

**The Achnacarry, Bunarkaig and Clunes Community Group
(known by the ABC Group)**

Scottish Charity Number - SC044233

Annual Report and Financial Statements

For the year ended 31st March 2025

Trustees' Annual Report

For the year ended 31st March 2025

The trustees have pleasure in presenting their report together with the financial statements for the year ended 31st March 2025.

Reference and Administrative Information

The charity is a Scottish Charitable Incorporated Organisation (SCIO). It was registered in its current legal form on 29th August 2013. It has a single tier structure and as such the trustees are the members of the charity.

Charity Name

The Achnacarry, Bunarkaig and Clunes Community Group

Charity Number

SC044233

Address

[REDACTED]

Bankers

Bank of Scotland, 62 High Street, Fort William, Inverness Shire, PH33 6AE

Independent Examiner

[REDACTED]

Current Trustees

[REDACTED]

Structure, Governance and Management

Constitution

The Achnacarry, Bunarkaig and Clunes Community Group is a Scottish Charitable Incorporated Organisation and was set up on 29th August 2013. The original constitution was adopted at an extraordinary general meeting on 19th June 2013. At an ordinary meeting held on 14th January 2015 the name of the group was changed and a revised constitution was adopted.

Appointment of trustees

The people serving on the board are referred to as Charity Trustees. The maximum number of charity trustees is 5, the minimum is 3 made up of members who meet the eligibility criteria. A person will not be eligible for election or appointment to the board unless he/she is a member of the organisation and meets the criteria for board members ie a) resident of Achnacarry, b) resident of Bunarkaig, c) resident of Clunes, d) resident of anywhere else within the PH34 4EL and PH34 4EJ postcode defined areas. As far as possible, the board should include at least one member from each of the categories. At each annual general meeting the members may elect any member to be a charity trustee. At each annual general meeting, one third of the charity trustees must retire from office but may be re-elected.

Objectives and Activities

Charitable purposes

- 1) to support and promote sustainable community development, where 'sustainable development' means development which meets the needs of the present without compromising the ability of future generations to meet their own needs.
- 2) to prevent or relieve poverty, hardship and disadvantage.
- 3) to encourage the advancement of education, training, and personal development.
- 4) to promote health and wellbeing.
- 5) to support the provision of recreational and community facilities or the organisation of recreational activities.
- 6) to encourage the protection or improvement of the environment.
- 7) to support and enhance the arts, heritage, culture or science.

Activities

- 1) do anything which is calculated to further its purposes or is conducive or incidental to doing so.
- 2) accept subscriptions, grants, donations, gifts, legacies and endowment of all kinds and to distribute these in accordance with the purposes.
- 3) invest any funds which are not immediately required for the activities of the organisation in any such investments as may be considered appropriate including the acquisition, creation and development of any business and to dispose of, and vary such investments.
- 4) create, acquire or develop appropriate businesses in keeping with the purposes of the organisation.
- 5) employ, contract with, train and pay such staff (whether employed or self-employed) as are considered appropriate for the proper conduct of the purposes of the organisation.

