

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<br>to nearest £ | Restricted funds<br>to nearest £ | Expendable endowment funds<br>to nearest £ | Permanent endowment funds<br>to nearest £ | Total funds current period<br>to nearest £ | Total funds last period<br>to nearest £ |
|---|------------------------------------|----------------------------------|--|---|--|---|
| <b>A1 Receipts</b>  |                                    |                                  |  |   |  |   |
| 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               |                                    |                                  |  |   | -  |   |
|   |                                    |                                  |  |   | -  |   |
| <b>A1 Sub total</b>   | <b>3,873</b>                       | <b>0</b>                         | <b>0</b>                                   | <b>0</b>                                  | <b>3,873</b>                               | <b>2,397</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>0</b>                           | <b>0</b>                         | <b>0</b>                                   | <b>0</b>                                  | <b>0</b>                                   | <b>0</b>                                |
| <b>Total receipts</b>   | <b>3,873</b>                       | <b>0</b>                         | <b>0</b>                                   | <b>0</b>                                  | <b>3,873</b>                               | <b>2,397</b>                            |
| <b>A3 Payments</b>  |                                    |                                  |  |   |  |   |
| 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  |   |
| <b>A3 Sub total</b>   | <b>4,374</b>                       | <b>0</b>                         | <b>0</b>                                   | <b>0</b>                                  | <b>4,374</b>                               | <b>27</b>                               |
| <b>A4 Payments relating to asset and investment movements</b> |                                    |                                  |  |   |  |   |
| Purchases of fixed assets                                     |                                    |                                  |  |   |  | 10                                      |
| Purchase of investments                                       |                                    |                                  |  |   |  |   |
| <b>A4 Sub total</b>   | <b>0</b>                           | <b>0</b>                         | <b>0</b>                                   | <b>0</b>                                  | <b>0</b>                                   | <b>10</b>                               |
| <b>Total payments</b>   | <b>4,374</b>                       | <b>0</b>                         | <b>0</b>                                   | <b>0</b>                                  | <b>4,374</b>                               | <b>37</b>                               |
| <b>Net receipts / (payments)</b>                              | <b>(501)</b>                       | <b>0</b>                         | <b>0</b>                                   | <b>0</b>                                  | <b>-501</b>                                | <b>2,360</b>                            |
| <b>A5 Transfers to / (from) funds</b>                         |                                    |                                  |  |   |  |   |
|   | 0                                  | 0                                | 0  | 0   | 0  | 0                                       |
| <b>Surplus / (deficit) for year</b>                           | <b>(501)</b>                       | <b>0</b>                         | <b>0</b>                                   | <b>0</b>                                  | <b>(501)</b>                               | <b>2,360</b>                            |



### Categories

sh funds

| Details  | Unrestricted funds<br>to nearest £ | Restricted funds<br>to nearest £ | Expendable endowment funds<br>to nearest £ | Permanent endowment funds<br>to nearest £ | Total current period<br>to nearest £ | Total last period<br>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<br>to nearest £ | Last year<br>to nearest £ |
|--------------|-----------------------------|----------------------------------|---------------------------|
|              |                             |                                  |                           |
|              |                             |                                  |                           |
|              |                             |                                  |                           |
|              |                             |                                  |                           |
|              |                             |                                  |                           |
| <b>Total</b> |                             | 0                                | 0                         |

### 3 Other assets

| Details                        | Fund to which asset belongs | Cost (if available)<br>to nearest £ | Current value (if<br>available)<br>to nearest £ | Last year<br>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<br>to nearest £ | Last year<br>to nearest £ |
|---------|---------------------------------|----------------------------|---------------------------|
|         |                                 |                            |                           |
|         |                                 |                            |                           |
|         |                                 |                            |                           |
|         |                                 |                            |                           |
|         |                                 |                            |                           |
|         |                                 |                            |                           |
|         | <b>Total</b>                    | <b>0</b>                   | <b>0</b>                  |

### B5 Contingent liabilities

| Details | Fund to which liability relates | Amount due<br>(estimate)<br>to nearest £ | Last year<br>to nearest £ |
|---------|---------------------------------|--|---------------------------|
|         |                                 |  |                           |
|         |                                 |  |                           |
|         |                                 |  |                           |
|         | Total                           | 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 |
|--|---|

