

Beauly & Kilmorack Community Trust
SC052807.2024.1

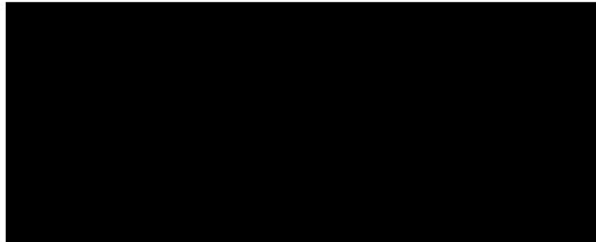
28th June 2024

Dear All

I have just completed our annual return and would advise that our year end is 30th September. I was not sure what to enclose financially as we have not have a set of account done yet as we are just getting going now.

I enclose a copies of our Statements from first entry on 18th December 2024 till todays date. Please advise if you need anything else. The Trust is now at the stage to start work for our community.

Yours sincerely



	Income	Expenditure
Donation from Highland Council for open day costs	£ 750.00	
Donation from Highland Council for costs for Asset transfer	£2000.00	
Donation from Beauly Business Group for Admin costs	£. 750.00	
Interest	£. 10.63	
Total	£3510.63	
Statement Balance as at 30 May 2025	£3510.63	

CLUB CHARITY RO ASSC



BEAULY COMMUNITY TRUST

3 BRAEVIEW PARK, BEAULY, BEAULY, IV4 7ED



Date	Description	Type	Debits	Credits	Balance
01 May 25	Opening Balance				£3507.46
30 May 25	GROSS INTEREST	Other		£3.17	£3510.63
	Total debits				
	Total credits			£3.17	
	Closing Balance				£3510.63

Important information about compensation arrangements

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations. Your deposit is covered by the scheme.

Details on the protection of eligible deposits can be found in the information sheet and deposits excluded from the scheme can be found in the exclusion list which can be obtained from your local branch. For further information about the compensation provided by the FSCS, refer to the FSCS website at www.FSCS.org.uk.

Interest rate information

Planned borrowing interest rates apply to the amount of any borrowing, up to your agreed overdraft limit. Unplanned borrowing interest rates apply to any borrowing which is the result of our agreeing to a request from you for a temporary overdraft or temporary increase to an existing overdraft to cover a Payment Item to which you do not have sufficient Available Funds. Interest rates applicable during the statement period are available on request, please call the team at Virgin Money on **0800 121 7365** or **+44 141 221 7300**.

Dispute resolution

If you have a complaint, please talk to us first so that we can try to resolve it. If you are not happy with the way we handled your complaint or the result, you can then refer the matter to the Financial Ombudsman Service.

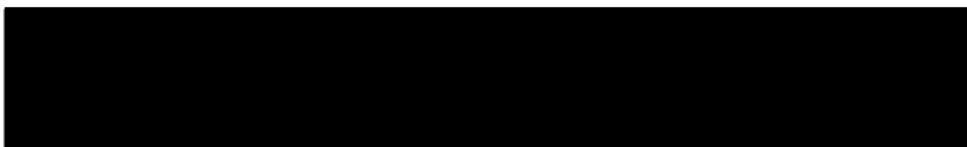
The Financial Ombudsman Service is an independent organisation that helps resolve complaints that customers and financial institutions haven't been able to solve themselves.

CLUB CHARITY RO ASSC



BEAULY COMMUNITY TRUST

3 BRAEVIEW PARK, BEAULY, BEAULY, IV4 7ED



Date	Description	Type	Debits	Credits	Balance
01 Apr 25	Opening Balance				£2754.45
23 Apr 25	CREDIT	Branch *		£750.00	£3504.45
30 Apr 25	GROSS INTEREST	Other		£3.01	£3507.46
	Total debits				
	Total credits			£753.01	
	Closing Balance				£3507.46

BEAULY BUSINESS GROUP donation to cover secretarial costs Printer
Paper
Postage.

Important information about compensation arrangements

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations. Your deposit is covered by the scheme.

Details on the protection of eligible deposits can be found in the information sheet and deposits excluded from the scheme can be found in the exclusion list which can be obtained from your local branch.

For further information about the compensation provided by the FSCS, refer to the FSCS website at www.FSCS.org.uk.

Interest rate information

Planned borrowing interest rates apply to the amount of any borrowing, up to your agreed overdraft limit. Unplanned borrowing interest rates apply to any borrowing which is the result of our agreeing to a request from you for a temporary overdraft or temporary increase to an existing overdraft to cover a Payment Item to which you do not have sufficient Available Funds. Interest rates applicable during the statement period are available on request, please call the team at Virgin Money on **0800 121 7365** or **+44 141 221 7300**.

