

Arkaig Community Forest

Scottish Charity Number SC045209

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

Charity Name

Arkaig Community Forest

Address

[REDACTED]

Bankers

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

Independent Examiner

[REDACTED]

Voluntary Action Lochaber, An Drochaid, Claggan Road, Fort William, PH33 6PH

Current Trustees

[REDACTED]

Structure, Governance and Management

Constitution

Arkaig Community Forest is a Scottish Charitable Incorporated Organisation (SCIO) set up on 4th November 2014 and is bound by its constitution.

Appointment of trustees

The people serving on the board are referred to as Charity Trustees. The maximum number of charity trustees is 12, 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 PH44 4EL, PH34 4EJ, PH34 4EQ, PH33 7PD defined postcode areas. At each Annual General Meeting (AGM), the members may elect any member to be a charity trustee. The Board may at any time appoint any member to be a charity trustee, provided that he/she fits the criteria for eligibility. At each AGM, 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 own and manage community land and associated assets for the benefit of the community and the public in general.
- 3) to restore and protect the natural environment of the area, and in particular to restore and enhance the native woodland habitats and other semi-natural habitats and associated flora and fauna of the area.
- 4) to support and enhance the understanding and interpretation of the environment, history, culture and heritage of the area.
- 5) to improve the access, amenity and recreational value of the area.
- 6) to encourage the advancement of land-based education, training, and personal development.
- 7) to promote health and wellbeing.

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.

No part of the income or property of the organisation may be paid or transferred (directly or indirectly) to the members - either in the course of the organisation's existence or on dissolution - except where this is done in direct furtherance of the organisation's charitable purposes.

Achievements and Performance

See Chairman's Report and Treasurer's Report

Financial review

Total income in the year was £122,151. Expenditure for the same period was £144,745 resulting in a deficit of £22,593. Reserves at year end were £66,074 made up of £29,622 of unrestricted funds and £36,452 of restricted funds.

Reserves Policy

There is no requirement in the constitution to hold any reserves however 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

See Chairman's Report and Treasurer's Report


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 29th. October, 2025.

Date:  31st. October, 2025

Independent examiner's report to the trustees on the unaudited accounts of Arkaig Community Forest.

I report on the accounts of the SCIO for the year ended 31st March 2025 which are set out on pages 5 to 8.

Respective responsibilities of trustee 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: - 31/10/ 2025
Finance Manager
Voluntary Action Lochaber
An Drochaid, Claggan Road
Fort William
PH33 6PH



Arkaig Community Forest
Receipts and Payments Accounts
For the year ended 31st March 2025
Scottish Charity Number SC045209

		Year to 2025 Unrestricted £	Year to 2025 Restricted £	Year to 2025 Total £	Year to 2024 Total £
Incoming resources	Note				
Grants and Donations					
Grants	4	2,000	89,683	91,683	109,133
Donations	5	495	300	795	819
Bank interest received		-	-	-	-
Incoming Resources from Generated Funds					
Income for Services	8	450	4,500	4,950	1,701
Activities for generating funds	9	-	-	-	1,916
Incoming resources from charitable activities	10	6,049	-	6,049	1,412
Miscellaneous Income		-	-	-	39
Other Income					
Tree Nursery		11,258	-	11,258	-
Deer Larder		5,207	-	5,207	-
General Income		2,209	-	2,209	-
Total Receipts		27,668	94,483	122,151	115,020
Resources expended					
ABC Expenditure		-	-	-	3,909
Staff Costs		762	13,000	13,762	7,949
Volunteer Co-Ordinator		-	5,151	5,151	-
Insurance		2,063	-	2,063	1,838
Internet & Website		1,171	-	1,171	2,169
Sundries		-	-	-	1,402
Subscriptions		55	-	55	-
Training Costs		406	-	406	-
Welfare Unit		1,506	-	1,506	-
Electricity		1,922	-	1,922	387
Professional Fees		1,054	-	1,054	878
Inspiring Scotland		-	3,409	3,409	4,000
Deer Larder Expenses		5,310	-	5,310	1,109
Community Events / Activities		-	-	-	200
Forest School		1,451	-	1,451	277
NatureScot NRF Project		-	47,571	47,571	39,913
Gusach Restoration (Mossy Earth)		-	50,640	50,640	-
IT / Electrical Equipment		-	-	-	981
Event / Activity Costs		-	250	250	628
Workshops		1,437	-	1,437	-
Community Learning Exchange		-	-	-	756
Native Tree Nursery / Plant Propagation		-	-	-	32,711
Tree Nursery Expenses		3,313	-	3,313	-
Solar Panel Costs		-	4,125	4,125	-
Governance Costs					
Independent Examination	7	150	-	150	-
Total Payments		20,599	124,146	144,745	99,109

