

Arrochar & Tarbet Community Development Trust

Scotland · Charity number SC031567

Details

Status	Active
Legal form	Company (the charity is registered with Companies House)
Registered	2001-02-14
Register	View on the OSCR register

Contact

Address	3 Villages Hall Shore Road Arrochar G83 7AB
Website	www.arrocharandtarbet.co.uk

Activities

Activities: 'It carries out activities or services itself'

Purposes: 'the prevention or relief of poverty', 'the advancement of education', 'the advancement of citizenship or community development', 'the advancement of the arts, heritage, culture or science', 'the provision of recreational facilities, or the organisation of recreational activities, with the object of improving the conditions of life for the persons for whom the facilities or activities are primarily intended', 'the advancement of environmental protection or improvement'

What the charity does: Undertake community improvement projects. Own and operate the 3 Villages Community Hall

Beneficiaries: 'Children or young people', 'Older People'

Objectives: (a) To relieve poverty among those residents of Arrochar, Tarbet, Succoth, upper Loch Long and upper Loch Lomondside which is the general area and boundaries covered by the locally elected Community Council for Arrochar and Tarbet. (The Operating Area). (b) To relieve the needs of those in the community who are disadvantaged by reason of their rural isolation in such ways as are charitable in law, including the young, unemployed, elderly, those suffering from mental and/or physical disability, illness or impairment. (c) To provide in the interests of social welfare within the Operating Area facilities for recreation and other leisure time occupation available to the public at large with a view to improving their conditions of life. (d) To advance education particularly, but not exclusively, amongst unemployed people through the provision of various forms of educational opportunities thereby contributing to the life-long learning and development of such individuals. (e) To promote training skills and opportunities of all kinds, particularly such skills as will assist

residents in the Operating Area to obtain gainful employment. (f) To promote, facilitate and support other schemes and projects of a charitable nature for the benefit of the community within the Operating Area. (g) To preserve, restore and improve the environment in and around the Operating Area through the provision, maintenance and/or improvement of public open space and other public amenities and other environmental and rural regeneration projects, and in doing so, to seek wherever appropriate (but subject to appropriate safeguards to ensure that the public benefit so arising clearly outweighs any private benefit thereby conferred on private landowners) to carry out works of reclamation, remediation, restoration and other operations to facilitate the use for those purposes of land whose use has been prevented or restricted because of previous use. (h) To promote for the public

Geography

- **Main operating location:** Argyll And Bute
- **Geographical spread:** A specific local point, community or neighbourhood

Finances

Period end	Income	Expenditure	Assets	Employees
2026-03-31	£136,218	£127,253	-	1
2025-03-31	£136,218	£127,253	-	1
2024-03-31	£114,648	£22,538	-	0
2023-03-31	£9,531	£8,393	-	0
2022-03-31	£19,957	£50,465	-	0

Arrochar & Tarbet Community Development Trust

Scotland - Charity number SC031567

Accounts

Arrochar & Tarbet Community Development Trust
(A company limited by guarantee)

Directors' Report and Financial Statements

For the year ended 31st March 2025

Reference and administrative information

Charity Number SC031567
Company Registration Number SC251805

Registered Office The Three Villages Hall
Shore Road
Arrochar
Argyll & Bute
G83 7AA

Country of Origin UK

Trustees Mhairi Louise Cadie (appointed 12th August 2024)
Donald Mcvean Illingworth (appointed 12th August 2024)
Jen Little (appointed 12th March 2024)
Brenda Steele MacCrimmon (appointed 27th June 2024)
Duncan Iain MacLachlan (appointed 11th September 2024)
Carol Ann Munn
Nicholas Ryan Novak

Accountants Nevis Accountancy Services Limited
Office 6
An Drochaid
Claggan Road
Fort William
Inverness-Shire
PH33 6PH

Bankers Royal Bank of Scotland
36 St Andrew Square
Edinburgh
EH2 2YB

Arrochar & Tarbet Community Development Trust
(A company Limited by guarantee)

Chair's Report
For the year ended 31st March 2025

Having recently stepped into the role as Chair, I am pleased to report on a successful year for the Trust that was characterised by our strategic focus on implementing our community's Local Place Plan (LPP) following its establishment in 2023. This year focused on translating community vision into tangible progress.

