

KILCHRENAN VILLAGE HALL (SCIO)
BOARD REPORT AND ACCOUNTS
FOR THE YEAR ENDED 31 OCTOBER 2025

KILCHRENAN VILLAGE HALL (SCIO)

LEGAL AND ADMINISTRATIVE INFORMATION

Members of Board

Flora Winter
Brian Burnett
Christina Goldsmith
Christopher Goldsmith
Karen Taylor
James Beamish (until 9.5.25)
Janice MacEachen
Lesley McInness (until 6.3.25)
Rhona Knox
Lindsay McGowan
Alice Shambrook (from 6.3.25)
Talia Carmichael (co-opted from 22.7.25)
Angus MacLeod (co-opted from 23.7.25)

Chair/Convener

Brian Burnett

Treasurer

Christopher Goldsmith

Minutes Secretary

Lindsay McGowan

Charity Number

SC007889

Principal Address

Thistle-Doo
Kilchrenan
Taynuilt
Argyll
PA35 1HF

Bankers

Bank of Scotland
Station Road
Oban
Argyll
PA34 4LL

KILCHRENAN VILLAGE HALL (SCIO)

CONTENTS

	Page
Board Report	4 – 7
Statement of Board responsibilities	8
Independent Examiner's report	9
Receipts and Payments Account	10 - 11
Statement of Balances and Notes to the accounts	11 - 14

KILCHRENAN VILLAGE HALL (SCIO)

BOARD REPORT FOR THE YEAR ENDED 31 OCTOBER 2025

The Board presents its report and accounts for the year ended 31 October 2025

Structure, Governance and Management.

The charity was established by a charitable trust deed on 6th October 1933.

The Trust converted to a Scottish Charitable Incorporated Organisation (SCIO) on the 7th March 2016. The term Charity has been used throughout this report to indicate both the Trust up to 7th March 2016 and the SCIO thereafter.

The following people served on the Board of the SCIO for the entire year, or part year as indicated:

Flora Winter
Brian Burnett
Christina Goldsmith
Christopher Goldsmith
Karen Taylor
James Beamish (until 9.5.25)
Janice MacEachen
Lesley McInness (until 6.3.25)
Rhona Knox
Lindsay McGowan
Alice Shambrook (from 6.3.25)
Talia Carmichael (co-opted 22.7.25)
Angus MacLeod (c-opted 23.7.25)

Note:

Applications from Talia Carmichael and Angus MacLeod were accepted by the Board in July 2025 and they were co-opted onto the Board. They will be formally elected to the Board at the AGM in January 2026.

The Board is elected annually at the AGM. Membership of the Board is open to anyone aged 16 or over resident within the area of benefit, which is the Parish of Kilchrenan and Dalavich. The day to day management of the Charity is undertaken by the Board members.

The members of the Board have carried out a rigorous review of all the major risks during the year and are satisfied that systems are in place to mitigate exposure to the major risks. Risk assessment is an agenda item at every Board meeting and all members of the Board have been assigned an area of risk to monitor.

20/01/26

KILCHRENAN VILLAGE HALL (SCIO)

BOARD REPORT (CONTINUED) FOR THE YEAR ENDED 31 OCTOBER 2025

Objectives and Activities.

The Charity's objectives are the management and running of Kilchrenan Village Hall for the use of the community and the development of plans for future use.

Activity Report and Financial Summary

The Trustees are pleased to present their report for the year ended 31st October 2025

Overall, we enjoyed for the second year running a stable operating environment in which to push ahead with providing the service to the community with which the Trustees are charged.

During the year the Hall was used by a variety of organisations and groups, with the old stalwarts of the Art Group and Karate being joined by Bridge and Yoga (for a time). We also hosted Church, Talks, Local Development Trust, Community Council and Consultation events as well as another wedding.

On the first Saturday of each month the Hall hosted the Community Library expertly curated by Flora Winter with help from Colin Winter, the McFees and the Ritchie-Noakes. Aside from making a significant contribution to funds through donations and book sales (£709 in the year), it also provided opportunity for produce sales by local businesses. It is hoped to expand that offer in the coming year.

On the social front, the year kicked-off with a return of a Pre-Loved sale which just kept giving as clothes continued to be sold after the event. The end of November saw a return of the St Andrew's Ceilidh to the Hall with a great supper enjoyed by some 50 diners, who, when supplemented by a further 20 or so dancers, reeled the night away. A great deal of fun.

December brought Kilchrenan Does Christmas, with highly successful fundraising supplementing the marvelous locally produced Christmas gifts and other produce on sale from 10 stall holders.

