



Office of the Scottish Charity Regulator

Trustees' Annual Report for the period							
		Period start date			Period end date		
From	Day	Month	Year	To	Day	Month	Year
	1	Nov	2023		31	Oct	2024

Reference and administration details

Charity name	Mallaig & District Newspaper SCIO
Other names charity is known by	
Registered charity number	SC048780.
Charity's principal address	Morar Station Building
	Morar
	Inverness-shire
	Postcode PH40 4PB

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		Chair		
2				
3				
4		Treasurer	From August 20 th 2024	
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

APPENDIX 1

Reference and administration details

Names of all other charity trustees during the period, if any, (for example, those who resigned part way through the financial period)

Name	Dates acted if not for whole year
	Up to 20 th August 2024

Structure, governance and management

Type of governing document

Mallaig & District Newspaper was incorporated as am SCIO on 24th October 2018, Prior to that we had been a company limited by guarantee, Mallaig & District Newspaper Limited, registered in Scotland as SC151775.

Trustee recruitment and appointment

Trustees can be nominated yearly at the AGM.

Objectives and activities

Charitable purposes

We encourage and advance social responsibility for all in the community of Lochaber and its surrounds through the production of a community newspaper featuring contributions from all.
We promote the advancement of the arts and culture in Lochaber and the surrounding area.
We encourage and showcase opportunities for our community to develop their skills.

Summary of the main activities in relation to these objects

• We produce a monthly newspaper and advance and promote community development and cohesion within the North West Lochaber Area without discrimination through the publication of local reports, news articles and various other forms of information. We aim to promote, and act as a vehicle for sharing information including adverts. We serve as a mouthpiece for clubs, community organisations and individuals. The area we operate in is North West Lochaber, a scattered remote area which included the Small Isles (Eigg, Muck, Rum and Canna) and the Knoydart peninsula.

Achievements and performance

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

We now show a bigger loss than previous years. Social media is affecting sales of printed newspapers and costs are rising.

We have printed around 800 issues monthly, which includes some 200 subscriptions which are mailed out all over the country, and to countries abroad.

We have carried adverts for local businesses and free adverts for local groups to inform the community of events that are being held. Our range of adverts is increasing.

We have regular monthly contributions from the Small Isles and Knoydart; the schools; the churches; sports clubs for golf, canoeing, football, etc; nature experts; our Community Councils' minutes and columns from our MP and MSP; local important businesses such as Mallaig Harbour Authority, the Pool & Leisure Centre. There are many success stories and entrepreneurial triumphs in the entire area each year we are proud to showcase.

Financial review

Brief statement of the charity's policy on reserves

The trustees maintain a single unrestricted fund for the day-to-day running of the Charity

Details of any deficit

£5853 deficit caused by fewer sales, adverts and subscriptions, with rises in costs. Social media affects real newspaper sales and the need for firms to advertise.
There is a big rise in our electricity bill.

Donated facilities and services (if any)

