

# Cohousing Scotland

Scotland · Charity number SC038745

## Details

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|            |                                                          |
|------------|----------------------------------------------------------|
| Status     | Active                                                   |
| Legal form | Company (the charity is registered with Companies House) |
| Registered | 2007-09-25                                               |
| Register   | <a href="#">View on the OSCR register</a>                |

## Contact

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|         |                                                        |
|---------|--------------------------------------------------------|
| Address | 6 Greenfield<br>Toab<br>Deerness<br>Orkney<br>KW17 2QN |
| Website | <a href="http://cohousing.scot">cohousing.scot</a>     |

## Activities

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**Activities:** 'It carries out activities or services itself'

**Purposes:** 'the advancement of education'

**What the charity does:** To advance education with regard to the development and operation of co-housing projects and the social benefits which can be achieved through a co-housing approach, and with particular reference to its application in addressing the special housing needs of older persons. and in furtherance of that aim, to establish and support pilot projects which demonstrate and test the practical application of affordable co-housing schemes

**Beneficiaries:** 'Older People','No specific group, or for the benefit of the community'

**Objectives:** To advance education with regard to the development and operation of co-housing projects and the social benefits which can be achieved through a co-housing approach, and with particular reference to its application in addressing the special housing needs of older persons. and in furtherance of that aim, to establish and support pilot projects which demonstrate and test the practical application of co-housing schemes.

## Geography

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- **Main operating location:** Fife
- **Geographical spread:** Scotland and other parts of the UK

## Finances

| Period end | Income | Expenditure | Assets | Employees |
|------------|--------|-------------|--------|-----------|
| 2025-09-30 | £786   | £1,074      | -      | 0         |
| 2024-09-30 | £1,235 | £481        | -      | 0         |
| 2023-09-30 | £801   | £819        | -      | 0         |
| 2022-09-30 | £5,803 | £5,424      | -      | 0         |
| 2021-09-30 | £350   | £355        | -      | 0         |

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# Accounts

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Cohousing Scotland  
(Formerly the Vivarium Trust)

Trustees' Annual Report  
&  
Financial Statements

For the year ended

30 September 2025

Charity registration number: SC038745  
Company registration number: SC330445

## Cohousing Scotland

### Trustees' Annual Report and Financial Statements

For the year ended 30 September 2025

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| Contents                          | Page   |
|-----------------------------------|--------|
| Trustees' Annual Report           | 3 - 5  |
| Independent Examiner's Report     | 6      |
| Statement of Financial Activities | 7      |
| Balance Sheet                     | 8      |
| Notes to the Accounts             | 9 – 10 |

## Cohousing Scotland

### Trustees' Annual Report

For the year ended 30 September 2025

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The trustees (who are also the directors of the company for the purposes of company law) present their report together with the financial statements and the independent examiner's report for the year ended 30 September 2025.

### Reference & Administrative Information

**Charity and Company Name:** Cohousing Scotland – formerly the Vivarium Trust

**Charity Number:** SC038745

**Company Number:** SC330445

**Registered Office** 31a Bonnygate, Cupar, Fife, Scotland, KY15 4BU

**Trustees:** Tom Morton - Convener  
Georgina Mcallister - Treasurer  
Catherine Kirkwood - Secretary  
David Somervell  
Norman MacPhail  
Elias Vasiloudes Nikolaides  
Margaret Whitelaw until June 2025  
Deirdre Campbell until April 2025  
Eleanor Rose Meikle until May 2025

**Independent Examiner:** Chris Smith BSc (Hons) FCIE

**Bankers:** Bank of Scotland

## **Cohousing Scotland**

### **Trustees' Annual Report**

For the year ended 30 September 2025

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#### **Structure, Governance & Management**

Cohousing Scotland is a company limited by guarantee with charitable status. It was incorporated as the Vivarium Trust on 5<sup>th</sup> September 2007, began trading on the same date and in May 2021 changed its name to Cohousing Scotland. The charity is governed by a Memorandum & Articles of Association dated 28<sup>th</sup> August 2007. In the event of the company being wound up, members are required to contribute an amount not exceeding £1.

