

<b>EXPENDITURE</b>		
Utilities	769	3%
Repairs & Maintenance	23,173	85%
Insurance	778	3%
Cleaning	-	0%
Events & Fundraising	1,633	6%
Legal & Financial	273	1%
Charitable Activities	70	0%
Emergency Protection	588	2%
Petty Cash	-	0%
Charitable Donations	-	0%
Other	-	0%
	27,283	
<b>INCOME</b>		
Grants	3,068	32%
Subscriptions	390	4%
Donations	1,408	15%
Fundraising	2,863	30%
Hall Rental	1,025	11%
Events	724	7%
Other	201	2%
	9,679	
Net Gain/(Loss)	(17,605)	

No uncashed cheques at year end

<b>2024</b>	
Opening Bank Balance	39,772.55
Opening Cash	66.68
Opening Funds	39,839.23
Income	9,580.76
Expenditure	-11,669.40
Net Movement	-2,088.64
Balance at 31/04/24	37,750.59
Represented by	
Closing Bank Balance	37,709.11
Cash in Hand at April 30 2024	41.48
Closing Funds	37,750.59

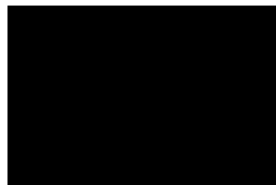
0

<b>2023</b>	
Opening Funds	33,954.26
Income	33,979.81
Expenses	28,161.52
Closing Funds	
Closing Bank Balance	39,772.55
Cash in Hand at April 30 2023	66.68
	39,839.23

Accounts Prepared by:

Position

Dated:



Treasurer

16th September 2025

Accounts Audited by:



Finance Director Auchrannie Resort

29th October 2025

## APPENDIX 3



		Independent examiner's report on the accounts						v2
<b>Report to the trustees/members of</b>  <b>Registered charity number</b>  <b>On the accounts of the charity for the period</b>  <b>Set out on pages</b>	Charity name	Pirnmill Village Association						
	Registered charity number	SC050388						
	Period start date				Period end date			
	Day	Month	Year		Day	Month	Year	
	01	May	2024	to	30	May	2025	
Set out on pages	APPENDIX 1 & APPENDIX 2						(remember to include the page numbers of additional sheets)	
Respective responsibilities of trustees and examiner	<p>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.</p>							
Basis of independent examiner's statement	<p>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.</p>							
Independent examiner's statement	<p>In the course of my examination, no matter has come to my attention [other than that disclosed on the attached page*]</p> <ol style="list-style-type: none"> <li>which gives me reasonable cause to believe that in any material respect the requirements: <ul style="list-style-type: none"> <li>to keep accounting records in accordance with section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and</li> <li>to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations</li> </ul> <p>have not been met, or</p> </li> <li>to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.</li> </ol>							
Signed**:					Date:	7 <sup>TH</sup> NOVEMBER 2025		
Name:								
Relevant professional qualification(s) or body (if any):								
Address:								

\*Please delete the words in the brackets if they do not apply. If the words do apply, set out those matters which have come to your attention on the following page.

\*\* OSCR will accept digital or typed signatures

**APPENDIX 3**

**Disclosure section**

Only complete if the examiner needs to highlight material problems.

**Give here brief details of  
any items that the  
examiner wishes to  
disclose**

SC



Receipts and payments accounts							
For the period from	Period start date			to	Period end date		
	Day	Month	Year		Day	Month	Year
	01	May	2024		30	April	2025

## Section A Statement of receipts and payments

	Unrestricted funds	Restricted funds	Expendable endowment funds	Permanent endowment funds	Total funds current period	Total funds last period
	to nearest £	to nearest £	to nearest £	to nearest £	to nearest £	to nearest £
<b>A1 Receipts</b>						
Donations	1 441				1 441	605
Legacies					-	
Grants	3 068				3 068	3 786
Receipts from fundraising activities	2 882				2 882	4 405
Gross trading receipts	1 062				1 062	
Income from investments other than land and buildings	201				201	
Rents from land & buildings	1 025				1 025	650
Gross receipts from other charitable activities					-	135
					-	
<b>A1 Sub total</b>	<b>9 679</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>9 679</b>	<b>9 581</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>9 679</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>9 679</b>	<b>9 581</b>
<b>A3 Payments</b>						
Expenses for fundraising activities	2 116				2 116	76
Gross trading payments	23 857				23 857	6 789
Investment management costs					-	
Payments relating directly to charitable activities	1 224				1 224	4 730
Grants and donations	86				86	
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	75
Other					-	
					-	
<b>A3 Sub total</b>	<b>27 283</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>27 283</b>	<b>11 670</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>27 283</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>27 283</b>	<b>11 670</b>
<b>Net receipts / (payments)</b>	<b>(17 604)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(17 604)</b>	<b>(2 089)</b>
<b>A5 Transfers to / (from) funds</b>					-	
<b>Surplus / (deficit) for year</b>	<b>(17 604)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(17 604)</b>	<b>(2 089)</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	37 709				37 709	39 840
	Surplus / (deficit) shown on receipts and payments account	(17 604)				(17 604)	(2 089)
						-	
						-	
	<b>Cash and bank balances at end of year</b>	<b>20 105</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>20 105</b>	<b>37 751</b>
	(Agree balances with receipts and payments account(s))	-	-	-	-	-	-

