

# APPENDIX 3



Report to the trustees/members of

Registered charity number

On the accounts of the charity for the period

Set out on pages

Respective responsibilities of trustees and examiner

Basis of independent examiner's statement

Independent examiner's statement

Independent examiner's report on the accounts							v2
Charity name							
TOBERMORY FISHERMANS PIER ASSOCIATION							
SC051166							
Period start date					Period end date		
Day	Month	Year		Day	Month	Year	
01	August	2023	to	31	July	2024	
						(remember to include the page numbers of additional sheets)	

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.

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.

In the course of my examination, no matter has come to my attention [other than that disclosed on the attached page\*]

- 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, 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

- to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:  
Name:

Date:

29.10.2024

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.

## 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

## Tobermory Fishermans Pier Association

SC051166



## Receipts and payments accounts

For the period from	Period start date			to	Period end date		
	01	August	2023		31	July	2024

## 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	12,341				12,341	
Legacies					-	
Grants					-	
Receipts from fundraising activities					-	
Gross trading receipts	3,083				3,083	
Income from investments other than land and buildings	463				463	
Rents from land & buildings	3,500				3,500	
Gross receipts from other charitable activities					-	
					-	
<b>A1 Sub total</b>	<b>19,386</b>	-	-	-	<b>19,386</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>Total receipts</b>	<b>19,386</b>	-	-	-	<b>19,386</b>	-
<b>A3 Payments</b>						
Expenses for fundraising activities					-	
Gross trading payments	16,607				16,607	
Investment management costs					-	
Payments relating directly to charitable activities					-	
Grants and donations					-	
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
Other	300				300	
					-	
<b>A3 Sub total</b>	<b>16,907</b>	-	-	-	<b>16,907</b>	-
<b>A4 Payments relating to asset and investment movements</b>						
Purchases of fixed assets					-	
Purchase of investments					-	
<b>A4 Sub total</b>	-	-	-	-	-	-
<b>Total payments</b>	<b>16,907</b>	-	-	-	<b>16,907</b>	-
<b>Net receipts / (payments)</b>	<b>2,480</b>	-	-	-	<b>2,480</b>	-
<b>A5 Transfers to / (from) funds</b>						
					-	
<b>Surplus / (deficit) for year</b>	<b>2,480</b>	-	-	-	<b>2,480</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	10,243				10,243	-
	Surplus / (deficit) shown on receipts and payments account	2,480				2,480	
						-	
						-	
	Cash and bank balances at end of year	12,722	-	-	-	12,722	-
	(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	Telford Pier (Lited) VALUE UNKNOWN			
	Total	-	-	-

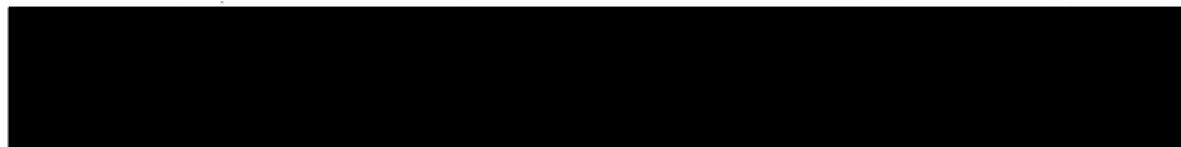
Details	Fund to which liability relates	Amount due to nearest £	Last year to nearest £
B4 Liabilities			
	Total	-	-

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


31/10/24
29.10.24

## Section C Notes to the Accounts

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


**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)

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Authority under which paid

£

**C3b Trustee remuneration - details**


**C4a Trustee expenses**

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

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**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**


## Tobermory Fishermans Pier Association

SC051166

## 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 £
Andrena	2,000				2,000	
B & C Swinbanks	100				100	
Crowd Funder	141				141	
Waterfall Fund	9,600				9,600	
Family of Alisdair MacLean	500				500	
<b>Total</b>	<b>12,341</b>	-	-	-	<b>12,341</b>	-

## 2 Grants

	Unrestricted funds to nearest £	Restricted funds to nearest £	Total current period to nearest £	Total last period to nearest £
			-	
			-	
			-	
			-	
<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 £
					-	
					-	
					-	
					-	
					-	
					-	
<b>Total</b>	-	-	-	-	-	-

## 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 £
					-	
					-	
					-	
					-	
					-	
					-	
					-	
<b>Total</b>	-	-	-	-	-	-

## 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>						



## Tobermory Fishermans Pier Association

SC051166

## 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>	-	-	-	-	-	-

## Nature and purpose of funds

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**TOBERMORY  
FISHERMANS  
PIER  
ASSOCIATION SCIO**  
SCOTTISH CHARITY No: SC051166

## **Trustees' Annual Report**

**Period 1 August 2023 to 31 July 2024**

### **Charity contact information**

**Charity Name:** Tobermory Fishermans Pier Association

**Scottish Charity Number:** SC051166

**Address:**



**Telephone number:** 07900 962062

**Email address:** mullfishermen@gmail.com

**Facebook:** Tobermory Fishermans Pier Association – SCIO

## Charity Trustees

- 1.
- 2.
- 3.



Tobermory Fishermans Pier Association currently has 11 members.

## Objectives and activities

The Tobermory Fishermans Pier Association was set up by local fishermen to promote and preserve the historical fisherman's pier.



It is our aim to raise awareness of the 200+ year old pier, locally and through social media to promote the pier, and to hopefully generate income by donations which are needed to maintain and repair the pier so it will be a useable working pier for many generations to come and remain a focal point for the thousands of yearly visitors to Tobermory.