Local Place Plan Implementation

We have achieved significant progress across several priority areas identified in the LPP. Housing discussions are advancing, whilst grant funding has been secured for feasibility studies addressing two critical community needs: the regeneration of derelict land and the provision of permanent public toilet facilities. However, we recognise that delivering LPP objectives at the required pace cannot be sustained solely through volunteer effort within our small community. Consequently, securing grant funding for a dedicated Development Officer position has become a strategic priority for the coming year.

Community Investment and Support

The Trust received a substantial community dividend from the Arrochar Community Hydro Scheme, enabling us to distribute nearly £50,000 in grants across diverse community organisations. Principal beneficiaries included Arrochar Primary School, Arrochar Parish Church, and Arrochar Mountain Rescue. Additional funding supported projects delivering direct community benefit, including our Waterfront Improvements initiative, whilst also facilitating the establishment of new community groups. Individual grants were awarded to support local residents' education and training opportunities. In collaboration with partner organisations, we continued to provide essential visitor management through our Visitor Warden service and seasonal toilet facilities at Loch Long.

Community Hub Operations

The Trust maintained operational oversight of the Three Villages Community Hall, which experienced steady growth in both local and commercial usage, strengthening its financial sustainability. Whilst we regret the cessation of some established groups, notably the Scouts due to volunteer recruitment challenges, we have welcomed new initiatives including a Parent and Baby Group and an Art Class. The Hall continues to serve the Open Doors programme, providing weekly social interaction and exercise opportunities for older community members. Our civic responsibilities remain central to the Hall's mission, hosting polling stations, vaccination clinics, and public meetings, alongside supporting community celebrations and private functions.

Strategic Priorities

Three key objectives will guide the Trust's activities in the forthcoming year: accelerating Local Place Plan delivery, preferably supported by a dedicated Development Officer; recruiting new Directors to enhance our governance capacity and bring fresh expertise; and implementing a comprehensive upgrade programme for the Three Villages Hall infrastructure as the facility enters its sixteenth year of operation.

Conclusion

My earnest thanks go to all the Trustees and wider community members that have contributed to our progress this year. In particular, I want to thank and acknowledge the diligent and inspiring work of our previous Chair, Duncan MacLachlan, who is responsible for leading the Trust over these many years. Duncan will continue on as a Trustee and we are all looking forward to our continued collaboration.



Nick Novak

Chair

Date: 8/12/25 December 2025

Arrochar & Tarbet Community Development Trust
(A company limited by guarantee)

Independent examiner's report to the trustees on the unaudited financial statements of Arrochar & Tarbet Community Development Trust

I report on the financial statements of the charity for the year ended 31st March 2025 which are set out on pages 4 to 17 and comprise the statement of financial activities, the balance sheet and the related notes. These financial statements have been prepared in accordance with the Financial Reporting Standard FRS102 (effective January 2016), under the historical cost convention and the accounting policies set out therein.

Respective responsibilities of trustees and independent examiner

The charity's trustees (who are also the directors of the company for the purposes of company law) 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 trustees consider that the audit requirement of Regulation 10(1) (a) to (c) of the 2006 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 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 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 view given by 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:
 - o to keep accounting records in accordance with section 44 (1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
 - o to prepare accounts which accord with the accounting records and to comply with Regulation 8 of the 2006 Accounts Regulationshave 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.



Mrs S R Kennedy FMAAT FCCA
Chartered Certified Accountant
Nevis Accountancy Services Limited
An Drochaid
Claggan Road
Fort William
PH33 6PH

Date: *11th* December 2025

Arrochar & Tarbet Community Development Trust
(A company Limited by guarantee)

Report of the directors (incorporating the trustees' report)
For the year ended 31st March 2025

The directors present their report and the financial statements for the year ended 31 March 2025. The directors who are also trustees of Arrochar & Tarbet Community Development Trust for the purpose of charity law and who served during the year and up to the date of this report are set out on Page 1.

Structure, Governance and Management

The charity is constituted as a company limited by guarantee and is governed by its Memorandum and Articles of Association.

The methods used to recruit and appoint new charity trustees are identified in the Memorandum and Articles of Association.

The Company was registered as a charity on 14th February 2001 and became incorporated on 26th June 2003 as a company limited by guarantee. Trustees are also members of the management committee, the latter body being responsible for the day to day running of the company.

