of menu. I would also like to mention the GST staff. Second to none. An all-round great trip.



Erskine Veterans Hospital

Wonderful day out at Erskine Veterans Village the weather was kind. Allison was very informative about the facility from its inception in 1916 and its journey to the lovely place it is today, we found it very interesting. Also, the lunch in Harry's was excellent. Thank you for having us, also thank you to GST for arranging this trip.

Weekly Group 2024 - 2025

Line Dancing

From July 2024 to June 2025 the line dancing group has met an astonishing 48 times. This has enabled 628 dancers to meet, socialise, improve their physical and mental wellbeing and dance. This group meets on Tuesday afternoon and has a slightly later class following on for the more advanced dancers, the group even organise their own social events outside of classes.



Carpet Bowling 2024 - 2025

Over this past year, July 2024 – June 2025, the group have met 51 times with over 439 people taking part.

The group are welcoming to all participants regardless of ability and work to support each other and further develop skills.



Fortnightly Groups

Craft and Model Groups

2024 - 2025

A dedicated group of model makers whose ability and skill are more than apparent in the models they complete and show. From tanks to boats, planes to dioramas, this group welcomes anyone regardless of their ability and are always available with assistance and advice



Variety is key for this craft group. Though a smaller group, this fortnightly event is slowly growing in number. Paper craft, to diamond art, fabric craft to knitting, painting to etch art, there is nothing this group will not give a go and are always open to suggestions. Many of the items made have gone on to be sold to generate funds for the groups to continue.



Themed brunches we held 2024 to 2025.

The themed brunches we ran through the year:

Hawaiian

Halloween

Remembrance

Christmas

Burns

Valentines

World Happiness Day

Easter

VE Day

Armed Forces Day



Hawaiian

One of the most popular Brunches of the year. Everyone loves the Hawaiian Brunch!! A bright cheerful, happy and delicious morning was had by all. Thanks to the RN for coming along, we love having you guys here and thank you to all our members who show up and support the Trust, you are all fabulous and make it all worthwhile.

Halloween

Such a great brunch thank you once again to our lovely hardworking Trustees, Kitchen and serving staff





Remembrance

Our Remembrance Brunch is a very special one for our group. We were lucky enough to be joined again by personnel from HM Naval Base Clyde. Our members standing for the 'Last Post and Reveille' wearing their medals with pride standing side by side with our wonderful non-military members is enough to bring a tear to the eye.



Christmas

Full marks to everyone involved, the Christmas dinner was excellent. As newly joined members, we were made so welcome and thoroughly enjoyed our afternoon.

Burns

A wonderful fun Burns Brunch for our members today, the haggis which was then addressed by member SB, a toast to the lassies by Trustee Chris Leggett, a toast to the laddies by member SP. A great team of volunteers, trustees and staff made for a fantastic morning.





Fantastic Easter Brunch for our members, lovely to see all the smiling faces some new ones too



An amazing morning, a nice mix of celebratory and commemoration for our VE Day Brunch. A delicious, cooked breakfast fabulously wrapped raffle, a VE Day poem and the Last Post and Reveille. Such a busy morning made even more special with all of our wonderful members.

One to One Tailored Support

The Impact

At Garelochhead Support Trust, we as a Charity believe no one should be in a position where they are left feeling vulnerable, open to, or experience, any kind of abuse, exploitation, or harm. As registered Charity we have a zero-tolerance approach to the harm or exploitation of those veterans and members of the wider community. The writer and her welfare colleague endeavour to support and will ensure that each individual's wellbeing and safety is our overriding priority.

We have a Vulnerable Adults Policy and Code of Conduct in place which we, the welfare Trustees, adhere too and that is constantly reviewed and implemented.

Both the writer and her colleague have in 2024 and 2025 continued to cover the compelling needs and demands of our veterans and members of the wider community. The writer and her colleague have and continue to provide transport to GP and hospital appointments. We will both continue to undertake regular welfare visits to those members that due to various medical conditions etc. are house bound and can't attend our fortnightly Brunch Club or other activities organised by GST.

The writer's welfare colleague has and continues to support veterans that have a formal diagnosis of Dementia and has befriended the veterans to give their respective carers some respite and allow the individual caring for the veteran time and space to themselves. As one can appreciate any individual with such an illness can be demanding, require a significant amount of time and attention, the carer can find their daily demands and competing needs difficult and stressful. The writer has supported and will continue to support any veteran or member of

the wider community who is experiencing a partner's diagnosis of a terminal illness and where the individual is receiving palliative care at home. This once again is to allow the carer individual time to process her/his thoughts and allow the carer space to do any necessary tasks that normally they can't do due to their situation.