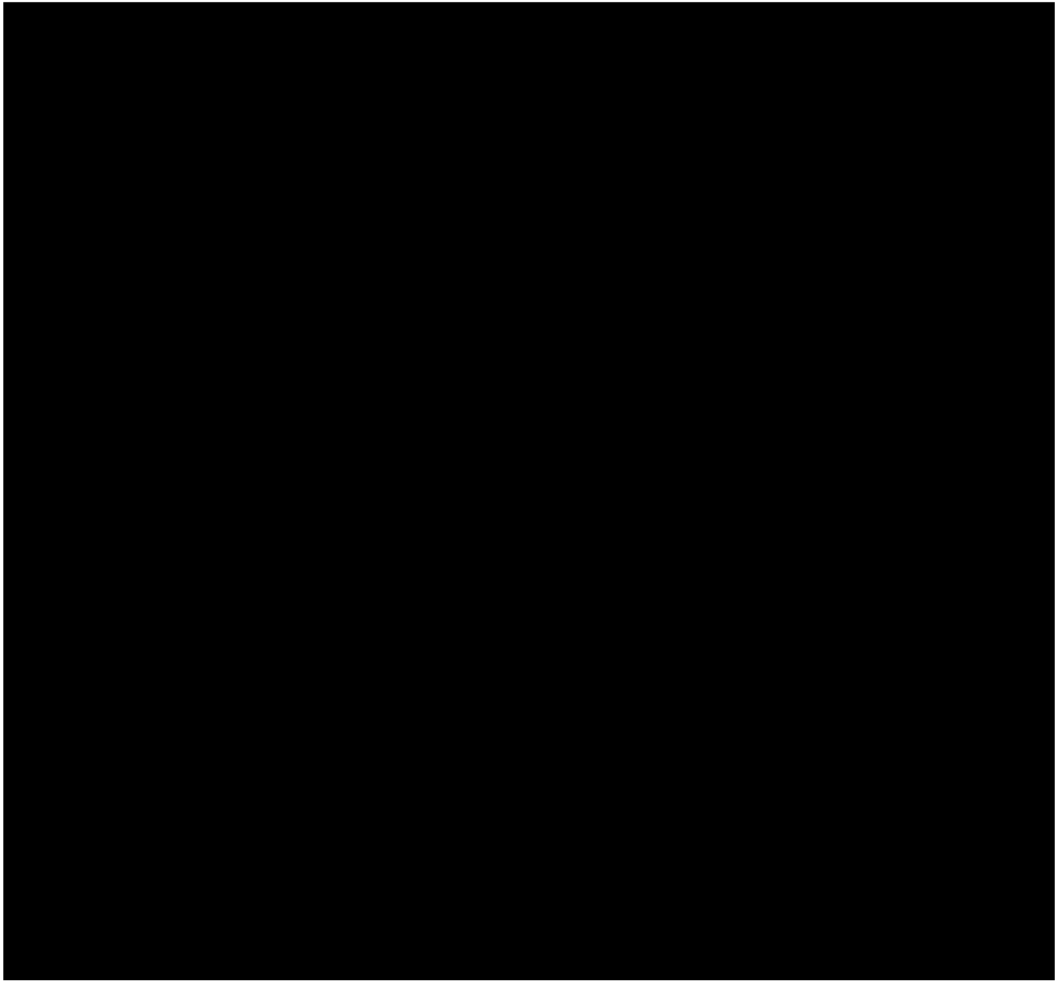
Achievements and Performance

Our Achnacarry, Bunarkaig & Clunes (ABC) Community Benefit Fund Account is used for our Hydro Scheme Community Benefits. The balance on this account on April 1st was £39,404. Our Charity Investment Account with St James' Place (SJP), at the end of March had £172,687 invested in the fund.

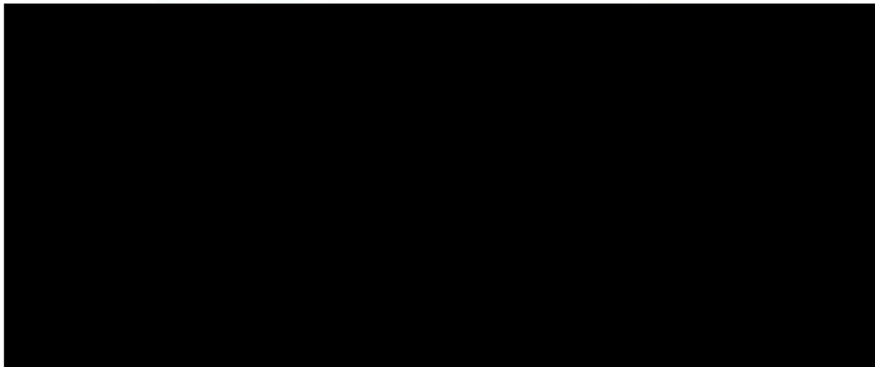
We have received a few funding applications from the ABC and wider local area. All of these were scrutinized by our ABC Fund managers against our application assessment criteria. Those granted include:-

- * A memorial bench, hard standing and placement. In memory of Donald Angus Cameron of Lochiel the 27th Chief who passed away last year. He was a lovely man, known locally as "Locheil" and was a long time member and supporter of the ABC Group - £1,550.
- * St Ciaran's Church, our local Church, a donation towards upkeep and insurance costs - £2,411.
- * Sponsorship of a young local Downhill Bicycle Rider - £2,002.
- * Lochaber Shinty Club, a donation towards a new building for the club - £5,000.
- * Pinewoods Art Project, Arkaig Community Forest - £500.

We are, however still cognisant of the fact that we also need to invest for the future of our local community and we put 50% of our income into a SJP Charity Investment Account every year.



