

Road to the Isles Facilities Group SCIO

Scottish Charity Number SC048758

Annual Report and Financial Statements

For the year ended 30th September 2025

Trustees' Annual Report

For the year ended 30th September 2025

The trustees have pleasure in presenting their report together with the financial statements for the year ended 30th September 2025.

Reference and Administrative Information

Organisation Name

Road to the Isles Facilities Group SCIO

Charity Number

SC048758

Address

Heatherlea, Glasnacardoch, Mallaig, Inverness-Shire, PI141 4RH

Bankers

Bank Of Scotland PLC, The Mound, Edinburgh EH1 1YZ

Independent Examiner

[REDACTED] Chartered Certified Accountant, Nevis Accountancy Services Limited, An Drochaid, Claggan Road, Fort William, PH33 6PH

Current Committee

Structure, Governance and Management

Constitution

The Charity is a Scottish Charitable Incorporated Organisation (a SCIO). It was first registered on 12th October 2018. The SCIO has a two tier structure with members and a board of trustees.

Appointment of trustees

The board consists of eight members who represent the three Community Councils (Mallaig, Morar and Arisaig) and other interested parties. The board would normally attempt to meet once every other month.

Membership is restricted to residents of the area (within Mallaig, Morar and Arisaig Community Council boundaries).

Trustees were confirmed at the annual general meeting which was held on the 22nd April 2025. There must be a minimum of four and a maximum of nine trustees.

Objectives and Activities

Charitable purposes

The charity's objective is to provide much needed recreational facilities to the benefit of both local residents and visitors. This advances environmental protection and reduces the impact of visitors on the area.

Activities

The main activities of the organisation will be to provide facilities in the area covered by the Mallaig, Morar and Arisaig Community Councils. Initially this will be toilet, shower and campervan waste facilities and interpretative boards and other information about the area.

Trustees' Annual Report

Achievements and Performance

It's been another very positive year with continued community support and a healthy and proactive group of trustees. There were no significant projects over the period, however, we did spend nearly £11.5k of unrestricted funds on small scale community projects, as well as providing £2,600 in donations to other community groups.

We fine-tuned our existing facilities, improving both the experience and the financial efficiency. It was particularly pleasing to see Mallaig toilets made a healthy £5k surplus, an annual surplus of this region secures these facilities future. Tougal car park charges also continued to be a very useful funding source which has enabled the group to be in a very good financial position.

Traigh Toilets

These facilities again continued to operate well with very little maintenance. The Natsol toilets are well suited to the site and have stood up to the exposed coastal conditions well. We painted and preserved the doors and installed some new signage.

The donations remain small and Highland Council's monthly Comfort Scheme funding does not cover the cleaning costs and so these facilities made a loss of over £2k, however, the generous Gower Trust funding at the start of the project subsidises this loss.

Mallaig Toilets

These facilities ran well over the year with no significant issues. The combination of electronic and a cash donation box worked well, but by far the most profitable function has been the shower. The motorhome service was also regularly used, although we had what seems to be an annual serious blockage requiring a plumber.

We decided to keep the grass strimmed this year, this has improved the look of the area.

Ventilation continues to be an issue; we will look to improve this over the 2025-26 winter.

We must thank the cleaning company as these facilities are heavily used in peak summer, and on occasions do suffer from less than respectful patrons.

Tougal Car Park and toilet

The car park and toilets were heavily used and there was very little antisocial behaviour or vandalism. We want to thank patrons, particularly motorhome users whose presence has improved the vibe in the car park.

We upgraded the path to the beach from the car park and kept the grass strimmed. Both have improved the look of the area and access for those with more restrictive mobility. We also installed CCTV after there was a minor issue which impacted on a neighbour.

The income from parking charges, donations and the Highland Council Comfort scheme continued to be a very handy income source, over £35k with a surplus of £23k. We will use these funds for future projects.

We will look to do some work over the winter to edge the area and install some more fencing to manage visitors better.

Circular Walk Mallaig - upgrade phase 3

We applied for funding to complete the final phase of the Mallaig circular walk. This is the most challenging section due to the geography. Unfortunately, this application was not successful, however, late on in the period we were invited to apply again. We worked with Highland Council Access Rangers to survey and produce a design. We have now submitted another application to the Community Regeneration Fund, a decision will be made early in the New Year (2026).