Dispute resolution

If you have a complaint, please talk to us first so that we can try to resolve it. If you are not happy with the way we handled your complaint or the result, you can then refer the matter to the Financial Ombudsman Service.

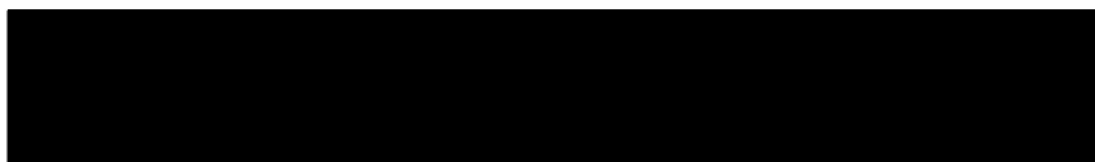
The Financial Ombudsman Service is an independent organisation that helps resolve complaints that customers and financial institutions haven't been able to solve themselves.

CLUB CHARITY RO ASSC



BEAULY COMMUNITY TRUST

3 BRAEVIEW PARK, BEAULY, BEAULY, IV4 7ED



Date	Description	Type	Debits	Credits	Balance
01 Mar 25	Opening Balance				£752.14
10 Mar 25	THE HIGHLAND COUNC	Giro *		£2000.00	£2752.14
31 Mar 25	GROSS INTEREST	Other		£2.31	£2754.45
	Total debits				
	Total credits			£2002.31	
	Closing Balance				£2754.45

HIGHLAND COUNCIL donation to cover SOLICITOR costs for land purchase

Important information about compensation arrangements

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations. Your deposit is covered by the scheme.

Details on the protection of eligible deposits can be found in the information sheet and deposits excluded from the scheme can be found in the exclusion list which can be obtained from your local branch.

For further information about the compensation provided by the FSCS, refer to the FSCS website at www.FSCS.org.uk.

Interest rate information

Planned borrowing interest rates apply to the amount of any borrowing, up to your agreed overdraft limit. Unplanned borrowing interest rates apply to any borrowing which is the result of our agreeing to a request from you for a temporary overdraft or temporary increase to an existing overdraft to cover a Payment Item to which you do not have sufficient Available Funds. Interest rates applicable during the statement period are available on request, please call the team at Virgin Money on **0800 121 7365** or **+44 141 221 7300**.

Dispute resolution

If you have a complaint, please talk to us first so that we can try to resolve it. If you are not happy with the way we handled your complaint or the result, you can then refer the matter to the Financial Ombudsman Service.

The Financial Ombudsman Service is an independent organisation that helps resolve complaints that customers and financial institutions haven't been able to solve themselves.

CLUB CHARITY RO ASSC



BEAULY COMMUNITY TRUST

3 BRAEVIEW PARK, BEAULY, BEAULY, IV4 7ED

Date	Description	Type	Debits	Credits	Balance
01 Feb 25	Opening Balance				£751.39
28 Feb 25	GROSS INTEREST	Other		£0.75	£752.14
	Total debits				
	Total credits			£0.75	
	Closing Balance				£752.14

Important information about compensation arrangements

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations. Your deposit is covered by the scheme.

Details on the protection of eligible deposits can be found in the information sheet and deposits excluded from the scheme can be found in the exclusion list which can be obtained from your local branch. For further information about the compensation provided by the FSCS, refer to the FSCS website at www.FSCS.org.uk.

Interest rate information

Planned borrowing interest rates apply to the amount of any borrowing, up to your agreed overdraft limit. Unplanned borrowing interest rates apply to any borrowing which is the result of our agreeing to a request from you for a temporary overdraft or temporary increase to an existing overdraft to cover a Payment Item to which you do not have sufficient Available Funds. Interest rates applicable during the statement period are available on request, please call the team at Virgin Money on **0800 121 7365** or **+44 141 221 7300**.

Dispute resolution

If you have a complaint, please talk to us first so that we can try to resolve it. If you are not happy with the way we handled your complaint or the result, you can then refer the matter to the Financial Ombudsman Service.