The listed Telford pier remains a working pier used daily by several local fishing boats.

## Structure, governance and management

Tobermory Fishermans Pier Association is governed and abide by its Constitution.

Tobermory Fishermans Pier Association Trustees were elected from its panel of Members.

## Achievements and performance

During the AGM in March 2023 the members of the association discussed how we could raise funds to help toward the cost of repair of the pier and we were hoping that something could be arranged during the summer of 2024. However, due to the very bad weather during the summer months, this has just not been possible.

The members decided that we needed a structural survey on the pier so we would have some idea how much we needed to raise to make the repairs. We contacted Wallace Stone who carried out the survey on 11<sup>th</sup> March 2024 and sent their report to us in April 2024. The results from that survey indicated that we would need approx. £540,000. We applied to a local fund (the Waterfall Fund) and received £9600 to pay Wallace Stone.

Since we received the report, we have attended fund-raising fayres and had a few Zoom meetings with the Third Sector Interface, who work alongside the council and help charities like ours find funding, or at least point us in the right direction. There are a couple of funds which we feel we meet the criteria for and are currently in the process of submitting applications of interest. We have been told the whole funding process could take 12 months or more, and then it will be at least another couple of years before repair work would be completed (if we are successful in finding funding).

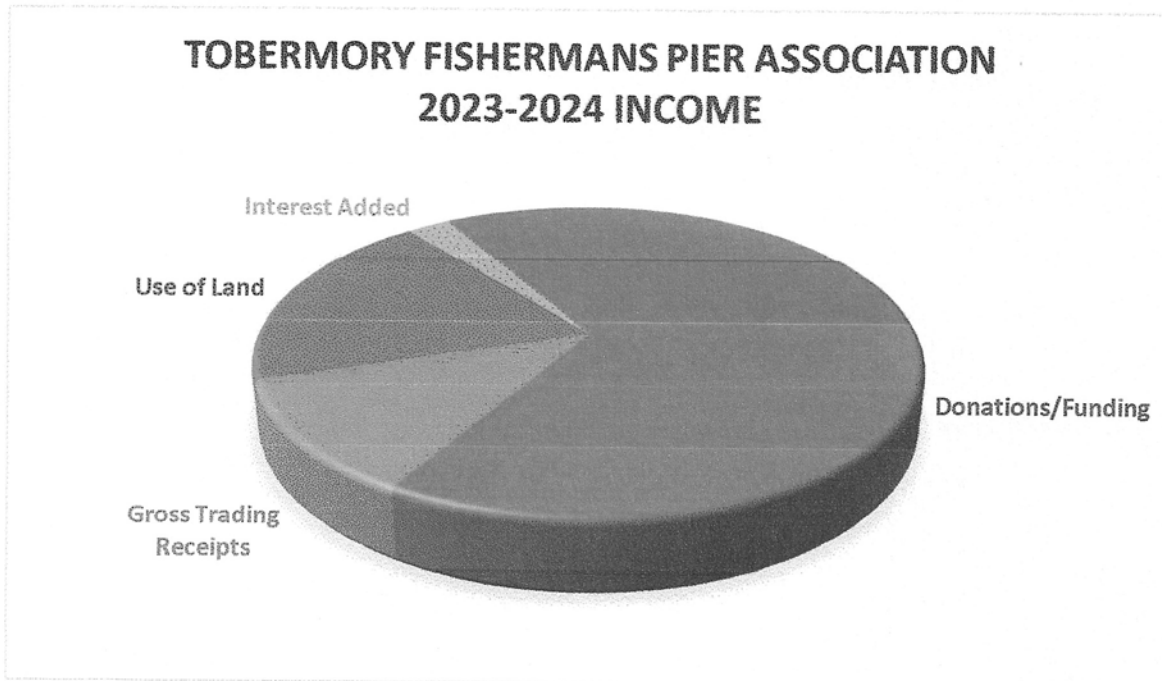
Our Vice-Chairman gave the Tobermory Fishermans Pier Association Facebook page a facelift and put an article on the Facebook page to make people aware of the situation with the pier, and to make locals aware of the amount of money we would need to raise to cover repair costs. As a result of that article, we received donations of £2740.96 from 3 local individuals and a Crowd Funding page.

Local fishermen and boat users are charged an annual fee of £400 for the use of the pier and its facilities. This generated £2400 over the 2023-2024 year. We expect this figure to remain the same for the 2024-2025 financial year.

Our local fish and chip van paid £250 per month for their pitch at the entrance of the pier until their first 3-year agreement ended in April

2024. The members felt that due to the repair costs of the pier and the need to generate more income that the income from the pitch should rise from £3000 to £5000 per annum. We put this to the owners of the Fish & Chip van and they accepted the increase. We now receive £416.66 per month (£5000 per annum) until at least April 2027.

### Financial review



### Statement of the charity's policy on reserves

Tobermory Fishermans Pier Association has no policy on reserves.

### Details of any deficit

There are no deficits on any funds.

### Donated facilities and services

Tobermory Fishermans Pier Association has no donated facilities or services.

### Future plans

Our main focus now is to research and apply for funding for the pier repairs.



### Declaration

Signed on behalf of the charity trustees:

[Redacted signature] [Redacted name]

Print name

[Redacted name] [Redacted name]

Designation

TRUSTEE

Date

29.10.24,