The Charity and the Welfare Trustees recognise that there are services available and necessary, such as the Marie Curie Nurses; however, in some cases the veterans/members have developed a strong and trusting relationship with the Welfare trustee and support other service delivery. Having that familiar support from a welfare Trustee enables them to grieve and come to terms with their potential loss and is comforting for those about to lose a loved one. This also provides some respite from the significant and understandable stress related to dealing with a loved one's declining health, bearing in mind all the emotional turmoil that brings.

GST has since 2024 supported many of the veterans and members of the wider community to apply for the Pension Age Disability payment and this has resulted into a significantly increased work load. This benefit was introduced in Scotland in October 2024. This benefit is for people over state Pension age that need someone to look after them because of a disability or long term health condition. This benefit is not means tested and can make quiet a difference to a Pensioners weekly income, standard of living and enable the individual to get support in place that otherwise they could not afford.

To date the writer has applied for and completed nine of these applications and obtained the award for the member, all have been granted the high rate, the writer is still awaiting the outcome of a further two applications. Completing these forms, seventy four pages of them, is time consuming and require

evidence from a GP and other health professionals involved in the individuals life and a comprehensive report written by the writer giving the DWP a detailed background about the applicant.

When completing these applications the writer has utilised her previous knowledge as a social worker and was part of the writers remit while on duty completing benefit forms. The writer has also used her knowledge of other organisations within Scotland to the advantage of veterans, the impact of which has improved the veteran's physical and emotional health and enable them to have a better quality of life.

The writer is fully aware of the significance of communication between GST and other organisations. Having worked in a statutory setting for a number of years the writer fully appreciates that it is vital to ensuring positive outcomes and necessary for getting the best for those the welfare and the GST are serving.

The writer has developed her knowledge of Organisations and has worked hard at effecting and enhancing her working relationship with Occupational Therapy and other such like minded organisations. The impact of nurturing a collaborative relationship between OT and Welfare has resulted in the installation of a 'Wet room' for a veteran in need of one. Communication is crucial between partner organisations to ensure continuous effectiveness and is the fundamental differentiator between good and great results for the recipient. The welfare Trustees are aware that there are many veterans that are socially isolated, and their only human contact may be the Brunch and Model clubs and other social group activities provided by GST.

The writer and her colleague provide transport to and from these activities. There are veterans through either mental health or work commitments that are experiencing difficulties and are unable to attend the social events GST provide. These members are supported by the writer on a one to one basis; one such member has stated that they feel 'empowered' by the support the welfare services offers.

Another member, who is receiving personalised emotional support whilst caring for her father who is a veteran, recently stated that 'she has felt an enhanced self-awareness about her own abilities and capabilities, while being given time to work on sensitive issues in a private setting', The welfare Trustees will continue to provide ongoing support to vulnerable veterans their families and the wider members of the community. The writer alongside her colleague will monitor and ensure that each veteran physical, emotional, and social needs are being met and to the best of their ability ensure that no veterans/members are left feeling vulnerable and isolated.

Eileen Rietveld
Welfare Trustee GST

The Ideas Fund 2025

Towards the end of 2024 we were fortunate enough to secure a second year of engagement with the Ideas Fund and to meet with 2 new researchers Keri Magee and Stacey Meechan with continuity provided by Sarah-Ann Munoz

During 2025 in partnership with Carrie GST and the researchers carried out several workshops to ascertain the impact of engagement with GST has on members mental wellbeing. They also discussed how members felt engagement with the NHS could be improved and the obstacles faced by veterans.

Feedback from both the video interviews and the World café have given some unique insights into the delivery of services by GST

Below is an extract from the transcript for the world café

GST as Community Anchor and Social Support

- Many stories were shared of GST 'stepping in' to rebuild a sense of community where it had eroded.
- One participant called GST "the social glue."
- Public sector cuts were felt to reduce the time professionals can spend with individuals - GST helps fill that gap by providing meaningful human contact.
- Attendees described how GST gives people the opportunity to "mix and socialise" and feel that "someone has time for me."

Implications & Observations

The session provides detailed, real-life accounts from GST trustees, volunteers, and community members that:

- Illustrate the lived experience of veterans in rural areas.
- Surface the challenges in accessing and navigating primary and secondary care.
- Highlight the mental health and wellbeing consequences of isolation, poor transport, and service fragmentation.

The feedback shows:

- GST is acting as a *bridge* between individuals and formal healthcare systems.
- Their activities help build "social glue," mitigate isolation, and provide practical and emotional support.
- GST fills gaps left by under-resourced or overstretched public services.