Reference and Administrative Details

The name of the charity is Arrochar & Tarbet Community Development Trust. Its Charity number is SC031567 and Company Number is SC251805.

The address of the principal office and the address of its registered office is: The Three Villages Hall, Shore Road, Arrochar, Scotland, G83 7AB.

The names of the charity's trustees as at this report date or who served as a trustee in the reporting period are as follows:

Mhairi Louise Cadie	(appointed 12 th August 2024)
Donald Mcvean Illingworth	(appointed 12 th August 2024)
Jen Little	
Brenda Steele MacCrimmon	(appointed 12 th March 2024)
Duncan Iain MacLachlan	
Carol Ann Munn	(appointed 27 th June 2024)
Nicholas Ryan Novak	(appointed 11 th September 2024)

Objectives and Activities

The charitable objects of the charity are as follows:

- (a) To relieve poverty among those residents of Arrochar, Tarbet, Succoth, upper Loch Long and upper Loch Lomondside which is the general area and boundaries covered by the locally elected Community Council for Arrochar and Tarbet. (The Operating Area);
- (b) To relieve the needs of those in the community who are disadvantaged by reason of their rural isolation in such ways as are charitable in law, including the young, unemployed, elderly, those suffering from mental and/or physical disability, illness or impairment;
- (c) To provide in the interests of social welfare within the Operating Area facilities for recreation and other leisure time occupation available to the public at large with a view to improving their conditions of life;
- (d) To advance education particularly, but not exclusively, amongst unemployed people through the provision of various forms of educational opportunities thereby contributing to the life-long learning and development of such individuals.
- (e) To promote training skills and opportunities of all kinds, particularly such skills as will assist residents in the Operating Area to obtain gainful employment;
- (f) To promote, facilitate and support other schemes and projects of a charitable nature for the benefit of the community within the Operating Area;
- (g) To preserve, restore and improve the environment in and around the Operating Area through the provision, maintenance and/or improvement of public open space and other public amenities and other environmental and rural regeneration projects, and in doing so, to seek wherever appropriate (but subject to appropriate safeguards to ensure that the public benefit so arising clearly outweighs any private benefit thereby conferred on private landowners) to carry out works of reclamation, remediation, restoration and other operations to facilitate the use for those purposes of land whose use has been prevented or restricted because of previous use.
- (h) To promote for the public benefit the preservation (whether wholly or in part) of buildings and other structures of historic and/or architectural significance located within the Operating Area.

Achievements and Performance

See Chairs Report

Arrochar & Tarbet Community Development Trust
(A company Limited by guarantee)

Report of the directors (incorporating the trustees' report) continued
For the year ended 31st March 2025

Financial Review

The financial position at the end of the year is total income of £136,218, total expenditure of £127,252 resulting in a surplus of £8,966.

The charitable company's Reserves Policy is to ensure that enough funds are held to cover at least six months unrestricted net expenditure and a minimum of £10,000. At the end of this year there was £195,201 in unrestricted funds which complies with this policy.

The trustees, therefore, do not have any uncertainties about the charity's ability to continue as a going concern.

Exemptions from Disclosure

There are no exemptions from disclosure.

Funds held as custodian Trustee on behalf of others

Arrochar & Tarbet Community Development Trust does hold funds as a custodian Trustee on behalf of others. These are as follows:

<u>Name</u>	<u>£</u>
Intergenerational Group	163.00
Friends of Loch Lomond (FOLL) - Visitor Warden and portaloos	222.42
Open Doors	<u>4,244.82</u>
Total	<u>4,630.24</u>

Arrochar & Tarbet Community Development Trust
(A company Limited by guarantee)

Report of the directors (incorporating the trustees' report) continued
For the year ended 31st March 2025

Statement of Directors' Responsibilities

The directors (who are also the trustees of Arrochar & Tarbet Community Development Trust under charity law) are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice.

Company law requires the directors to prepare financial statements for each financial period which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the directors are required to:-

- Select suitable accounting policies and then apply them consistently
- Observe the methods and principles in the Charities SORP
- Make judgements and estimates that are reasonable and prudent
- State whether applicable UK Accounting Standards have been followed subject to any material departures disclosed and explained in the financial statements, and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation

The directors are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and which enable them to ensure that the financial statements comply with the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005, and the Charities Accounts (Scotland) Regulations 2006 (as amended), FRS102 (effective January 2016) and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Sarah Kennedy FMAAT FCCA of Nevis Accountancy Services was deemed to be appointed as independent examiner and the directors recommend that Sarah Kennedy FMAAT FCCA remains in office until further notice.

