

Coastal Creations (SCIO)
Unaudited Financial Statements
31 December 2025

RITSONS

Chartered accountants
26-30 Marine Place
Buckie
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AB56 1UT

Coastal Creations (SCIO)

Financial Statements

Year ended 31 December 2025

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Coastal Creations (SCIO)

Trustees' Annual Report

Year ended 31 December 2025

The trustees present their report and the unaudited financial statements of the charity for the year ended 31 December 2025.

Reference and administrative details

Registered charity name Coastal Creations (SCIO)

Charity registration number SC049812

The trustees Karen Hills (chairperson)
Lisa Alexander (secretary)
Hazel Warner
Dean Brooks (treasurer)
Kathleen Thompson
Christina Scott

Independent examiner A Anderson, CA
26-30 Marine Place
Buckie
Moray
AB56 1UT

Objectives and activities

The purposes of the charity is for the advancement of education, for the advancement of citizenship or community development, and for the provision of recreational facilities, or 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. For the relief of those in need by reason of age, ill-health, disability, financial hardship or other disadvantage.

Financial review

As at 31 December 2025, the charity held £4,504 (2024: £1,787) of unrestricted funds.

The trustees' annual report was approved on 1 September 2026 and signed on behalf of the board of trustees by:

K Hills

Karen Hills
Trustee

Coastal Creations (SCIO)

Independent Examiner's Report to the Trustees of Coastal Creations (SCIO)

Year ended 31 December 2025

I report on the accounts of the charity for the year ended 31 December 2025 set out on pages 1 to 8.

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND INDEPENDENT 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. The charity's trustees consider that the audit requirement of Regulation 10 (1) (d) of the Accounts Regulations does not apply. It is my responsibility to state, on the basis of my examination as required under section 44(1) (c) of the Act, 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. 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 seeking explanations from you as 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 whether the accounts present a 'true and fair view'.

INDEPENDENT EXAMINER'S STATEMENT

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the trustees have not met the requirements to ensure that:

- proper accounting records are kept in accordance with section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations; and
- accounts are prepared which agree with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations; or

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

A Anderson

A Anderson, CA
Independent Examiner

26-30 Marine Place
Buckie
Moray
AB56 1UT

3 September 2026

Coastal Creations (SCIO)

Receipts & Payments Account

Year ended 31 December 2025

		2025	2024
		Unrestricted funds	Total funds
	Note	£	£
Receipts			
Donations and legacies		430	1,145
Other trading activities		34,963	30,958
Total receipts		<u>35,393</u>	<u>32,103</u>
Payments			
Expenditure on charitable activities		32,676	35,351
Total payments		<u>32,676</u>	<u>35,351</u>
Deficit for the year		<u>2,717</u>	<u>(3,248)</u>

The receipts & payments account includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

The notes on pages 6 & 7 form part of these financial statements.

Coastal Creations (SCIO)

Statement of Balances

31 December 2025

	Unrestricted funds £	Total funds 2024 £	Total funds 2023 £
FUNDS RECONCILIATION			
Cash at bank 01/01/2025	1,787	1,787	5,035
Surplus/(Deficit) for the year	2,717	2,717	(3,248)
Cash at bank 31/12/2025	<u>4,504</u>	<u>4,504</u>	<u>1,787</u>
		£	£
BANK BALANCES			
Cash at bank		3,643	1,222
Cash in hand		861	565
TOTAL BANK FUNDS		<u>4,504</u>	<u>1,787</u>
ASSETS		Equipment £	Total £
Cost			
At 1 January 2025 and 31 December 2025		<u>199</u>	<u>199</u>
Depreciation			
At 1 January 2025		55	55
Charge for the year		22	22
At 31 December 2025		<u>77</u>	<u>77</u>
Carrying amount			
At 31 December 2025		<u>122</u>	<u>122</u>
At 31 December 2024		<u>144</u>	<u>144</u>
LIABILITIES			
PAYE		450	451
		<u>450</u>	<u>451</u>

These financial statements were approved by the board of trustees and authorised for issue on 1 September 2026, and are signed on behalf of the board by:

K Hills

D Brooks

Karen Hills
Trustee

Dean Brooks
Trustee

The notes on pages 5 to 6 form part of these financial statements.