

Annual Report & Accounts: 1-1-25 – 31-12-25

Current Trustees(Maximum 10):

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

Charity Address: c/o [REDACTED]

Annual Accounts for year ending 31-12-25 as presented at the Charity's AGM held in the Shinty Clubhouse, Ballachulish on 23-1-26 in accordance with Ballachulish Camanachd Club's (BCC) Constitution.

Overview 2024

Ballachulish Camanachd Club (BCC) fulfilled its main objectives during 2025 by providing opportunities for all those in Ballachulish and the surrounding areas to participate in the game of shinty at whatever level of involvement they thought appropriate.

BCC provided weekly training sessions throughout the playing season and fielded a senior team which fulfilled all their fixtures in competitive play, having entered league (South Division 1) and cup (Chieftain's Cup) competitions arranged & overseen by the Camanachd Association. Also, the Club were invited to play for the Mod Cup against Ardnamurchan – the National Mod being held locally in Fort William in 2025.

The Club had an improved year, finishing mid-League, but also reaching the final of the Chieftain's Cup (in which they were defeated), but winning the Mod Cup. This was the first silverware that Ballachulish Camanachd Club had for some years.

In addition, BCC provided weekly training sessions by qualified coaches for primary school age children. This has led to growing numbers of young participants developing to a level where they are now able to compete in local & national competitions. This has led to youngsters competing regularly in local and National competitions.

BCC has made available our pitch & clubhouse facilities to provide a neutral venue for other teams involved in the latter stages of National Cup competitions and has been regularly used by the Women's Camanachd Association in particular.

## Financial Overview

As with last year, the Club's finances are currently causing no cause for concern.

The Club lottery continues to be our main source of income and last year saw it generate our best ever returns.

The lottery prize money generates £10000 which, primarily, goes back into the local community where most ticket buyers live.

However, it must be noted that the total cost of participating in competitions and fielding a senior team amounts to approximately £20000 per annum.

In addition, we have one main sponsor who donates £2000 per annum to the Club.

The Club is also fortunate to benefit from a few local businesses who provide “in kind” support on a regular basis.

Some local tradespersons offer their skills for no payment.

This year saw the Club record an “on paper” loss, but this was solely due to major capital expense in purchasing a mower (approx. £8000) suitable for the area of grass to be maintained – consequently reducing the man hours required and improving the quality of the surface.

The success of our youth programme has seen numbers of Primary school age children taking part continue to increase. However, there is, and always has been, a problem with the post-Primary into Under 14 age range – with reduced opportunities for small Clubs to find adequate competitive games and the consequent problem of keeping young players interested enough until they are older and can compete in Senior teams.