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 |
|---|---|

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<br>to nearest £ | Restricted funds<br>to nearest £ | Expendable<br>endowment<br>funds<br>to nearest £ | Permanent<br>endowment<br>funds<br>to nearest £ | Total current<br>period<br>to nearest £ | Total last period<br>to nearest £ |
|--|------------------------------------|----------------------------------|--|---|---|-----------------------------------|
| Crossmichael Triathlon                   | 300                                |                                  |  |   | 300                                     | 300                               |
| Scotlands Garden Schemes 'Danevale Park' | 1,290                              |                                  |  |   | 1,290                                   | 1,547                             |
|  |                                    |                                  |  |   | -                                       |                                   |
| Other                                    | 275                                |                                  |  |   | 275                                     |                                   |
| <b>Total</b>                             | <b>1,865</b>                       | <b>-</b>                         | <b>-</b>   | <b>-</b>  | <b>1,865</b>                            | <b>1,847</b>                      |

## 2 Grants

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

## 3 Gross receipts from other charitable activities

|                                  | Unrestricted funds<br>to nearest £ | Restricted funds<br>to nearest £ | Expendable<br>endowment<br>funds<br>to nearest £ | Permanent<br>endowment<br>funds<br>to nearest £ | Total current<br>period<br>to nearest £ | Total last period<br>to nearest £ |
|----------------------------------|------------------------------------|----------------------------------|--|---|---|-----------------------------------|
| Memorial Hall and equipment hire | 2,008                              |                                  |  |   | 2,008                                   | -                                 |
|                                  |                                    |                                  |  |   | -                                       |                                   |
|                                  |                                    |                                  |  |   | -                                       |                                   |
|                                  |                                    |                                  |  |   | -                                       |                                   |
|                                  |                                    |                                  |  |   | -                                       |                                   |
|                                  |                                    |                                  |  |   | -                                       |                                   |
| <b>Total</b>                     | <b>2,008</b>                       | <b>-</b>                         | <b>-</b>   | <b>-</b>  | <b>2,008</b>                            | <b>-</b>                          |

## 4 Payments relating directly to charitable activities

|   | Unrestricted funds<br>to nearest £ | Restricted funds<br>to nearest £ | Expendable<br>endowment<br>funds<br>to nearest £ | Permanent<br>endowment<br>funds<br>to nearest £ | Total current<br>period<br>to nearest £ | Total last period<br>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                                     |                                   |
|   |                                    |                                  |  |   | -                                       |                                   |
|   |                                    |                                  |  |   | -                                       |                                   |
|   |                                    |                                  |  |   | -                                       |                                   |
|   |                                    |                                  |  |   | -                                       |                                   |
|   |                                    |                                  |  |   | -                                       |                                   |
| <b>Total</b>                                    | <b>4,374</b>                       | <b>-</b>                         | <b>-</b>   | <b>-</b>  | <b>4,374</b>                            | <b>-</b>                          |



Additional analysis (2)

5 Breakdown of unrestricted funds

|  | Unrestricted<br>fund 1 - enter<br>name of fund<br>below | Unrestricted<br>fund 2 - enter<br>name of fund<br>below | Unrestricted<br>fund 3 - enter<br>name of fund<br>below | Unrestricted<br>fund 4 - enter<br>name of fund<br>below | Total<br>unrestricted<br>funds | Total<br>unrestricted<br>funds last period |
|--|---|---|---|---|--------------------------------|--|
| <b>Receipts</b>  |   |   |   |   |                                |  |
| 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            |   |   |   |   | -                              |  |
| <b>Sub total</b>   | <b>3,873</b>  | -   | -   | -   | <b>3,873</b>                   | <b>2,397</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>Total receipts</b>                                      | <b>3,873</b>  | -   | -   | -   | <b>3,873</b>                   | <b>2,397</b>                               |
| <b>Payments</b>  |   |   |   |   |                                |  |
| 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                            |  |
| <b>Sub total</b>   | <b>4,374</b>  | -   | -   | -   | <b>4,374</b>                   | <b>27</b>                                  |
| <b>Payments relating to asset and investment movements</b> |   |   |   |   |                                |  |
| Purchases of fixed assets                                  |   |   |   |   | -                              | 10   |
| Purchase of investments                                    |   |   |   |   | -                              |  |
| <b>Sub total</b>   | <b>-</b>  | -   | -   | -   | <b>-</b>                       | <b>10</b>                                  |
| <b>Total payments</b>                                      | <b>4,374</b>  | -   | -   | -   | <b>4,374</b>                   | <b>37</b>                                  |
| <b>Net receipts / (payments)</b>                           | <b>(501)</b>  | -   | -   | -   | <b>(501)</b>                   | <b>2,360</b>                               |
| <b>Transfers to / (from) funds</b>                         |   |   |   |   | -                              |  |
| <b>Surplus / (deficit) for year</b>                        | <b>(501)</b>  | -   | -   | -   | <b>(501)</b>                   | <b>2,360</b>                               |