Small Company provisions

This report has been prepared in accordance with the special provisions for small companies under Part 15 of the Companies Act 2006.

This report was approved by the Board and signed on its behalf by:-



Jen Little
Director

Date: 8th December 2025

Arrochar & Tarbet Community Development Trust
(A company limited by guarantee)

Statement of financial activities (incorporating the income and expenditure account)
For the year to 31st March 2025

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	2025 Total Funds £	2024 Total Funds £
Income and endowments from:						
Donations and legacies	2	1,107	-	404	1,511	2,947
Charitable activities for generating funds	3	32,049	-	-	32,049	37,251
Charitable activities - grants	4	-	-	101,000	101,000	23,000
Other trading activities	5	-	-	-	-	-
Investments	6	1,153	-	-	1,153	731
Other	7	505	-	-	505	73,719
Total Income		34,814	-	101,404	136,218	137,648
Expenditure on:						
Raising funds		-	-	-	-	-
Charitable activities	8	22,981	-	103,791	126,772	1,062,120
Other - support costs	9	480	-	-	480	400
Tax on activities	10	-	-	-	-	-
Total expenditure		23,461	-	103,791	127,252	1,062,520
Net income/(expenditure) for the year		11,353	-	(2,387)	8,966	(924,872)
Transfers between funds		(9,444)	-	9,444	-	-
		1,909	-	7,057	8,966	(924,872)
Other recognised gains/(losses):						
Gains/(losses) on revaluatoin of fixed assets		-	-	-	-	-
Actuarial gains/(losses) on defined benefit pension schemes		-	-	-	-	-
Other gains/(losses)		-	-	-	-	-
Net movement in funds		1,909	-	7,057	8,966	(924,872)
Reconciliation of funds:						
Total funds brought forward		193,292	-	163,442	356,734	1,281,606
Total funds carried forward		195,201	-	170,499	365,700	356,734

Arrochar & Tarbet Community Development Trust
Company No SC251805
(A company limited by guarantee)

Balance sheet as at 31st March 2025

	Note	2025 Total Funds £	2024 Total Funds £
Fixed Assets:			
Intangible assets		-	-
Tangible assets	12	219,311	280,106
Heritage assets		-	-
Investments		-	-
Total fixed assets		219,311	280,106
Current assets:			
Stocks	13	1,021	875
Debtors	14	3,259	6,427
Investments	15	100	100
Cash at bank and in hand		143,810	74,670
Total current assets		148,191	82,072
Liabilities:			
Creditors: Amounts falling due within one year	16	1,801	5,443
<i>Net current assets or liabilities</i>		<u>146,389</u>	<u>76,628</u>
<i>Total assets less current liabilities</i>		<u>365,700</u>	<u>356,734</u>
Creditors: Amounts falling due after more than one year		-	-
Provisions for liabilities		-	-
<i>Net asset or liabilities excluding pension asset or liability</i>		<u>-</u>	<u>-</u>
Defined benefit pension scheme asset or liability		-	-
Total net assets or liabilities		365,700	356,734
The funds of the charity:			
Endowment funds		-	-
Restricted income funds		170,499	163,442
Total restricted funds	17	170,499	163,442
Unrestricted funds	18	195,201	193,292
Revaluation reserve	19	-	-
Pension reserve		-	-
Total unrestricted funds		195,201	193,292
Total charity funds	20	365,700	356,734

The notes on pages 10 to 17 form part of these financial statements

Directors' statements required by Section 477 of the Companies Act 2006 for the year ended 31st March 2025

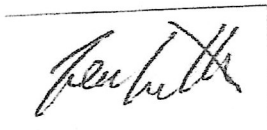
In approving these financial statements as directors of the company we hereby confirm:

- a) that for the year ending 31st March 2025 the company was entitled to exemption from audit under section 477 of the Companies Act 2006.
- b) that no notice has been deposited at the registered office of the company pursuant to section 476 of the Companies Act 2006 requesting that an audit be conducted for the year ended 31st March 2025.
- c) that we acknowledge our responsibilities for:
 - 1) ensuring that the company keeps proper accounting records which comply with section 386 of the Companies Act
 - 2) preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its surplus or deficit for the year then ended in accordance with the requirements of sections 394 and 395, and which otherwise comply with the provisions of the Companies Act relating to financial statements, so far as applicable to the company and in which the methods and principles in the Charities SORP and all applicable UK accounting standards have been followed

These financial statements are prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies and in accordance with the Financial Reporting Standard FRS102 (effective January 2016).

