

Crossmichael Community Trust SCIO

Scotland · Charity number SC045747

Details

Status Active

Legal form SCIO (Scottish Charitable Incorporated Organisation)

Registered 2015-06-29

Register [View on the OSCR register](#)

Contact

Address 26 Main Street
Crossmichael
Castle Douglas
Kirkcudbrightshire
DG7 3AU

Activities

Activities: 'It carries out activities or services itself'

Purposes: 'the advancement of citizenship or community development', '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: The charity is set up support the village community with a space for sports/events. providing recreational facilities (memorial hall), advance community development to benefit residents, and advance environmental protection near the marina.

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

Objectives: The organisation's purposes are: 4.1 To advance the environmental protection and improvement of land at the riverside in Crossmichael adjacent to the marina. 4.2 To advance community development where appropriate within Crossmichael and the surrounding area (that is, the area represented by Crossmichael and District Community Council) for the benefit of the residents of this area. 4.3 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.

Geography

- **Main operating location:** Dumfries And Galloway
- **Geographical spread:** A specific local point, community or neighbourhood

Finances

Period end	Income	Expenditure	Assets	Employees
2025-06-30	£3,679	£2,248	-	0
2024-06-30	£3,873	£4,374	-	0
2023-06-30	£2,397	£37	-	0
2022-06-30	£300	£0	-	0
2021-06-30	£650	£0	-	0

Accounts

Chairmans Report

Crossmichael Community Trust SCIO, SCO45747

AGM: Tuesday 30 September, 2025

Crossmichael Memorial Hall Committee Room, 7.00pm

Key Points Summary

- New Board of Trustees elected in November 2024, establishing governance and roles.
- New Trust Board inherited a challenging position: hall closed due to unsafe flooring and finances under strain.
- Finances reviewed: only £1,275 in the bank at start of 2025; without action, risk of bankruptcy by November 2025. Donations and small revenue fund have so far extended time trust can be funded in current state.
- Six grant applications submitted in 2025 (totaling £80,000); £2,000 revenue funding secured to enable operational cost to be covered. Denied all other grants so far due to challenging financial situation.
- Funders supportive in principle but unable to provide part- or match- capital funding under current circumstances. Currently applying to larger funds to cover 100% of floor project.
- Additional generous community donations received (details in Treasurer's Report). Thank you to the Donors.
- Trust remains in a precarious financial situation—bankruptcy risk remains high, with potential sale of the hall if it occurs.
- Ongoing priority: secure full capital funding to repair hall floor to reopen income stream - Grant application in progress.
- Ongoing work with Third Sector Dumfries & Galloway for support with Trust Governance, legal compliance, Community Asset Management and more.
- Trust continues to support the community by providing tables, chairs, and maintaining other assets (Hearse House, Riverside Lane).
- 2 Trustees stepping down at this AGM - Thank you to Hazel Scott and Anne-Marie McGinn for all your hard work and support!
- 3 Trustee roles will be recruited for: Grant/Fund Trustee, Secretary, Facilities Management.

Detailed Chair's Report

Since the special AGM held on 12 November 2024, the Board of Trustees has been very busy building governance and operational management of a Trust that, even according to the annual reports, had been mostly dormant for several years whilst a few people worked hard to keep it ticking over and meeting legal requirements until the situation became untenable and the main hall closed down due to the unsafe floor creating a significant Health & Safety risk.

At the end of 2024 the new group of trustees who were elected at the meeting on 12 November 2024 worked to establish roles and responsibilities to create a clear framework that each works within. Being on the Board of Trustees carries a legal responsibility under the Scottish Charities Act and every board of trustee member carries this responsibility for every decision made during their time on the board, even after they retire from the board. As the entire board was new and inexperienced as Trustee Board Members, it took some work to define and fill the roles required.

At the start of January 2025, the board membership had settled reasonably well with a trustee joining for Funds/Grant application on an interim basis as election would confirm at the next member meeting.