Over the winter months we hosted coffee mornings and soup lunches including a Christmas one at which the newly formed Loch Awe Voices performed. There were also two Juke Box evenings concluding in March with a Music/Dance evening plus another excellent quiz provided by Flora Winter.

The spring brought more coffee mornings, another Juke Box evening and a plant sale. It concluded with a BBQ at the end of May.

Following on from a Summer Ceilidh in June, July saw the start of a KVH collaboration with the Dalavich Art Group. First in this series was the Awesome Crows scarecrow competition which stretched from Ford to Kilchrenan. It was followed by a very well attended and excellent play about the World War Two Timber Girls at the Dalavich performed by the Three Wee Crows.

The final part of this collaboration was held in October and comprised a series of “Memory” themed events building on the inaugural and highly successful Story Telling the previous year. Led by Clare Bryden this series included the writing and recording of a Community Poem which drew much from a Memory Café held at KVH where past photographs and stories were exchanged facilitated by Rhona Knox. This celebration of the recent past, concluded with a Samhain evening which just slipped into the next financial year.

This exciting collaboration was made possible by a generous grant from the River Avich Hydro Benefit Fund.

These events were interspersed over the summer with it a series of Kids Clubs at KVH organised by Alice Shambrook with children and parents attending from a wide radius.

The year has been a busy one in terms of further improvements to the Hall.

The first was the replacement of rotting soffits, fascias and gutters with more durable material at the same time as giving the exterior of the hall a much needed lick of paint. This work was organised once again by Jamie Beamish before he left, for which the hall are very grateful.

In the early autumn we replaced the older of our two sheds with a larger new one, so providing valuable additional storage space.

Finally at the end of the year, Lindsay McGowan and Andy Mouat led on the purchase and installation of a new AV system for the hall. This now means we can plan an exciting programme of entertainment in the coming years.

All of these improvements were supported by generous funding from the Carraig Gheal Windfarm Community Benefit Fund secured by our chief fund raiser, Janice MacEachen.

In terms of finances, following a highly successful 23/24, this past year was always expected to see a managed decline in accumulated reserves to ensure the Hall was maintained and improved so it could provide the Community services to which we are committed.

At an operating level there was an overall deficit of £5,522 (an increase in deficit from £2,920 in the previous year). Hall hire income increased in the year from £3,375 last year to £3,625. This was countered though by a rise in Village Hall running costs from £6,903 to £9,147. However, of this £2,244 increase, £2,950 was for the external decorations funded from our core funds. Therefore, recurring running costs fell in the year.

Our principal non-event fundraiser, the 50:50 Club, brought in receipts of £1,790 against £2,015 in the previous year. With prize payments and other costs, the net surplus from 50:50 was £1,191 (£1,563 in 23/24)

Event receipts in the year amounted to £8,864 including a grant from River Avich Hydro for £500 (down from £ 9,134). After costs and donation adjustments, the events contributed £4,720 to Hall funds (£5,481 in 23/24).

Overall gross receipts for the year were £34,863 (£43,294 in 23/24) which amounted to £14,519 after adjustment for the various grants (£15,621 in 23/24).

Overall expenses for the year were £13,890 (£11,008 in 23/24)

After allowance for the village hall improvement works and grant and loan funding there was an overall cash deficit for the year of £923 compared to a surplus of £2,327 in 23/24. Cash balances decreased from £25,726 to £24,803. Of this £332 is restricted, giving £24,471 of unrestricted funds (down from £25,494)

After allowance for changes to bar stock there was a deficit of £798 compared to a £1,922 surplus in the previous year.

This is a managed and expected decline in reserves accounted for in whole by infrequently recurring running cost. With unrestricted reserves representing 2.7 years of Hall running costs, the balances are healthy and the Board considers the SCIO to be in a strong position from which to enjoy a sustainable future with a good buffer to shelter it from any unexpected shocks.

All in all, we are in a very sound position, both financially and operationally. This will enable your Board to continue to serve the Community but also to enhance our offer through a series of planned improvement works to the Hall, as well as more community events coupled with increased hall usage by clubs, societies, and other groups.

That Board continues to evolve with old faces (this year H&S doyen Lesley McInnes and building supremo Jamie Beamish) leaving with our grateful thanks and new (younger) faces appearing in the form of Alice Shambrook, Talia Carmichael and Angus MacLeod. There is always room for more.

However, none of this is possible without the support we enjoy from the Community we serve; be it in running events, helping with works or digging deep into pockets. That support is greatly appreciated.

Brian Burnett, Convenor
On Behalf of the SCIO Board
Date: 20.1.2026

B. Burnett

KILCHRENAN VILLAGE HALL (SCIO)

STATEMENT OF BOARD RESPONSIBILITIES

The Board is responsible for preparing accounts in accordance with the applicable laws of the United Kingdom and of Scotland.

