

# Nether Lochaber Community Association (SCIO)

Scotland · Charity number SC047546

## Details

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Known as	NLCA
Status	Active
Legal form	SCIO (Scottish Charitable Incorporated Organisation)
Registered	2017-06-30
Register	<a href="#">View on the OSCR register</a>

## Contact

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Address	Brudair Bail Ur Nether Lochaber Fort William PH33 6SB
Website	<a href="http://www.netherlochaber.org.uk">www.netherlochaber.org.uk</a>

## Activities

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

**Purposes:** 'the advancement of citizenship or community development'

**What the charity does:** The NLCA aims to improve how those who live, work, or visit experience this part of Scotland. To this end we have created new facilities such as a multi-table picnic site overlooking Loch Linhe and various community garden spaces including a small orchard, rose beds, and large number of planters spread across the area. We have worked with UHI to create a Geotourist audio tour featuring local stories, together with an interactive Google map. We have also taken a small amount of land into community ownership when appropriate. we now maintain a small disused cemetery next to the main road and have a 200-year old barn in Inchree which we hope to convert into a heritage centre. These have in turn supported projects involving local artists and community, e.g. to create a large mosaic at the entrance to the cemetery. We also organise community events as and when we can. recently we hosted several evening 'gatherings' with food and live music & readings.

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

**Objectives:** The organisation's purposes are: The advancement of citizenship or community development (including rural or urban regeneration and the promotion of civic responsibility, volunteering, the voluntary sector or the effectiveness or efficiency of charities) by making Nether Lochaber a better place to live work

and visit through, but not limited to, the provision of flower planters throughout the area, maintained by volunteers. organise volunteers to clean and tidy the area on a regular basis. provide and maintain facilities such as information boards, benches, community orchards and picnic sites for the use of locals and visitors alike.

## Geography

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

## Finances

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Period end	Income	Expenditure	Assets	Employees
2025-06-30	£39,285	£74,754	-	1
2024-06-30	£75,290	£25,987	-	1
2023-06-30	£21,869	£25,335	-	1
2022-06-30	£4,761	£2,651	-	0
2021-06-30	£7,952	£6,016	-	0

**Nether Lochaber Community Association (SCIO)**

Scotland - Charity number SC047546

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# Accounts

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**Nether Lochaber Community Association (SCIO)  
(Known by NLCA)**

**Scottish Charity Number SC047546**

**Annual Report and Financial Statements**

**For the year ended 30th June 2025**

**Independent examiner's report to the trustees on the unaudited accounts of Nether Lochaber Community Association (SCIO).**

I report on the accounts of the Charity for the year ended 30th June 2025 which are set out on pages 3 to 6.

**Respective responsibilities of trustees and independent examiner**

The charity's Trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the 2006 Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

**Basis of independent examiner's statement**

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

**Independent examiner's statement**

In the course of my examination, no matter has come to my attention:

1 which gives me reasonable cause to believe that in any material respect the requirements:

- \* to keep accounting records in accordance with section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
- \* to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations

have not been met, or

2 to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

*Marie McMillan*

Marie McMillan Cert Acct (Open)  
Date: - **13th March** 2026  
Finance Manager  
Voluntary Action Lochaber  
An Drochaid, Claggan Road  
Fort William  
PH33 6PH



**Nether Lochaber Community Association (SCIO)**  
**Receipts and Payments Accounts**  
**For the year ended 30th June 2025**  
**Scottish Charity Number SC047546**

