

BEN LEDI VIEW COMMUNITY NEWSPAPER SCIO

(A Scottish Charitable Incorporated Organisation)

Annual Report & Financial Statements

For the year ended

31 March 2025



Scottish Charity No SC043744

ANNUAL REPORT & FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

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TRUSTEES' ANNUAL REPORT
FOR THE YEAR ENDED 31 MARCH 2025

The trustees are pleased to present their report and financial statements together with the independent examiner's report for the year ended 31 March 2025

REFERENCE AND ADMINISTRATIVE DETAILS

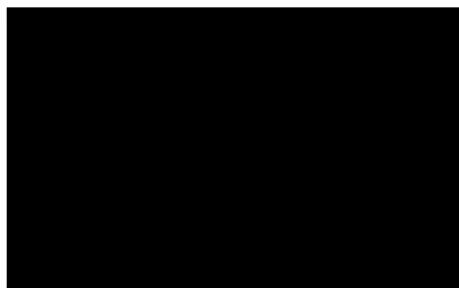
Charity Name Ben Ledi View Community Newspaper SCIO

Charity Number SC043744

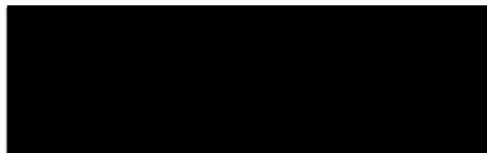
Principal Address c/o McLaren Community Leisure Centre
Mollands Road
Callander
FK17 8JP

Website Address benlediview.org

Current Trustees



Other Trustees who served during the year:-



Bankers Bank of Scotland
Callander Branch
Main Street
Callander
FK17 8BD

Independent Examiner



Chartered Accountant
Institute of Chartered Accountants of Scotland (ICAS)

TRUSTEES' ANNUAL REPORT

FOR THE YEAR ENDED 31 MARCH 2025

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

Ben Ledi View Community Newspaper SCIO is a Scottish Charitable Incorporated Organisation (SCIO) which was registered with the Office of the Scottish Charity Register on 30th January 2013. It is a single tier SCIO with the Charity Trustees being the only members and comprise the organisation's Board.

Appointment of Trustees

Charity Trusteeship is open to any person aged 16 or over. Any person who wishes to become a trustee with the charity must sign a written application which will then be considered by the Board. The constitution allows for a minimum of six and a maximum of twelve trustees. The trustees are elected at the AGM and retire at the following AGM but are eligible for re-election.

OBJECTS & ACTIVITIES

The charity has been established to advance citizenship and community development within the area of Callander. The main activity to achieve this is the production of a free community newspaper by volunteers in the community, for the community. This newspaper informs readers of relevant local issues, facilities, services, voluntary organisations, and encourages participation in community affairs and events, and promotes a sense of community feeling and responsibility for the welfare of the community and its surrounding area.

ACHIEVEMENTS & PERFORMANCE

During this financial year we have continued to publish an issue of the newspaper every 2 months as planned; producing a high quality, much valued magazine, delivered free of charge to all households in Callander and continue to get positive feedback from our readers and much appreciated regular support from our advertisers. This continued throughout the Covid-19 restrictions and subsequently as a result of the dedication of our volunteers and the newspaper continues to be welcomed by the community

The business model adopted by the Trustees remained that of retaining all the Editorial and Publishing aspects of the production of the newspaper and its Distribution in-house, with only the actual printing being outsourced. However this model was adopted primarily because the Trustees believed that the reduced skill required if the publishing process was outsourced made volunteering for the BLV less attractive for some people. However, following a number of departures from the Editorial team the decision was made to outsource the compilation of the June/July 2025 issue. This approach continues to be kept under review.

Our ongoing campaign for volunteer recruitment produced a response during the year; we had a number of new volunteers across the range of the organisation's activities, reinforcing and refreshing our existing team, including the editorial side. We have continued to advertise for additional volunteers and anticipate being able to strengthen the team via this route. In previous years, we have held a number of successful social events to thank our volunteers but due to the changes in the Editorial team did not do so in 2024/25; we will be holding another in the near future.

FINANCIAL REVIEW

Overview

The income for the year was £11,725 (2024: £12,539) reflecting a reduction in advertising revenue due to financial pressure on businesses. Expenditure was £11,211 (2024: £13,170); the figure for the current year reflected lower print costs of £1,681 and the 2024 figure included Donations of £100. The overall result was a Surplus/ (Deficit) of £514, (2024: £(631)), which was added to the charity's Reserves.

TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDED 31 MARCH 2025

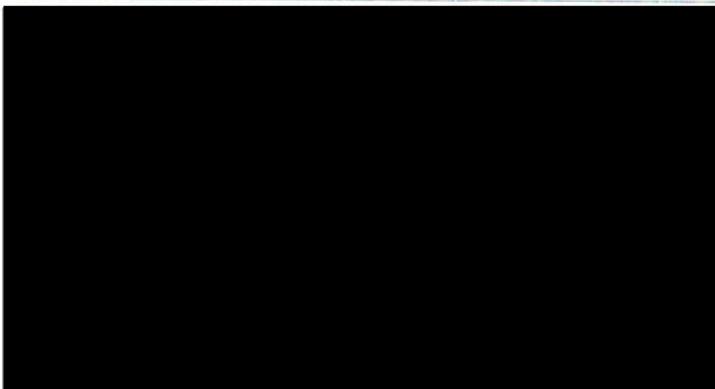
Reserves Policy

As all the funds of the charity are unrestricted the reserves at the 31st March 2025 were £34,326, (2024: £33,812). The trustees have agreed that the Charity should hold Reserves of a minimum of 12 months normal Operating Costs, £12,000. Reserves are currently in excess of this figure but given the continuing financial uncertainties, the Trustees believe this to be an appropriately prudent approach.

