

Insh Community Holdings Trustees Annual Report and Financial Statement

**Scottish Charity Number SC049955
Year ending 28th February 2025**



Trustees Annual Report

Charity's principal address

Falachan

Insh

Kingussie

PH21 1NT

Trustee Name	Office (if any)	Dates acted if not for whole year
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Governing Document

The Association is a Scottish charitable incorporated organisation and the purposes and administration arrangements are set out in our constitution.

Recruitment policy

Trustees are usually appointed at the AGM and serve following the rules in the constitution (section 58-59).

Trustees Annual report cont.

Charitable purpose

The organisation has been formed to benefit the community of Insh with the purpose of:

- Advancing environmental protection.
- Improving natural habitat in grazing's and woodland through sustainable development.
- Advance education about history and land management through contact with community and schools.
- Advance citizenship and community through volunteering and promoting civic responsibility

Activities

Woodland management to improve local amenity:

- Thinning and native tree planting. Installing bird nesting boxes.
- Creating small amounts of firewood for the community
- Improving the village path network

Management of grazing:

- Improvement to grazing
- Creating sustainable wildlife pond.
- Ongoing maintenance of fencing, access gates and pathways.
- Encourage local communities' involvement in voluntary work parties and establish links to enhance education of sustainable development.

Achievements

During November log deliveries to households in the village. We are grateful for the donations made by those who received two trailer loads of logs this year.

In the autumn work parties removed self-seeding non-native species (Sitka spruce, Norway spruce and Lodge pole pine) and thinning of some of the young Birch and Scots pine saplings in the central clearing of the woodland.

Removal of much of the existing post and wire fencing from the top of drystone dyke along edge of woodland progressed over two small work parties. Some repair work was carried out to stone dykes, and establishment of a link path into the adjacent Birch woodland from the central clearing of the woodland explored.

The pond in the grazings established in 2022-2023 to improve species diversity and in particular encourage the Northern Damselfly to breed, required some attention to ensure it was retaining water throughout the year. A small work party was completed in spring 2025 to repair the banks of the pond.

At the 2024 AGM held on 25 April 2024 the membership was updated on the ICH Community Right to Buy (CRtB) process. ICH presented the next steps in the process assisted by [REDACTED]. Documents were circulated identifying the three plots of land we are applying to place a CRtB on. Each plot has several suggestions about how we could use these plots to enhance our community. There was some discussion about land use and it was agreed that our applications should include the potential for the creation of affordable housing. Funding was received from Highlands and Islands Enterprise (approximately £1200 in 2024-2025, £3600 in total), with a further £900 paid from ICH funds, to pay [REDACTED] for consultancy support with our CRtB applications.

ICH has also continued to explore the possibility of purchasing the church in Insh, however no progress has been made to establish a potential future use or the feasibility of ICH taking over responsibility for its upkeep.

The Cairngorms Trust funded fence and hedging that now run down the edge of the grazings was established and includes a range of native trees and hedgerow species. Approximately £919 of funding remains with ICH to replace failed planting and strengthen existing planting as the hedgerow establishes.

A wayleave agreement has been signed between ICH and Scottish Hydro Electric Power Distribution Plc. in relation to the existing 33kV underground cables, 11kV and low voltage poles which cross ICH land. An annual payment of approximately £190 will be made to ICH going forward, and back dated to the date ICH took ownership of the land (25 June 2021).

ICH successfully registered for the Local Community Fund in October 2024, with a project to improve the drainage and surfacing of short sections of the popular Speyside Way and Badenoch Way long distance footpath where they pass through ICH land, and bring the standard of the path up to a comparable standard to other sections. The Co-op Community Fund funding period will run until 18 October 2025 and ICH will receive a minimum of £1500. ICH is liaising with the Cairngorms National Park Authority to agree the final specification and works required and to raise additional funds to supplement monies provided by the Local Community Fund in order to deliver the project in late 2025.

A community tree pack from the Woodland Trust comprising 210 saplings (Medium Wildlife and Medium Wild Harvest) was secured in early February 2025 and will be supplied in Autumn 2025. ICH plans to plant the trees in the central clearing of the woodland, the grazings and the wayleave corridor adjacent to the Speyside Way and Badenoch Way, with a community work party day planned for winter 2025.