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       |   |   |   |   | - |   |
| <b>Sub total</b>                                      | - | - | - | - | - | - |

Receipts from asset & investment sales

|                                    |   |   |   |   |   |   |
|------------------------------------|---|---|---|---|---|---|
| Proceeds from sale of fixed assets |   |   |   |   | - |   |
| Proceeds from sale of investments  |   |   |   |   | - |   |
| <b>Sub total</b>                   | - | - | - | - | - | - |
| <b>Total receipts</b>              | - | - | - | - | - | - |

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   |   |   |   |   | - |   |
| <b>Sub total</b>                                    | - | - | - | - | - | - |

Payments relating to asset and investment movements

|                           |   |   |   |   |   |   |
|---------------------------|---|---|---|---|---|---|
| Purchases of fixed assets |   |   |   |   | - |   |
| Purchase of investments   |   |   |   |   | - |   |
| <b>Sub total</b>          | - | - | - | - | - | - |

**Total payments** - - - - -

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

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

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

Nature and purpose of funds

There are no restricted funds



|  |  |  |       |      |    |                 |   |      |  |
|--|--|--|-------|------|----|-----------------|---|------|--|
|  |  | <b>Independent examiner's report on the accounts</b> |       |      |    |                 |   | v2   |  |
| <b>Report to the trustees/members of</b>             |  | Charity name   |       |      |    |                 |   |      |  |
|  |  | Crossmichael Community Trust                         |       |      |    |                 |   |      |  |
| <b>Registered charity number</b>                     |  | SC10   |       |      |    |                 |   |      |  |
| <b>On the accounts of the charity for the period</b> |  | Period start date                                    |       |      |    | Period end date |   |      |  |
|  |  | Day  | Month | Year |    | Day             | Month   | Year |  |
|  |  | 01   | July  | 2023 | to | 30              | June  | 2024 |  |
| <b>Set out on pages</b>                              |  | 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

|  |  |              |            |
|--|--|--------------|------------|
| <b>Signed:</b><br><b>Name:</b><br><b>Relevant professional qualification(s) or body (if any):</b><br><b>Address:</b> |  | <b>Date:</b> | 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 |                     |  | 15.00   | H |
| 19/01/2024 | Halliday Box Class  |  | 15.00   | H |
| 22/01/2024 |                     |  | 14.62   | H |
| 22/01/2024 |                     |  | 15.00   | H |
| 22/01/2024 | Crossmichael Comm   |  | 10.00   | H |
| 24/01/2024 |                     |  | 14.62   | H |
| 06/02/2024 | Halliday Box Class  |  | 45.00   | H |
| 12/03/2024 | Scottlands Gardens  |  | 1290.00 | D |
| 14/03/2024 |                     |  | 60.00   | H |
| 18/03/2024 | School Daftodil Tea |  | 15.00   | H |
| 19/03/2024 | AMEY path meeting   |  | 19.50   | H |
| 22/03/2024 | Halliday Box Class  |  | 90.00   | H |
| 25/03/2024 |                     |  | 15.00   | H |
| 02/04/2024 |                     |  | 15.00   | H |
| 11/04/2024 | Youth Club (1 year) |  | 235.00  | H |
| 11/04/2024 |                     |  | 30.00   | H |
| 16/04/2024 | Old Hall Committee  |  | 315.64  | H |
| 24/04/2024 | Crossmichael School |  | 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 |   |

|            |                             |          |
|------------|-----------------------------|----------|
| 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  |

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

|            |                    |         |   |
|------------|--------------------|---------|---|
| 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 cash balance | 12.63 |
|            | Net cash income      | 0.00  |
|            | Net cash expenditure | -5.20 |
| 30/06/2024 | Closing cash balance | 7.43  |



### Summary for 2023/24

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

### 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 |
| <b>30/06/2024</b> | <b>Total Donations</b>            | <b>1865.00</b> |   |

### 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 1<sup>st</sup> 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       |                                   |   |
| 5            |                 |                                   |   |
| 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 |
|------|-----------------------------------|
|      | 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 1<sup>st</sup> 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.