Law applicable to charities in Scotland requires the Board to keep accounting records in accordance with the Charities and Trustee Investments (Scotland) Act 2005, to present accounts which agree with these records and comply with the Charities Accounts (Scotland) Regulations 2006. The Board must also adhere to the accounting and financial review requirements of the SCIO Constitution.

KILCHRENAN VILLAGE HALL (SCIO)

INDEPENDENT EXAMINER'S REPORT

**Report to the Members of the Board of Kilchrenan Village Hall (SCIO),
Registered Charity Number SC007889, on the accounts for the charity for the
year ending 31st October 2025 set out on pages 10 to 14.**

The Members of the Board, as the Charity's trustees, are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) 2005 Act and the Charities Accounts (Scotland) Regulations 2006.

The Charity trustees consider that the audit requirement of Regulation 10 (1) (a) to (c) 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.

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (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 seeks explanations from the Board 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.

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

which gives me reasonable cause to believe that in any material respect the requirements:

to keep accounting records in accordance with section 44(1)(a) of the 2005 Act and regulation 4 of the 2006 Accounting Regulations

and to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounting Regulations

have not been met, or to which in my opinion attention should be drawn in order to enable a proper understanding of the accounts to be reached

Signed: 

Date: 20TH JANUARY 2026

Name: Finlay Kerr McFee (Non-practising member, Institute of Chartered Accountants of Scotland)

Brae House,
Kilchrenan
Argyll PA35 1HD

KILCHRENAN VILLAGE HALL (SCIO)
Accounts for year to 31/10/25

RECEIPTS AND PAYMENTS ACCOUNT

Note Ref		Receipts to 31/10/25	Receipts to 31/10/24	Payments to 31/10/25	Payments to 31/10/24	Surplus/ (Deficit) to 31/10/25	Surplus/ (Deficit) to 31/10/24
	Hall Rentals	£3,625	£3,375				
TWO	Running Costs			£9,147	£6,903		
	Total Hall Income	£3,625					
	VH OPERATING SURPLUS/(DEFICIT)					-£5,522	-£2,920
	FUND RAISING						
	50/50 Receipts	£1,790	£2,015				
	Lottery Licence			£20	£20		
	50/50 Prize Payments			£579	£393		
	50/50 Expenses			£0	£39		
	Total 50/50 Expense			£599	£452		
FIVE	50/50 CLUB SURPLUS/ (DEFICIT)					£1,191	£1,563
	VH Events Receipts	£8,364	£9,134				
FOUR	Avich Hydro - Grant	£500					
	Total Events Income	£8,864					
	VH Events Expenses			£3,982	£3,498		
	PRS Licence			£162	£155		
	Total VH Event Expense			£4,144	£3,653		
	VH Events SURPLUS/(DEFICIT)					£4,720	£5,481
	Equipment Hire	£30	£60			£30	£60
	Equipment Sales	£0	£0				£0
	Donations	£0	£0				
	Bank Interest	£210	£281			£210	£281

THREE	FIXED ASSETS						
	Grant	£20,344	£20,077				
TEN	Loan	£0	£7,593				
	Total Grant/Loan	£20,344					
	Village Hall Improvements			£20,948	£29,088		
	FIXED ASSETS	£20,344	£27,670	£20,948	£29,088	-£604	-£1,418
TEN	Loan Repayment			£948	£720	-£948	-£720
	GROSS RECEIPTS	£34,863	£43,294				
	TOTAL PAYMENTS			£35,787	£40,816		
	OVERALL SURPLUS/ (DEFICIT)					-£923	£2,327

STATEMENT OF BALANCES

@31/10/2025

@31/10/2024

Main Bank Account	£303 FOUR	£426
Savings Account	£24,500	£25,300
Cash on Hand	£0	£0

TOTAL MONETARY ASSETS **£24,803** **£25,726**

DECREASE IN MONETARY ASSETS **-£923**

FIXED ASSETS

Land & Buildings	£343,502	£335,739
Fixtures Fittings & Equipment	£22,219	£17,283
TOTAL FIXED ASSETS	£365,721	£353,022

INCREASE IN FIXED ASSETS **£12,699**

BAR STOCK ADJUSTMENT **£442** **£317**

OVERALL INCREASE IN ASSETS **£12,218**

1 Accounting Policies

1.1 Basis of Preparation

The accounts have been prepared under the historical cost convention.
The accounts have been prepared in accordance with the Charity Accounts (Scotland) Regulations 2006, on a Receipts and Payments basis, as annual gross expenditure/income has remained below the permitted maxima since substantial completion of the village hall refurbishment project in the annual accounting period to 31st October 2007.