Donald Angus Cameron of Lochiel Passes Away at Achnacarry
27th Chief of Clan Cameron was also Lord-Lieutenant of Inverness



Oct 20, 2023



Memorial Bench

Financial review

Total income in the year was £31,301. Expenditure for same period was £28,550 resulting in a surplus of £2,751. Reserves at year end were £41,158 - £1,754 of unrestricted funds and £39,404 of restricted funds. The Charity hold Investment funds totalling £172,687.

Reserves Policy

There is no requirement in the constitution to hold any reserves but the trustees recognise that it is advisable to retain 3 months worth of normal running costs in order to meet commitments and to cover any unexpected expenditure.

Plans for future period

The Trustees intend to continue to receive funds on behalf of the Community and make donations and grants to individuals, groups and organisations.

Exemptions from Disclosure

There are no exemptions from disclosure.

Funds held as custodian trustee on behalf of others

There are no funds held as custodian trustee on behalf of others.

This report was approved by the trustees on 19th December 2025.



Date: 19th December 2025.

Independent examiner's report to the trustees on the unaudited accounts of The Achnacarry, Bunarkaig and Clunes Community Group.

I report on the accounts of the SCIO for the year ended 31st March 2025 which are set out on pages 7 to 10.

Respective responsibilities of trustees 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 trustees consider that the audit requirement of Regulation 10(1) (d) 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 is 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 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.

Date: - 23rd December 2025
Finance Manager
Voluntary Action Lochaber
An Drochaid, Claggan Road
Fort William
PH33 6PH



The Achnacarry, Bunarkaig and Clunes Community Group
Receipts and Payments Accounts
For the year ended 31st March 2025
Scottish Charity Number - SC044233

		Year to 2025 Unrestricted £	Year to 2025 Restricted £	Year to 2025 Total £	Year to 2024 Total £
Incoming resources	Note				
Grants and Donations					
Grants	4	-	-	-	-
Donations	5	200	-	200	3,500
Incoming resources from generated funds					
Voluntary income	9	166	-	166	53
Activities for generating funds		-	-	-	-
Incoming resources from charitable activities	10	353	30,582	30,936	31,541
Bank interest received		-	-	-	-
Total incoming resources		719	30,582	31,301	35,094
Resources expended					
Electricity		94	-	94	248
Water Rates		75	-	75	75
Insurance		406	-	406	368
Cleaning		211	-	211	233
BBQ / Bonfire Expenses		51	64	115	202
Whist Prizes		48	-	48	-
Donations / Sponsorship Awards		-	10,163	10,163	3,670
Purchase of Defibrillator		-	-	-	1,536
Purchase of Bench / Expenses		1,294	-	1,294	-
Repairs / Maintenance		341	-	341	-
Tools / Equipment		172	-	172	-
Misc Expenses		42	-	42	90
Bank Charges		11	4	15	-
Community Fund Investment		-	15,475	15,475	18,310
Governance Costs					
Independent Examination	7	100	-	100	100
Total resources expended		2,844	25,706	28,550	24,832
Surplus/(Deficit) for the year before transfers		(2,125)	4,876	2,751	10,262
Transfers between funds	6	-	-	-	-
Surplus/(Deficit) for the year		(2,125)	4,876	2,751	10,262

The Achnacarry, Bunarkaig and Clunes Community Group
 Receipts and Payments Accounts
 For the year ended 31st March 2025
 Scottish Charity Number - SC044233

	Year to 2025 Unrestricted £	Year to 2025 Restricted £	Year to 2025 Total £	Year to 2024 Total £
Statement of Balances - as at 31st March 2025				
Opening cash at bank and in hand	3,879	34,527	38,407	28,145
Add Income	719	30,582	31,301	35,094
	4,598	65,110	69,708	63,239
Less Expenditure	2,844	25,706	28,550	24,832
Transfers	-	-	-	-
Closing cash at bank and in hand	1,754	39,404	41,158	38,407
Bank and Cash Balances				
Bank Treasurer's Account - Main	-	39,404	39,404	34,527
Bank Treasurer's Account - Hall	1,754	-	1,754	3,879
Outstanding lodgements	-	-	-	-
Outstanding cheques	-	-	-	-
Petty cash	-	-	-	-
11 & 12	1,754	39,404	41,158	38,407
	-	-	-	-

Signed on behalf of all Trustees:



Date: 19th December 2025

The notes on pages 9 to 10 form part of these financial statements

The Achnacarry, Bunarkaig and Clunes Community Group
Scottish Charity Number - SC044233
Notes to the accounts
For the year ended 31st March 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 those that may be used at the discretion of the trustees in furtherance of the objects of the charity. The trustees maintain a single unrestricted fund for the day-to-day running of the Village Hall.

