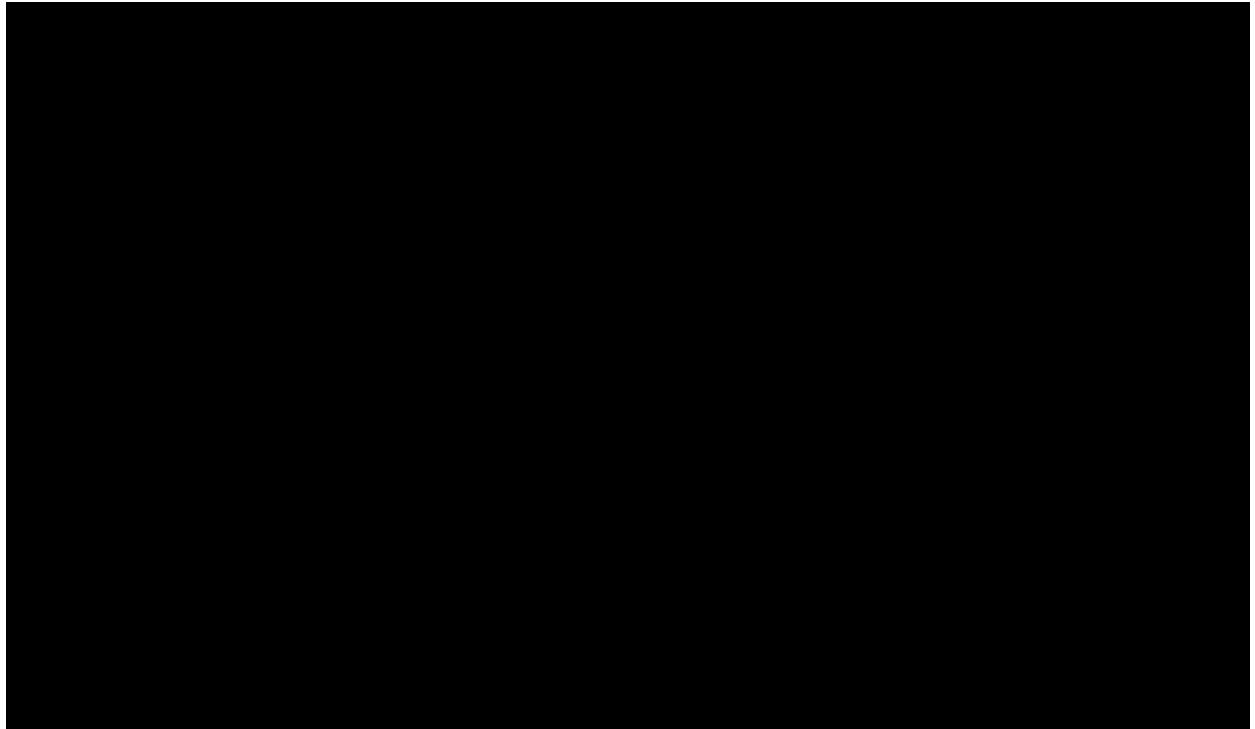
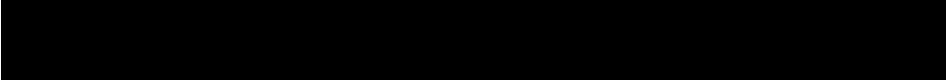


# **Achnamara Community Trust SCIO**

## **Trustees' Annual Report for the year 1 March 2024 - 28 February 2025**

Achnamara Community Trust SCIO  
Scottish Charity Number: SC048950



## Charity Trustees



## Independent Examiner



## Objectives and Activities

Achnamara Community Trust SCIO (ACT) was established in 2019 to further the activities of the Achnamara Village Hall Committee, an un-constituted body which operates and maintains the Achnamara Village Hall.

