

# Friends of Loch Etive

Scotland · Charity number SC043986

## Details

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Known as	FoLE
Status	Active
Legal form	SCIO (Scottish Charitable Incorporated Organisation)
Registered	2013-05-01
Register	<a href="#">View on the OSCR register</a>

## Contact

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Address	Fanan Bheag Taynuilt PA35 1HR
Website	<a href="http://www.lochetive.org/">http://www.lochetive.org/</a>

## Activities

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

**Purposes:** '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:** Engaged with local residents, community groups and relevant authorities, provided information and updates to members and others, encouraged community involvement in environmental stewardship and worked with environmental community organisations to promote the sustainable management of Loch Etive and the surrounding area.

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

**Objectives:** The purpose of The Friends of Loch Etive is the advancement of environmental protection and improvement with particular reference to Loch Etive and the surrounding area.

## Geography

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- **Main operating location:** Argyll And Bute
- **Geographical spread:** Wider, but within one local authority area

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-05-31	£72,554	£12,440	-	0
2024-05-31	£30,013	£4,780	-	0
2023-05-31	£14	£5,475	-	0
2022-05-31	£0	£7,449	-	0
2021-05-31	£10,000	£6,806	-	0

**Friends of Loch Etive**

Scotland - Charity number SC043986

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# Accounts

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**APPENDIX 3**



<b>Independent examiner's report on the accounts</b>							v2
<b>Report to the trustees/members of</b>	Charity name Friends of Loch Etive						
<b>Registered charity number</b>	SCO43986						
<b>On the accounts of the charity for the period</b>	Period start date				Period end date		
	Day	Month	Year		Day	Month	Year
	01	June	2024	<b>to</b>	31	May	2025
<b>Set out on pages</b>	1 to 10					(remember to include the page numbers of additional sheets)	

**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 and the Charities Accounts (Scotland) Regulations 2006. The charity 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 is carried out in accordance with Regulation 11 of the 2006 Accounts 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 the course of my examination, no matter has come 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 Accounts Regulations, and
  - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations

have 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.

**Signed\*\*:**

[Redacted Signature]

**Date:**

31/01/2026

**Name:**

[Redacted Name]

**Relevant professional qualification(s) or body (if any):**

FCA

**Address:**

Barnes Roffe Audit Limited  
 Leytonstone House  
 Leytonstone  
 London, E11 1GA

APPENDIX 1



Scottish Charity Regulator

Office of the Scottish Charity Regulator

Trustees' Annual Report for the period							
Period start date				Period end date			
	Day	Month	Year		Day	Month	Year
From	01	06	2024	To	31	05	2025

**Reference and administration details**

<b>Charity name</b>	Friends of Loch Etive
<b>Other names charity is known by</b>	
<b>Registered charity number</b>	SC043986
<b>Charity's principal address</b>	Fanans Beag Taynuilt
	Postcode PA35 1HR

**Names of the charity trustees on date of approval of Trustees' Annual Report**

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	[REDACTED]			
2	[REDACTED]			
3	[REDACTED]			
4	[REDACTED]			
5	[REDACTED]			
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

## Reference and administration details

Names of all other charity trustees during the period, if any, (for example, those who resigned part way through the financial period)

Name	Dates acted if not for whole year
[REDACTED]	1 June 2024 to 19 December 2024

## Structure, governance and management

Type of governing document

Constitutional Document

Trustee recruitment and appointment

Charity Trustees are appointed by fellow Charity Trustees.

## Objectives and activities

Charitable purposes

To cherish, protect and enhance the natural beauty and character of Loch Etive and the surrounding area.

Summary of the main activities in relation to these objects

We continued to pursue our charitable purpose through monitoring, education, and advocacy for the protection of Loch Etive and its surrounding environment. During the year we monitored planning applications and environmental developments affecting the loch and surrounding area, and submitted responses where necessary.

- Engaged with local residents, community groups, and relevant authorities to raise awareness of issues such as fish farming, waste management, and shoreline conservation.
- Provided information and updates to members and the wider public through our website, newsletters, and social media channels.
- Encouraged community involvement in environmental stewardship, including wildlife observations and pollution reporting.
- Worked collaboratively with other environmental and community organisations to promote sustainable management of Loch Etive and its ecosystems.