The board of trustees conducted work on governance, with a board of trustee declaration created to ensure legal compliance and tracking of conflicts of interests.

Additionally, a review was conducted of the Trust's finances and accounts. When the new board of trustees took office, the bank account held £1275. The financial review revealed that without the hall as an income stream the Trust would be bankrupt by November 2025.

Grant applications have been the priority activity for the trust in 2025, with 6 grants applied for with a total value of £80K. Out of these applications, the Trust was granted and received £2K in revenue funding which is key to being able to continue to operate into 2026. Trustees have worked hard on gathering all the information required, developing policies and obtaining quotes to support grant applications.

Additionally, we received some very generous donations from the community, details in the Treasurers report.

The key point here is that the Crossmichael Community Trust is in a very precarious financial situation and on the brink of bankruptcy. It is important the community understands that this is a very real risk and should bankruptcy occur, the hall will have to be sold. Based on the current forecast, the Trust can operate until October 2026. Capital Grant funding to fix the floor will go some way to improving the situation as it will enable the hall to generate income again once re-opened, but even then we will need a minimum of £3-5K annually to cover fixed operational costs.

During recent months, we have worked closely with funders, including the Council and the National Lottery, to understand how they make their funding decisions and to gain feedback on how the Trust can be more successful in grant applications. The Feedback is consistent: Funders are

supportive of our project, and would be keen to fund, however the current financial situation means that we require 100% capital funding and this is hard to come by. Part- and matchfund options are not available to the trust due to the current financial situation as the trust cannot provide guarantee to the funder that the funds will be spent in the required timeframe. With competitive application portfolios, funders will prioritise charities who can fully fund projects and commit to spend the funds within the timeframe.

This adds to the urgency of improving the financial situation of the Trust.

Additionally, the Trust has been engaging with Third Sector Dumfries & Galloway to learn about what is required to manage a Trust, to ensure legal compliance and to access support available in terms of Governance, Funding, Community Asset Management and more. The Chair has attended training and made connections to support future development and definition of the trust, legal requirements, understanding the implications of certain changes and defining key elements of the constitution.

Additionally, the chair has worked with other trusts in the Glenkens to learn from them, and as a result the board has started work on Village Hall Management based on a generic handbook to develop policies, procedures and systems to manage the hall going forward. The village hall is a community building, which differs from being a public building, i.e. access is not open and use requires making bookings based on the times you want to use the hall for, including set up and clear up time.

Throughout the year the Trust is making an effort to communicate news and updates to the community via Facebook, and by posting invites to open meetings on social media as well as by hanging posters around the village. While the board of trustees recognises that more communication would be helpful, operationally this is proving challenging to date. Communication will continue to be a priority for the trust with the main channel being the Trust page on Facebook.

The Trust has continued to support the community so far as possible with provision/rental of tables and chairs to the school and local events

The Trust's other properties of the Hearse House and the land at Riverside Lane have continued to be looked after as previously.

The Chair wants to extend very sincere thanks to both the Board of Trustees and the community members who have supported the trust in the last year for all their hard work, donations, support and kindness.

Cynthia Moore, Chairperson, Crossmichael Community Trust SCIO, SCO45747

Accounts

Other optional information

Declaration

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

Signed on behalf of the charity's trustees

Signature(s)

Full name(s)

Position (e.g. Chair)

[Redacted signature and name area]

SECRETARY

Date

20/10/24

20/10/24

Crossmichael Community Trust

Receipts and payments accounts

For the period from	Period start date			to	Period end date		
	Day	Month	Year		Day	Month	Year
	01	July	2023		30	June	2024