Arkaig Community Forest
Receipts and Payments Accounts
For the year ended 31st March 2025
Scottish Charity Number SC045209

	Year to 2025 Unrestricted £	Year to 2025 Restricted £	Year to 2025 Total £	Year to 2024 Total £
Surplus/(Deficit) for the year before transfers	7,070	(29,663)	(22,593)	15,912
Transfers between funds	6	6,701	(6,701)	-
Surplus/(Deficit) for the year	13,770	(36,364)	(22,593)	15,912

Statement of Balances - as at 31st March 2025

Opening cash at bank and in hand	15,852	72,816	88,667	72,756
Add Income	27,668	94,483	122,151	115,020
	43,520	167,299	210,818	187,776
Less Expenditure	20,599	124,146	144,745	99,109
Transfers	6	6,701	(6,701)	-
Closing cash at bank and in hand	29,622	36,452	66,074	88,667

Bank and Cash Balances

Treasurer's Account (ACF)	29,622	26,170	55,792	79,766
Treasurer's Account (IN)	-	10,282	10,282	8,901
Outstanding Lodgements	-	-	-	-
Outstanding Cheques	-	-	-	-
Petty Cash	-	-	-	-

11 & 12	29,622	36,452	66,074	88,667
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Signed on behalf of all Trustees:

[Redacted Signature]

Name:

Date: 31st. October, 2025

Arkaig Community Forest
Scottish Charity Number SC045209
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 SCIO.

Restricted funds may only be used for specific purposes. Restrictions arise when specified by the donor or when funds are raised for specific purposes.

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
ABC Community Benefit Fund	-	-	-	720
Nature Restoration Fund	-	48,370	48,370	26,128
Community Learning Exchange	-	-	-	750
Scottish Natural Heritage	-	-	-	5,906
Highlands & Islands Climate Hub	-	-	-	200
Rotary Club of Lochaber	-	-	-	300
Community Woodlands Association	-	-	-	725
Mossy Earth Ltd	-	40,400	40,400	50,000
The Swire Charitable Trust	-	-	-	13,000
Inspiring Scotland	-	-	-	7,280
Logan Air	-	-	-	4,124
Foundation Scotland	-	913	913	-
King Charles Charitable Fund	2,000	-	2,000	-
	<u>2,000</u>	<u>89,683</u>	<u>91,683</u>	<u>109,133</u>

5 Donations

	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
Arnold Clark	-	300	300	-
Misc Donations	495	-	495	819
	<u>495</u>	<u>300</u>	<u>795</u>	<u>819</u>

6 Transfers between funds

£6,701 was transferred from restricted funds to unrestricted funds due to changes in the delivery of the Projects as agreed by funders. (2024: £9,886).

7 Governance Costs

	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
Independent Examination	150	-	150	-
	<u>150</u>	<u>-</u>	<u>150</u>	<u>-</u>

8 Income for Services

	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
Income for Services	450	-	450	1,701
Volunteer Co-Ordinator	-	4,500	4,500	-
	<u>450</u>	<u>4,500</u>	<u>4,950</u>	<u>1,701</u>

9 Activities for generating funds

	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
Venison Income	-	-	-	1,916
	-	-	-	1,916

10 Gross receipts from other charitable activities

	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
Woodland Trust - Rental Income	1,200	-	1,200	1,375
Welfare Unit Hire	4,200	-	4,200	-
Event Income	649	-	649	37
	6,049	-	6,049	1,412

11 Unrestricted Funds

	At 1st April 2024	Incoming	Outgoing	Transfers	At 31st March 2025
Unrestricted Funds	15,852	27,668	(20,599)	6,701	29,622
	15,852	27,668	(20,599)	6,701	29,622