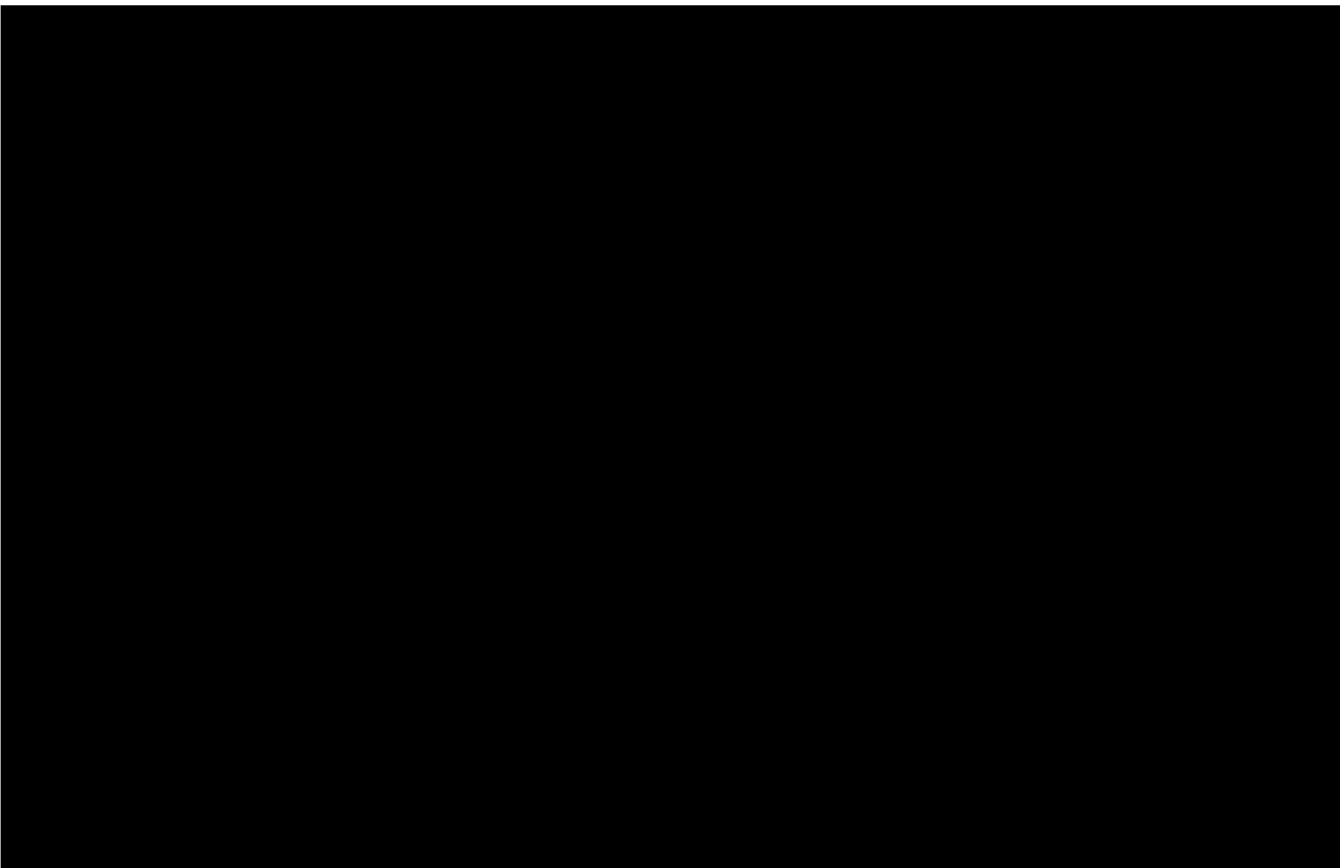
APPENDIX 1

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)		Chair
Date	16/7/2025	

Mallaig & District Newspaper SCIO

Scottish Charity Number SC048780

Receipts and Payments Account

For the period 1st November 2023 to 31st October 2024

Mallaig & District Newspaper SCIO
Scottish Charity Number SC048780

Independent examiner's report to the trustees on the unaudited accounts of the Mallaig & District Newspaper SCIO

I report on the accounts of the Charity for the period 1st November 2023 to 31st October 2024 which are set out on pages 3 to 6.

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. 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) or 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: - 10/7/24

BA Accounting
14 Strath View
Arisaig
PH39 4NA

Mallaig & District Newspaper SCIO
Receipts and Payments Accounts
For the period 1st November 2023 to 31st October 2024
Scottish Charity Number SC048780

Receipts	Notes	Year to 31st October 2024 Unrestricted £	Year to 31st October 2023 Unrestricted £
Grants and Donations			
Grants			
Donations		71	59
Sales		10692	11919
Adverts		7288	9428
Subs		8508	9055
Printing		624	571
Phone book			
Vat		1269	1075
Sundries			
Total Receipts		28381	32107
Payments			
Printing & supplies		7352	7856
Salary & pension		15134	14547
PAYE		895	748
Office costs			
Supplies			1103
Postage		6236	6000
Electricity		2086	925
Phone		583	560
Int costs		152	121
Misc		597	485
Subs			
Rent		360	270
Vat			
Insurance		685	758
Governance Costs			
Independent Examination		224	224
Total Payments		34304	33597
Surplus/ (Deficit) for the year		-5854	-1490

Mallaig & District Newspaper SCIO
Receipts and Payments Accounts
For the period 1st November 2023 to 31st October 2024
Scottish Charity Number SC048780

	Year to 31 st October 2024 Unrestricted	Year to 31 st October 2023 Unrestricted
•	•	•
Statement of Balances - as at 31st October 2024		
Opening cash at bank and in hand	7549	9039
Add Income	28451	32107
	36000	41146
	34305	33597
Less expenditure		
Closing cash at bank and in hand	1695	7549

Signed on behalf of all Trustees:

[Redacted Signature]

Date: 16/7/2025

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

Mallaig & District SCIO
Scottish Charity Number SC048780
Notes to the accounts
For the period 1st November 2023 to 31st October 2024

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. During the period donations totalling £540 were received.

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

4 Grants

	Unrestricted funds 2023-24	Restricted funds 2023-24	Total 2023- 24
Grants			

5 Donations

Anonymous donor			
From supporters	71		71

6 Governance Costs

Accounting software	174		174
Independent examination	50		50

Mallaig & District Newspaper SCIO
Receipts and Payments Accounts
For the period 1st November 2023 to 31st October 2024
Scottish Charity Number SC048780

	At 31 st October 2024	incoming	Outgoing	At 31 st October 2023
8 Restricted Funds	-	-	-	-
	-	-	-	-
9 Unrestricted funds	1696	28451	34305	7549
	1696	28451	34205	7549