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 £
A1 Receipts						
Donations	1,865				1,865	1,847
Legacies					-	
Grants					-	
Receipts from fundraising activities					-	
Gross trading receipts	2,008				2,008	
Income from investments other than land and buildings					-	
Rents from land & buildings						550
Gross receipts from other charitable activities					-	
					-	
A1 Sub total	3,873	0	0	0	3,873	2,397
A2 Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
A2 Sub total	0	0	0	0	0	0
Total receipts	3,873	0	0	0	3,873	2,397
A3 Payments						
Expenses for fundraising activities						
Gross trading payments	3,394				3,394	27
Investment management costs						
Payments relating directly to charitable activities						
Grants and donations						
Governance costs:						
Audit / independent examination						
Preparation of annual accounts						
Legal costs						
Other	300				300	
Property purchase legal costs	680				680	
A3 Sub total	4,374	0	0	0	4,374	27
A4 Payments relating to asset and investment movements						
Purchases of fixed assets						10
Purchase of investments						
A4 Sub total	0	0	0	0	0	10
Total payments	4,374	0	0	0	4,374	37
Net receipts / (payments)	(501)	0	0	0	-501	2,360
A5 Transfers to / (from) funds	0	0	0	0	0	0
Surplus / (deficit) for year	(501)	0	0	0	(501)	2,360

Categories

sh funds

Details		Unrestricted funds	Restricted funds	Expendable endowment funds	Permanent endowment funds	Total current period	Total last period
		to nearest £	to nearest £	to nearest £	to nearest £	to nearest £	to nearest £
Cash and bank balances at start of year		3,537				3,537	1,178
Surplus / (deficit) shown on receipts and payments account		(501)				(501)	2,360
Cash and bank balances at end of year		3,036	-	-	-	3,036	3,538
(Agree balances with receipts and payments account(s))							

Investments

Details		Fund to which asset belongs	Market valuation to nearest £	Last year to nearest £
		Total	0	0

3 Other assets

Details	Fund to which asset belongs	Cost (if available) to nearest £	Current value (if available) to nearest £	Last year to nearest £
Land at Crossmichael Marina	Unrestricted	0	500	500
Old Hearse House, Crossmichael	Unrestricted	1	4,500	4,500
Crossmichael Memorial Hall	Unrestricted	10	70,000	70,000
	Total	11	75,000	75,000

34 Liabilities

Details		Fund to which liability relates	Amount due to nearest £	Last year to nearest £
		Total	0	0

B5 Contingent liabilities

Details	Fund to which liability relates	Amount due (estimate) to nearest £	Last year to nearest £
	Total	0	0

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

Signature

Print Name _____

Date of

C Notes to the Accounts

and purpose of
be stated on
funds worksheets)

nts

Type of activity or project supported	Individual / institution	Number of grants made	£
Total			-

trustee remuneration

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)	x
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Trustee remuneration -
ails

Authority under which paid	£

Trustee expenses

If no expenses were paid to any charity trustee during the period then cross this box (otherwise complete section 4b)	x
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b Trustee expenses -
tails

	Number of trustees	£

5 Transactions with trustees
and connected persons

Nature of relationship	Nature of transaction	Transaction amount (£)	Balance outstanding at period end (£)

C6 Other information

1) The area of land at Crossmichael Marina is approx 348m2 and was gifted to the Trust at no cost on 18th March 2016. This land is considered to have limited use, other than for parking and has an estimated value of £500. 2) The Old Hearse House, Crossmichael was purchased from Dumfries and Galloway Council on 23rd April 2019 for a nominal £1. Prior to this, offers for the building of £4,500 were being sought by the Council and this is considered to be the current value. 3) On 1st April 2023 the Trust acquired Crossmichael Memorial Hall from the Crossmichael Community Hall Trust for a nominal £10 as part of a programme of bringing the management and ownership of the Crossmichael village community activities, fund raising and asset ownership under one roof. The Hall was subsequently valued by G M Thomson & Co, Chartered Surveyors on 19th March 2024 with a Market Value of £70,000. 4) As at 30th June 2024, bank balance £3029.35, cash in hand £7.43