Morar Games Field

We became involved with supporting other groups with a development project at Morar Games Field. Firstly, we applied for planning permission to improve the access road and install storage and toilet facilities. This became challenging due to access issues and visibility plays, after support from Duncan Kelly Design who provided design services at no cost, we are delighted to announce that planning permission was eventually granted.

We also applied twice to the SSE Hydro Fund, we were unsuccessful on both occasions. We will apply again to the next round with the hope of a more successful outcome now that we have planning permission.

Financial review

The trustees are delighted that the combined toilet projects are providing a good surplus which will be used to support other charitable activities in the future.

Finally, we must thank our Treasurer for all the hard work preparing these accounts. Over the year he has developed a financial reporting system which allows the trustees to have a good understanding of the financial position with each of our facilities and projects at each meeting.

Trustees' Annual Report

Reserves Policy

The charity has considered the reserves required and have taken into account their current and future liabilities. The trustees aim to maintain reserves in unrestricted funds at a level which equates to approximately 6 months of unrestricted charitable expenditure.

The balance held as unrestricted funds at 30th September 2025 was £55,499, and 6 months payments based on the current year expenditure is £24,077; hence the Trustees consider the current level of reserves to be sufficient.

Future Plans

Some of our potential future plans are noted above.

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.

Trustees' Annual Report

Trustees' responsibilities in relation to the financial statements

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in Scotland requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, of the charity for that period. In preparing the financial statements, the trustees are required to:

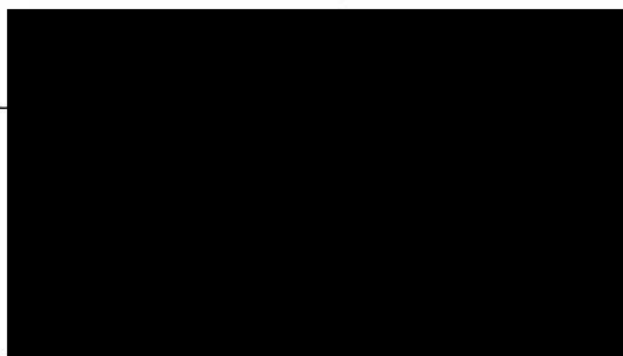
- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charity Accounts (Scotland) Regulations 2006 (as amended), and the provisions of the Trust deed. They are also responsible for safeguarding the assets of the charity and taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

This report was approved by the Trustees on

28th February 2026 and signed on their behalf by:



Independent examiner's report to the committee on the unaudited accounts of Road to the Isles Facilities Group SCIO

I report on the accounts of the Organisation for the year ended 30th September 2025 which are set out on pages 8 to 12.

Respective responsibilities of trustee and independent examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity trustees consider that the audit requirement of Regulation 10(1) (a) to (c) 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 2006 Accounts Regulations. 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
- * to prepare accounts which accord with the accounting records and comply with Regulation 8 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: - 3rd March 2026
Nevis Accountancy Services Limited
An Drochaid
Claggan Road
Claggan
Fort William
PH33 6PH

Nevis
Accountancy Services

Road to the Isles Facilities Group SCIO
Statement of Financial Activities

For the year ended 30th September 2025

	Note	Unrestricted Funds £	Restricted Funds £	2025 Total Funds £	2024 Total Funds £
Income and endowments from:					
Donations	3	8,324	-	8,324	6,553
Charitable activities - grants	4	6,600	3,789	10,389	82,916
Charitable activities for generating funds	5	44,736	-	44,736	40,803
Other		344	-	344	-
Total Income		60,004	3,789	63,793	130,272
Expenditure on:					
Raising funds					
Charitable activities	8	47,675	34,976	82,651	144,636
Other - support costs	7	480	-	480	400
Total expenditure		48,155	34,976	83,131	145,036
Net income/(expenditure) for the year		11,849	(31,187)	(19,338)	(14,765)
Transfers between funds	6.	2,689	(2,689)	-	-
		14,538	(33,876)	(19,338)	(14,765)
Other recognised gains/(losses):					
Other gains/(losses)				-	-
Net movement in funds		14,538	(33,876)	(19,338)	(14,765)
Reconciliation of funds:					
Total funds brought forward		40,961	440,755	481,716	496,481
Total funds carried forward		55,499	406,879	462,379	481,716

The notes at pages 9 to 12 form part of these accounts.