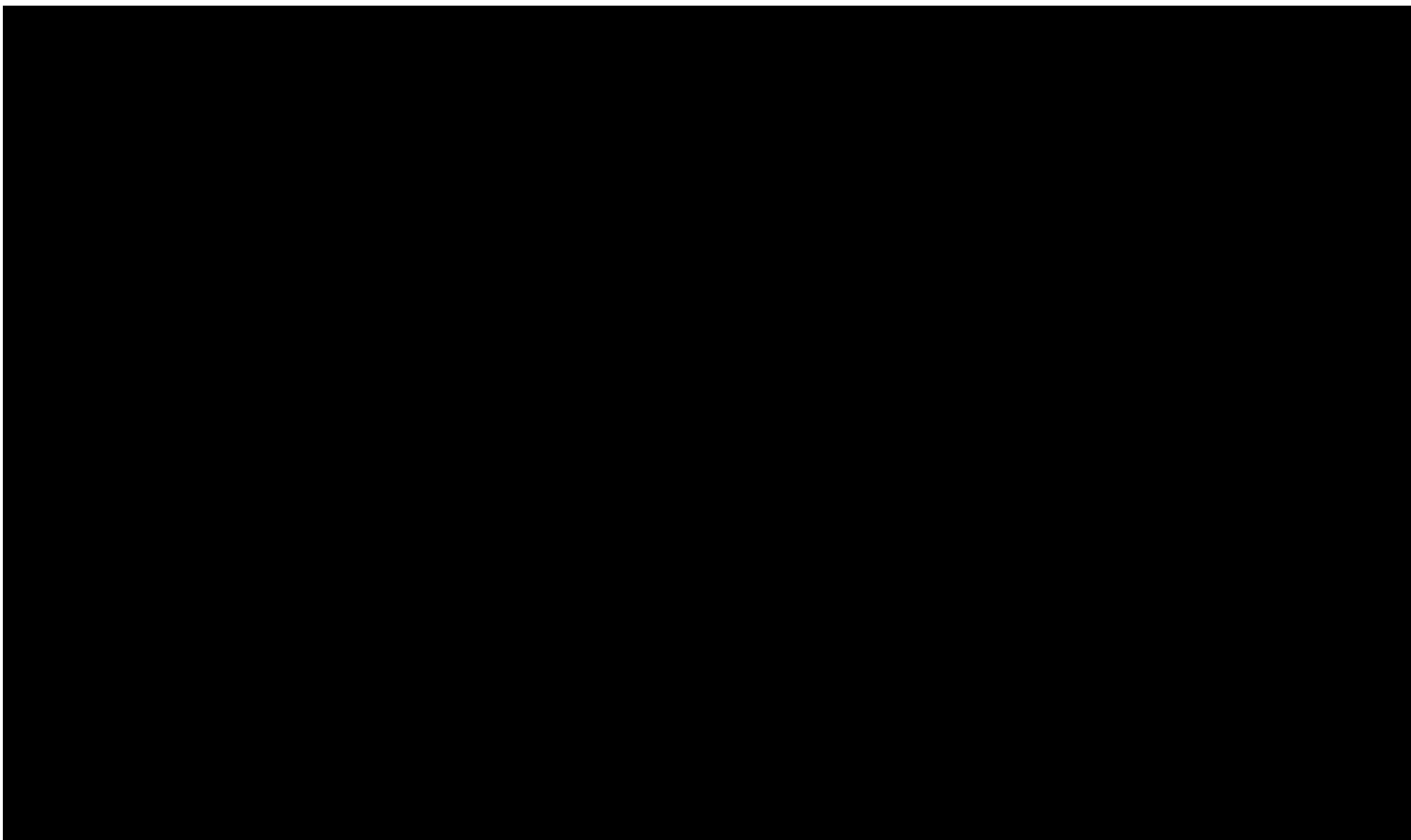
The former management trust of the Clubhouse has now gone into dissolution and the Shinty Club has taken over the responsibility for that role. Consequently we are in the process of negotiating a new lease arrangement with Highland Council for the site on which the Clubhouse stands. In conjunction with this, we have applied to the Council to grant us a “Licence to Occupy” the pitch. This seemed an obvious progression as we do the majority of the maintenance on the area and, with reduced budgets, the Council does less and less. Both these issues are currently in the hands of Highland Council's Legal Dept. and the completion of both awaits their work being completed.

## Spreading the Word

As well as engaging in and promoting the game of shinty, over the last year the Club has attempted to widen its contribution to the local community.

To that end the Club has used the Clubhouse facilities to host

- A monthly Heritage Blethers group, part of the People's Parish project run by Traditional Arts & Culture Scotland (tracscotland.org) continued into the first half of the year, concluding in the Summer of 2025
- The Club has continued to develop an archive that not only contains material relating to the history of the Club and shinty in the community, but has widened to include a general village archive. It contributed to two exhibitions run by other organisation in the village as part of the "2025 The Year of Anniversaries" celebrations.
- The Clubhouse has also offered use of its facilities for events that lie outwith shinty e.g. it has been used as a venue for family celebratory events, to offer showering facilities for outdoor events like the annual "Rat Race" and to distribute teas/cakes after a hill-race event. Also a presentation to community members about prostate cancer