ACT's aims, as set out in its constitution, are to further the following charitable purposes for the residents and community of Achnamara:

- The management of community land and associated assets for the benefit of the Community and the public in general as an important part of the protection and sustainable development of Scotland's natural environment, where "sustainable development" means development which meets the needs of the present without compromising the ability of future generations to meet their own needs
- The advancement of citizenship or community development
- The advancement of the arts, heritage, culture or science
- The provision of recreational facilities or the organisation of recreational facilities, with the object of improving the conditions of life for the persons for whom the facilities or activities are primarily intended
- The advancement of environmental protection or improvement including the education of the Community about its environment, culture and/ or history
- The relief of those in need by reason of age, ill health, disability, financial hardship or other disadvantage

- The provision of housing for those who are in conditions of need and the improvement of housing in the public sector or in charitable ownership provided that such power shall not extend to relieving any local authorities or other bodies of a statutory duty to provide or improve housing
- The maintenance, improvement or provision of public amenities
- The preservation of buildings or sites of historic or architectural importance
- Such other purposes ancillary thereto as may be necessary or desirable for the furtherance of the foregoing purposes.

The primary activities of ACT are carried out through the Achnamara Village Hall, which hosts a range of activities: weekly coffee mornings, fitness classes, film showings, craft groups, singing, supper evenings and one-off events such as pot luck suppers and musical events. The hall is also available to hire.

Alongside the Village Hall is the Shed (also known as Shed-na-Mara) which runs a twice-weekly 'Men's Shed', working together to make and repair a wide range of products as well as providing repairs and maintenance to the Village Hall.

## **Structure, governance and management**

### **Type of governing document**

ACT's governing document is a Constitution. During the year the trustees consulted with the community on the adoption of a revised Constitution to allow the SCIO to make use of legislation that gives communities the right to buy land to enable the sustainable development of the local area. The changes strengthen the governance of the organisation and bring it in line with current best practice from Scottish Government (SG). Final changes were approved by Members at an EGM on October 6th 2025 and the new Constitution has been submitted to OSCR.

### **Trustee recruitment and appointment**

No new trustees have been appointed in the year. Two trustees have resigned. ACT warmly welcomes applications to join the board of trustees from eligible members of the local community.

## **Achievements and performance**

During the year ended 28 February 2025, ACT had minimal financial activity, consisting only of the operation of its bank account. It continued to own the Achnamara Village Hall and associated Shed, and it explored options for the potential acquisition of shoreside land in Achnamara. In February 2025 it carried out a survey of local opinions on the community's future, including the potential for land acquisition and housing, which will feed into a Place Plan for the area.

As stated above, the Members were consulted during the year over the adoption of a new constitution to support potential land acquisition, and the final version of this was adopted on 6<sup>th</sup> October.

The Village Hall and Shed continued to thrive, with growing footfall and activities. The Shed team constructed acoustic panels for the Hall ceiling, and the Hall has invested in improved fire exits, curtains and communications.

Future plans include replacement of the Shed's roof, improvements to or replacement of the Hall kitchen, and the potential acquisition of the Achnamara shoreside slip.

## Financial review

In accordance with OSCR provisions, ACT prepares Receipts and Payments accounts and these are reviewed by an Independent Examiner.

ACT's sole financial activity in the year ended 28 February 2025 related to the payment of bank charges (£28), and the reimbursement of bank charges for this and the previous year (£73.72).

At the year-end it had a bank balance of £116.62. It had no liabilities and its total and net assets were £6,116.62.

Reserves policy: Due to its low current level of financial activity ACT does not at present maintain a contingency reserve. This position is reviewed as necessary, and at least annually.