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 £
Crossmichael Triathlon	300				300	300
Scotlands Garden Schemes 'Danevale Park'	1,290				1,290	1,547
					-	
Other	275				275	
Total	1,865	-	-	-	1,865	1,847

2 Grants

	Unrestricted funds to nearest £	Restricted funds to nearest £	Total current period to nearest £	Total last period to nearest £
			-	
			-	
			-	
			-	
Total	-	-	-	-

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 £
Memorial Hall and equipment hire	2,008				2,008	-
					-	
					-	
					-	
					-	
					-	
Total	2,008	-	-	-	2,008	-

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 £
Maintenance, insurance, upkeep of Memorial Hall	3,394				3,394	
Legal costs for purchase of Memorial Hall	680				680	
Valuation of Memorial Hall	300				300	
					-	
					-	
					-	
					-	
					-	
Total	4,374	-	-	-	4,374	-

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
Receipts						
Donations	1,865				1,865	1,847
Legacies					-	
Grants					-	
Receipts from fundraising activities					-	
Gross trading receipts					-	
buildings					-	
Rents from land & buildings	2,008				2,008	550
Gross receipts from other charitable activities					-	
Sub total	3,873	-	-	-	3,873	2,397
Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
Sub total	-	-	-	-	-	-
Total receipts	3,873	-	-	-	3,873	2,397
Payments						
Expenses for fundraising activities					-	
Gross trading payments	3,394				3,394	27
Investment management costs					-	
Payments relating directly to charitable activities					-	
Grants and donations					-	
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
Property valuation costs	300				300	
Property purchase legal costs	680				680	
Sub total	4,374	-	-	-	4,374	27
Payments relating to asset and investment movements						
Purchases of fixed assets					-	10
Purchase of investments					-	
Sub total	-	-	-	-	-	10
Total payments	4,374	-	-	-	4,374	37
Net receipts / (payments)	(501)	-	-	-	(501)	2,360
Transfers to / (from) funds						
Surplus / (deficit) for year	(501)	-	-	-	(501)	2,360

Nature and purpose of funds

Following the aquisition of Crossmichael Memorial Hall on 7th June 2023, the Trust benefited from hall hire income of £2008 during the year ending 30th June 2024, with donations recieved for the year of £1865. The maintenance, repair, insurance and running costs for the Memorial Hall totalled £3394, legal costs relating to the purchase of the Hall £680 and formal valuation of the building £300 resulted in a net deficit for the year of £501. Due to structural issues with the Memorial Hall floor, the building was closed on 7th June 2024 and shall remain so pending completion of the essential repair work.

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

Receipts

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					-	
Sub total		-	-	-	-	-

Receipts from asset & investment sales

Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
Sub total		-	-	-	-	-
Total receipts		-	-	-	-	-

Payments

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					-	
Sub total		-	-	-	-	-

Payments relating to asset and investment movements

Purchases of fixed assets					-	
Purchase of investments					-	
Sub total		-	-	-	-	-

Total payments - - - - - -

Net receipts / (payments) - - - - - -

Transfers to / (from) funds - - - - - -

Surplus / (deficit) for year - - - - - -

Nature and purpose of funds

There are no restricted funds

		Independent examiner's report on the accounts						v2		
Report to the trustees/members of		Charity name								
		Crossmichael Community Trust								
Registered charity number		SC10								
On the accounts of the charity for the period		Period start date					Period end date			
		Day	Month	Year		Day	Month	Year		
		01	July	2023	to	30	June	2024		
Set out on pages		1, 2, 3, 4, 5, 6						(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) 2005 Act 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 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 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

Signed: Name: Relevant professional qualification(s) or body (if any): Address:		Date:	24/01/2025

*Please delete the words in the brackets if they do not apply. If the words do apply, set out those matters which have come to your attention on the following page.

Disclosure section

Only complete if the examiner needs to highlight material problems.

Give here brief details of any items that the examiner wishes to disclose

[Faint, illegible text and a diagonal line are visible within the disclosure section box.]