Restricted funds may only be used for specific purposes. Restrictions arise when specified by the donor or when funds are raised for specific purposes. Funds of £30,582 were received - £20,354 (Achnacarry Hyrdo), £3,643 (Green Highland) and £6,585 (RWE) to be used for charitable, educational, environmental or community purposes for the benefit of the residents of the Community Group.

3 Related party transactions

No remuneration was paid to the trustees or any connected persons during the year (2024: £NIL).

4 Grants

	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
Grants	-	-	-	-
	-	-	-	-

5 Donations

	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
Locheilnet Charity ISP Legacy Donation	-	-	-	3,500
Achnacarry Gun Club	200	-	200	-
	200	-	200	3,500

6 Transfers between funds

There were no transfers between funds during the year (2024: £2,036).

7 Governance Costs

	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
Independent Examination	100	-	100	100
	100	-	100	100

8 Volunteers

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

9 Voluntary income

	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
Misc Income	166	-	166	53
	166	-	166	53

10 Gross receipts from other charitable activities

	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
Receipts from Hire of Hall	270	-	270	-
Hydro Scheme Income	-	30,582	30,582	30,950
Electricity Payments Returned	-	-	-	591
	270	30,582	30,852	31,541

11 Restricted Funds

	At 1st April 2024	Incoming	Outgoing	Transfers	At 31st March 2025
Hydro Scheme Community Benefit	34,527	30,582	(25,706)	-	39,404
	34,527	30,582	(25,706)	-	39,404

12 Unrestricted Funds

	At 1st April 2024	Incoming	Outgoing	Transfers	At 31st March 2025
Unrestricted Funds	3,879	719	(2,844)	-	1,754
	3,879	719	(2,844)	-	1,754

11 Other Assets - Community Fund Investment

	Funds Held at 31st March 2025
SJP Investment (Unit Trust)	172,687
	172,687

Achnacarry

Bunarkaig

&and

Clunes

COMMUNITY GROUP

Registered with OSCR as SCIO No. SC044233

Minutes of the Annual General Meeting, October 8th 2025, Achnacarry Village Hall.

The minutes of last year's AGM were adopted, proposed by [REDACTED]

1. Chair's Report.

Welcome and thank you for attending the AGM.

Thank you to [REDACTED] for his service and commitment as our previous longstanding ABC chair. [REDACTED] contributed to developing the group's constitutional structure, established funding streams, and supported social events as well as the ABC community spirit.

Appreciation is extended to the trustees, committee, and members of ABC. Their efforts contribute to the ongoing work of the ABC group.

Social activities have included whist drives and bonfire evenings. Additionally, there have been events involving local partner groups, such as volunteering days and barbecues with ACF.

Funds have been distributed to support local individuals and groups through the ABC Community Funds.

The ABC members will investigate redeveloping and rebuilding Achnacarry Hall. With [REDACTED] efforts, over half the funds required for a feasibility study have been secured, and architects have been appointed to conduct this study.

This report will determine if we proceed with a hall rebuild, architectural designs, and construction. I hope everyone can participate at some point.

I hope our group will continue to develop, encourage greater participation, and provide support within the ABC community.

The recent power outage showed that members of the community assisted those affected.

We extend our sincere gratitude to [REDACTED] for organising the recent celebration of life service for [REDACTED]. The service was a fitting tribute to an extraordinary individual.

[REDACTED], Chair and Trustee, 8th October 2025.

2. Treasurer's report;

We continue to operate two current accounts with Bank of Scotland. Efforts continue to negotiate to change accounts so as to reduce bank charges incurred.

Our Achnacarry, Bunarkaig & Clunes (ABC) Community Benefit Fund Account is used for our Hydro Scheme Community Benefits. The balance on this account on April 1st was £39403, (£48500 at date of meeting). At the end of March we had £179,665 invested in the Investment fund. (£196,000 at date of meeting). The Village Hall account held £1754 on April 1st. (£1500 at date of meeting).

Draft accounts are currently with VAL for validation.

Noted that the problems with the electricity billing now seem to have been resolved.

██████████ ABC Trustee and Treasurer, 8th October 2025.

Noted that ██████████ appreciated the gift of beer he received from the ABC Group as a token of thanks for his input to the Group over many years.

There being no other business the A.G.M concluded.