		Year to 2025 Unrestricted £	Year to 2025 Restricted £	Year to 2025 Total £	Year to 2024 Total £
<b>Receipts</b>	<b>Note</b>				
<b>Grants and Donations</b>					
Grants	4	-	36,830	<b>36,830</b>	70,986
Donations	5	185	1,130	<b>1,315</b>	3,050
<b>Bank interest received</b>		-	-	-	-
<b>Fund Raising</b>					
500 Club		1,060	-	<b>1,060</b>	1,170
MacPhee & Partners - Reimbursement		80	-	<b>80</b>	84
<b>Total Receipts</b>		<b>1,325</b>	<b>37,960</b>	<b>39,285</b>	<b>75,290</b>
<b>Payments</b>					
<b>Activities</b>					
500 Club		490	-	<b>490</b>	565
Stationery / Postage		17	-	<b>17</b>	12
Inchree Project Officer		-	20,402	<b>20,402</b>	15,679
Fencing		-	-	-	1,430
Skip Hire		-	-	-	389
Storage		-	-	-	743
Office Equipment		-	-	-	929
Gardening Expenses		-	1,091	<b>1,091</b>	1,168
Insurance		178	-	<b>178</b>	178
Meeting Expenses		70	-	<b>70</b>	-
Professional Fees		-	46,785	<b>46,785</b>	-
Red Squirrel Feeders		-	264	<b>264</b>	-
Water Tank		80	1,880	<b>1,960</b>	-
Licences/ Subscriptions		47	-	<b>47</b>	248
Registration Fees		-	-	-	35
Comms / Events		48	3,237	<b>3,285</b>	315
Nether Lochaber Books		-	18	<b>18</b>	-
Inchree Barn Legal Fees		-	-	-	4,004
Website Design / Maintenance		-	-	-	192
<b>Governance Costs</b>					
Independent Examination	7	150	-	<b>150</b>	100
<b>Total Payments</b>		<b>1,080</b>	<b>73,675</b>	<b>74,755</b>	<b>25,987</b>
Surplus/(Deficit) for the year before transfers		245	(35,715)	<b>(35,470)</b>	49,303
Transfers between funds	6	-	-	-	-
<b>Surplus/(Deficit) for the year</b>		<b>245</b>	<b>(35,715)</b>	<b>(35,470)</b>	<b>49,303</b>

**Nether Lochaber Community Association (SCIO)**  
**Receipts and Payments Accounts**  
**For the year ended 30th June 2025**  
**Scottish Charity Number SC047546**

	Year to 2025 Unrestricted £	Year to 2025 Restricted £	Year to 2025 Total £	Year to 2024 Total £
<b>Statement of Balances - as at 30th June 2025</b>				
<b>Opening cash at bank and in hand</b>	659	54,554	55,213	5,910
Add Income	1,325	37,960	39,285	75,290
Less Expenditure	1,984	92,515	94,499	81,200
Transfers	6	-	-	-
<b>Closing cash at bank and in hand</b>	<b>904</b>	<b>18,839</b>	<b>19,744</b>	<b>55,213</b>
<b>Bank and Cash Balances</b>				
Bank Treasurer's Account	904	18,839	19,744	55,213
Outstanding lodgements	-	-	-	-
Outstanding cheques	-	-	-	-
9 & 10	<b>904</b>	<b>18,839</b>	<b>19,744</b>	<b>55,213</b>

Signed on behalf of all Trustees:



Name: *ROGER BARNETT*

Date: *10 MARCH 2026*

The notes on pages 5 to 6 form part of these financial statements

**Nether Lochaber Community Association (SCIO)****Scottish Charity Number SC047546****Notes to the accounts****For the year ended 30th June 2025****1 Basis of Accounting**

These accounts have been prepared on the Receipts and Payments basis in accordance with the Charities & Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

**2 Nature and purpose of funds**

Unrestricted funds are those that may be used at the discretion of the trustees in furtherance of the objects of the charity.

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

**3 Related party transactions**

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

**4 Grants**

	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Total 2025</b>	<b>Total 2024</b>
Scottish Land Fund	-	22,580	22,580	22,606
Robertson Trust	-	2,500	2,500	-
Foundation Scotland	-	-	-	47,000
Climate Action Fund	-	500	500	500
Highland Council	-	900	900	880
Scottish Sea Farms	-	500	500	-
Awards For All	-	8,000	8,000	-
DTA Scotland	-	1,000	1,000	-
Seachdain na Gàidhlig	-	450	450	-
H&I Climate Fund	-	150	150	-
Volunteering Scotland	-	250	250	-
	-	<b>36,830</b>	<b>36,830</b>	<b>70,986</b>

**5 Donations**

	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Total 2025</b>	<b>Total 2024</b>
Misc Donations	185	74	259	2,340
Gardening Income	-	500	500	-
Red Squirrel Feeders	-	150	150	-
Inchree Barn - Events & Comms	-	406	406	-
Nether Lochaber Community Council	-	-	-	110
Lochaber Community Fundraising	-	-	-	300
MOWI Scotland	-	-	-	300
	<b>185</b>	<b>1,130</b>	<b>1,315</b>	<b>3,050</b>

**6 Transfers between funds**

There were no transfers between funds during the year (2024: £NIL).