## APPENDIX 1

### Achievements and performance

#### Summary of the main achievements of the charity during the financial period

During the year, the charity achieved the following:

- Enhanced the Friends of Loch Etive website to make updates and resources more accessible to the public.
- Continued active monitoring of fish farming operations on Loch Etive and made representations to Marine Scotland and Argyll and Bute Council where appropriate.
- Strengthened engagement with local communities by participating in meetings and consultations, and by providing timely updates through digital channels.
- Maintained good governance and transparency through regular trustee meetings, responsible management of funds, and adherence to OSCR reporting standards.

### Financial review

#### Brief statement of the charity's policy on reserves

The charity's policy is to operate within the funds available to it.  
The charity's reserves are exclusively for charitable purposes.

#### Details of any deficit

None

#### Donated facilities and services (if any)

None

## APPENDIX 1

### Other optional information

### Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

<b>Signature(s)</b> <i>OSCR will accept digital or typed signatures</i>		
<b>Full name(s)</b>		
<b>Position (e.g. Chair)</b>	Charity Trustee	
<b>Date</b>	30/1/26	

Receipts and payments accounts							
For the period from	Period start date			to	Period end date		
	Day	Month	Year		Day	Month	Year
	01	June	2024		31	May	2025

### Section A Statement of receipts and payments

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total funds current period to nearest £	Total funds last period to nearest £
<b>A1 Receipts</b>						
Donations	72,500				72,500	30,000
Legacies					-	
Grants					-	
Receipts from fundraising activities					-	
Gross trading receipts					-	
Income from investments other than land and buildings	54				54	13
Rents from land & buildings					-	
Gross receipts from other charitable activities					-	
					-	
<b>A1 Sub total</b>	<b>72,554</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>72,554</b>	<b>30,013</b>
<b>A2 Receipts from asset &amp; investment sales</b>						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
<b>A2 Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>72,554</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>72,554</b>	<b>30,013</b>
<b>A3 Payments</b>						
Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities	11,895				11,895	912
Grants and donations					-	
Governance costs:					-	
Audit / independent examination	1,200				1,200	1,926
Preparation of annual accounts					-	
Legal costs					-	
Other	655				655	1,942
					-	
<b>A3 Sub total</b>	<b>12,440</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>12,440</b>	<b>4,780</b>
<b>A4 Payments relating to asset and investment movements</b>						
Purchases of fixed assets					-	
Purchase of investments					-	
<b>A4 Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>12,440</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>12,440</b>	<b>4,780</b>
<b>Net receipts / (payments)</b>	<b>60,114</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>60,114</b>	<b>25,233</b>
<b>A5 Transfers to / (from) funds</b>						
					-	
<b>Surplus / (deficit) for year</b>	<b>60,114</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>60,114</b>	<b>25,233</b>

**Section B Statement of balances**

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
<b>B1 Cash funds</b>	Cash and bank balances at start of year	31,285				31,285	6,052
	Surplus / (deficit) shown on receipts and payments account	60,114				60,114	25,233
						-	
						-	
	<b>Cash and bank balances at end of year</b>	<b>91,399</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>91,399</b>	<b>31,285</b>

(Agree balances with receipts and payments account(s))


Categories	Details	Fund to which asset belongs	Market valuation to nearest £	Last year to nearest £
<b>B2 Investments</b>				
		<b>Total</b>	<b>-</b>	<b>-</b>

Categories	Details	Fund to which asset belongs	Cost (if available) to nearest £	Current value (if available) to nearest £	Last year to nearest £
<b>B3 Other assets</b>	Gazebos, displays, computer, camera		5,193	-	-
		<b>Total</b>	<b>5,193</b>	<b>-</b>	<b>-</b>

Categories	Details	Fund to which liability relates	Amount due to nearest £	Last year to nearest £
<b>B4 Liabilities</b>				
		<b>Total</b>	<b>-</b>	<b>-</b>

Categories	Details	Fund to which liability relates	Amount due (estimate) to nearest £	Last year to nearest £
<b>B5 Contingent liabilities</b>				
		<b>Total</b>	<b>-</b>	<b>-</b>

Signed by one or two trustees on behalf of all the trustees

Signature*	Print Name	Date of approval
		30/11/26

**Section C Notes to the Accounts**

**C1 Nature and purpose of funds** (may be stated on analysis of funds worksheets)

The charity's funds comprise the bank balances shown in the Statement of Balances. All funds are for charitable purposes.