	Details	Fund to which asset belongs	Market valuation to nearest £	Last year to nearest £
B2 Investments				
		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					
		Total	-	-	-

	Details	Fund to which liability relates	Amount due to nearest £	Last year to nearest £
B4 Liabilities				
		Total	-	-

	Details	Fund to which liability relates	Amount due (estimate) to nearest £	Last year to nearest £
B5 Contingent liabilities				
		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)*

Two bank accounts (funds) are held by the PVA. All funds are unrestricted. We opened another bank account in order to have more up to date banking facilities (eg bank card, phone app, online bank transfers). We are using the original account as some online fundraising deposits are made into this and we did not want to cause confusion amongst the villa residents by having them change bank info.

### C2 Grants

Type of activity or project supported	Individual / institution	Number of grants made	£
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
--	---

### C3b Trustee remuneration - details

Authority under which paid	£

### C4a Trustee expenses

If no expenses were paid to any charity trustee during the period then cross this box (otherwise complete section 4b)	x
---	---

### C4b Trustee expenses - details

	Number of trustees	£

### C5 Transactions with trustees and connected persons

Nature of relationship	Nature of transaction	Transaction amount (£)	Balance outstanding at period end (£)

### C6 Other information

--

- SC

**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 £
					-	
					-	
					-	
					-	
Total	-	-	-	-	-	-
	reference	-	-	-	reference	reference

**2 Grants**

	Unrestricted funds to nearest £	Restricted funds to nearest £			Total current period to nearest £	Total last period to nearest £
					-	
					-	
					-	
					-	
Total	-	-			-	-
	reference	-			reference	reference

**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 £
					-	
					-	
					-	
					-	
					-	
					-	
					-	
Total	-	-	-	-	-	-
	-	-	-	-	-	reference error

**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 £
					-	
					-	
					-	
					-	
					-	
					-	
					-	
					-	
Total	-	-	-	-	-	-
	reference error	-	-	-	reference error	reference error

SC

**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					-	
Legacies					-	
Grants					-	
Receipts from fundraising activities					-	
Gross trading receipts					-	
buildings					-	
Rents from land & buildings					-	
Gross receipts from other charitable activities					-	
<b>Sub total</b>	-	-	-	-	-	-
					cross ref error	
<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>	-	-	-	-	-	-
					cross ref error	
<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>	-	-	-	-	-	-
					cross ref error	
<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>	-	-	-	-	-	-
					cross ref error	
<b>Transfers to / (from) funds</b>					-	
<b>Surplus / (deficit) for year</b>	-	-	-	-	-	-
					cross ref error	
<b>Nature and purpose of funds</b>						



- SC

**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>						

Trustees' Annual Report for the period							
Period start date				Period end date			
	Day	Month	Year		Day	Month	Year
From	01	May	2024	To	30	April	2025

Reference and administration details

Charity name	Pirnmill Village Association		
Other names charity is known by	NA		
Registered charity number	SC050388		
Charity's principal address	Pirnmill Village Hall		
	Pirnmill		
	Isle of Arran		
	North Ayrshire		Postcode KA27 8HP

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		Chairperson		
2		Secretary		
3		Treasurer		
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

## 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

## Structure, governance and management

### Type of governing document

Pirrmill Village Association (PVA) became a Scottish Charitable Incorporated Organisation (SCIO) 21st August 2020.  
The PVA is governed by a Board of Trustees as laid down in the Constitution of Pirrmill Village Association SCIO.

### Trustee recruitment and appointment

The Board consists of Trustees who are elected or appointed annually by the members of Pirrmill Village Association at the AGM. Each year all Trustees stand down and a new Board of Trustees is elected/appointed. Trustees can be re-elected, but we try to encourage the appointment of new Trustees each year.  
Induction is provided through participation in the activities of the

## Objectives and activities

### Charitable purposes

The mission of the Association is to promote community development, enrich the lives of residents in Pirrmill and the surrounding areas, and strengthen our sense of unity through recreational, health, educational, and social initiatives.  
We are committed to managing and improving the village community centre as a welcoming hub for activities that support the well-being of our rural community. We aim to encourage and celebrate the arts, heritage, and culture for the benefit of all ages.  
The Association strives to maintain the community centre to a high standard and to manage its financial resources responsibly. Recognising the value of recreation, leisure, and sport for all generations, the PVA works to ensure these opportunities continue to thrive within our community.