FUTURE PLANS

The Trustees have and will continue to review if any actions are required to keep volunteers safe. The Business Plan is to be reviewed in the light of current economic conditions and a three year 2025/28 plan is to be produced during 2025/26 based on the current trading conditions.

APPROVAL



INDEPENDENT EXAMINER'S REPORT FOR THE YEAR ENDED 31 MARCH 2025

Independent Examiner's Report to the Trustees of Ben Ledi View Community Newspaper SCIO

I report on the accounts of the charity for the year ended 31 March 2025, which are set out on pages 7 to 9.

Respective responsibilities of Trustees and 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 ("the 2005 Act") and the Charities Accounts (Scotland) Regulations 2006 (as amended) ("the 2006 Regulations"). The trustees consider that the audit requirement of Regulation (10)(1)(d) of the 2006 Regulations does not apply.

It is my responsibility to examine the accounts under section (44)(1)(c) of the 2005 Act and to state whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

My examination is carried out in accordance with Regulation 11 of the 2006 Regulations. 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 came to my attention:-

1. 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 Regulations, and
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Regulationshave not been met, or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Chartered Accountant
Institute of Chartered Accountants of Scotland (ICAS)

Dated: 9 December 2025

STATEMENT OF RECEIPTS & PAYMENTS
FOR THE YEAR ENDED 31 MARCH 2025

	Note	Total 2025	Total 2024
Receipts		£	£
Donations		171	265
Interest Received		247	129
Advertising within Newspaper		11,187	11,861
Membership Subs		120	285
		11,725	12,539
Payments			
Charitable Activities	5	10,861	12,720
Governance Costs		350	350
		11,211	13,070
Purchase of Laptop Computer		-	-
Donations		-	100
		11,211	13,170
Surplus/(Deficit) for year		514	(631)

All funds are unrestricted

The Notes on pages 9 form an integral part of these accounts.

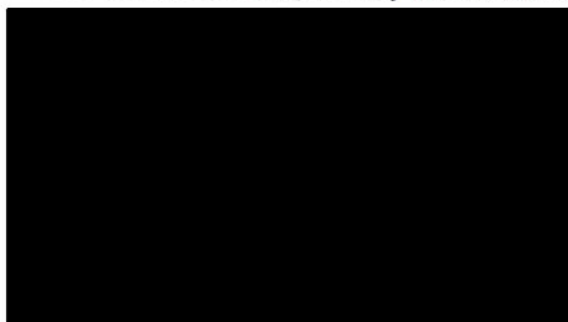
STATEMENT OF BALANCES
AS AT 31 MARCH 2025

	Total 2025	Total 2024
	£	£
Funds Reconciliation		
Balance as at 01 April 2024	33,812	34,443
Surplus/(Deficit) for year	514	(631)
Balance as at 31 March 2025	34,326	33,812
Bank & Cash Balances		
Bank of Scotland – Treasurer’s Account	12,648	13,553
Bank of Scotland - Deposit Account	20,418	20,171
Pay Pal Account	1,200	28
Cash in Hand	60	60
	34,326	33,812
Other Assets		
Computer Equipment	2,599	2,599
Unpaid Invoices	1,578	1,578
	4,177	4,177
Liabilities		
Independent Examination Fee	350	350
	350	350

All funds are unrestricted.

The Notes on pages 9 form an integral part of these accounts.

These accounts were approved by the trustees on 9 December 2025 and signed on their behalf by:



NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

1. Basis of Preparation

These accounts have been prepared on the receipts & payments basis in accordance with:

- (a) The Charities and Trustee Investment (Scotland) Act 2005
- (b) The Charities Accounts (Scotland) Regulations 2006 (as amended)

There have been no changes to the basis of preparation or to the previous year's accounts.

2. Fund Accounting

- (a) Unrestricted funds are those that can be expended at the discretion of the trustees in the furtherance of the objects of the charity.
- (b) Designated funds are unrestricted funds that the trustees have set aside for particular purposes. The designation is administrative only and does not restrict the trustees' ability to apply the funds.
- (c) Restricted funds are those that may only be used for specific purposes. Restrictions arise when specified by the donor, or when funds are raised for specific purposes.
- (d) At the end of the financial year all of the charity's funds were unrestricted.

3. Taxation

- (a) The charity is not liable to corporation tax or capital gains tax on its charitable activities.
- (b) The charity is not registered for VAT, thus all costs are shown inclusive of VAT charged.

4. Transactions with trustees and related parties

- (a) No remuneration was paid to trustees or any persons connected with them during the year (2024: £Nil).
- (b) No expenses were reimbursed to the trustees during the year (2024: £Nil).
- (c) The charity's insurance policy includes trustee indemnity insurance cover for all of its trustees.

5. Analysis of Payments

	Total 2025	Total 2024
	£	£
Printing Costs	7,205	8,886
Postage & Stationery	373	43
IT & Website	339	302
Bad Debt	-	90
Volunteer Expenses	164	567
Hall Hire	24	128
Insurance	460	453
Crossword Prizes	-	40
Software	2,157	2,157
Sundries/Miscellaneous	100	20
Bank Charges	39	34
	<u>10,861</u>	<u>12,720</u>