The financial statements were approved by the Board and signed on its behalf by:

Jen Little
Director



Date: *8th* December 2025

Arrochar & Tarbet Community Development Trust
(A company limited by guarantee)

Notes to the financial statements
For the year ended 31st March 2025

1. Accounting Policies

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year. There are no material uncertainties about the charity's ability to continue. The charity is a public benefit entity.

1.1 Basis of Accounting

These financial statements have been prepared in accordance with the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and the Republic of Ireland (FRS 102 effective 1 January 2015), the Charities Statement of Recommended Practice (FRS 102), the Charities and Trustee Investment (Scotland) Act 2005 and the Companies Act 2006.

Assets and Liabilities are initially recognised at historical cost or transaction valued unless otherwise stated.

The presentation currency of these accounts is in pounds sterling.

1.2 Income recognition policies

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:-

Voluntary income is received by way of grants, donations and gifts and is included in full in the statement of financial activities when receivable. Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.

Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included.

Grants, including grants for the purchase of fixed assets, are recognised in full in the statement of financial activities in the year in which they are receivable.

Income from investments is included in the year in which it is receivable.

1.3 Expenditure

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered and is reported as part of the expenditure to which it relates.

Costs of generating funds comprise the costs associated with attracting voluntary income and the costs of trading for fundraising purposes.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

1.4 Fund Accounting

Unrestricted funds are those available to use at the discretion of the Directors in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds are those unrestricted funds which have been set aside by trustees for an essential spend or future purpose.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes.

1.5 Tangible fixed assets and depreciation

Depreciation is provided at the following annual rates calculated to write off the cost of each asset over its expected useful life as follows:

Freehold	5% Straight Line
Fixtures & Fittings	25% Straight Line

1.6 Stocks

The accounting policy adopted in measuring the value of stocks was the lower of cost or net realisable value.

Arrochar & Tarbet Community Development Trust
(A company limited by guarantee)

Notes to the financial statements continued
For the year ended 31st March 2025

2 Donations and legacies

	Unrestricted Funds £	Restricted Funds £	2025 Total Funds £	2024 Total Funds £
General donations	1,107	404	1,511	2,947
Memberships	-	-	-	-
	<u>1,107</u>	<u>404</u>	<u>1,511</u>	<u>2,947</u>

3 Charitable activities for generating funds

	Unrestricted Funds £	Restricted Funds £	2025 Total Funds £	2024 Total Funds £
Hall Hire	20,894	-	20,894	27,733
Parking	1,370	-	1,370	990
Bar sales	4,200	-	4,200	6,218
Events income	1,986	-	1,986	1,531
Café rent	3,600	-	3,600	-
Sundry activities	-	-	-	779
	<u>32,049</u>	<u>-</u>	<u>32,049</u>	<u>37,251</u>

4 Charitable activities - grants

	Unrestricted Funds £	Restricted Funds £	2025 Total Funds £	2024 Total Funds £
Hydro Community Funds	-	50,000	50,000	11,000
Friends of Loch Lomond	-	-	-	5,000
Foundation Scotland	-	48,500	48,500	-
SSE	-	-	-	3,000
Open Doors	-	2,500	2,500	4,000
	<u>-</u>	<u>101,000</u>	<u>101,000</u>	<u>23,000</u>

5 Other trading activities

	Unrestricted Funds £	Restricted Funds £	2025 Total Funds £	2024 Total Funds £
Other trading activities	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

6 Investment Income

	Unrestricted Funds £	Restricted Funds £	2025 Total Funds £	2024 Total Funds £
Dividend income	20	-	20	11
Interest receivable	1,133	-	1,133	720
	<u>1,153</u>	<u>-</u>	<u>1,153</u>	<u>731</u>

Arrochar & Tarbet Community Development Trust
(A company limited by guarantee)

