

ISLE OF WHITHORN HERITAGE SCIO

Annual Report & Financial Statements

For the Period Ended

30 November 2025

Scottish Charity No SC049698

ANNUAL REPORT & FINANCIAL STATEMENTS

For the Period Ended 30 November 2025

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TRUSTEES' ANNUAL REPORT

For the Period Ended 30 November 2025

The Trustees are pleased to present their report together with the financial statements and the independent examiner's report for the period ended 30 November 2025.

Reference & Administrative Information

Charity Name

Isle of Whithorn Heritage SCIO

Charity No

SC049698

Address

c/o St Ninians, 11 St Ninians Terrace, Isle of Whithorn, Newton Stewart, DG8 8LH

Current Trustees

Muriel Sneddon	-	Chair
Hugh Jaques	-	Treasurer
David Ordish	-	Joint Secretary
Morag Robert – appointed 6 th March 2025	-	Joint Secretary
Jonathon Dransart – appointed 6 th March 2025		
Bob Rowley – appointed 6 th March 2025		

Other trustees who served throughout the year

Dorothy McIlwraith – resigned 6th March 2025

Moyra Fowler – resigned 6th March 2025

Judy Brown - resigned 6th March 2025

Structure Governance & Management

Constitution

Isle of Whithorn Heritage SCIO is a Scottish Charitable Incorporated Organisation. It is governed by its constitution which was adopted in August 2019. The organisation has been a recognised charity since 05 November 2020 and is recognised in Scotland with a charity number SC049698.

Appointment of Trustees

As set out in the constitution, the trustees shall conduct and manage the business of the charity, and there shall be no less than 3 and no more than 7 trustees at any one time. At the AGM, all the charity's trustees shall retire from office – but shall then be eligible for re-election.

There shall be officers in position for Chair, Vice-Chair, Secretary and Treasurer and these positions will be voted by the trustees.

Trustees Remuneration & Expenses

The Trustees did not receive any remuneration or expenses during the year.

TRUSTEES' ANNUAL REPORT

For the Period Ended 30 November 2025

Objectives & Activities

Charitable purposes

Our charity, as recorded in our constitution, was formed to benefit the community of the Isle of Whithorn as defined by the boundary of the Isle of Whithorn Community Council area. Our main purposes are:

Charitable purposes cont.

- The advancement of education relating to the history of the Isle of Whithorn
- The advancement of heritage and culture relating to the Isle of Whithorn, and
- To promote community engagement and to encourage heritage research within the community.

Achievements & Performance

The last year has seen the Heritage Group continue to hold regular monthly meetings on a very wide range of topics. Meetings have included a presentation on shipwrecks, a guided tour of the village, a film show, a history of three houses in the Isle, a presentation on 'Solway Smugglers', genealogy, and Sean McGuire telling us about his family's long association with the village and tales of his time as Harbourmaster.

Membership has increased to 38 and meetings usually attract at least 15 to 20 members. The 8 different heritage cards, now on their 5th printing run, remain very popular and are on sale in the Village Shop, the Church, and in the Whithorn Centre.

The Isle Church continues to be very generous and donates half of the joint collections for the upkeep of the church and the sale of the cards to the Heritage Group. The Heritage displays in the church, and the many documents and photographs relating to the Isle's history always receive very positive comments. However, it is of concern that the future of the church itself, still without a minister, continues to be uncertain, as does, consequently, the continuing 'home' for the Heritage displays.

Financial Review

Our main source income for the year came through memberships and donations. Membership fees continue to allow members free access to meetings and information.

All funds are unrestricted. Receipts totalled £956 (2024 £1,505) and payments for the year were £444 (2024 £544), resulting in a surplus for the year of £512 (2024 £961).

Reserves Policy

The trustees have adopted a policy of trying to maintain a level of unrestricted reserves such that, in the event of a significant drop in income the Charity would be able to maintain its current level of activities for a reasonable period until replacement funding is obtained. Reserves at the year were £2,591, which is within target.

Approved by the Trustees at their AGM on 6th February 2026 and signed on their behalf by:

Trustee



Trustee



INDEPENDENT EXAMINER'S REPORT

For the Period Ended 30 November 2025

Independent Examiner's Report to the Trustees of Isle of Whithorn SCIO

I report on the accounts of the charity for the year ended 30 November 2025, which are set out on pages 6 to 8.

Respective Responsibility 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) 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.

Basis of Independent Examiner's Statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006 (as amended). 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 accounts.

Independent Examiner's Statement

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



Louise McCulloch
LM Bookkeeping Services
c/o 8 Kings Road
Whithorn
DG8 8PP

6th February 2026

STATEMENT OF RECEIPTS AND PAYMENTS
For the Period Ended 30 November 2025

Receipts	Notes	2025	2024
Membership		380	350
Donations	4	506	1,060
Card Sales	5	69	95
Total Receipts		956	1,505
Payments (relating to charitable activities)			
IT & Display Purchases		40	-
Hall Hire		220	240
Events		30	-
Printing Costs – Cards		124	274
Governance Costs		30	30
Total Payments		444	544
Surplus/(Deficit) for the year		512	961

The notes on page 8 form an integral part of these accounts.

STATEMENT OF BALANCES

As at 30 November 2025

Funds Reconciliation	Note	2025	2024
Cash at Bank & In Hand – 30/11/2024		2,079	1,118
Surplus/(Deficit) for year		512	961
Cash at Bank & In Hand – 30/11/2025		2,591	2,079
Bank & Cash Balances			
Bank Deposit Account		2,591	2,079
Cash in Hand		-	-
		2,591	2,079

All funds are unrestricted.

The notes on page 8 form an integral part of these accounts.

Approved by the Trustees and signed on their behalf by:-

Jonathan Dewart Trustee Signature

Angela Gynn Trustee Signature

6th February 2026 Date

6th February 26 Date

NOTES TO THE ACCOUNTS

For the Period Ended 30 November 2025

1. Basis of Accounting

These accounts have been prepared on the Receipts and Payments basis on accordance with the Charities & Trustees Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) regulations 2006 (as amended).

2. Nature and purpose of funds

All funds are unrestricted and may be used at the discretion of the Trustees.

3. Transactions with Trustees and Related Parties

- a) No remuneration was paid to the trustees during the year (2024: Nil)
- b) No expenses were paid to the trustees during the year (2024: Nil)
- c) There were no transactions with related parties (2024: Nil)

4. Donations

	<u>2025</u>	<u>2024</u>
	£	£
Isle of Whithorn Church	501	960
Other	6	100
	<u>507</u>	<u>1,060</u>

5. Card Sales

Income generated from the sale of cards at local shops/ sales throughout the year.