12 Restricted Funds

	At 1st April 2024	Incoming	Outgoing	Transfers	At 31st March 2025
ABC Community Benefit Fund	2,892	-	-	(2,892)	-
Nature Restoration Fund	(7,879)	48,370	(47,571)	-	(7,080)
Community Learning Exchange	33	-	-	(33)	-
Highlands & Islands Climate Hub	78	-	-	-	78
Rotary Club of Lochaber	300	-	(250)	-	50
Community Woodlands Association	18	-	-	(18)	-
Gusach Restoration	50,000	40,400	(50,640)	-	39,760
The Swire Charitable Trust	13,000	-	(13,000)	-	-
MOWI Scotland	19	-	-	(19)	-
SSE Renewables	3,303	-	-	(3,303)	-
Inspiring Scotland	6,490	-	(3,409)	-	3,082
Logan Air	4,124	-	(4,125)	1	-
Volunteer Co-Ordinator	-	4,500	(5,151)	-	(651)
Other Event Income	437	-	-	(437)	-
Arnold Clark	-	300	-	-	300
Foundation Scotland	-	913	-	-	913
	72,816	94,483	(124,146)	(6,701)	36,452

ABC Community Benefit Fund - Cost Plan for Community Facility & Tree Nursery

Nature Restoration Fund - Restoration of Landscapes

Community Learning Exchange - Tree Nurseries Project

Scottish Natural Heritage - Loch Arkaig Pinewoods, Landscape Scale Native Woodland Restoration

Highlands & Islands Climate Hub / Rotary Club of Lochaber / Community Woodland Association / Arnold Clark - Community Events & Activities

Mossy Earth Ltd - Gusach Restoration

The Swire Charitable Trust - Staff Costs

MOWI Scotland - IT / Electrical Equipment

SSE Renewables - Native Tree Nursery and Plant Propagation Unit

Inspiring Scotland - Resilient Community Forest Project

Logan Air - Solar Panels

Woodland Trust - Loch Arkaig Pinewoods, Landscape Scale Native Woodland Restoration

Woodland Trust - Volunteer Co-ordinator



Arkaig Community Forest

Chair's Report 2024/25

This year has seen a lot of changes at ACF. Firstly we said goodbye to [REDACTED] to whom we are very grateful for all the hard work, dedication and inspiration he has given to ACF from the start and particularly as chair for two years. Also to [REDACTED] who has been supportive of ACF from the start and made our relationship with WT both enjoyable and productive. He has been instrumental in facilitating the collaboration with Achnacarry Estate and FLS leading to the formation of the Beo Airceig landscape restoration project and allowing all of us to explore opportunities we may not have thought possible. We wish them both well in their new ventures and hope they will not be strangers to Arkaig.

Conversely we are pleased to welcome [REDACTED] as new WT estate manager for Loch Arkaig and look forward to working with her as closely, all going well so far.

At the start of this year, before [REDACTED] left, we realised that ACF had become too much for a small voluntary board to manage, with three employees and all the various projects. We decided to use our free reserves to employ a part time operations manager to oversee everything. Fortunately we also received a grant from SSE to begin the redevelopment of the Forest School which allowed us to create a full time position with two days allocated to this and 3 to running everything else. So, on the 20th March we welcomed [REDACTED] and he has been a very busy man since then.

There have been other changes within ACF too with [REDACTED] taking on the deer larder as well as development until April, since when she has been solely committed as Deer larder manager. [REDACTED] went from tree nursery assistant to volunteer coordinator and we welcomed [REDACTED] as seasonal tree nursery assistant in March. Meanwhile [REDACTED] remains as our green-fingered tree nursery manager, producing good numbers of high quality trees.

There were changes in board roles too with [REDACTED] coming back as treasurer and myself stepping into [REDACTED] role as chair.

For some time it had been apparent that the core area of ACF membership, Clunes, Achnacarry and Bunarkaig – the two postcode area required for the community buy out of Loch Arkaig Pine Forest, was too small a community to support such a big project and other adjacent postcodes were just as much part of the wider landscape area, such as Gairloch and Glen Loy. In March we had an EGM to include these two extra postcodes, which was unanimously accepted.