Notes to the financial statements continued
For the year ended 31st March 2025

7 Other Income

	Unrestricted Funds £	Restricted Funds £	2025 Total Funds £	2024 Total Funds £
Sale of equipment	505	-	505	350
Release of strange figures in 2023 accs	-	-	-	<u>73,359</u>
	<u>505</u>	<u>-</u>	<u>505</u>	<u>73,719</u>

8 Expenditure for Charitable activities

	Unrestricted Funds £	Restricted Funds £	2025 Total Funds £	2024 Total Funds £
Cost of Sales				
Bar purchases	1,509	-	1,509	1,087
Events costs	1,894	1,968	3,862	1,786
Overheads				
Bank charges	194	-	194	184
Catering	-	305	305	652
Cleaning	114	-	114	421
Computer & IT consumables	72	-	72	-
Co-Ordinator / subcontractor	-	13,500	13,500	13,000
Depreciation	-	60,795	60,795	1,010,369
Electricity	8,394	-	8,394	12,125
Events	-	-	-	320
FOLL supplies	-	-	-	4,954
Grants paid	-	19,675	19,675	4,200
Intergenerational payments	-	-	-	50
Insurance - Café	1,713	-	1,713	1,175
Insurance - Premises	2,034	-	2,034	2,390
Licences	177	-	177	142
Miscellaneous	34	-	34	1
Adj re debtors bal at beg of yr / Open doors payments	-	-	-	1,023
Professional fees	1,902	-	1,902	-
Rent hall share - open doors payments	-	1,250	1,250	1,350
Repairs & Maintenance	3,616	2,981	6,597	5,449
Postage	9	-	9	169
Subscriptions	90	-	90	90
Telephone	1,010	-	1,010	1,117
Wages	-	3,250	3,250	-
Employers NI	-	-	-	-
Website costs	170	-	170	16
Pensions	-	66	66	-
Equipment expensed	48	-	48	-
Bad Debts	-	-	-	50
	<u>22,981</u>	<u>103,791</u>	<u>126,772</u>	<u>1,062,120</u>

Arrochar & Tarbet Community Development Trust
(A company limited by guarantee)

Notes to the financial statements continued
For the year ended 31st March 2025

9 Expenditure for Other costs - Support costs

	Unrestricted Funds £	Restricted Funds £	2025 Total Funds £	2024 Total Funds £
Independent Examination	240	-	240	200
Accountancy Services	240	-	240	200
Legal & professional fees	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
	<u>480</u>	<u>-</u>	<u>480</u>	<u>400</u>

10 Taxation

The charity's activities fall within the exemptions afforded by the provisions of the Income and Corporation Taxes Act 2010. Accordingly, there is no taxation charge in these accounts.

11 Employees

Employment costs:

	2025 £	2024 £
Wages and Salaries	3,250	-
Social Security Costs	-	-
Employer's Pension contribution	66	-
Other employee benefits	<u>-</u>	<u>-</u>
	<u>3,316</u>	<u>-</u>

Directors received emoluments of £Nil during the year (2024 £Nil)

Number of employees

The average monthly number of employees during the year, was as follows:

2025 Number	2024 Number
1	-

No employees received employee benefits (excluding employer pension costs) of more than £60,000.

The key management personnel of the charity include the Directors and the subcontractor providing Administrative and Caretaker Services who has now become an employee with effect from Feb25. The total employee benefits of the key management personnel are £16,816 (2024: £Nil).

Arrochar & Tarbet Community Development Trust
(A company limited by guarantee)

Notes to the financial statements continued
For the year ended 31st March 2025

12 Tangible Fixed Assets

Cost or Valuation	Land & Property	Fixtures & Fittings	Total
	£	£	£
At 1st April 2024	1,265,000	37,475	1,302,475
Additions	-	-	-
Disposals	-	-	-
Revaluations	-	-	-
Transfers	-	-	-
	<hr/>	<hr/>	<hr/>
At 31 st March 2025	1,265,000	37,475	1,302,475
Depreciation and impairments			
At 1st April 2024	984,894	37,475	1,022,369
Disposals	-	-	-
Charge for the period	60,795	-	60,795
Impairment	-	-	-
Transfers	-	-	-
	<hr/>	<hr/>	<hr/>
At 31st March 2025	1,045,689	37,475	1,083,164
Net book value			
At 1st April 2024	280,106	-	280,106
At 31st March 2025	219,311	-	219,311