## 7 Governance Costs

	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
Independent Examination	150	-	150	100
	150	-	150	100

## 8 Volunteers / Partner Organisations

The trustees would like to record their thanks to all the members and volunteers who dedicate a significant amount of time for no remuneration to the charity and to the various partner organisations who provide support.

## 9 Restricted Funds

	At 1st July 2024			At 30th June 2025	
	Incoming	Outgoing	Transfers		
Gardening Income	-	1,400	(1,091)	-	309
Inchree Barn - Professional Fees	47,000	-	(43,844)	-	3,156
Inchree Barn - Comm Engagement	-	-	-	-	-
Inchree Barn - Capital	-	2,940	(2,940)	-	-
Inchree Barn - Revenue	3,883	19,640	(19,985)	-	3,538
Inchree Barn - Cost of Living	-	500	(416)	-	84
Inchree Barn - Events / Comms	493	4,006	(3,237)	-	1,262
Inchree Barn - Fundraising	2,298	74	-	-	2,372
Inchree Barn	-	8,000	(18)	-	7,982
Water Tank	880	1,000	(1,880)	-	-
Red Squirrel Feeders	-	400	(264)	-	136
	54,554	37,960	(73,675)	-	18,840

## 10 Unrestricted Funds

	At 1st July 2024			At 30th June 2025	
	Incoming	Outgoing	Transfers		
Unrestricted Funds	659	1,325	(1,080)	-	904
	659	1,325	(1,080)	-	904

## **Trustees' Annual Report for the year ending 30<sup>th</sup> June 2025**

The trustees are pleased to present their report together with the financial statements for the year ending 30<sup>th</sup> June 2025

### **Reference and Administrative Information**

#### **Charity Name**

Nether Lochaber Community Association (SCIO)

#### **Address**

Brudair, Bail Ur, North Ballachulish, Fort William, PH33 6SB

#### **Bankers**

Bank of Scotland plc, PO Box 1000, BX2 1LB

#### **Independent Examiner**

Marie McMillan, Finance Manager, Voluntary Action Lochaber, An Drochaid, Claggan Road, Fort William, PH33 6PH

#### **Current Trustees**

Iain Jenner – Chair

Becky Jury – Secretary

Roger Barnett – Treasurer

Lisa Glaze

Jack Hewlett

Gordon MacIntyre

Gordon Milne

Karl Spierling

### **Structure, Governance and Management**

#### **Constitution**

The SCIO was registered on 30<sup>th</sup> June 2017 and is bound by its constitution.

#### **Appointment of members / trustees**

The structure of the organisation consists of:-

The **Members** - who have the right to attend members' meetings (including any annual general meeting) and have important powers under the constitution; in particular, the members appoint people to serve on the Board and take decisions on changes to the constitution itself. Any person who wishes to become a member must sign a written application for membership; any application will be approved by the Board at its next meeting. The organisation shall have no fewer than 20

members at any time and at least 75% of the membership shall comprise members of the Nether Lochaber community.

The **Board** (Charity Trustees) - who hold regular meetings, and generally control the activities of the organisation; for example, the board is responsible for monitoring and controlling the financial position of the organisation. The maximum number of charity trustees is 15, the minimum is 3.

At each Annual General Meeting (AGM), the membership may elect any member to be a charity trustee. The Board may at any time appoint any member to be a charity trustee. At each AGM all charity trustees shall retire from office but shall be eligible for re-election.

### **Objectives and Activities**

#### **Objectives**

The purposes of the Nether Lochaber Community Association are the advancement of citizenship or community development (including rural or urban regeneration and the promotion of civic responsibility, volunteering, the voluntary sector or the effectiveness or efficiency of charities) by making Nether Lochaber a better place to live, work and visit through, but not limited to:-

- a) the provision of flower planters throughout the area, maintained by volunteers;
- b) organise volunteers to clean and tidy the area on a regular basis;
- c) provide and maintain facilities such as information boards, benches, community orchards and picnic sites for the use of locals and visitors alike.