Crossmichael Community Trust SC10

Transactions for year ending 30/06/2024

Note - TSB account closed 13/10/23 and balance of £1470.58 transferred to new HBOS account

01/07/2023 opening balance (TSB) 3524.55

Income

16/08/2023	Loch Ken Trust	17.50	H
18/08/2023		97.50	H
31/08/2023		29.25	H
11/09/2023		58.50	H
19/09/2023	Halliday Box Class	60.00	H
10/10/2023	Halliday Box Class	45.00	H
23/10/2023		29.25	H
27/10/2023	Triathlon (part of £492.43 payin)	300.00	D
27/10/2023	Hall hire (part of £492.43 payin)	192.43	H
27/10/2023	Primary School	15.00	H
01/11/2023		30.00	H
02/11/2023	Crossmichael School	15.00	H
01/12/2023	Boxercise	58.50	H
04/12/2023		29.25	H
12/12/2023	Halliday Box Class	45.00	H
12/12/2023		58.50	H
14/12/2023		30.00	H
15/12/2023		30.00	H
18/12/2023	Parent Council	29.25	H
02/01/2024		15.00	H
04/01/2024	Hire refund	-60.00	H
11/01/2024		15.00	H
12/01/2024		10.00	H
12/01/2024		60.00	H
12/01/2024	Donation	275.00	D

Expenditure

05/07/2023	Hall Baird solicitors	740.00	LE
01/08/2023	Scottish Power	222.00	E
02/08/2023	Hall Baird refund	-60.00	LE
10/08/2023	Scot Power refund	-406.75	E
11/08/2023	Clear Business	59.75	E
13/09/2023	EDF Energy	82.72	E
13/09/2023	Clear Business	22.93	E
04/10/2023	Insurance	1677.35	E
12/10/2023	Clear Business	23.72	E
20/10/2023	PPL PRS Ltd	154.80	E
26/10/2023	EDF Energy	104.00	E
13/11/2023	Clear Business	28.37	E
20/11/2023	LNK 29 Main St	9.05	E
12/12/2023	Clear Business	20.28	E
11/01/2024	JD Keys	7.50	E
12/01/2024	Clear Business	20.29	E
25/01/2024	EDF Energy	171.00	E
06/02/2024	Breese Joinery	164.00	E
13/02/2024	Clear Business	21.94	E
23/02/2024	EDF Energy	147.80	E
12/03/2024	Dalbeattie Fire Protect	40.80	E
26/03/2024	EDF Energy	94.00	E
23/04/2024	G M Thomson valuation	300.00	V
24/04/2024	EDF Energy	148.01	E
24/05/2024	EDF Energy	114.95	E

01/07/2023 Opening cash 12.63

Cash transactions

08/09/2023	Toilet roll	5.20	CE
30/06/2024	Closing cash	7.43	

18/01/2024				
19/01/2024	Halliday Box Class		15.00	H
22/01/2024			15.00	H
22/01/2024			14.62	H
22/01/2024			15.00	H
24/01/2024	Crossmichael Comm		10.00	H
06/02/2024	Halliday Box Class		14.62	H
12/03/2024	Scottlands Gardens		45.00	H
14/03/2024			1290.00	D
18/03/2024	School Daftodil Tea		60.00	H
19/03/2024	AMEY path meeting		15.00	H
22/03/2024	Halliday Box Class		19.50	H
25/03/2024			90.00	H
02/04/2024			15.00	H
11/04/2024	Youth Club (1 year)		15.00	H
11/04/2024			235.00	H
16/04/2024	Old Hall Committee		30.00	H
24/04/2024	Crossmichael School		315.64	H
09/05/2024			15.00	H
09/05/2024			30.00	H
09/05/2024	Halliday Box Class		60.00	H
22/05/2024	Square?		39.00	H
30/05/2024			30.00	H
30/06/2024	Bank Income		3873.31	