Members of the Board serve as trustees of the charity and directors of the company. The maximum number of directors shall be 12 of whom a maximum of 9 shall be Elected Directors and a maximum of 3 shall be Co-opted Directors; out of the elected directors the number of directors who are Individual Members must at all times exceed the number of directors elected by Corporate Members. Election, appointment and retirement of elected Directors are as set out in the Articles of Association of the company.

The Board of Cohousing Scotland acts as a Steering Group to oversee the charity's dual objectives of a) promoting the benefits of Co-Housing for older people to policymakers and the general public, and b) supporting and setting up pilot cohousing developments.

#### **Objectives & Activities**

The charity's objectives and activities are expressed in section 3 of the Memorandum of Association, as follows:

"To advance education with regard to the development and operation of co-housing projects and the social benefits which can be achieved through a co-housing approach, and with particular reference to its application in addressing the special housing needs of older persons; and in furtherance of that aim, to establish and support pilot projects which demonstrate and test the practical application of affordable co-housing schemes."

#### **Achievements & Performance**

This year the charity continued to work towards its aim of bringing cohousing into discussions around mainstream housing provision, to strengthen the organisation's governance and to support our members. It does this at a time when the crisis in housing and need for new approaches remains high, but when opportunities to empower local delivery remain very scarce.

## Cohousing Scotland

### Trustees' Annual Report

For the year ended 30 September 2025

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Early in 2025, Cohousing Scotland held a highly successful event at the Scottish Parliament, hosted by Ariane Burgess MSP, which was well attended by MSPs and concerned stakeholders, with Housing Minister Paul McLennan addressing the group, along with colleagues from England and representatives of Scottish Groups. Prior to the public event, there was a long meeting with housing civil servants to discuss the challenges faced in delivering cohousing. Ultimately, while the event offered an opportunity to bring cohousing in front of the Scottish Government once more, it did not result in any tangible support.

Building on that event we worked with MSPs, Royal Incorporation of Architects in Scotland and parliamentary officers to submit an amendment to the Housing Bill to establish support for cohousing through a Scottish Cohousing Model. While the amendment solicited words of support from the new Housing Minister, Green, Labour and LibDem MSPs, it failed to be adopted due to the lack of support from the governing SNP.

Members carried out other network activities locally and nationally to promote and inform the development of cohousing, and hosted online 'Cohousing Conversations' which attracted audiences both from Scotland and further afield, an in-person event as part of the Architecture Fringe programme, and information sharing through social media. However, it must be reported that none of the local cohousing groups has made tangible progress in delivering a built project in the past year, due to lack of national enabling support, no new groups have emerged, and there seems little prospect of this situation changing before the next parliamentary election in 2026. Without the fuel of projects progressing on the ground, Cohousing in Scotland remains an aspiration rather than a reality and the motivation for activity in the Charity is in decline.

### Financial Review

With income of £786 for the year and expenditure of £1,074 Cohousing Scotland had a deficit for the year of £288. The deficit was funded by funds brought forward from 2024 so that at the 30 September 2025 the Trust held total funds of £3,469, all of which were unrestricted.

The Trustees aim to hold a general reserve (unrestricted funds less the value of tangible assets) of £2,000 to cover ongoing running costs and meet liabilities as they fall due. At the 30 September 2025 with a general reserve of £3,469 the Trustees had met this target.

This report has been prepared in accordance with the provisions for small companies under part 15 of the Companies Act 2006, was approved by the trustees on 14 May 2026 and signed on their behalf by:



Catherine Kirkwood - Secretary

## **Cohousing Scotland**

### **Independent Examiner's Report**

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I report on the financial statements of Cohousing Scotland for the year ended 30 September 2025 which are set out on pages 7 to 10.