## Declaration

Signed on behalf of the charity trustees:

Print name

Designation

Date

## Achnamara Community Trust SCIO

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## Receipts and payments accounts

For the period from	Period start date			to	Period end date		
	Day	Month	Year		Day	Month	Year
	01	March	2024		28	February	2025

## Section A Statement of receipts and payments

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total funds current period to nearest £	Total funds last period to nearest £
<b>A1 Receipts</b>						
Donations	-	-	-	-	-	100
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	74	-	-	-	74	
					-	
<b>A1 Sub total</b>	<b>74</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>74</b>	<b>100</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>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>74</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>74</b>	<b>100</b>
<b>A3 Payments</b>						
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	-	-	-	-	-	
Other	28	-	-	-	28	84
					-	
<b>A3 Sub total</b>	<b>28</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>28</b>	<b>84</b>
<b>A4 Payments relating to asset and investment movements</b>						
Purchases of fixed assets	-	-	-	-	-	-
Purchase of investments	-	-	-	-	-	-
<b>A4 Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>28</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>28</b>	<b>84</b>
<b>Net receipts / (payments)</b>	<b>46</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>46</b>	<b>16</b>
<b>A5 Transfers to / (from) funds</b>						
					-	
<b>Surplus / (deficit) for year</b>	<b>46</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>46</b>	<b>16</b>

## Section B Statement of balances

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
B1 Cash funds	Cash and bank balances at start of year	71				71	55
	Surplus / (deficit) shown on receipts and payments account	46				46	16
						-	
						-	
	Cash and bank balances at end of year	117	-	-	-	117	71
	(Agree balances with receipts and payments account(s))	-	-	-	-	-	-

	Details	Fund to which asset belongs	Market valuation to nearest £	Last year to nearest £
B2 Investments	None			
		Total	-	-

	Details	Fund to which asset belongs	Cost (if available) to nearest £	Current value (if available) to nearest £	Last year to nearest £
B3 Other assets	Land and buildings	Unrestricted	6,000		6,000
		Total	6,000	-	6,000

	Details	Fund to which liability relates	Amount due to nearest £	Last year to nearest £
B4 Liabilities	None			
		Total	-	-

	Details	Fund to which liability relates	Amount due (estimate) to nearest £	Last year to nearest £
B5 Contingent liabilities	None			
		Total	-	-

Signed by one or two trustees  
on behalf of all the trustees

Signature\*

Print Name

Date of  
approval


Section C Notes to the Accounts

C1 Nature and purpose of funds (may be stated on analysis of funds worksheets)

Supporting the buildings and activities of Achnamara Village Hall

	Type of activity or project supported	Individual / institution	Number of grants made	£
C2 Grants	None			
			Total	-

C3a 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
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	Authority under which paid	£
C3b Trustee remuneration - details	None	

C4a Trustee expenses	If no expenses were paid to any charity trustee during the period then cross this box (otherwise complete section 4b)	x
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		Number of trustees	£
C4b Trustee expenses - details	None		

	Nature of relationship	Nature of transaction	Transaction amount (£)	Balance outstanding at period end (£)
C5 Transactions with trustees and connected persons	None			

C6 Other information

## Achnamara Community Trust SCIO

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**Additional analysis (1)**

## Analysis of receipts and payments

**1 Donations**

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Contribution by Achnamara Village Hall to fund					-	100
					-	
					-	
<b>Total</b>	-	-	-	-	-	100

- - - - - -

**2 Grants**

	Unrestricted funds to nearest £	Restricted funds to nearest £		Total current period to nearest £	Total last period to nearest £
None				-	
				-	
				-	
				-	
<b>Total</b>	-	-		-	-

- - - - - -

**3 Gross receipts from other charitable activities**

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Refund of bank charges paid	74				74	-
					-	
					-	
					-	
					-	
					-	
					-	
<b>Total</b>	74	-	-	-	74	-

- - - - - -

**4 Payments relating directly to charitable activities**

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
None					-	
					-	
					-	
					-	
					-	
					-	
					-	
					-	
					-	
<b>Total</b>	-	-	-	-	-	-

- - - - - -



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**Additional analysis (2)****5 Breakdown of unrestricted funds**