11/06/2024	Square charges		40.00	E
21/06/2024	Finite Engineering		420.00	E
30/06/2024	Bank expenditure		4368.51	

01/07/2023	Opening bank balance (TSB)	3524.55
	Net bank income	3873.31
	Net bank expenditure	-4368.51
30/06/2024	Closing bank balance (HBOS)	3029.35

01/07/2023	Opening cash balance	12.63
	Net cash income	0.00
	Net cash expenditure	-5.20
30/06/2024	Closing cash balance	7.43

30/06/2024 Closing bank and cash balance £3036.78

Summary for 2023/24

Donations (D)	1865.00
Hire income (H)	2008.31
Total income	3873.31
General expenditure (E)	-3388.51
Cash Expenditure (CE)	-5.20
Total general expenditure	-3393.71
Legal expenditure (LE)	-680.00
Valuation expenditure (V)	-300.00
Total expenditure	-4373.71
Net movement in funds	-500.40

Donations income breakdown

27/10/2023	Triathlon (part of £492.43 payin)	300.00	D
12/01/2024	Donation	275.00	D
12/03/2024	Scottlands Gardens	1290.00	D
30/06/2024	Total Donations	1865.00	

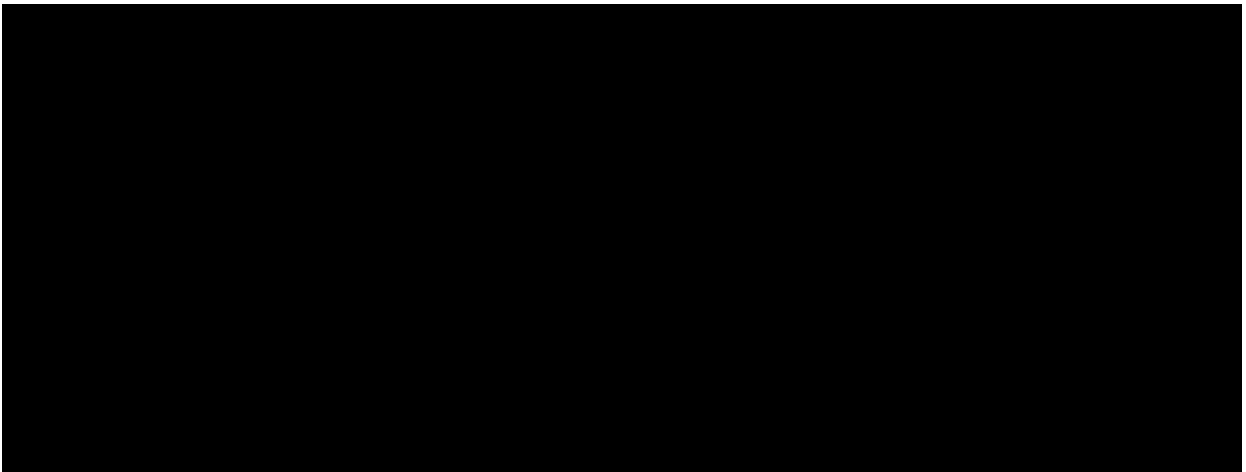
General expenses breakdown

01/08/2023	Scottish Power	222.00	E
10/08/2023	Scot Power refund	-406.75	E
11/08/2023	Clear Business	59.75	E
13/09/2023	EDF Energy	82.72	E
13/09/2023	Clear Business	22.93	E
04/10/2023	Insurance	1677.35	E
12/10/2023	Clear Business	23.72	E
20/10/2023	PPL PRS Ltd	154.80	E
26/10/2023	EDF Energy	104.00	E
13/11/2023	Clear Business	28.37	E
20/11/2023	LNK 29 Main St	9.05	E
12/12/2023	Clear Business	20.28	E
11/01/2024	JD Keys	7.50	E
12/01/2024	Clear Business	20.29	E
25/01/2024	EDF Energy	171.00	E
06/02/2024	Breese Joinery	164.00	E
13/02/2024	Clear Business	21.94	E
23/02/2024	EDF Energy	147.80	E
12/03/2024	Dalbeattie Fire Protect	40.80	E
26/03/2024	EDF Energy	94.00	E

