

APPENDIX 1

OSCR

Scottish Charity Regulator
Office of the Scottish Charity Regulator

Trustees' Annual Report for the period							
Period start date				Period end date			
	Day	Month	Year		Day	Month	Year
From	05	01	2024	To	31	03	2025

Reference and administration details

Charity name
Other names charity is known by
Registered charity number
Charity's principal address

Highland VIP Walking Group
SC 053039
25a Stratherrick Gardens
Inverness
Postcode IV2 4LX

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		Treasurer		
3				
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
	5.1.2024-24.6.2024
	5.1.2024-28.4.2025

Structure, governance and management

Type of governing document

SCIO (Scottish Charitable Incorporated Organisation)
We cover the Highland area, mainly Inverness however we do have people accessing our group from further afield in the Highlands. Alness, Invergordon and Ardersier.
We have a written constitution in place which is accessible to everyone. We also have an easy read version and can have this adapted if other formats are required e.g Braille, Large print etc.
The particulars of the constitution, which is our governing document contains the purposes and regulates the administration of the charity.
We operate with a minimum of three and maximum of seven trustees. When forming the charity the original trustees voted in additional trustees and [REDACTED].

Trustee recruitment and appointment

The charity was set up originally by four trustees:

[REDACTED]

Soon after [REDACTED] was voted in as a trustee due to her wealth of knowledge in working for a Charity and the legislation and policies required to run such an organisation.

[REDACTED] resigned on the 24th of June 2024

Due to other commitments it was deemed that [REDACTED] could not offer the time to continue to be an active trustee and she left post on the 28th of April 2025

[REDACTED] was voted in as a trustee by a unanimous vote and commenced her role as trustee on the 8th of July 2024.

Trustees can be nominated by anyone and considered for the role by the board at a trustee meeting. We would then look to have a unanimous decision on whether to recruit or not. Anyone wishing to join the board must have the time and ability to commit to regular meetings and attend some of the activities within the year. They must also have knowledge or be supportive of people with Sight Loss. They must also be over 16 years of age and not be disqualified from being a charity trustee.

Objectives and activities

Charitable purposes

"the provision of recreational facilities, or the organisation of recreational activities, with the object of improving the conditions of life for the persons for whom the facilities or activities are primarily intended"

We are a charity that supports people with Visual Impairments, their family and friends. It was recognised that the pandemic had caused extreme isolation to many people, but in particular to those with sight loss, visual impairment and blindness.

Our aim is to promote confidence, purpose, friendship and reduce feelings of isolation and loss of empowerment. We wish to support our group to become active members in their community. We look to aid people to develop new skills whilst being in a safe environment. Also allowing our members to try new activities to widen their experiences in life. Developing and achieving a new qualification. Also learning which can be utilised in home life. Developing skills, increasing independence ensuring good physical and mental wellbeing. We aim to help to educate the wider community on sight loss and how best to support a person with this condition in an inclusive and respectful way.

Summary of the main activities in relation to these objects

Activities:
We continue to have our regular walk on the second Monday of each month. This walk can have anywhere between 14-30 people in attendance. This is a mixture of people with a Visual Impairment and their guides. We then attend the local hospice to have lunch and a chat.

In January 2024 we held a meeting to see what activities our members would be interested in.

The request was for: additional walks, a walk over the Skye Bridge, open water swimming, a boat trip and social events to help develop friendships, i.e. Christmas get together and a quiz.

We were fortunate enough to be able to deliver on all of these outcomes:

On the 24th of June 24, 33 of us headed on the train from Inverness to Kyle of Lochalsh. Those of us that were able to, completed the crossing of the Skye bridge which is 1.5 km long, 3 km in total there and back. Others just completed what they were comfortable with. We all then had a fabulous lunch at Bothy. This was an activity that was requested by two of our oldest members aged 78 and 80 who have no sight at all and they both achieved the full walk.
We were able to link in with the Seagull trust who very kindly provided two boat trips for us along the river Ness. This allowed 24 of our members to attend with two of our guide dogs also enjoying the trip.