Road to the Isles Facilities Group SCIO
Balance Sheet
As at 30th September 2025

	Note	2025 Total Funds £	2024 Total Funds £
Fixed Assets:			
Intangible assets		-	-
Tangible assets	9	403,049	436,295
<i>Total fixed assets</i>		<u>403,049</u>	<u>436,295</u>
Current assets:			
Stocks		-	-
Debtors	11	4,129	2,606
Cash at bank and in hand		59,061	59,368
<i>Total current assets</i>		<u>63,191</u>	<u>61,974</u>
Liabilities:			
Creditors: Amounts falling due within one year	12	3,861	16,552
<i>Net current assets or liabilities</i>		<u>59,330</u>	<u>45,421</u>
<i>Total assets less current liabilities</i>		<u>462,379</u>	<u>481,716</u>
Creditors: Amounts falling due after more than one year		-	-
Provisions for liabilities		-	-
<i>Net asset or liabilities excluding pension asset or liability</i>		<u>-</u>	<u>-</u>
Defined benefit pension scheme asset or liability		-	-
<i>Total net assets or liabilities</i>		<u>462,379</u>	<u>481,716</u>
The funds of the charity:			
Restricted income funds	13	404,821	440,755
<i>Total restricted funds</i>		<u>404,821</u>	<u>440,755</u>
Unrestricted funds	14	57,558	40,961
<i>Total unrestricted funds</i>		<u>57,558</u>	<u>40,961</u>
Total charity funds		<u>462,379</u>	<u>481,716</u>

ary 2026 and signed on their behalf by:

The notes at pages 9 to 12 form part of these accounts.

1 Accounting policies

(a) Basis of preparation and assessment of going concern

The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

The trust constitutes a public benefit entity as defined by FRS 102.

The trustees consider that there are no material uncertainties about the Trust's ability to continue as a going concern.

(b) Reconciliation with previous Generally Accepted Accounting Practice

In preparing the accounts, the trustees have considered whether in applying the accounting policies required by FRS 102 and the Charities SORP FRS 102 a restatement of comparative items was needed. No restatements were required.

(c) Funds structure

Unrestricted income funds comprise those funds which the trustees are free to use for any purpose in furtherance of the charitable objects. Unrestricted funds include designated funds where the trustees, at their discretion, have created a fund for a specific purpose.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by the donor or trust deed.

Further details of each fund are disclosed in notes 13 and 14.

(d) Income recognition

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Donations, are recognised when the Trust has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that those conditions will be fulfilled in the reporting period.

(e) Expenditure recognition

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis.

(f) Irrecoverable VAT

Irrecoverable VAT is charged against the expenditure heading for which it was incurred.

(g) Tangible fixed assets and depreciation

All assets costing more than £1000 are capitalised and valued at historical cost. Depreciation is charged on a straight-line basis over the estimated useful life from the year of acquisition as follows:

Mallaig Toilet Facilities	20 years
Traigh Toilet Facilities	10 years
Tougal Toilet Facilities and Car Park	10 years

Road to the Isles Facilities Group SCIO
Notes to the accounts
For the year ended 30th September 2025

2 Related party transactions

Jacqueline McDonell, the vice-chair of the charity, is the chairperson of the Mallaig & Morar Community Centre Association (MMCCA) which has in previous years given loans to the charity. These loans are fully repaid. She is also a Trustee of Mallaig and District Newspaper SCIO who publish the West Word newspaper a local charity who we have supported through a grant of £1,500 during the period under review.

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

3 Donations

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Donations from toilet facilities	8,324	-	8,324	6,553
	8,324	-	8,324	6,553

4 Grants

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
The Highland Council - Community Regeneration Fund	-	-	-	26,500
Mallaig Community Council	-	327	327	-
The Highland Council Community Services	-	3,462	3,462	42,816
The Highland Council Comfort Scheme	6,600	-	6,600	6,600
Scottish Sea Farms	-	-	-	1,000
MOWI	-	-	-	1,000
EWOS	-	-	-	5,000
	6,600	3,789	10,389	82,916

5 Charitable activities for generating funds

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Nayax Income	13,592	-	13,592	10,510
Parking Revenue	31,145	-	31,145	30,293
	44,736	-	44,736	40,803

6 Transfers between funds

There were transfers between funds which are detailed in note 13, made up of £2,689 overspend with Traigh Toilets Facilities that can be offset from the restricted funds with the same reference.