	Type of activity or project supported	Individual / institution	Number of grants made	£
<b>C2 Grants</b>				
			<b>Total</b>	-

<b>C3a Trustee remuneration</b>	If no remuneration was paid during the period to any charity trustee or person connected to a trustee cross this box (otherwise complete section 3b)	<b>x</b>
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	Authority under which paid	£
<b>C3b Trustee remuneration - details</b>		

<b>C4a Trustee expenses</b>	If no expenses were paid to any charity trustee during the period then cross this box (otherwise complete section 4b)	<b>x</b>
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		Number of trustees	£
<b>C4b Trustee expenses - details</b>			

	Nature of relationship	Nature of transaction	Transaction amount (£)	Balance outstanding at period end (£)
<b>C5 Transactions with trustees and connected persons</b>				

**C6 Other information**

**Additional analysis (1)**

**Analysis of receipts and payments**

**1 Donations**

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Charities Aid Foundation	72,500				72,500	30,000
					-	
					-	
<b>Total</b>	<b>72,500</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>72,500</b>	<b>30,000</b>

**2 Grants**

	Unrestricted funds to nearest £	Restricted funds to nearest £	Total current period to nearest £	Total last period to nearest £
			-	
			-	
			-	
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

**3 Gross receipts from other charitable activities**

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
					-	
					-	
					-	
					-	
					-	
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

**4 Payments relating directly to charitable activities**

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Research and communication concerning Loch Etive	11,895				11,895	912
					-	
					-	
					-	
					-	
					-	
					-	
					-	
<b>Total</b>	<b>11,895</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>11,895</b>	<b>912</b>

**Additional analysis (2)**

**5 Breakdown of unrestricted funds**

	Unrestricted fund 1 - enter name of fund below	Unrestricted fund 2 - enter name of fund below	Unrestricted fund 3 - enter name of fund below	Unrestricted fund 4 - enter name of fund below	Total unrestricted funds	Total unrestricted funds last period
<b>Receipts</b>						
Donations	72,500				72,500	30,000
Legacies					-	
Grants					-	
Receipts from fundraising activities					-	
Gross trading receipts					-	
Income from investments other than land and buildings	54				54	13
Rents from land & buildings					-	
Gross receipts from other charitable activities					-	
<b>Sub total</b>	<b>72,554</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>72,554</b>	<b>30,013</b>
<b>Receipts from asset &amp; investment sales</b>						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>72,554</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>72,554</b>	<b>30,013</b>
<b>Payments</b>						
Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities	11,895				11,895	
Grants and donations					-	
Governance costs:						
Audit / independent examination	1,200				1,200	
Preparation of annual accounts					-	
Legal costs					-	
Other	655				655	
<b>Sub total</b>	<b>12,440</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>12,440</b>	<b>-</b>
<b>Payments relating to asset and investment movements</b>						
Purchases of fixed assets					-	
Purchase of investments					-	
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>12,440</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>12,440</b>	<b>-</b>
<b>Net receipts / (payments)</b>	<b>60,114</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>60,114</b>	<b>30,013</b>
<b>Transfers to / (from) funds</b>						
<b>Surplus / (deficit) for year</b>	<b>60,114</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>60,114</b>	<b>30,013</b>

Nature and purpose of funds

**Additional analysis (3)**

**6 Breakdown of restricted funds**

	Restricted fund 1 - enter name of fund below	Restricted fund 2 - enter name of fund below	Restricted fund 3 - enter name of fund below	Restricted fund 4 - enter name of fund below	Total restricted funds	Total restricted funds last period
<b>Receipts</b>						
Donations					-	
Legacies					-	
Grants					-	
Receipts from fundraising activities					-	
Gross trading receipts					-	
Income from investments other than land and buildings					-	
Rents from land & buildings					-	
Gross receipts from other charitable activities					-	
<b>Sub total</b>	-	-	-	-	-	-

<b>Receipts from asset &amp; investment sales</b>						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
<b>Sub total</b>	-	-	-	-	-	-
<b>Total receipts</b>	-	-	-	-	-	-

<b>Payments</b>						
Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities					-	
Grants and donations					-	
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
<b>Sub total</b>	-	-	-	-	-	-

<b>Payments relating to asset and investment movements</b>						
Purchases of fixed assets					-	
Purchase of investments					-	
<b>Sub total</b>	-	-	-	-	-	-
<b>Total payments</b>	-	-	-	-	-	-
<b>Net receipts / (payments)</b>	-	-	-	-	-	-
<b>Transfers to / (from) funds</b>					-	
<b>Surplus / (deficit) for year</b>	-	-	-	-	-	-

Nature and purpose of funds