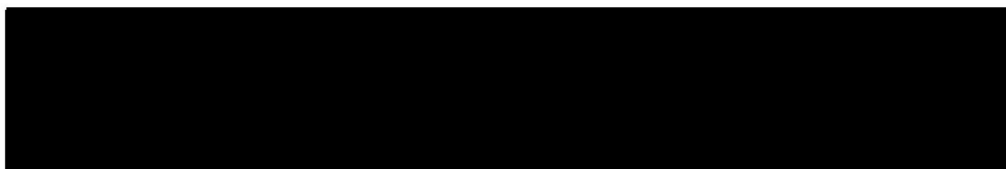
The Financial Ombudsman Service is an independent organisation that helps resolve complaints that customers and financial institutions haven't been able to solve themselves.

CLUB CHARITY RO ASSC



BEAULY COMMUNITY TRUST

3 BRAEVIEW PARK, BEAULY, BEAULY, IV4 7ED



Date	Description	Type	Debits	Credits	Balance
01 Jan 25	Opening Balance				£750.43
31 Jan 25	GROSS INTEREST	Other		£0.96	£751.39
	Total debits				
	Total credits			£0.96	
	Closing Balance				£751.39

Important information about compensation arrangements

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations. Your deposit is covered by the scheme.

Details on the protection of eligible deposits can be found in the information sheet and deposits excluded from the scheme can be found in the exclusion list which can be obtained from your local branch.

For further information about the compensation provided by the FSCS, refer to the FSCS website at www.FSCS.org.uk.

Interest rate information

Planned borrowing interest rates apply to the amount of any borrowing, up to your agreed overdraft limit. Unplanned borrowing interest rates apply to any borrowing which is the result of our agreeing to a request from you for a temporary overdraft or temporary increase to an existing overdraft to cover a Payment Item to which you do not have sufficient Available Funds. Interest rates applicable during the statement period are available on request, please call the team at Virgin Money on **0800 121 7365** or **+44 141 221 7300**.

Dispute resolution

If you have a complaint, please talk to us first so that we can try to resolve it. If you are not happy with the way we handled your complaint or the result, you can then refer the matter to the Financial Ombudsman Service.

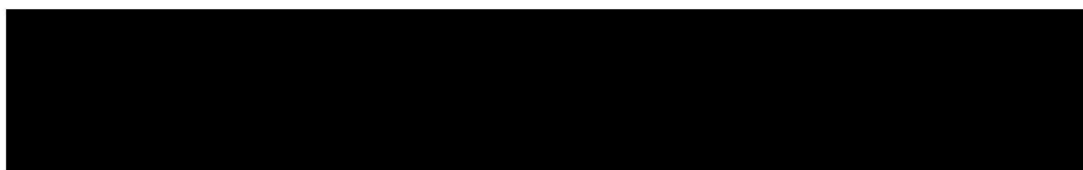
The Financial Ombudsman Service is an independent organisation that helps resolve complaints that customers and financial institutions haven't been able to solve themselves.

CLUB CHARITY RO ASSC



BEAULY COMMUNITY TRUST

3 BRAEVIEW PARK, BEAULY, BEAULY, IV4 7ED



Date	Description	Type	Debits	Credits	Balance
01 Dec 24	Opening Balance				
18 Dec 24	FPS [REDACTED] HIGHLAND COUNCIL	Transfer *		£750.00	£750.00
31 Dec 24	GROSS INTEREST	Other		£0.43	£750.43
	Total debits				
	Total credits			£750.43	
	Closing Balance				£750.43

* HIGHLAND COUNCIL donation for costs for open day.

Important information about compensation arrangements

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations. Your deposit is covered by the scheme.

Details on the protection of eligible deposits can be found in the information sheet and deposits excluded from the scheme can be found in the exclusion list which can be obtained from your local branch. For further information about the compensation provided by the FSCS, refer to the FSCS website at www.FSCS.org.uk.

Interest rate information

Planned borrowing interest rates apply to the amount of any borrowing, up to your agreed overdraft limit. Unplanned borrowing interest rates apply to any borrowing which is the result of our agreeing to a request from you for a temporary overdraft or temporary increase to an existing overdraft to cover a Payment Item to which you do not have sufficient Available Funds. Interest rates applicable during the statement period are available on request, please call the team at Virgin Money on **0800 121 7365** or **+44 141 221 7300**.

Dispute resolution

If you have a complaint, please talk to us first so that we can try to resolve it. If you are not happy with the way we handled your complaint or the result, you can then refer the matter to the Financial Ombudsman Service.

The Financial Ombudsman Service is an independent organisation that helps resolve complaints that customers and financial institutions haven't been able to solve themselves.