Financial Review

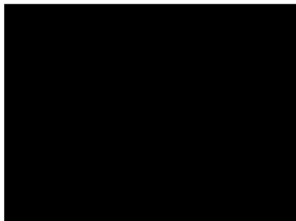
Restricted funds

The restricted opening balance was £0, in this period £919 was received from Cairngorm Trust this balance remains restricted going forward.

Reserve policy

The trustees consider that the general unrestricted fund of £962 will be sufficient to allow them to continue to operate.

Approved by the board of Trustees on 15th October 2025 and signed on its behalf



Trustee, Treasurer

Receipts and Payments Account

Year ended 28th February 2025

<u>Receipts</u>	Unrestricted	Restricted	Totals 2025	Totals 2024
Subs/Donations	715	0	715	389
Grants	0			
<i>Cairngorm Trust</i>	0	919	919	3867
<i>Kingussie Community Development Company</i>	0		0	750
<i>Green Health</i>	0		0	1270
<i>HIE(CRtB)</i>	0	1200	1200	2400
Loan – Bob Murdoch		1000	1000	
Refund (uncashed cheque from 24)	90		90	
Firewood sales	0		0	465
Rylock fencing	192		192	
Total Receipts	997	3119	4116	9141

<u>Payments</u>	Unrestricted	Restricted	Totals 2025	Totals 2024
Fundraising				
Payments relating direct to charitable activities	0	0	0	0
Maintenance and repair	57	0	57	3286
Tree and plants	0		0	2237
Equipment	0		0	1676
Insurance	286		286	653
Other	10		10	16
Governance	80	1500	1580	3080
Loan repayment – Bob Murdoch		1000	1000	
Total Expenditure	433	2500	2933	10948

Net surplus/deficit	564	619	1183	-1807
Transfer between funds	-300	300		
Net surplus/deficit at close	264	919		

Statement of Balances

Year ended 28th February 2025

<u>Statement of Balances</u>	Unrestricted	Restricted	Totals 2025	Totals 2024
Cash at bank at start of year (year 1)	698	0	698	2505
surplus/deficit for the year	264	919	1183	-1807
Total Receipts	962	919	1881	698

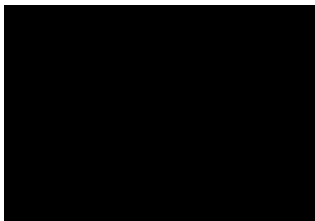
Liabilities

Independent Examination	100.00
Will be due for payment in November 2025	

Notes to the accounts

There are no other Assets or Investments and there are no staff members.

Approved by the board of Trustees on 15th October 2025 and signed on its behalf



Trustee, Treasurer

Independent Examiner's Report

I report on the accounts of the charity for the year ended 28th February 2025 set out on pages **5,6 & 7**

Respective responsibilities of trustee 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. The charity trustees considered that the audit requirement of Regulation 10(1) (a) to (c) of the Accounting 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.

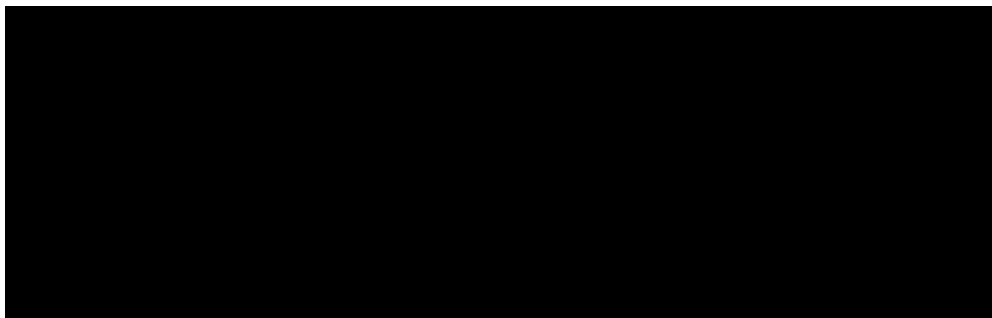
Basis of Independent examiner's statement

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 which gives me reasonable cause to believe that in any material respect the requirements:

- To keep accounting records in accordance with section 44(1) 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 Accounting Regulations have not been met.



ACIE Licentiate (receipt and Payment) member
Voluntary Action in Badenoch and Strathspey
The Town House
The Square
Grantown-on-Spey
PH26 3HF