There were a number of standard securities held against the company at year end which have been confirmed as being satisfied and this was actioned on Companies House in December 2024. These standard securities are as follows:

- 1) A standard security dated 12th December 2008 on “all and whole those plots ground forming part of the Lands of Arrochar extending to 106 square yards or thereby, 34 square yards thereby and 2300 square yards or thereby. Which land was formerly known as Former Pier Car Park, Arrochar, Argyll” in favour of Big Lottery Fund.
- 2) A standard security dated 24th December 2004 on “The Pit Stop Diner, Arrochar registered in The Land Register of Scotland under Title Number DMB8194” in favour of the New Opportunities Fund (operating as the Big Lottery Fund).
- 3) A standard security dated 24th December 2004 on “all and whole the subjects known as and forming The Pit Stop Diner, Arrochar, being the subjects registered in The Land Register of Scotland under Title Number DMB8194” in favour of SIS (Community Finance) Limited (SIS).

13 Stocks

The carrying amount of stocks was £1,021 (2024 - £875). There was no amount of stocks recognised as an expense. There were no charges for impairment.

Arrochar & Tarbet Community Development Trust
(A company limited by guarantee)

Notes to the financial statements continued
For the year ended 31st March 2025

14 Debtors

Amounts falling due within one year:

	2025	2024
	£	£
Trade Debtors	2,246	2,514
Amounts owed by group and associated undertakings	-	-
Prepayments and accrued income	1,013	3,913
Other debtors	-	-
	<u>3,259</u>	<u>6,427</u>

15 Investments

	2025	2024
	£	£
Shares held in Arrochar Community Hydro Scheme (@ £1 per share)	100	100

16 Creditors

Amounts falling due within one year:

	2025	2024
	£	£
Accruals for grants payable	-	-
Bank loans and overdrafts	-	-
Trade creditors	-	-
Amounts owed to group and associated undertakings	-	-
Payments received on account for contracts or performance-related grants	-	-
Accruals and deferred income	1,703	5,443
Taxation and social security	-	-
Other Creditors	<u>98</u>	<u>-</u>
	<u>1,801</u>	<u>5,443</u>

Arrochar & Tarbet Community Development Trust
(A company limited by guarantee)

Notes to the financial statements continued
For the year ended 31st March 2025

17 Restricted Funds

	At 1 st April 2024 £	Incoming £	Outgoing £	Transfers £	At 31 st March 2025 £
Land & Buildings	124,637	-	(60,795)	-	63,842
Visitor Warden	-	-	-	5,000	5,000
Hydro Funds	5,400	50,000	(19,675)	(30,184)	5,541
MS Contract Funds	5,325	-	(16,816)	24,444	12,953
Adapt & Thrive Grant	21,070	-	(2,981)	-	18,089
Arnold Clark Grant	196	-	-	-	196
SSE Fund	1,440	-	-	-	1,440
Intergenerational Group	547	-	(384)	-	163
Friends of Loch Lomond	222	-	-	-	222
Public Toilets Feasibility	-	48,500	-	-	48,500
Old Stories Book	-	-	-	1,000	1,000
Baby Group	-	-	-	567	567
Art Group	-	-	-	117	117
Waterfront Improvements	-	-	-	3,500	3,500
Play Park Improvements	-	-	-	5,000	5,000
Open Doors	4,605	2,904	(3,139)	-	4,370
Total	163,442	101,404	(103,791)	9,444	170,499

The **Land & Buildings** represent funds received to provide fixed assets and are amortised over the estimated useful lives of those assets. The closing balance represents the Net Book Value of buildings financed by grants.

The **Hydro Funds** relate to the Community Pay Out from the Community Hydro Scheme. Each year the Directors of the Hydro Scheme issue a % of their profits from the year. The funds are given "for the Community" with no requirements. In this particular year the Trust called a meeting of representatives of community organisations to decide how the payout should be divided up.