Visits

Our successful collaborative working with WT, and more recently Beo Airceig has brought a lot attention to ACF and we receive many requests for visits and studies, including:

- Pinewood Conference and Pinewood managers meeting
- Scottish Forestry
- Directors of SF & ENFOR
- Minister for Agriculture – Jim Fairley
- BBC Landward
- Oxford University
- Cambridge University



Deer Larder

The deer larder operation has grown and been strengthened over the past year as a small venison producing business, producing high quality sustainable meat for the local community as part of the management of deer numbers in Glen Mallie and the Gusach on both ACF and Woodland Trust land. We have had a dedicated deer larder manager employed 2 days a week since April 2025, working on marketing, deliveries, communications, finance and the health and safety of the deer larder. A contracted butcher works in the larder up to 4 days per month. We have also trained up a volunteer butcher to increase our capacity as well as develop community skills. The larder also hosted visits from 10 different groups or individuals interested in learning about its operation. Sales have increased and diversified as we have forged good relationships with new customers within the local community, restaurants and shops, generating excellent feedback. We have also tested and developed new products such as burgers, sausages and different cuts. There is great potential to continue expanding the operation, sales and community reach of the larder.

Tree Nursery

This continues to do well, in difficult circumstances with extremes of weather from flooding to drought thanks to the hard work of [REDACTED]. The excellent quality of the trees has been commented on by many visitors, including [REDACTED] of Scottish Forestry.

- Trees sold winter 24/25 – 17,000
- Volunteer events – 12, including, botanical surveys, breeding bird surveys, tree ID, tree care, seed collecting
- Volunteer hours – 763, including UHI ranger students and 2wk work placement.
- Staff training – Knoydart tree nursery, [REDACTED] Corrour Estate willow orchard
- Shed completed April
- Professional advice and support from [REDACTED] provided by WT
- LAM project proposal – montane spp
- Scot Gov Health inspection passed.
- UKISG inspection passed

Thanks to WT for providing funding for professional support from Andy and Pete.

Volunteer Coordination

Volunteer coordinator – [REDACTED] has now been working as volunteer coordinator for over a year now and has managed to negotiate all the difficulties of combining WT and ACF volunteering here in Loch Arkaig Pine forest in one place. Having spent the winter getting all the policies in place we now have an exciting programme of volunteer activities and events and an expanding group of dedicated volunteers. Highlights include a bioblitz in the oakwood, a women's rainforest well-being day with the Scottish Rainforest Education centre, Greenwood working workshop and a wood ant survey in the Gusach.

Operations Manager

It was decided that ACF was becoming too much for a small voluntary board to manage properly and before [REDACTED] resigned he suggested we pool resources to employ an operations manager. So in February we advertised and were surprised by the high quality of applicants, making it a difficult choice but we are more than happy with [REDACTED]. In



fact hard to imagine how we coped before. Since he started he has over hauled our health and safety policies and procedures, got to grips with HR, made contact with the whole community, partners and stakeholders, and become a part the community himself. He was warned before starting that he may have to deal with the media and within the first month he'd spent a day with [REDACTED] translocating ants, chatted with [REDACTED] and been asked for a message for a minister. He also had a Beo Airceig meeting in the first week and volunteered to take the minutes. A successful funding bid, submitted at very short notice by [REDACTED] to a community climate change resilience fund (CLLD) has meant that we are able to start looking into the flooding around the tree nursery and Clunes forestry houses and also addressing the possible issue of wild fires.

Landscape Restoration

Ard Nois – [REDACTED] (Blue Green Conservation) completed the felling of the lodgepole pine in Ard Nois by the end of Spring. This completes the first (paid for) phase of the Mossy Earth project but this will continue to be monitored by drone imagery. Isla still to complete the first post work filming.

In the summer peatland restoration work was undertaken on the boggier areas, - blocking drains, turning or flattening stumps and smoothing. This was done as part of WT Peatland Action project.

Ant translocation - as part of the NRF project WT aim to translocate wood ants from the areas cleared of non native conifers to better habitat with pines. We undertook a trial this summer translocating part of a large nest in Ard Nois. This seems to have been successful but we'll only know after the winter if they've survived. A survey of all nests at Ard Nois was also done after the non native removal.

Glen Mallie – the ATV track at Glen Mallie was due to be done by end March but NatureScot have allowed us to put it into this winter with some extra funding. This will join up with the Achnacarry track to create a circular route which will be useful for stalkers and walkers.

Forest School

Having successfully secured funding from SSE for the development phase of the new forest school and workshop we have sent out briefs to three architectural practices to tender for this phase and bring it to the point of construction. We have now received two of those and will be considering them.