On the 7th of September 24, 32 members of the group visited the Loch Insh activity centre and 24 of us entered the loch for a wild swimming experience with the team from Swimmid. 16 of us had a Visual Impairment and 8 were our sighted guides which this event would not have been possible without. We were also able to utilize the water toys whilst there. Paddle boards, canoes, pedalos and kayaks. In the afternoon the full group participated in an archery session. It was fantastic to see so many family members and friends enjoy some quality time together in a safe environment trying new experiences.

We held our annual Christmas party on the 1st of December 24 at the Chieftain hotel. We had 49 of our group members in attendance. We were able to provide transport for some of our members who would not have otherwise been able to attend. We enjoyed a fabulous lunch, then onto the raffle and amazing Christmas Quiz. We even had a visit Santa and his trusted friend Rudolph. During this event we were also able to host a raffle raising funds for our group with fantastic prizes donated from group members, CO-OP, Scotmid, Tesco Inches and Tesco Dore.

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Achievements and performance

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

We have grown from five members to over 40 in this year. We have been able to help people achieve outcomes and try new activities that may not have been possible due to their visual impairment in a safe and secure way. Open water swimming, archery, we took the train from Inverness to Kyle of Lochalsh and walked over the Skye bridge.

New friendships have been developed, isolation has reduced and to many this group has become a lifeline for them.

We look at what the group wants to achieve and how we can do this. The group are all actively involved in the fund raising and sharing our news. This provides a sense of inclusion and teamwork.

We have worked in partnership with Partnerships for Wellbeing, this has enabled us to source free and valuable training on First Aid and Walk leader training. This allows us to ensure our walks are provided in a safe and inclusive manner. Jayne Preece has also provided a very valuable class on balance and linked us in with some nature walks.

We have developed Partnership working with Highlife Highlands, this has allowed us to access a range of physical activities free of charge and the relationship continues to grow. This has a huge benefit to our members physical and mental wellbeing.

We received free guide training on Sighted guiding from Guide dogs, [REDACTED] kindly ran two sessions for us which enabled 40 people to be trained on sighted guiding. These were some of our volunteers, friends and family. Staff from the Chieftain Hotel which we use regularly, our local hairdresser and nail technician who currently supports five people with visual impairments. Our local Tesco community champion who continues to support and promote our work.

The RNIB continue to support and provide us with advice where required.

We work closely with Highland Blindcraft sensory services, to ensure that we can reach as many people as possible with visual impairments to encourage them to join our group.

We have a fantastic relationship with [REDACTED] at the Chieftain hotel who has provided valuable meeting space to ensure our meetings and training was conducted in a well equipped and suitable place.

[REDACTED] our local community champion at Tesco Dore, continues to support our charity by helping us to source goods for some of our fundraising events and sign posting us to relevant grants which may be beneficial to us.

We have had articles published in the local newspaper, and also been nominated for some awards. We featured on GMB on Christmas day. With one of our members winning the Len Goodman volunteer of the year award.

We were nominated as one of the beneficiaries when one of the local businesses hosted a 24 hour golfathon.

We were extremely lucky to be asked by one of our group members [REDACTED], if we would like to be the chosen charity for two of our young volunteers who were looking to complete their Duke of Edinburgh award. [REDACTED] have been a fantastic addition to our group. The ask was that they support a charity for three months. The three months came and went, they both achieved their goal and award. I am delighted to say that they continue to support us. The girls have gone above and beyond with supporting the group. It has been a delight to watch them grow and develop in confidence, build relationships and be able to foresee what support someone may need in a very supportive and unassuming way without being asked. They are truly valued members of the group. I'm sure [REDACTED] will be very proud of the girls as we all are.

Financial review

Brief statement of the charity's policy on reserves

We will continue to review our reserves and ensure that all funds are utilised in the best interest of the charity. We will ensure that we follow our policy in place for this.

Details of any deficit

N/A

Donated facilities and services (if any)

We were donated a Mac book by Red Chair to enable us to keep all our emails and charity communications in one safe space.

We have at present 22 volunteers who have been able to support with the delivery of our group activities. They are all invaluable and provide committed support to our group. We have links with [REDACTED] who works for Scot rail. [REDACTED] has very kindly donated his time to organise our travel arrangements when we have gone further afield.

