

APPENDIX 1



Scottish Charity Regulator

Office of the Scottish Charity Regulator

Trustees' Annual Report for the period							
Period start date				Period end date			
From	Day	Month	Year	To	Day	Month	Year
	01 st	Jan	2025		31 st	Dec	2025

Reference and administration details

Charity name	Templar Arts and Leisure Centre Trust
Other names charity is known by	TALC
Registered charity number	SC029453
Charity's principal address	Templar Arts and Leisure Centre Harbour Street Tarbert Argyll Postcode PA29 6UD

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	Anna Dawton	Chair	1 Jan – 19 Aug 2025	
2	Ferelyth Bruce – Lockhart	Chair	Chair from 19 Aug '25	
3	Ferelyth Bruce – Lockhart	Treasurer		
4	Lisa Tuttle	Secretary		
5	John Rushton			
6	Lillian Macintyre			
7	Sheila Macintyre			
8	Wilma MacKenzie			
9	Shaun Johnson			
10	Lynn Blair			
11	Nicola Spokes			
12	Sarah Duncan			
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

Structure, governance and management

Type of governing document

Constitution with the Registers of Scotland.

Trustee recruitment and appointment

New trustee appointments are voted in at the AGM.

Objectives and activities

Charitable purposes

The aim of the Trust is to facilitate members of the community to form interest groups which will add value to their lives; to provide a building which is available at low cost to these groups and flexible for many uses; to promote and enable the community access to creative arts & technologies, music & dance, fitness & wellbeing, social connection & community building - for growth and development.

Summary of the main activities in relation to these objects

Art classes - adult groups and under 18 groups
 Craft meetings
 Older generation and community support groups
 Music groups
 Forget-Me-Not Dementia Choir
 Fèis (Gaelic music & culture)
 Health/Fitness/Wellness groups
 Community meetings

APPENDIX 1

Achievements and performance

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

We installed a new heating system in late 2024 which heats rooms only when they are in use to improve the experience for hall users and to address heating efficiency issues and reduce running costs. Problems getting the top floor room consistently warm enough resulted in the purchase of three further heaters.

The online booking system has made it significantly easier both to send out invoices and to chase late payers.

We welcomed the Forget-Me-Not Dementia choir to the hall as a regular booking. The Group Fitness classes were so successful and oversubscribed that they had to find larger premises than we could offer. The other new groups from 2024 ie Bank of Scotland Community Banker, Group Sound Bath and Yoga classes have continued in various guises. The hall was used as a base for the musicians and committee members during the Tarbert music festival, under the title of Live at the Loch.

Plans for the refurbishment of the middle floor as an arts hub were finally finalised, and a builder contracted. This should have been done over the Christmas holidays 2025 but due to unforeseen circumstances was further delayed until Easter 2026.

The beginnings of moving from a trust to a SCIO was begun, with consideration of a new constitution.

Financial review

Brief statement of the charity's policy on reserves

We continued to hold extra funds for the heating and electricity as the latter has still not been sorted completely.

Our reserve's breakdown as of 31 December 2025:

Restricted funds - £3,238

Projected overspend for 2026 - £3,500

Contingency Fund - £12,500

Match Funding - £8,000

Electricity - £1,989

Heating system - £2,193

Overpayment by Community Banker - £870

Undesignated funds - £1,847

Details of any deficit

Our accounts are carried out on a cash basis. The apparent deficit for 2025 is due to there being no charge made for electricity in 2024, despite the treasurer's efforts to sort the situation. As a result, in 2025 we were billed for both 2024 and 2025. If the electricity had been correctly billed in 2024 there would be a surplus of £742 for the 2025 financial year.

Donated facilities and services (if any)

Other optional informationn


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



Full name(s)

FERELYTH JANE
BRUCE-LOCKHART

Position (e.g. Chair) Treasurer

Chair

Date

5th May 2026

Templar Arts & Leisure Centre Trust

SC029453



Receipts and payments accounts

For the period from	Period start date			to	Period end date		
	Day	Month	Year		Day	Month	Year
	01st	January	2025		31st	December	2025

Section A Statement of receipts and payments

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total funds current period to nearest £	Total funds last period to nearest £
A1 Receipts						
Donations	66				66	800
Legacies					-	
Grants		247			247	3,873
Receipts from fundraising activities					-	
Gross trading receipts					-	
Income from investments other than land and buildings	274				274	339
Rents from land & buildings	13,275				13,275	20,048
Gross receipts from other charitable activities					-	
A1 Sub total	13,615	247	-	-	13,862	25,060
A2 Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
A2 Sub total	-	-	-	-	-	-
Total receipts	13,615	247	-	-	13,862	25,060
A3 Payments						
Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities	16,858				16,858	60,910
Grants and donations					-	
Governance costs:					-	
Audit / independent examination	966				966	717
Preparation of annual accounts					-	
Legal costs					-	
Other					-	
A3 Sub total	17,824	-	-	-	17,824	61,627
A4 Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
A4 Sub total	-	-	-	-	-	-
Total payments	17,824	-	-	-	17,824	61,627
Net receipts / (payments)	(4,209)	247	-	-	(3,962)	(36,567)
A5 Transfers to / (from) funds	247	(247)	-	-	-	-
Surplus / (deficit) for year	(3,962)	-	-	-	(3,962)	(36,567)