The successful Mod Cup winning team. October 2025

**Annual Accounts for Ballachulish Camanachd Club (SC053012)**  
**01-01-2025 to 31-12-2025**



**01/01/2025    BANK BALANCE 39,913.46**

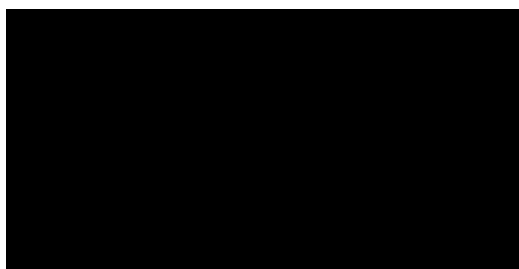
<b>INCOME</b>	
CLUB FORCE ONLINE LOTTO	£14,411.72
LOTTO TICKET SALES	£7,504.90
RAT RACE PAYMENT	£1,000.00
 SPONSORSHIP	£2,000.00
MEMBERSHIP MONEY	£390.00
LOCHABER SPORTS GRANT	£490.00
MEMORIES DIGITAL FRAME GRANT	£155.00
TRADITIONAL ARTS CLUBHOUSE RENTAL	£450.00
SHINTY BOOK SALES x3	£120.00
GALA DAY TEA AND DONATIONS	£205.25
SHINTYS CLOTHING	£318.00
SHINTY STICKS	£60.00
TEA COFFEE KIDS 6'S	£360.00
SEASON GATE MONEY	£168.24
TEA MONEY	£42.00
QUIZ NIGHT AND RAFFLE	£581.00
DONATION 	£50.00
DONATION 	£40.00
COMMITEE ROOM HIRE	£50.00
<b>INCOME TOTAL</b>	<b>£28,396.11</b>

<b>EXPENDITURE</b>	
LOTTERY PAYOUT	£11,001.00
LOTTERY TICKETS	£439.20
JUNIOR SHINTY	£1,906.13
JUNIOR INSURANCE MEMBERSHIP	£660.00
PLAYERS MEMBERSHIP AND INSURANCE	£1,752.00
CLUB REGISTRATION, LIABILITY	£220.00
SPORTSWEAR	£572.73
PARK DUTIES - Al Jack	£600.00
NEW MOWER	£7,800.00
LINE MARKER/ BUCKET/ STRING LINER	£485.30
PAINT	£17.00
ALTER GOALS, MACPHERSON WELDING	£791.94
JELLYFISH ELECTRICITY Clubhouse	£715.07
ZURICH CLUBHOUSE INSURANCE	£767.72
DEFIB BATTERY	£300.00
MALCOLMS BENCH	£430.00
GALA DAY TEA, COFFEE, BISCUITS	£22.68
CHIEFTON CUP ENTRY	£115.00
REFEREE PAYMENTS	£240.00
REFEREE BLOCK PAYMENT	£378.00
REFEREE OVERSPEND 2024	£59.47
REFEREE OVERSPEND 2025	£143.28
SHIEL BUS FINAL	£680.00
MINIBUS	£165.00
MINIBUS FUEL	£43.72
TROPHIES CLUB AWARDS	£99.96
STAMPS	£27.20
DONATION TO ABBEYFIELD	£500.00
<b>EXPENDITURE TOTAL</b>	<b>£30,932.40</b>

**New Final Balance (20-01-2026): £37,377.17**

## Future Developments

- To encourage more young adult players in order to expand our senior playing squad.
- To continue to encourage more children to become involved, especially girls, & to ensure they can compete against other teams on a regular basis.
- To encourage “retired” players to stay involved with the Club taking up roles as coaches, supporters and general volunteers.
- Once Highland Council complete the legalities surrounding our new lease and Licence to Occupy, we would hope to be able to apply for grant funding that would allow us to improve the playing area of the pitch, its surrounds and the general facilities that the club could offer.
- To apply for funding to instal a stairlift in the Clubhouse so that those in the community who are elderly, infirm or disabled can easily access our meeting/events room which is on the first floor still remains a clear objective for the future.
- To continue expanding and developing the shinty/village archive and have linked events with other heritage & memory groups from other areas.
- To promote the Clubhouse as a venue for talks, exhibitions, events, etc where we can provide a comfortable and appropriate environment for approximately 50 people and consequently boost the profile of shinty in the community.



Annual Report: [Redacted] – Secretary  
02-02-2026

Independent Examiner's Report to the Trustees of Ballachulish Camanachd Club

(Scottish Charity:SC053012)

I report on the accounts of the charity for the year ended 31-12-2025 which are set out on pages 6 & 7.

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 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.

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:

1. 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.

Name: [REDACTED]

Relevant Professional qualification/professional body: 8 years working in the Royal Bank of Scotland

Address: [REDACTED]

Date: 01-01-2025