[REDACTED] at the Chieftain hotel has provided, room space, use of facilities at no charge. She has also ensured that all our requests have been catered for.

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Other optional information

Very sadly we have lost five members since November 2023.

The first being [redacted] [redacted] was a much loved member of the group. He loved to share stories about his time with the fire brigade. [redacted] was a very kind and gentle man with a fantastic sense of humour. He is sorely missed by the group. We are fortunate to have [redacted] who continues to come and support our group.

We then lost our dear friend [redacted] [redacted] was one of our volunteers. He was very well known and respected for his kindness and diplomacy. [redacted] had this amazing knack of getting people to believe in anything he said even if far fetched. He brought many a laugh and interesting story to the group. [redacted] was one of the people who was committed to making our open water journey achievable. Sadly he did not make this, [redacted] came along to meet and support the group to our trip to Loch Insh where we achieved this goal.

Our loss continued with the passing of [redacted]. [redacted] enjoyed attending the events, meeting and chatting to others. [redacted] had a keen passion for cars and built his very own Rod which has won many awards. It is truly a work of art. In times of deteriorating health [redacted] continued to be positive and inspirational to all. We are fortunate that we continue to have the support from [redacted] who loves coming to help at our walks and events and [redacted] who is one of our very valued Board members.

[redacted] sadly passed at the start of this year. Anna loved coming to the group and travelled all the way from Ullapool with support from [redacted] each month. Although Anna had moved to be closure to her family and could no longer attend the walks she kept in regular contact with group members to let us know she was doing well. We are very fortunate to have [redacted] as one of our volunteers who was introduced to us through [redacted]. [redacted] is also still in contact.

Very sadly on the 2nd of March 2025 we lost the life and sole of the group. [redacted] [redacted] was a dedicated and loyal friend to us all. She had a listening ear and the patience of a saint. She was up for everything, and keen to promote the group. We had several members join after she had met them in the local park and suggested they come along. She loved a party and was quite often seen with either a prosecco or gin in hand and always a smile on her face. Her beloved guide dog Vespa was always close by. [redacted] continue to support our group.

As our group is quite a small and close group, the loss of these members has had a huge impact on us all. Due to the fact we have formed great friendships we have been able to support each other through the traumatic losses of our friends.

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s) OSCR will accept digital or typed signatures	[redacted]	
Full name(s)		
Position (e.g. Chair)	Chair	
Date	28.09.2025	

Receipts and payments accounts							
For the period from	Period start date			to	Period end date		
	Day	Month	Year		Day	Month	Year

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 £
A1 Receipts						
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					-	
					-	
A1 Sub total	-	-	-	-	-	-
A2 Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
A2 Sub total	-	-	-	-	-	-
Total receipts	-	-	-	-	-	-
A3 Payments						
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					-	
Other					-	
					-	
A3 Sub total	-	-	-	-	-	-
A4 Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
A4 Sub total	-	-	-	-	-	-
Total payments	-	-	-	-	-	-
Net receipts / (payments)	-	-	-	-	-	-
A5 Transfers to / (from) funds					-	
Surplus / (deficit) for year	-	-	-	-	-	-

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	0	0			-	0
	Surplus / (deficit) shown on receipts and payments account	3019	6079			-	9098
						-	
						-	
	Cash and bank balances at end of year	3019 -	6079 -	-	-	-	9098 -
	(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

6.10.2025

6.10.2025

* Please note - OSCR will accept digital or typed signatures

Section C Notes to the Accounts

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

National Lottery Grant of £6900 to be spent within 2 years or receipt. Breakdown:
 Posters £100
 Tickets £100
 Office equipment £100
 Safety equipment £500
 Venue hire £300
 Training £300
 Activities £1500
 Transport £2000
 Meal subsidy £1000
 Entertainment £1000
 Asda foundation £450 towards our away day for the group members, family and friends
 £200 Cash4clubs earmarked for the away day to Lochlinsh September 2025