1.2 Fixed Asset Pool, stated at Historical Cost

In the annual accounting periods ending on 31st October 2006 and 2007, due to the levels of expenditure incurred on the major village hall refurbishment project, the Charity adopted accounting standards set out in the Statement of Recommended Practice, Accounting and Reporting by Charities, issued in March 2005. This major project having been substantially completed by the end of the 2007 accounting year, the Charity decided to revert to simplified receipts and payments accounting for 2008 onwards, as permitted by the Regulations as long as the maximum permitted level of annual expenditure/income remains below the limit specified in the regulations as continually amended.

The Charity decided, following the significant Insurance Event that took place in the previous year, to retire all Fixed Assets which can no longer be identified after the reinstatement. Accordingly the initial Valuation and the small legacy balances of accumulated depreciation have been absorbed in the overall write-off of Fixed Assets.

A further write-off was performed in the current year to retire Fixed Assets no longer in use after the replacement of Soffits, Fascias and Gutters and the original shed.

What remains as Fixtures and Fittings are additions since 2009 less identified retirements from those additions.

2 VILLAGE HALL	To 31/10/24	To 31/10/24
Operating Costs		
Insurances	£1,513	£1,480
Heat and Light	£1,750	£1,131
Gas	£60	£118
Cleaning	£619	£1,014
Broadband /Telephone	£385	£193
Fire Alarm	£315	£260
Other	£142	£0
Gardening	£438	£420
Equipment	£86	£994
Software Subscriptions	£185	£0
Repairs	£3,067	£488
Training	£0	£0
Accountancy	£527	£161
Advertsing & Marketing	£60	£644
Pest Control	£0	£0
	£9,147	£8,819

3 Fixed Assets and Restricted Funding

	Land and Buildings	Fixtures, Fittings & Equipment	Total
Additions at Cost 2004 to 2024	£335,739	£17,283	£353,022
Additions at Cost 2025 –	£16,012	£4,936	£20,948
Disposals & Retirements at Historic Cost - 2025	-£8,249		-£8,249
Historic Cost Pool at 31/10/2025	£343,502	£24,769	£365,721

Funding Grants Received	Land and Buildings	Fixtures Fittings & Equipment	Total
Years 31/10/2004 to 31/10/2024	£311,602	£16,923	£328,525
Grants 2025	£15,687	£4,657	£20,344

4. Main Bank Account - Restricted Fund Claim

The balance contains within it an amount of £232 donated to the SCIO by the Kilchrenan Thursday Club to be kept as a restricted fund for the purpose of inviting guest speakers.

The balance also contains an amount of £100 remaining from a grant from River Avich Hydro for Story telling Events.

5. 50/50 Club

The 50/50 Club is comprised of annual/monthly amounts paid by entrants with a draw taking place each month for monetary prizes. Winners are able to re-invest into future draws. This year the amount re-invested was £215. Winners have also foregone their prizes choosing to leave the amounts in Hall Funds, this being £354 for this year.

6. Governance Costs

As explained at 1.1 above, the Charity has decided on simplified receipts and payments accounting for the current year. It has accordingly been possible to eliminate the cost of Governance formalities, an independent review has been performed gratis by a suitably qualified and experienced resident of Kilchrenan. The Board may decide upon an honorarium for the independent examiner's assistance.

7 Expenditures by Board Members

No Board Member nor any person connected with them, received remuneration or benefits from the Charity during the year. However certain members received reimbursement for costs they incurred personally on behalf of the Charity, as follows:

Christina Goldsmith	£1,059	Events, Cleaning, Marketing
James Beamish	£28	Gardening
Janice MacEachen	£378	Events, Equipment, Repairs
Flora Winter	£129	Events
Lindsay McGowan	£4,962	Events, Fixtures & Fitting
Rhona Knox	£1,012	Events, Advertising & Marketing, Repairs, Paint
Alice Shambrook	£447	Events

Expense claims and payments against invoices are settled by cheque requiring signature of two Members of the Board, or by Bank Transfer requiring dual release by two Members of the Board.

8. Employees

The Charity did not employ any person at any time in the course of the current year.

9. Contingent Liability

There are no contingent liabilities.

10. Outstanding Liabilities at 31/10/2025

Loan financing of £7593 was granted by The Energy Savings Trust in 2024 for the Air Source Heat Pump and insulation Installation. This is interest free and repayable over an 8 year period. Capital repayed in the current year was £948. The balance outstanding as at 31/10/2025 is **£5925**, to be repayed at £79 per month, meaning the Loan will be fully repayed early in the year ending 2032.