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

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 requirements of the Charities and Trustee Investment (Scotland) Act 2005 ("the 2005 Act") and the Charities Accounts (Scotland) Regulations 2006 ("the 2006 Regulations") and the Companies Act 2006.

I have satisfied myself that the charity is not subject to audit under Regulation (10)(1)(a)-(c) of the 2006 Regulations or company law and is eligible for independent examination. I have therefore examined your charity's accounts as required under section (44)(1)(c) of the 2005 Act and Regulation 11 of the 2006 Regulations. In carrying out my examination I have followed the guidance issued to independent examiners by the Office of the Scottish Charity Regulator (OSCR).

My role is to state whether any material matters have come to my attention giving me cause to believe:

1. that accounting records were not kept as required by section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Regulations; or
2. that the accounts do not accord with those records; or
3. that the accounts do not comply with the accounting requirements of Regulation 8 of the 2006 Regulations; or
4. that there is further information needed for a proper understanding of the accounts.

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

I have completed my examination and I have no concerns in respect of any of the areas 1 to 4 listed above and I have found no other matters that require drawing to your attention.



Chris Smith BSc (Hons) FCIE  
Glascairn Cottage  
Aytounhill  
Cupar  
KY14 6JH

Date: 26/5/26

## Cohousing Scotland

### Statement of Financial Activities (incorporating Income & Expenditure Account)

For the year ended 30 September 2025

|                                                         | <b>2025</b>  | <b>2024</b>  |
|---------------------------------------------------------|--------------|--------------|
|                                                         | <b>Total</b> | <b>Total</b> |
| <b>Income from:</b>                                     | <b>£</b>     | <b>£</b>     |
| Donation for CHOISS                                     | -            | 810          |
| Memberships                                             | 305          | 425          |
| Gift Aid                                                | 481          | -            |
| Total income                                            | <u>786</u>   | <u>1,235</u> |
| <b>Expenditure on:</b>                                  |              |              |
| Roadshows                                               | 484          | -            |
| Website                                                 | 17           | 24           |
| Publicity & admin                                       | 87           | 114          |
| Travel                                                  | 112          | -            |
| Other                                                   | 164          | 140          |
| Independent examination                                 | 210          | 203          |
| Total expenditure                                       | <u>1,074</u> | <u>481</u>   |
| <b>Net income/(expenditure) &amp; movement in funds</b> | <u>(288)</u> | <u>754</u>   |
| <b>Reconciliation of Funds</b>                          |              |              |
| Funds brought forward                                   | 3,757        | 3,003        |
| Net movement in funds                                   | (288)        | 754          |
| Funds carried forward                                   | <u>3,469</u> | <u>3,757</u> |

All funds are unrestricted.

The statement of financial activities includes all gains and losses recognised in the period. All incoming resources and resources expended derive from continuing activities. The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006. The notes on pages 9 to 10 form an integral part of these accounts.

## Cohousing Scotland

### Balance Sheet

At 30 September 2025

|                             | <u>2025</u><br><u>Total</u><br>£ | <u>2024</u><br><u>Total</u><br>£ |
|-----------------------------|----------------------------------|----------------------------------|
| <b>Current Assets</b>       |                                  |                                  |
| Cash at bank & in hand      | <u>3,669</u>                     | <u>3,957</u>                     |
| Total current assets        | <u>3,669</u>                     | <u>3,957</u>                     |
| <b>Current Liabilities</b>  |                                  |                                  |
| Accrual of examination fee  | <u>200</u>                       | <u>200</u>                       |
| Total current liabilities   | <u>200</u>                       | <u>200</u>                       |
| <b>Net current assets</b>   | <u>3,469</u>                     | <u>3,757</u>                     |
| <b>Net assets</b>           | <u>3,469</u>                     | <u>3,757</u>                     |
| <b>Funds of the Charity</b> |                                  |                                  |
| Unrestricted funds          | <u>3,469</u>                     | <u>3,757</u>                     |
| Total Funds                 | <u>3,469</u>                     | <u>3,757</u>                     |

All funds are unrestricted.