Hall hire income breakdown

16/08/2023	Loch Ken Trust	17.50	H
18/08/2023		97.50	H
31/08/2023		29.25	H
11/09/2023		58.50	H
19/09/2023	Halliday Box Class	60.00	H
10/10/2023	Halliday Box Class	45.00	H
23/10/2023		29.25	H
27/10/2023	Hall hire (part of £492.43 payin)	192.43	H
27/10/2023	Primary School	15.00	H
01/11/2023		30.00	H
02/11/2023	Crossmichael School	15.00	H
01/12/2023	Boxercise	58.50	H
04/12/2023		29.25	H
12/12/2023	Halliday Box Class	45.00	H

Crossmichael Community Trust SCIO
(Charity No. SCO45747)



The Community Trust's year started off very promisingly starting on a high with the official hand over in to Trust ownership of the Memorial Hall at the very end of the previous session. The event was very well attended by people of all ages and representatives from groups and organisations which work in and support all aspects of the community. In the spirit of inclusion everyone that attended helped cut the ribbon.

The year progressed well and our other assets of the field by the river and the Hearse House continued to be maintained and run by volunteers and the village's Heritage Group. The open space by the river was used extensively by boaters and open water swimmers and the major event was the Beltie Triathlon in the second weekend of September. This was very well attended by both participants and spectators across both days of the weekend. The villages Dee Dip on January 1st also had an excellent turn out.

The Hearse House was again open on a daily basis up until October, and re-opening for Easter at the start of the tourist season. It continues to attract interest from both locals and visitors leading to a bigger footfall at the main Heritage Centre in the Church Hall during its weekly summer openings. The Heritage Group continue to expand their offering and it is hoped they will continue to thrive and grow.

Bookings began to increase for the Memorial Hall both in regular repeat groups and ad hoc one off events. A New Year party organised by the village pub was a huge success, well attended and much appreciated by the community, so much so it is hoped this could become an annual event on the village calendar.

Our Secretary, [REDACTED] made extensive efforts throughout the year to attract grant support from Scottish Power Energy Network's (SPEN) Transmission Net Zero Fund to upgrade the Memorial Hall's insulation and heating system. The application process proved to be very involved and onerous and even with the assistance of specialists and local agency support our initial application was turned down. Due to [REDACTED] tenacity and great effort we were invited to tender for a second round of the Fund which we did. Unfortunately, in May of 2024, even though we appeared to

be on the cusp of being awarded a grant in the region of £100,000 we had to withdraw our application at the last moment.

This was due to discovering a most unexpected and unwelcome structural flaw in the fabric of the Hall which meant the planned improvements would be pointless. A relatively minor issue of flooding under the stage lead to the discovery of extensive rot and water damage to the beams under the floor of the body of the Hall. This was a huge surprise as the floor surface had been replaced and the beams under it repaired as recently as 2019 by the previous Board.

It appears that between the repairs to the floor and subsequent remedial work on drainage at the rear of the building which had delayed the handover of the Hall to the Trust, an issue of water ingress leading to damage of the floor beams had occurred but gone completely unnoticed. A structural survey was arranged in short order which reported that the floor was so badly waterlogged and weakened that it was not safe to use. On being made aware of this the Hall was closed and all bookings cancelled with immediate effect.

This has had a devastating effect on the Hall as it is currently, and for the foreseeable future, unavailable for community use. The first casualty of this was the village schools end of year show which was a huge disappointment for all involved. It has also created a black hole in the Community Trusts funds as at the same time that it cannot generate any income the Hall still has on-going overheads which will quickly drain our limited financial reserves.

