

**FINANCIAL STATEMENTS FOR YEAR ENDED
31ST DECEMBER 2025**

LOCHALINE VILLAGE HALL

SCOTTISH CHARITY NO: SC012524

Lochaline Village Hall
SC012524

Trustees' Annual Report

The Trustees present their report together with the financial statements and the Independent Examiners report for the year ended 31 December 2025.

Reference and Administrative Information

Charity Name

Lochaline Village Hall

Charity No

SC012524

Address

Lochaline, Morvern, PA80 5XT

Current Trustees (Committee Members)

Alan Kennedy	Chair	
Nicki Burnham	Secretary	
Jayne Kennedy	Treasurer	
Faith Finnigan		
Caroline Thwaites		left 05.02.2025
Annemie Shanks		
Katrina Laurie		joined October 2025
Bob Jones		joined Dec 2025

Structure, Governance and Mangement

Constitution

The Charity is an unincorporated association. It is governed by its constitution which was adopted on 21st Dec 1949 and revised on 12th March 2012.

Appointment of Trustees

The hall is managed by a committee of volunteers who are elected each year at the Annual General Meeting and consists of a Chairman, Vice Chairman, Secretary and Treasurer, and at least three others. They shall retire at each Annual General Meeting but shall be eligible for re-election.

The Committee will appoint three Trustees from within the community of Morvern. Should one wish to retire, the Committee will appoint a new Trustee at any time.

Lochaline Village Hall
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Objectives and Achievements

Charitable purposes

To promote the benefits of the inhabitants of Lochaline and Morvern and its environs without distinction of sex, sexuality, political, religious or other opinions, by associating the local statutory authorities, voluntary organisations and inhabitants in a common effort to advance education and to provide facilities, or assist in the provision of facilities; in the interest of social welfare for recreation and other leisure time occupation, so that their conditions of life may be improved.

Achievements and Performance

A good year for the hall.

Initially changed electricity supplier to British Gas Lite. We are now receiving accurate monthly bills so we know exactly where we stand.

The 50:50 draw is well supported.

There has been a good variety of bookings over the year. A new gaelic youth group is the most recent regular booking.

For the future we are looking to create an extra storage facility and possibly a generator to become a resilience hub should the village experience a prolonged power outage as with Storm Amy.

J Kennedy
Treasurer




Lochaline Village Hall
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Independent examiner's report to the Trustees(Committee) of Lochaline Village Hall

I report on the accounts of the charity for the period ended 31st December 2025 which comprises the statement of receipts and payments, the balance sheet 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 20/02/2026

Lochaline Village Hall

SC012524

**Statement of Receipts and Payments
For The Year Ended 31st December 2025**

Receipts	Note 4	Unrestricted	Restricted	2025	2024
Donations		20	0	20	40
Grants		0	0	0	12049
Fundraising		1589	0	1589	463
Bank Interest		0	88	88	79
Charitable Activities - Rents		5642	0	5642	4837
- 50/50 club		1260	0	1260	1645
Other income		0	0	0	984
		8511	88	8598	20096

Payments	Note 5				
Cost of Charitable Activities		8497	0	8497	7945
Governance costs		375	0	375	350
Purchase of Equipment		0	0	0	9254
Total Payments		8872	0	8872	17549
Surplus/(Deficit) for the year		-361	88	-274	2547
Transfer between funds		-5000	5000	0	0
Surplus/(Deficit) for the year		-5361	5088	-274	2547

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Statement of Balances - As at 31 December 2025

	Unrestricted	Restricted	Total 2025	Total 2024
Funds Reconciliation				
Opening cash at bank and in hand	15214	5120	20334	17787
Surplus/(Deficit) for year	-5361	5088	-274	2547
Closing cash at bank and in hand	9853	10208	20060	20334

Bank and Cash Balances

RBS Current Account	9823	15183
RBS Savings Account	10208	5120
Cash in Hand	30	30
	20060	20334

Other Assets (Unrestricted Fund)

Village Hall and Land	350000	350000
Tables and chairs	7123	8904
Cooker	233	350
Unpresented cheques	240	547
	357596	359801

Liabilities (Unrestricted Fund)

Uncleared cheques	400	375
	400	375

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Notes to the Accounts for the Year Ended 31st December 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 available for general purposes in accordance with the charities purposes.

Restricted funds is a savings account for interest and unplanned costs.

3 Related party transactions

No remuneration was paid to the Trustees or any connected persons during the year (2024: Nil).

4 Receipts

	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
Grants/Interest free loan				
Scottish Sea Farms	0	0	0	371
Energy Savings Trust	0	0	0	0
The National Lottery	0	0	0	6678
Ardtornish Estate	0	0	0	5000
	0	0	0	12049
Fundraising				
Various	1589	0	1589	463
	1589	0	1589	463
Charitable Activities				
Rents	5642	0	5642	4837
50/50 club	1260	0	1260	1645
	6902	0	6902	6482
Bank interest				
Bank interest	0	88	88	79
	0	88	88	79
Other income				
SSE refund	0	0	0	984
	0	0	0	984

Notes to the Accounts for the Year Ended 31st December 2025

5 Payments

	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
Charitable Activities				
50/50 Club	660	0	660	638
Caretaker/cleaning	589	0	589	554
Electricity	825	0	825	2071
Oil	2215	0	2215	2002
Repairs & Maintenance	1772	0	1772	1035
Insurance	1130	0	1130	960
Licences	491	0	491	121
Adv/tel/stat	205	0	205	6
Interest free loan	42	0	42	42
Bank chgs	92	0	92	130
Sundries	431	0	431	349
Shop	46	0	46	38
	8497	0	8497	7945
Governance costs				
Annual Accounts	225	0	225	200
Independent Examination	150	0	150	150
	375	0	375	350

Lochaline Village Hall
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Schedule of Assets
At 31 December 2025

Description	Value at year end
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The Village Hall and surrounding land	£350,000.00
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The value is an estimate based on the collected best judgement of Lochaline Village Hall Committee at a meeting held on 6th February 2012.

Other assets

Table and chairs	£7,123.00
Cooker	£233.00

Depreciated at a realistic rate over their useful life, this is not required to be shown in Receipts and Payments Accounts.