Garelochhead Support Trust

Balance Sheet Report

To: 30 June, 2025

ASSETS

Fixed Assets

	Total Fixed Assets	£0.00
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Current Assets

1200 - Bank Account 7269	18,844.86		
1220 - Bank Account 7867	7,263.60		
5001 - Items to sell	277.80		
	Total Current Assets	£26,386.26

	TOTAL ASSETS	£26,386.26
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LIABILITIES

Current Liabilities

2210 - PAYE to pay to HMRC	-28,718.66		
2220 - NIC to pay to HMRC	963.38		
2260 - Pension	-8,439.63		
	Total Current Liabilities	-£36,194.91

Future Liabilities

	Total Future Liabilities	£0.00
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	TOTAL LIABILITIES	-£36,194.91
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	TOTAL NET ASSETS	£62,581.17
EQUITY		
Net Profit / Loss	62,581.17	
<i>Net Profit / Loss (prior year(s))</i>	60,371.14	
<i>Net Profit / Loss (current year)</i>	2,210.03	
	TOTAL EQUITY	£62,581.17

Garelochhead Support Trust

Profit and Loss Report

01 July, 2024 - 30 June, 2025

Sales

4000 - Age Scotland	1,000.00
4010 - Foundation Scotland	10,000.00
4011 - BSA British Science	32,865.00
4013 - A & B Council	1,200.00
4015 - ACHA	480.00
4030 - Veterans Scotland	7,624.00
4126 - The MacRobert Trust	9,976.00
4127 - Dunbritton Housing	460.00
4150 - Donations	13,766.45
4157 - Submariners Association	500.00
4175 - Arnold Clark	500.00
4176 - RM Charity	330.40
4900 - Other income	5,392.24

	Total Sales
	£84,094.09

Direct Expenses

5000 - Brunch Club	5,525.66
7526 - Trips & Subsistance	2,385.00
7855 - Memorial Expenses	289.00

	Total Direct Expenses
	£8,199.66

GROSS PROFIT / LOSS **£75,894.43**

Overheads

6000 - Marketing	386.76
7000 - Employee Wages and Salaries	41,521.85

7030 - Employer's Pension	85.88
7100 - Rent	17,470.00
7400 - Travelling	339.61
7460 - Subsistence	87.50
7510 - Postage and Carriage	85.00
7520 - Office Costs	587.05
7550 - Computer & Software	307.66
7560 - Mobile Charges	311.60
7600 - Legal Fees	65.00
7610 - Bookkeeping Fees	600.00
7630 - Business Insurance	1,098.58
7800 - Repairs and Renewals	28.14
7900 - Bank Charges and Interest	53.29
8200 - General Expenses	10,656.48

	Total Overheads
	£73,684.40

	NET PROFIT / LOSS
	£2,210.03

This period only

Category Code	Category Name	As Of 30/06/2025	
		Debit	Credit
1200	Bank Account 7269	18,844.86	
1220	Bank Account 7867	7,263.60	
2210	PAYE to pay to HMRC		28,718.66
2220	NIC to pay to HMRC		963.38
2260	Pension		8,439.63
4000	Age Scotland		4,040.00
4010	Foundation Scotland		12,761.00
4011	BSA British Science		68,452.00
4012	Turcan Connell		5,000.00
4013	A & B Council		2,308.00
4015	ACHA		1,460.00
4020	Co op		5,421.71
4021	NHS Highland		15,250.00
4025	TSI		35,885.16
4030	Veterans Scotland		93,310.00
4040	Stafford		2,000.00
4045	Babcock Crafts etc)		2,151.26
4046	The Corra Foundation		3,360.00
4100	Memberships		2,554.00
4126	The MacRobert Trust		9,976.00
4127	Dunbritton Housing		460.00
4150	Donations		47,473.66
4157	Submariners Association		500.00
4160	Support in Mind		2,310.00
4170	Armed Forces		1,750.00
4175	Arnold Clark		1,250.00
4176	RM Charity		1,407.37
4180	HSCP		2,248.00
4900	Other income		11,197.19
5000	Brunch Club		20,131.57
5001	Items to sell		277.80
6000	Marketing		1,836.81

7000	Employee Wages and Salaries	168,591.91
7020	Employers NI	1,314.01
7030	Employer's Pension	400.54
7100	Rent	36,704.14
7400	Travelling	12,816.68
7415	Party Events	938.35
7430	Inverness University Course & Food	784.56
7460	Subsistence	143.55
7500	Printing	1,553.28
7510	Postage and Carriage	1,202.07
7520	Office Costs	7,491.14
7525	Arts & Craft Classes	2,719.79
7526	Trips & Subsistance	16,558.80
7527	Well Being Course	525.00
7530	Telephone	56.00
7550	Computer & Software	2,758.07
7560	Mobile Charges	775.60
7600	Legal Fees	275.50
7610	Bookkeeping Fees	2,779.90
7620	Consultancy & Professional Fees	225.00
7625	Counselling Support	985.00
7630	Business Insurance	3,550.02
7640	Equipment Hire	70.00
7650	Laptop Support	10.00
7800	Repairs and Renewals	2,158.10
7850	Cleaning Materials/Sanitisers	134.19
7855	Memorial Expenses	858.62
7900	Bank Charges and Interest	55.12
8000	Gifts for Members	864.32
8200	General Expenses	31,358.29
8210	Subscriptions	13.52
8225	Hardship Funding	350.00
8230	Training Costs	15,390.76
9998	Opening Balances	66,436.03