7 Governance Costs

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Independent Examination	240	-	240	200
Accounting Services	240	-	240	200
	480	-	480	400

Road to the Isles Facilities Group SCIO
Notes to the accounts
For the year ended 30th September 2025

8 Analysis of charitable expenditure

	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
	£	£	£	£
Facility operating costs	36,186	-	36,186	33,818
Asset disposals - see notes 8 and 10	-	-	-	-
Depreciation of facilities	-	33,246	33,246	32,832
Project Costs	11,489	1,730	13,219	77,987
	<u>47,675</u>	<u>34,976</u>	<u>82,651</u>	<u>144,636</u>

9 Fixed Assets

	Traigh toilet facilities	Mallaig toilet facilities	Mallaig Play Park	Tougal Car toilet facilities and car park	Total
Cost or Valuation	£	£	£	£	£
At 1st October 2024	39,863	425,346	-	79,922	545,131
Additions	-	-	-	-	-
Disposals	-	-	-	-	-
Revaluations	-	-	-	-	-
Transfers	-	-	-	-	-
At 30th September 2025	39,863	425,346	-	79,922	545,131
Depreciation and impairments					
At 1st October 2024	15,945	83,063	-	9,828	108,836
Disposals	-	-	-	-	-
Charge for the period	3,986	21,267	-	7,992	33,246
Impairment	-	-	-	-	-
Transfers	-	-	-	-	-
At 30th September 2025	19,932	104,330	-	17,820	142,082
Net book value					
At 30th September 2024	23,918	342,283	-	70,094	436,295
At 30th September 2025	<u>19,932</u>	<u>321,016</u>	<u>-</u>	<u>62,102</u>	<u>403,049</u>

All fixed assets relate to restricted funds. The Mallaig Play Park asset has been transferred to the Community via the Highland Council. The Tougal facilities are held on a 10 year lease from Highland Council and the work is being treated as leasehold improvement, and depreciated over the term of the lease.

10 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.

Road to the Isles Facilities Group SCIO
Notes to the accounts
For the year ended 30th September 2025

11 Analysis of current assets

	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
	£	£	£	£
Debtors	2,262	-	2,262	1,170
Prepayments and accrued income	1,867	-	1,867	1,436
	<u>4,129</u>	<u>-</u>	<u>4,129</u>	<u>2,606</u>

12 Analysis of current liabilities

	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
	£	£	£	£
Creditors	2,905	-	2,905	15,355
Accruals	957	-	957	1,198
	<u>3,861</u>	<u>-</u>	<u>3,861</u>	<u>16,552</u>

13 Restricted Funds

	At 1st October 2024	Incoming	Outgoing	Transfers	At 30th September 2025
	£	£	£	£	£
Traigh Toilet Facilities - Build Project	26,652	-	(3,986)	-	22,666
Mallaig Toilet Facilities	345,167	-	(21,267)	-	323,900
Mallaig Play Park	21	-	-	-	21
Tougal Toilet Facilities and Car Park	62,927	-	(7,992)	-	54,935
Garden Project	697	-	-	-	697
Circular Path Project	-	3,789	(1,730)	-	2,059
Traigh Toilet Facilities - Running Costs	5,291	-	-	(2,689)	2,602
	<u>440,755</u>	<u>3,789</u>	<u>(34,976)</u>	<u>(2,689)</u>	<u>406,879</u>

14 Unrestricted Funds

	At 1st October 2024	Incoming	Outgoing	Transfers	At 30th September 2025
	£	£	£	£	£
Mallaig Running Fund	16,182	22,852	(18,059)	-	20,974
Tougal Running Fund	24,780	35,092	(12,357)	-	47,514
Traigh Running Fund	-	2,061	(4,750)	2,689	-
General projects	-	-	(12,989)	-	(12,989)
	<u>40,961</u>	<u>60,004</u>	<u>(48,155)</u>	<u>2,689</u>	<u>55,499</u>