Thankfully there already appears to be at least one up-side to this desperate situation. Across the board members of the community have expressed their support to save the Hall everyone having a story to tell of its significance to them and of happy times they have had there.

There is a great deal of work ahead but it is hoped that the Trust, with the community behind them, will be able to rise to the challenge and can rescue the Hall we are all so proud of.

██████████, Chairman, Crossmichael Community Trust SCIO, SCO45747

June 2023 – June 2024

OSCr

Trustees' Annual Report for the period

Period start date				Period end date			
	Day	Month	Year		Day	Month	Year
From	01	07	2023	To	30	06	2024

Office of the Scottish Charity Regulator

Reference and administration details

Charity name	Crossmichael Community Trust						
Other names charity is known by							
Registered charity number	SC 045747						
Charity's principal address	63 Main Street						
	Crossmichael						
	Castle Douglas						
	Kirkcudbrightshire				Postcode	DG73AU	

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		Chairman		
2		Vice Chair		
3		Secretary		
4		Treasurer		
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1 APPENDIX 1

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
	Resigned 29/12/23

Structure, governance and management

Type of governing document

Two tier constitution.

Trustee recruitment and appointment

During this financial period 1 of our Trustees stood down. All of the Office Bearers have expressed their intent to leave the roles at the next AGM and replacements are being actively sought from the both the Board and wider membership.

Objectives and activities

Charitable purposes

1. To advance the environmental protection and improvement of land at the riverside in Crossmichael and adjacent to the Marina.
- 2.To advance community development where appropriate within Crossmichael for the benefits of the residents of Crossmichael.
- 3.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.

**Summary of the main activities
in relation to these objects**

1. Continue to support the use of the riverside field for events and sporting activity and general community use and encouraging volunteers in the maintenance, (grass and hedge cutting), of the site.
2. Working in partnership with the local Heritage Group to open and close the Hearse House part of the Heritage Centre on a daily basis though out the summer to encourage greater resident and visitor footfall to the main part of the exhibition.
3. i) Working to encourage increased use of the Memorial Hall by both community and external groups through better advertising and on-line booking and payment systems.
 - ii) Ongoing efforts to draw down grant funding to up-grade the Hall's insulation and heating system to modern net zero standards.
 - iii) Extensive community involvement to deal with closure of the Hall on discovery of catastrophic structural failure of main floor in the building.

2

APPENDIX 1

Achievements and performance

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

The Community Trust's year started off very promisingly starting on a high with the well attended official hand over in to Trust ownership of the Memorial Hall at the very end of the previous session. The year progressed well and our other assets of the field by the river and the Hearse House continued to be maintained and run by volunteers and the village's Heritage Group. The open space by the river was used extensively by boaters and open water swimmers and the major event was the Beltie Triathlon in the second weekend of September. This was very well attended by both participants and spectators across both days of the weekend. The village's Dee Dip on January 1st also had an excellent turn out.

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Financial review

Brief statement of the charity's policy on reserves

Having started the year with great optimism that our new asset of the Memorial Hall would be able to generate funds for our Trust our plans have now been thrown in to disarray by the discovery of the structural flaws in the building. Instead of being our main financial asset it has turned it into a huge burden on our reserves and limited income. Currently the Trust has enough savings to cover the ongoing overheads incurred by the Hall for the coming year. However, resolving this issue will be the prime objective for the Board going forward but until it is the hope of building up any reserves will be greatly restricted.

Details of any deficit

We are currently in the black financially and with enough reserves to cover our costs for the coming year.

Donated facilities and services (if any)

- i) The Trust donated the use of tables for a local Gardens Open event and in return were rewarded in turn with a financial donation of £1290 which was very gratefully received.
- ii) Organisers of the Beltie Triathlon made a payment by donation of £300 for use of the Trust ground by the river which was also much appreciated.
- iii) Volunteers and Trust members continue to maintain the grass and hedges at the riverside; many thanks to them.