### Summary of the main activities in relation to these objects

The village community centre hosts a wide range of activities that bring people together and support local life. Regular events include the monthly Pop-Up Pub, weekly table tennis sessions, craft club, charity fundraisers such as coffee mornings, and first responder training. The hall also provides space for community food sharing, zero-waste cafés, open music sessions, charity auctions, and annual events like the local produce show and other events (eg war memorial and reception). It welcomes health practitioners, exercise classes, and public meetings, and even serves as a temporary bunkhouse for walkers, campers, or visitors during severe weather.  
In addition, resilience equipment has been purchased to ensure the hall can act as a safe, warm refuge with power generation and cooking facilities in the event of a power outage or other emergency.

## APPENDIX 1

### Achievements and performance

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

##### Community Impact

The Pirmill Village Association continues to make a meaningful and positive impact within our local community. Through successful fundraising, grant applications, and collaboration with local authorities, we have been able to meet the evolving needs of our village and its residents.

##### 1. Hall Refurbishment

Significant improvements have been made to the village hall, including the complete replacement of the old flat felt roof with a durable pitched metal roof to ensure long-term protection from the elements. External waste plumbing and pipework have also been upgraded, and a new paved area has been created at the rear of the building to support outdoor events in warmer weather. These upgrades complement the planned installation of improved disabled access and facilities within the hall, expected to begin in spring/summer 2026.

##### 2. Zero Waste Café

In partnership with the local charity *Eco Savvy*, the Association now hosts a monthly Zero Waste Café. This initiative helps make local, seasonal, and affordable produce more accessible, supports local growers, reduces food waste and packaging, and fosters community connection while promoting environmental sustainability.

##### 3. Senior Christmas Lunch

Our annual free Christmas Lunch for residents aged 60 and above continues to be a cherished tradition, bringing together our senior community members for a warm and festive gathering. This event was supported by a grant from North Ayrshire Council.

##### 4. Collaboration with Local Council

The Association worked closely with the local council during the replacement of the village's main road bridge, helping to minimise disruption and ensure the smooth delivery of this essential infrastructure project.

##### 5. Sustaining Weekly and Monthly Activities

Regular events such as the Arts & Crafts Club, darts and table tennis sessions, and the monthly Pop-Up Pub remain popular, providing engaging opportunities for social connection and community participation.

##### 6. Signature Events

Our annual and seasonal events continue to bring the community together and celebrate local spirit:

- **Bonfire Night Celebration:** A highlight of the community calendar, featuring a supervised bonfire, fireworks, food, and refreshments in a safe and festive setting.
- **Community Music Sessions:** Informal gatherings inviting residents to enjoy live music and join local musicians in creating a welcoming, shared experience.
- **Produce Show:** A long-standing tradition that showcases local talent and rural skills, with entries in gardening, baking, crafts, and home produce.

##### 7. Supporting Charitable Causes

The Association hosted several fundraising coffee mornings for charities including Macmillan Cancer Support and the Scottish Air Ambulance, reflecting our community's commitment to supporting others in need.

##### 8. Food Share Initiative

In collaboration with the island supermarket, our weekly Food Share programme continues to provide essential support to community members facing food insecurity. Trustees collect surplus food and make it available at the hall for anyone wishing to use it.

##### 9. Resilience Fund Equipment

To strengthen community resilience, the Association has equipped the hall with a large generator, LPG-fuelled heating and cooking appliances, blankets, bed rolls, torches, and insulated containers for food and drink. This ensures the hall can operate as a safe, warm space for residents during power outages, severe weather, or other emergencies.

Thanks to the dedication of the trustees, members, and community volunteers—and their continued success in securing grants and fundraising—the Association remains in a strong financial position to support the community well into the future.

## Financial review

### Brief statement of the charity's policy on reserves

There is no requirement in the PVA constitution to maintain a financial reserve. However, it has been an informal aim to maintain a minimum bank balance of £10,000.

### Details of any deficit

The current financial year ran a deficit of £17605. This was due to the installation of a new roof however we received grant funding and general fundraising (outside of this period) that offset these expenses. We continue to have cash reserves in excess of £15000 per our normal plan to maintain a minimum reserve of £10000.

### Donated facilities and services (if any)

NA

3

## 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

<b>Signature(s)</b> <i>OSCR will accept digital or typed signatures</i>		
<b>Full name(s)</b>		
<b>Position (e.g. Chair)</b>		
<b>Date</b>		