From: 30/06/2020
To: 30/06/2025

Garelochhead Support Trust
Trial Balance Report

15 Jul 2025
16:21

TOTAL £399,924.76 £399,924.76

GST World Café Table – Summary of Key Insights

Participants: GST Trustees, Volunteers, and Community Members

1. Blurred Lines Between Veteran and Community Needs

- GST supports both veterans and the broader rural community.
- Participants expressed that it's not always easy to distinguish between the two groups in practice – both face the same rural challenges, but veterans may also carry an additional layer of disadvantage due to their status.

2. Challenges with Primary Care Access and Continuity

- Recruitment and retention difficulties in primary care were a major concern.
- One participant said: “The NHS should be behind you and support you in a rural area... it damages your sense of community that doctors constantly change and don't know you.”
- GST volunteers shared that better coordination with primary care is needed, but it's hard when services are staffed mainly by locums unfamiliar with GST or how to refer people to them.
- A strong sense of lost continuity of care was evident.

3. Isolation and Hospital Discharges

- Many spoke about feelings of isolation when attending hospitals in Paisley or Glasgow, especially after being discharged.
- GST created a form allowing their welfare team to represent a member in healthcare settings.
- Stories emerged of people being left alone in hospital with no emotional or practical support after discharge.
- One participant described waiting outside a hospital at 3am to bring someone home.
- Transport difficulties were closely linked to mental wellbeing impacts.

4. Transport and Cross-Boundary Barriers

- Recent changes have made travel to and from hospitals (e.g. Vale of Leven, Paisley) more difficult – patients now must rely on bus services, which don't account for rural realities.
- GST is often willing to help with travel, but NHS and local authority boundaries limit their ability to do so.
- For example, trustees cannot always claim expenses if they cross out of Argyll and Bute, even though that's frequently necessary for healthcare access.
- There was a strong call to highlight these issues to NHS leadership: “The reality of time and costs of journeys from rural areas is not understood.”

5. GST as Community Anchor and Social Support

- Many stories were shared of GST ‘stepping in’ to rebuild a sense of community where it had eroded.
- One participant called GST “the social glue.”
- Public sector cuts were felt to reduce the time professionals can spend with individuals – GST helps fill that gap by providing meaningful human contact.
- Attendees described how GST gives people the opportunity to “mix and socialise” and feel that “someone has time for me.”

6. Specific Suggestions and Reflections

- A practical idea raised: why aren’t rural addresses flagged on hospital referrals to prevent unrealistic appointment times (e.g. 9am or 5pm, with no feasible travel options)?
- Participants noted how past service changes – such as the closure of A&E at Vale of Leven or its transition to a midwifery-led maternity unit – have had significant, lasting impacts.
- Long waiting times were also described as deeply damaging to individuals and communities.

Implications & Observations

The session provides detailed, real-life accounts from GST trustees, volunteers, and community members that:

- Illustrate the lived experience of veterans in rural areas.
- Surface the challenges in accessing and navigating primary and secondary care.
- Highlight the mental health and wellbeing consequences of isolation, poor transport, and service fragmentation.

This data can inform your case studies and underpin the policy brief with quotes and themes that speak directly to the veteran and rural community experience.

The feedback shows:

- GST is acting as a *bridge* between individuals and formal healthcare systems.
- Their activities help build “social glue,” mitigate isolation, and provide practical and emotional support.
- GST fills gaps left by under-resourced or overstretched public services.

This validates GST’s community contribution and can be used to showcase outcomes in your research outputs and stakeholder engagement.

Highlights Gaps in Primary Care Integration. The notes reveal:

- Locums often lack awareness of GST and don't refer veterans/community members there.
- Continuity of care is lacking, and coordination is difficult.

These are actionable insights for the policy briefing: they identify clear system issues that a closer relationship between community organisations and primary care could help address.

Policy-Relevant Observations. Participants raised concerns about:

- Inadequate recognition of rural travel challenges.
- Poor planning of hospital appointments.
- Harmful impacts of past service changes and waiting times.

These points could directly feed into recommendations in the policy brief, such as:

- Rural flagging on hospital referrals.
- Funding mechanisms that support cross-boundary travel.
- Recognition of community assets like GST in NHS planning.