The directors confirm that for the financial year ended 30 September 2025: -

- the company was entitled to exemption under section 477 of the Companies Act 2006, and
- no members have required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Act. However, the accounts have been examined by an independent examiner whose report appears on page 6.

The directors acknowledge their responsibilities for complying with the requirements of the 2006 Companies Act with respect to accounting records and the preparation of accounts.

The accounts have been prepared in accordance with the provisions applicable to companies' subject to the small companies' regime of the 2006 Companies Act. The notes on pages 9 to 10 form an integral part of these accounts.

Approved by the trustees on the 14<sup>th</sup> May 2026 and signed on their behalf by:

Catherine Kirkwood  
Catherine Kirkwood - Secretary

## **Cohousing Scotland**

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

For the year ended 30 September 2025

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## **1 Basis of Preparation**

### **1.1 Basis of accounting**

These accounts have been prepared on the basis of historic cost in accordance with: -

- (a) The Charities & Trustee Investment Act (Scotland) Act 2005, and
- (b) The Charities Accounts (Scotland) Regulations 2006 as amended
- (c) The Company's Act 2006
- (d) Financial Reporting Standard 102 (FRS102) (Effective January 2015),
- (e) Charities SORP (FRS 102) (2<sup>nd</sup> edition effective January 2019)

**1.2** No changes have been made to the basis of preparation or to the previous year's accounts.

**1.3.** In preparing the accounts, the trustees were not required to make any judgements that would have a material effect on the numbers reported.

**1.4** The charity meets the definition of a public benefit entity as defined by FRS102.

**1.5** The charity is dependent on the continuing support of donors. However, the trustees have no reason to consider that this will not continue or that there are any material uncertainties about the charity's ability to continue as a going concern.

## **2 Accounting Policies**

### **2.1 Form of Financial Statements**

The charity maintains two types of funds for accounting purposes: -

- (a) A general unrestricted fund that can be expended at the discretion of the trustees on furthering the objects of the charity, and
- (b) Restricted funds that may only be used for specific purposes. Restrictions arise when specified by the donor or when funds are raised for specific purposes. No restricted funds were held during the year.

### **2.2 Income**

(a) Income is recognised and included in the Statement of Financial Activities (SOFA) when the charity becomes entitled to the income; its receipt is probable; and the monetary value can be measured with sufficient reliability.

(b) Where income has related expenditure the income and related expenditure are reported gross in the SOFA.

(c) Funds received in advance and which specifically relate to a future accounting period are treated as deferred income.

## **Cohousing Scotland**

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

For the year ended 30 September 2025

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#### **2.3 Expenditure & Liabilities**

- (a) Expenditure is accounted for on an accruals basis.
- (b) Liabilities are recognised as soon as there is a legal or constructive obligation to pay out resources; it is probable they will be paid and the monetary value can be measured with sufficient reliability.

#### **2.4 Assets**

- (a) Tangible fixed assets are capitalised if they can be used for more than one year. They are valued at cost or, if gifted, at their value on receipt.
- (b) Depreciation is calculated on a straight-line basis at 25% per annum.

#### **2.5 Debtors**

- (a) Debtors are recognised at the settlement amount due
- (b) Prepayments are valued at the amount prepaid

#### **2.6 Cash**

Cash at bank and in hand includes cash and bank deposits repayable on demand

#### **2.7 Creditors**

- (a) Creditors are recognised where the charity has an obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due can be measured or estimated reliably. Creditors are normally recognised at their settlement amount, usually the invoice amount.
- (b) Accrued charges are normally valued at their settlement amount.

#### **2.8 Taxation**

The charity is not liable to income or capital gains tax on its charitable activities. Irrecoverable VAT is included in the asset cost or expense to which it relates.

### **3 Trustee Remuneration & Expenses**

- (a) No remuneration for services provided to the charity were paid to Trustees or connected persons (2024: Nil).
- (b) No out-of-pocket expenses were paid to trustees during the year (2024: Nil).