

THE LOCHGAIR ASSOCIATION (SCIO)

Scottish Charity No – SC049176

**Trustees Annual Report and Financial Statements
For the year ended 31 March 2025**

Signed by [REDACTED], Joint Chair

on 9th December 2025

The Trustees of The Lochgair Association (SCIO) have pleasure in presenting their report together with the financial statements for the year ended 31 March 2025.

Reference and Administrative Information

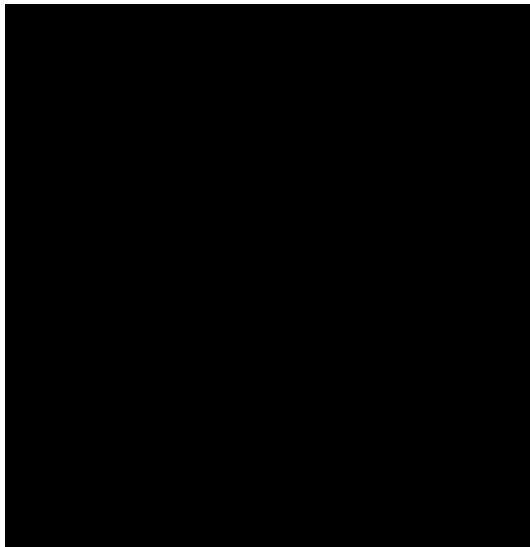
Charity name

The Lochgair Association (SCIO)

Address

Lochgair Hall, Upper Lochgair, Argyll, PA31 8SB

Current Trustees



STRUCTURE, GOVERNANCE AND MANAGEMENT

Constitution

The Lochgair Association (SCIO) - referred to in this report as 'The Association' - is a Scottish Charitable Incorporated Organisation. It was registered in its current legal form on 28 March 2019.

It has a two tier structure which consists of the Members, who have the right to attend members' meetings (including annual and extraordinary general meetings) and have important powers under the constitution such as appointing Trustees to serve on the Board and take decisions on changes to the constitution itself; and the Board, who hold regular meetings, and generally control the activities of The Association including responsibility for monitoring and controlling the financial position of The Association.

The maximum number of Trustees is 10 and the minimum 4; out of that no more than 9 and no less than 4 shall be charity trustees who were elected/appointed by the membership, a

majority of whom shall always be elected charity trustees; and no more than 2 shall be charity trustees who were co-opted non-members of the SCIO.

The Board must arrange a meeting of members (an AGM) in each calendar year.

OBJECTIVES AND ACTIVITIES

The Charitable Purposes of The Lochgair Association (SCIO) are:

- 1) To provide recreational facilities and activities with the object of improving the conditions of life for the residents of Lochgair and adjacent settlements, and the public at large, for whom these facilities and activities are primarily intended by:
- 2) Improving community facilities and amenities in Lochgair and adjacent remote rural settlements which lack the range of facilities or activities available in urban areas;
- 3) Promoting community-led educational, recreational, and social activities, and volunteer services, geared to the needs of all.

Achievements and Performance

The financial year 2024/2025 has been a very busy year for The Association, now that the hall is refurbished and the range of activities in the hall has increase. Further improvements have been made to the hall including reconstruction of the front stairs to improve disability access, and improvements to the building's external lighting, thanks to funding by Nadara A'Chruach Windfarm Community Fund.

A sub-group was established to take forward preparation of costings for repair of the church belonging to the Association, and submission of change of use and planning proposals to Argyll and Bute Council.

Following successful negotiations for transfer of land to the Association by Forestry and Land Scotland for the development of car parking, and public consultation on plans for the car park, a successful planning application was submitted. Balfour Beatty have agreed to help construct the car park under their community benefit scheme.

Lochgair was adversely affected in February by electricity cuts, and following this discussion with SSEN was undertaken to develop Lochgair hall as a warm space and place of safety during storms and power outages.

As a result of fund-raising activities the Trustees have managed to cover the significant running costs involved in running the hall. The Village lottery has raised £1700 over the year. Donations by groups to cover running costs, in addition to specific fund-raising

activities and public donations have raised almost £8,000, which is a major achievement for such as small village.

FINANCIAL REVIEW (TO BE CHECKED WITH SANDY AND THE COMMITTEE)

The cost of improvements to the hall fabric, namely new external stairs and improved lighting was £6,411 and grants received for this work in this financial year were £6,989, from Foundation Scotland [Nadara A'Chruach Windfarm Community Fund], and small grants from West Lochfyne Community Council's disbursement on behalf of A'Chruach Community Fund. The costs of delivering charitable activities was £6,493 including ongoing costs such as insurance, rates, website registration, electricity bills, and safety checks. Fundraising and governance costs amounted to £2,270.

However as a result of Intensive fundraising, income from charitable activities including hall hire, donations from the public, and membership subscriptions, £10,559 was raised to cover these costs.

The net balance for the year was £10,111 with a surplus of £2,624

Reserves policy

We have no staff costs to meet but we will be developing a reserves policy in the coming year.