Moneys from the Hydro Fund are being held by the Trust, where they have not yet been called down by the recipients – generally where the various community groups and projects do not have their own bank accounts. These comprise:

- Providing top-up payments for the seasonal toilets and additional hours in our area for the seasonal **Visitor Warden**
- A grant made to a group of local residents to provide **Waterfront Improvements** – planters etc - along the Loch Long shorefront in Arrochar
- A grant made to a group of local residents to set up and operate a **Baby and Toddler Group**
- A grant made to a group of local residents to set up and operate a new **Art Group**
- A grant made to a local resident to research and publish a booklet of "**Old Stories**" from our community
- A grant made (to be match funded by A&B Council) for upgrades to **Arrochar Play Park**

MS Contract Funds are funds received and allocated to pay for our subcontractor Martin Semple providing Administrative and Caretaker Services for the hall and Trust. During the year £9,444 was transferred from Unrestricted Funds to this Fund to ensure there was enough money in this fund to pay the ongoing costs.

The **Adapt & Thrive Grant** was a funding pot available to businesses and organisations via Argyll and Bute Council. It provided funds for investments and/or activities in the 3 Villages Hall which would support it in becoming more efficient and financially sustainable in a post-Covid environment

The **Arnold Clark Grant** was funds towards the kids library which is was spent on books, furniture, shelving etc. £196 of the funding remains – for updating/replacing book stock when required.

The **SSE Fund** was received for resilient communities recovering from COVID – with a focus particularly on young people. Funding has been spent on a variety of activities: for example a kids entertainer at community events, and the Community Pantomime.

The **Intergenerational Group** are a local organisation who don't have a bank account. Arrochar & Tarbet Community Development Trust holds the funds on their behalf and treats them as restricted funds. They provide the Treasurer with approved supplier invoices in order for payment to be made. They are issued with regular income and expenditure records so they are aware of what funds are left to spend.

The **Friends of Loch Lomond** are a local organisation with whom the Trust has undertaken some joint ventures – in particular to provide seasonal "portaloo" toilets at the Head of the Loch and community wardens to monitor these and the local area for litter, anti-social behaviour etc. Arrochar & Tarbet Community Development Trust holds the funds for this joint project and treats them as restricted funds. The Treasurer receives approved supplier invoices in order for payment to be made. The Trust Treasurer issues regular income and expenditure records so the parties are aware of what funds are left to spend.

The **Public Toilets Feasibility** Fund is a grant received from Foundation Scotland to carry out a feasibility study into the provision of public toilets in the area. The study will be tendered for and commissioned in 25/26.

The **Open Doors Fund** relates to funding received from Third Sector Interface Argyll & Bute for the Communities Mental Health and Wellbeing Fund for Adults. The fund is to enable us to support the Open Doors community events at the Hall on Mondays – providing a meeting point, exercise class, refreshments and a winter "warm space".

Arrochar & Tarbet Community Development Trust
(A company limited by guarantee)

Notes to the financial statements continued
For the year ended 31st March 2024

18 Unrestricted Funds

	At 1 st April 2024 £	Incoming £	Outgoing £	Transfers £	At 31 st March 2025 £
Unrestricted Funds	<u>193,292</u>	<u>34,814</u>	<u>(23,461)</u>	<u>(9,444)</u>	<u>195,201</u>

19 Revaluation Reserve

	At 1 st April 2024 £	Incoming £	Outgoing £	Transfers £	At 31 st March 2025 £
Revaluation Funds	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

After reviewing all sets of accounts available from 31st March 2004 it was identified that this Revaluation Fund was actually most likely the funding received for the construction of the Hall. The balance was transferred to restricted funds in Y/E 31/03/24 and left to be released with the depreciation on an annual basis.

20 Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total £
Fund balances at 31 st March 2025 are represented by:			
Fixed assets	168,788	50,523	219,311
Current assets	28,214	119,976	148,190
Current liabilities	<u>(1,801)</u>	<u>-</u>	<u>(1,801)</u>
	<u>195,201</u>	<u>170,499</u>	<u>365,700</u>

21 Company limited by guarantee

Arrochar & Tarbet Community Development Trust 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.

22 Directors' expenses

2 directors were reimbursed for purchases made on behalf of the Trust during the year totalling £233. (2024 – 3 directors £2,660).

23 Financial Commitments

At 31st March 2025 the company has no annual commitments under non-cancellable operating leases (2024 - £Nil).

24 Volunteers

The trustees would like to record their thanks to all the volunteers who dedicate a significant amount of time for no remuneration to the charity.

25 Related Party Transactions

In addition to the directors expenses as per note 22 there was 1 related party transaction during the period for £150. There are no outstanding balances due to related parties as at the year end. (2024: £Nil).

26 Control of the Company

The company is controlled by the Trustees.