#### **Activities/Achievements and Performance**

We have had another busy year with the trustees meeting regularly at various local venues. Our thanks and appreciation go to everyone who has supported the various community activities over the past year.

The Inchree Barn project this year has continued to benefit from having a dedicated Project Officer, as well as the significant amount of time and effort provided by the members of the Inchree Steering Group who we thank for their work. The PO role is part time for two years and is funded by a Stage 2 award from the Scottish Land Fund.

The main target for this year was to advance the architectural design to the stage at which we could apply to the Highland Council for planning permission. We were able to present the proposed design to the community for comment in November and then make our formal application in March.

( We obtained conditional approval for our plans in August 2025. )

The bulk of this work was supported by a grant from Foundation Scotland.

Other activities based around the Inchree project included an outdoor nature weekend based around the barn and featuring a talk from a local expert followed by an accompanied walk, plus a guided survey activity for all ages that involved detailed analysis of small patches of ground.

There were also a series of weaving workshops and similar activities which were well attended.

A "Traditional Music" event was organised but sadly had to be cancelled due to bad weather.

Finally, we were recently awarded a grant from Creative Scotland to support a project to explore and document the history of the barn, Inchree, and the surrounding area. We have identified a local artist who will work with us and the wider community to create a record of this work.

Work on repairing the drystone wall at the Creag Mhor cemetery is almost done, but we need to source a few more coping stones to complete the work. In addition to the general maintenance of the grounds, the bays at the front have been tidied and the tubs repainted. We are considering how best to use the area at the back of the cemetery itself.

A new notice board has been installed at the picnic site after the previous one was demolished during a traffic incident. The gravel surface has been refreshed and the surrounding vegetation has been cut back. In addition, we replaced the old log planters that were past their best. We were also able to include a tree with lights over the Christmas period. The picnic site continues to be well used although there is still an issue with litter during peak times.

Our grateful thanks go to the volunteers who look after the flower tubs and garden areas. We have added a small number of new tubs and are continuing to replace those that are becoming dilapidated. We have also launched a new scheme whereby local businesses, or individuals, can sponsor specific tubs and have their support acknowledged on those tubs.

We have agreed with the Community Council to take over the care of the squirrel feeders near the Inchree car park. This has involved work on repairing the wooden fencing and replacing those feeders that were in a poor state. We have also been raising funds to cover the cost of refilling the feeders on a regular basis. Early morning walkers have reported that these efforts seem to be appreciated.

With the help of grants from the Community Ownership Support Service and Highland Council we have acquired the Scottish Water site on the hill behind the church in North Ballachulish. This is a haven for wildlife and we are considering how we can keep it this way while also making it more accessible to the community. We welcome suggestions on this topic; initial ideas include installing wildlife cameras with internet connections.

Our 500 club continues to provide a regular and valued income to support all of our general activities outwith specific projects such as Inchree.

Over this year there has been a nett gain in members, with the overall number now 61. We would be pleased to welcome a few more trustees on the board to add experience, enthusiasm, and ideas for moving our various projects forward.

### **Financial Review**

Total income for this year was £39,285. Expenditure for the same period was £74,754. Reserves held at year end were £19,744, of which £904 were unrestricted funds.

### **Reserves Policy**

There is no requirement in the constitution to hold any reserves, but the trustees recognise that it is advisable to aim to retain 3 months worth of normal running costs in order to meet commitments. The trustees will review this on a regular basis.

### **Plans for future period**

The Inchree steering group continues to meet regularly to discuss updates and future strategies and would welcome new members.

Funding for all our other activities is helped by the regular income from the 500 club; our thanks to the club organiser for their work managing this throughout the year.

### **Exemptions from Disclosure**

There are no exemptions from disclosure.

### **Funds held as custodian trustee on behalf of others**

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

This report was approved by the Trustees on:



Name of Trustee: Roger Barnett

Date: 10<sup>th</sup> March 2026