In the mean time the existing Forest school has been renovated to make it habitable until such times as the new one is started. Re-cladding, painting and general refurbishment all carried out mainly by [REDACTED] for which everyone is extremely grateful.

Thanks

A big thanks to our secretary, [REDACTED] – not just for being an extremely efficient secretary and keeping the board on track but also for his invaluable practical work. He designed and helped build the tree nursery shed, renovated the forest school and installed hot water! He also saved another load of venison with his generator, during the recent power cut.



Thanks to our treasurer for keeping a tight rein on finances, making sense of it all, putting up with me and not giving up. Thank you to [REDACTED] for their support this year, your input has been invaluable and every minute spared is appreciated.

Thanks also to [REDACTED] WT Arkaig site manager, for all his help this year. Despite having a huge work load this year, having to manage the site alone between April and July after [REDACTED] left, he has always tried to make time for ACF and to include us in decisions. He has managed all the partnership working with tact and patience and his measured eloquence with important visitors is impressive. In fact we are grateful to Woodland Trust Scotland for their continuing support, for recognising the importance of our partnership to both parties.

Thank you to all our staff too for all their hard work and dedication over the year especially given uncertainties with funding. We aim to provide a good working environment so thanks for putting up with the creaky old forest school and the frustrations which arise from working with a community group.

[REDACTED] October 2025

ACF Treasurer's Report 2024/25

In the year to the end of March 2025 Arkaig Community Forest received over £122k in income but spent over £144k, leaving a paper loss of some £22k. In reality, this is because various grant funds were received on bloc in the previous financial year (particularly sums from Mossy Earth, The Swire Trust, Logan Air) but spent in the 24/25 year, meaning that our restricted fund reserve was drawn upon. Staff costs aside, which were almost entirely grant funded, the Deer Larder made a small loss of £142 on a turnover of £5207, whilst the Tree Nursery made a surplus of £7944 on a turnover of £11258. These, together with further revenue of £9203 from donations, event funding and services more than offset the £11260 spent on general running costs.

The combined bank balance of ACF and Tree Nursery accounts at 31/03/25 was £66048. Of this, £36452 was held in restricted funds (i.e. earmarked specifically for staff wages and/or project spend), whilst unrestricted reserves stood at £29622. The TN account has subsequently been closed to allow for ease of accounting. A bank balance of £55111 was available as of 5/10/25.

We would like to thank various grant awarding bodies for income received in 24/25, without whom our work could not continue. These include:

NatureScot (over £48k towards staff costs from the Beo Airceig Nature Restoration Fund (NRF) project, administered by Woodland Trust Scotland, WTS),

Mossy Earth (£40.4k for the Gusach restoration project),

King Charles Charitable Fund (£2k for general running costs),

WTS (£4500 for the joint Volunteer Co-ordinator position),

Foundation Scotland (£912 for events) and

Arnold Clark (£300 for events).

The decision was taken early in 2025 to employ an Operations Manager (OM) to streamline the management of ACF. This has been partly funded from reserves and part from a 2-year grant from SSE (received in April 25). The latter also provides funds to take the development of a new Forest School and Workshop to the construction phase and allows development of further funding streams to allow this. The OM position relies on further funding being found for the next financial year, as does that of other staff members. We currently have three major funding applications in the pipeline, to the Scottish Power Community Fund, a second phase of NRF funding and a major long-term application to the Heritage Lottery Fund, the latter two applications in partnership with Beo Airceig. Other partnership applications for a Wee Trees project with Loch Abar Mor and a dragonfly pool creation project with British Dragonfly Society are also in the pipeline. In the unlikely event that we are unsuccessful in attracting any of the main funding streams, however, we would have to reconsider current operations and staff levels. At current levels of spend we should be able to maintain full staffing levels for only a further three months from April 2026.

In the first six months of the current financial year, we have been able to complete some major projects, notably the Gusach restoration, building of a Tree Nursery shed and the refurbishment of the existing Forest School, the latter two works largely thanks to [REDACTED]. Our current reserve remains healthy, and the future looks bright as long as we work hard to attract further funding. The work of ACF and the Arkaig Pinewood Project along with partners WTS is being

increasingly recognised nationally and held as an exemplar for other nature restoration projects, so we are optimistic that ACF will continue to be supported.

Thanks are also due to Voluntary Action Lochaber for auditing and approving the 2024/25 accounts.



ACF Treasurer 5/10/25