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	£
N/A	X

C4a Trustee expenses

If no expenses were paid to any charity trustee during the period then cross this box (otherwise complete section 4b)	X
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C4b Trustee expenses - details

	Number of trustees	£
		X

C5 Transactions with trustees and connected persons

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

C6 Other information

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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 £
	50				-	
	30				-	
Inverness Crazy Golf	725				-	
Funds from quiz event prior to becoming a charity	433				-	
Total	1238	-	-	-	1238	0

- - - - -

2 Grants

	Unrestricted funds to nearest £	Restricted funds to nearest £	Total current period to nearest £	Total last period to nearest £
26.04.24 National Lottery		6900	6900 -	
Asda Foundation		450	450 -	
Cash4clubs		2000	2000 -	
			-	
Total	-	9350	9350	0

- - - - -

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 £
Store collection days	726				726 -	
Contribution to events	1364				1364 -	
Raffle sales	1027				1027 -	
Local school dress down day	167				167 -	
					-	
					-	
					-	
Total	3284	-	-	-	3284	0

- - - - -

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 £
Seagull trust		42			42 -	
Loch Insh		1753			1753 -	
Xmas party	1328	265			1593 -	
Planning day	330				330 -	
Kyle of Lochalsh		571			571 -	
Radio interview		39			39 -	
Quiz	370				370 -	
					-	
					-	
Total	2028	2670	-	-	4698	0

- - - - -

sc 053039

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
Receipts						
Donations	1238				1238 -	
Legacies	265				265 -	
Grants					-	
Receipts from fundraising activities	1919				1919 -	
Gross trading receipts	7				7 -	
buildings					-	
Rents from land & buildings					-	
Gross receipts from other charitable activities	1364				1364 -	
Sub total	4793 -	-	-	-	4793 -	0 -
Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
Sub total	0 -	-	-	-	-	-
Total receipts	4793 -	-	-	-	4793 -	-
Payments						
Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities	1587				1587 -	
Grants and donations	30				30 -	
Governance costs:	157				157 -	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
					-	
					-	
Sub total	1774 -	-	-	-	1774 -	-
Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
Sub total	0 -	0 -	0 -	0 -	0 -	0 -
Total payments	1774 -	-	-	-	1774 -	-
Net receipts / (payments)	-	-	-	-	-	-
Transfers to / (from) funds					-	
Surplus / (deficit) for year	3019 -	-	-	-	3019 -	-

Nature and purpose of funds

£157 relating to governance costs was relating to general expenses, contribution to signage and general expenses.

- sc053039

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
Receipts						
Donations					-	
Legacies					-	
Grants	9350				9350 -	0
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					-	
Sub total	9350 -	-	-	-	9350 -	0 -
Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
Sub total	0 -	-	-	-	-	-
Total receipts	9350 -	-	-	-	9350 -	0 -
Payments						
Expenses for fundraising activities		15			-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities		3111			-	
Grants and donations					-	
Governance costs:		145			-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
					-	
					-	
Sub total	-	3271 -	-	-	3271 -	-
Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
Sub total	0 -	0 -	0 -	0 -	0 -	0 -
Total payments	0 -	3271 -	0 -	00 -	3271 -	0 -
Net receipts / (payments)	-	-	-	-	-	-
Transfers to / (from) funds					-	
Surplus / (deficit) for year	-	6079 -	-	-	6079 -	-

Nature and purpose of funds

In the governance box we added £145 for general expenses covered by our grants.
Contribution to signage, purchase of collecting boxes

APPENDIX 3



		Independent examiner's report on the accounts v2					
Report to the trustees/members of Registered charity number On the accounts of the charity for the period Set out on pages	Charity name	Highland VIP Walking Group					
	SC						
	Period start date				Period end date		
	Day	Month	Year		Day	Month	Year
	05	01	2024	to	31	03	2025
							(remember to include the page numbers of additional sheets)
Respective responsibilities of trustees and examiner Basis of independent examiner's statement Independent examiner's statement	<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> <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> <p>In the course of my examination, no matter has come to my attention [other than that disclosed on the attached page*]</p> <p>1. 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, or</p> <p>2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.</p>						
Signed**: 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