PLANS FOR 2025/6 (TO BE COMPLETED BY CTTEE)

Our proposed plans for the coming year are:

- To take forward the construction of the new car park which will make this very vibrant community a much safer environment by providing a safe area to park away from the dangerous A83.
- To paint the inside of Lochgair Hall
- To take forward the repair and refurbishment of the church building, construction of corridor to join the church to the hall; and to seek funding to develop these plans.
- To take forward negotiations with SEN re creating a 'warm place' during storms and power outages.

Statement of Receipts and Payments for the year ended 31 March 2025

	Unrestricted funds	Restricted funds	Year ended 31/3/2024
RECEIPTS			
Grants		7239	7239
Donations	10559		10559
Bank interest	0		0
Total receipts	10559	7239	17798
PAYMENTS			
Cost of charitable activities	6493	6411	12904
Fundraising costs	2153		2153
Governance costs	117		117
Total payments	8763	6411	15174
SURPLUS/(DEFICIT) FOR THE YEAR	1796	828	2624

Statement of Balances - As at 31 March 2025

	Unrestricted funds	Restricted funds	Total 2024/2025
Opening cash at bank and in hand	209		209
Surplus/(deficit) for the year	2625		2625
Closing cash at bank and in hand	19		19

Bank and Cash Balances

	Unrestricted funds	Restricted funds	Year ended 31/3/2025
Bank deposit account	12735		12735

			Year ended 31/3/2025
Other assets	0	0	0
Liabilities	0	0	0

NOTES TO THE ACCOUNTS - FOR THE YEAR ENDED 31ST MARCH 2024

1. 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. 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 Association.

Restricted funds may only be used for specific purposes. Restrictions arise when specified by the donor or when funds are raised for specific purposes. During the year the charity received grants from The Scottish Foundation A'Chruach Windfarm larger grant programme, West Loch Fyne Community Council (A'Chruach Windfarm Micro-grant), towards costs associated with improvements to the external fabric of the hall. repair and refurbishment.

3. Related party transactions

No remuneration was paid to the trustees or any connected persons during the year.

4. Donations

	Unrestricted funds	Restricted funds	Total 2024/2025
Membership subscriptions	965	0	965
Fundraising for hall	2587	0	2587
Charitable activities, including hall hire	6479		6479
Donations from general public	528	0	528
TOTAL	10559		10559

5. Grants Received

	Unrestricted funds	Restricted funds	Total 2024/2025
West Loch Fyne Community Council (A'Chruach Community Fund micro-grants)		1829	1829
Foundation Scotland (macro grant from A'Chruach Community Fund)		5040	5040
West Loch Fyne Community Council		120	120
Grab Trust		250	250
TOTAL		7239	7239

6. Cost of charitable activities

	Unrestricted funds	Restricted funds	Total 2024/2025
Charitable activities	2143		2143
Hall running costs; Hall & Church refurbishment/planning requirements	4350	6411	10761
TOTAL	6493	6411	12904

7. Fundraising costs

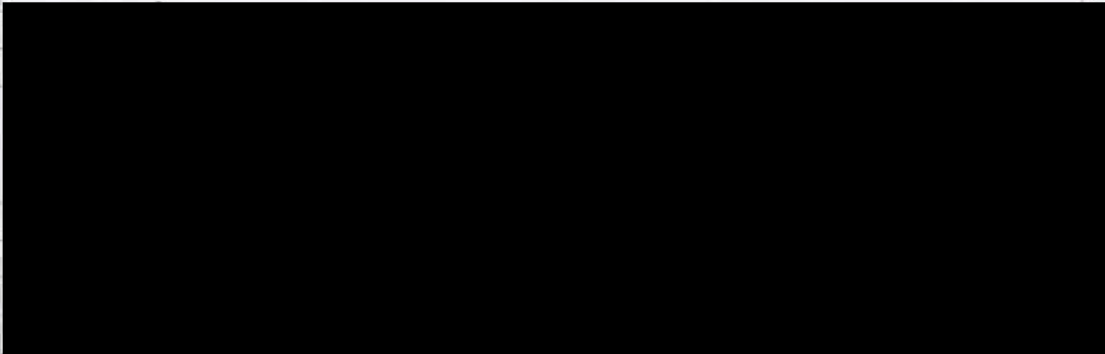
	Unrestricted funds	Restricted funds	Total 2024/2025
Xmas cards	150		150
Xmas Bazaar	321		321
Lottery license	20		20
Lottery payments	760		760
Pub night supplies	901		901
TOTAL	2153		2153

8. Governance costs

	Unrestricted funds	Restricted funds	Total 2024/2025
Sundry	117		117
TOTAL	117		117

	Independent examiner's report on the accounts v2						
Report to the trustees/members of	THE LOCHGAIR ASSOCIATION (SCIO)						
Registered charity number	SC049176						
On the accounts of the charity for the period	Period start date				Period end date		
	Day	Month	Year		Day	Month	Year
	1	APRIL	2024	to	31	MARCH	2025
Set out on pages							

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) 2005 Act and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the 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	<p>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:</p> <ul style="list-style-type: none"> • 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 <p>have not been met.</p>

Signed:	
Name:	
Relevant professional qualification(s) or body (if any):	
Address:	