

**Inverlochy Village Hall SCIO
(Known by The Braxi Hall)**

Charity Number SC048493

Annual Report and Financial Statements

For the year ended 30th June 2025

Inverloch Village Hall SCIO
Charity Number SC048493

Independent examiner's report to the trustees on the unaudited accounts of Inverloch Village Hall 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.

Date: - 8/12/2025
Finance Manager
Voluntary Action Lochaber
An Drochaid, Claggan Road
Fort William
PH33 6PJ



Inverloch Village Hall SCIO
Receipts and Payments Accounts
For the year ended 30th June 2025
Charity Number SC048493

		Year to 2025 Unrestricted £	Year to 2025 Restricted £	Year to 2025 Total £	Year to 2024 Total £
Receipts	Note				
Grants and Donations					
Grants	4			-	
Donations	5		-	-	-
Bank interest received		-	-	-	-
Receipts from Charitable Activities					
Hall Hire		4,194	-	4,194	4,566
Energy Refund		316	-	316	-
Raffle Proceeds		-	260	260	-
Total Receipts		4,510	260	4,770	4,566
Payments					
Charitable Activities					
Electricity		1,431	-	1,431	2,736
Insurance		908	-	908	776
IT & Website		62	-	62	59
Repairs & Renewals		922	-	922	1,854
Health & Safety		-	-	-	85
Sundry Items		-	-	-	432
Xmas Lights / Seniors Xmas Lunch		-	723	723	
Tfr to Inverloch Community Association			1,537	1,537	
Governance Costs					
Independent Examination	7	100		100	125
Total Payments		3,424	2,260	5,684	6,067
Surplus/ (Deficit) for the year before transfers		1,086	(2,000)	(914)	(1,501)
Transfers between funds	6	-	-	-	-
Surplus/ (Deficit) for the year		1,086	(2,000)	(914)	(1,501)

Inverloch Village Hall SCIO
Receipts and Payments Accounts
For the year ended 30th June 2025
Charity Number SC048493

	Year to 2025 Unrestricted £	Year to 2025 Restricted £	Year to 2025 Total £	Year to 2024 Total £
Statement of Balances - as at 30th June 2025				
Opening cash at bank and in hand	4,717	2,000	6,717	8,219
Add Income	4,510	260	4,770	4,566
	9,227	2,260	11,487	12,785
Less Expenditure	3,424	2,260	5,684	6,067
Transfers	6	-	-	-
Closing cash at bank and in hand	5,803		5,803	6,717
Bank and Cash Balances				
Bank Current Account	5,803	-	5,803	6,717
Outstanding lodgements		-	-	-
Outstanding cheques	-		-	-
Petty Cash			-	-
9 & 10	5,803		5,803	6,717

Signed on behalf of all Trustees:

[Redacted Signature]

Name:

Date: 31/12/2025

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

Inverloch Village Hall SCIO
Charity Number SC048493
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. The trustees maintain a single unrestricted fund for the day-to-day running 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

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

5 Donations

	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
Donations	-	-	-	-
	-	-	-	-

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	100		100	125
	100	-	100	125

8 Volunteers

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

9 Restricted Funds

	At 1st July 2024	Incoming	Outgoing	Transfers	At 30th June 2025
Restricted Funds (Xmas Lights)	2,000	260	(2,260)	-	-
	2,000	260	(2,260)	-	-

10 Unrestricted Funds

	At 1st July 2024	Incoming	Outgoing	Transfers	At 30th June 2025
Unrestricted Funds	4,717	4,510	(3,424)	-	5,803
	4,717	4,510	(3,424)	-	5,803

10.10.25

Inverloch Village Hall SCIO Annual Report for the period 1.7.24 - 30.6.25

Opening

Once again we have been able to measure an increase in activity throughout the year which is very encouraging. As always our rental groups come from across the spectrum and from beyond our catchment area; and we have been able to celebrate diversity, promote health and well-being and embrace social inclusion with all our/their activities. There has been a marked increase in hire requests from locals which is pleasing, as we will need their further support going forward with plans to renovate and rebuild.

Finance

This year we are delighted to report a small profit, once extraordinary items were discounted (activity on behalf of the Inverloch Community Association). We were also successful in obtaining a new energy contract, which has returned marked savings for us on a monthly basis. This has allowed to accrue funds for the much-needed painting of the exterior of the Hall, which was undertaken - with thanks - by the Criminal Justice Service squad.

Due to the change in the Energy Contract, we have been able to hold our rental rates at the current rate. In the current financial climate we feel fortunate about this, and hope this will increase the demand for the Hall facilities.

Current and Proposed Actions

We have now successfully received number of quotes with regards to renovation of the current Hall, to bring it up to modern specifications for toilet and disabled facilities. The plans for renovation do vary from our original specifications, but with the increased costs of building materials etc. and the future plans to rebuild completely, these were thought to be more prudent.

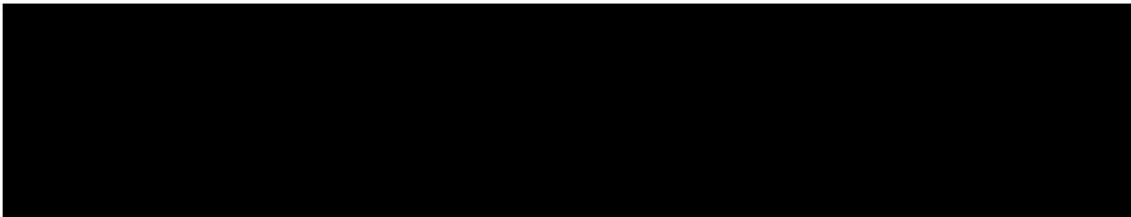
We opened negotiations with Jahama Estates to acquire more land surrounding the current Hall, to enable us to develop layouts for our proposed new Hall build. At present these are still ongoing but we have responded to their offer with our preferred options and hope to hear further on this in the coming year.

Closing Comments

I would like to encourage all attendees here tonight, if they are able, to join us and help to achieve these objectives and help spread the load of the Trustees. With the aim of "many hands make light work" it would be ideal to achieve this and avoid charity overload and apathy. We would appreciate some young legs to complement the old heads!

We would like to extend our thanks to the current members and committee for their ongoing commitment to the Hall over the past year and we all look forward to the future of the Hall moving ahead with its planned renovations and remaining an attractive asset for our community and surrounding districts.

Thank you



Trustee

Trustee

Trustee