	Unrestricted fund 1 - enter name of fund below	Unrestricted fund 2 - enter name of fund below	Unrestricted fund 3 - enter name of fund below	Unrestricted fund 4 - enter name of fund below	Total unrestricted funds	Total unrestricted funds last period
<b>Receipts</b>						
Donations	-				-	100
Legacies					-	
Grants					-	
Receipts from fundraising activities					-	
Gross trading receipts					-	
buildings					-	
Rents from land & buildings					-	
Gross receipts from other charitable activities	74				74	
<b>Sub total</b>	<b>74</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>74</b>	<b>100</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>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>74</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>74</b>	<b>100</b>
<b>Payments</b>						
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					-	
Bank charges	28				28	84
<b>Sub total</b>	<b>28</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>28</b>	<b>84</b>
<b>Payments relating to asset and investment movements</b>						
Purchases of fixed assets	-				-	
Purchase of investments	-				-	
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>28</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>28</b>	<b>84</b>
<b>Net receipts / (payments)</b>	<b>46</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>46</b>	<b>16</b>
<b>Transfers to / (from) funds</b>					-	
<b>Surplus / (deficit) for year</b>	<b>46</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>46</b>	<b>16</b>
<b>Nature and purpose of funds</b>						
Supporting the buildings and activities of Achnamara Village Hall						

## Achnamara Community Trust SCIO

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## 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
<b>Receipts</b>						
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>	-	-	-	-	-	-
<b>Receipts from asset &amp; investment sales</b>						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
<b>Sub total</b>	-	-	-	-	-	-
<b>Total receipts</b>	-	-	-	-	-	-
<b>Payments</b>						
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>	-	-	-	-	-	-
<b>Payments relating to asset and investment movements</b>						
Purchases of fixed assets					-	
Purchase of investments					-	
<b>Sub total</b>	-	-	-	-	-	-
<b>Total payments</b>	-	-	-	-	-	-
<b>Net receipts / (payments)</b>	-	-	-	-	-	-
<b>Transfers to / (from) funds</b>					-	
<b>Surplus / (deficit) for year</b>	-	-	-	-	-	-
<b>Nature and purpose of funds</b>						
No restricted funds						

## **Independent Examiner's Report to the Trustees of Achnamara Community Trust SCIO**

I report on the accounts of the charity for the year ended 28 February 2025 which are set out on pages 2-4.

### **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) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity's 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 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 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 9 of the 2006 Accounts Regulations

have not been met, or to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Date: 27/08/25

## Achnamara Community Trust SCIO

### Accounts for Year Ended 28 February 2025

#### Summary

	£
<b>Opening Bank Balance 1 March 2024</b>	70.90
Receipts 1/3/24-28/2/25	73.72
Payments 1/3/24-28/2/25	<u>28.00</u>
Receipts less payments	<u>45.72</u>
	116.62
	<hr/>
<b>Closing Bank Balance 28 February 2025</b>	<u>116.62</u>

#### Statement of Balances

Total Assets	6,116.62
Total Liabilities	<u>0.00</u>
<b>Total Assets less Total Liabilities</b>	<u>6,116.62</u>

#### Restricted vs Unrestricted funds

Restricted funds	0
Unrestricted funds	<u>6,116.62</u>
	<u>6,116.62</u>

**Achnamara Community Trust SCIO**  
**Accounts for Year Ended 28 February 2025**

Receipts and Payments

Date	Description	Payments	Receipts
19/03/2024	Service charge	7	
15/04/2024	Service charge	7	
20/05/2024	Service charge	7	
18/06/2024	Service charge	7	
15/07/2024	Bank refund		73.72
		28.00	73.72

## Achnamara Community Trust SCIO

### Accounts for Year Ended 28 February 2025

#### Statement of Balances

	£	£	
<b>Assets</b>			
Land and buildings as at 1 March 2024	6,000.00		Hall and shed
Acquired in year	<u>0</u>		
Land and buildings as at 28 February 2025		6,000.00	
Bank balance as at 1 March 2024	70.90		
Movements in year	<u>45.72</u>		
Bank balance as at 28 February 2025		116.62	
<b>Total Assets</b>		<u>6,116.62</u>	
Liabilities	0.00		
<b>Total Assets less Total Liabilities</b>		<u>6,116.62</u>	