Section B Statement of balances

Categories	Details	Unrestricted funds	Restricted funds	Expendable endowment funds	Permanent endowment funds	Total current period	Total last period
		to nearest £	to nearest £	to nearest £	to nearest £	to nearest £	to nearest £
B1 Cash funds	Cash and bank balances at start of year	34,861	3,238			38,099	74,666
	Surplus / (deficit) shown on receipts and payments account	(3,962)				(3,962)	(36,567)
	Cash and bank balances at end of year <small>(Agree balances with receipts and payments account(s))</small>	30,899	3,238	-	-	34,137	38,099

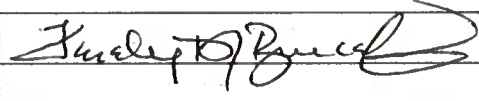
B2 Investments	Details	Fund to which asset belongs	Market valuation	Last year
			to nearest £	to nearest £
		Total	-	-

B3 Other assets	Details	Fund to which asset belongs	Cost (if available)	Current value (if available)	Last year
			to nearest £	to nearest £	to nearest £
		Total	-	-	-

B4 Liabilities	Details	Fund to which liability relates	Amount due	Last year
			to nearest £	to nearest £
		Total	-	-

B5 Contingent liabilities	Details	Fund to which liability relates	Amount due (estimate)	Last year
			to nearest £	to nearest £
	Heat and Light provision (see note C6)	Unrestricted Funds	1,989	6,000
		Total	1,989	6,000

Signed by one or two trustees on behalf of all the trustees

Signature*	Print Name	Date of approval
	FERELYTH J. BRUCE LOCKHART	5/5/26

Templar Arts & Leisure Centre Trust

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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 £
Anchor Hotel					-	50
Tarbert Film Club					-	700
ICD Contractors					-	50
Miscellaneous	66				66	
Total	66	-	-	-	66	800

2 Grants

	Unrestricted funds to nearest £	Restricted funds to nearest £	Total current period to nearest £	Total last period to nearest £
Cour Wind Farm - Flooring		247	247	2,373
ABCAN Seed Grant - LED Lighting			-	1,500
			-	
			-	
			-	
Total	-	247	247	3,873

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 £
					-	
					-	
					-	
					-	
					-	
					-	
Total	-	-	-	-	-	-

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 £
Restricted expenditure (Project costs)					-	47,673
Heat and Light	10,010				10,010	1,204
Rates	494				494	443
Maintenance	269				269	7,968
Hall improvements	471				471	
Cleaning	1,328				1,328	1,384
Insurance	2,738				2,738	2,687
Telephone	799				799	881
Postage, stationary and advertising	250				250	188
Kone PLC	499				499	890
					-	
Total	16,858	-	-	-	16,858	60,910

Section C Notes to the Accounts

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

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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
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C3b Trustee remuneration - details

Authority under which paid	£

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	£

C5 Transactions with trustees and connected persons

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

C6 Other information

The Trust had a continuing administrative issue with SSE during the year and believe they were not charged the correct energy usage invoices from SSE. As the accounts are prepared on a Receipts and Payments basis these costs are not reflected in the expenditure for the year. The Trustees have set aside £1,989 to meet these bills when they are corrected and this is shown as a contingent liability in Note B5 above.

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	66				66	750
Legacies					-	
Grants					-	
Receipts from fundraising activities					-	
Gross trading receipts					-	
Income from investments other than land and buildings	274				274	339
Rents from land & buildings	13,275				13,275	20,048
Gross receipts from other charitable activities					-	
Sub total	13,615	-	-	-	13,615	21,137
Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
Sub total	-	-	-	-	-	-
Total receipts	13,615	-	-	-	13,615	21,137
Payments						
Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities	16,858				16,858	13,237
Grants and donations					-	
Governance costs:					-	
Audit / independent examination	966				966	717
Preparation of annual accounts					-	
Legal costs					-	
Sub total	17,824	-	-	-	17,824	13,954
Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
Sub total	-	-	-	-	-	-
Total payments	17,824	-	-	-	17,824	13,954
Net receipts / (payments)	(4,209)	-	-	-	(4,209)	7,183
Transfers to / (from) funds	247	-	-	-	247	(3,000)
Surplus / (deficit) for year	(3,962)	-	-	-	(3,962)	4,183

Nature and purpose of funds

Templar Arts & Leisure Centre Trust

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Additional analysis (3)

6 Breakdown of restricted funds

	Restricted fund 1 - Cour Wind Farm - Floor restoration	Restricted fund 2 - Floor restoration	Restricted fund 3 - Floor restoration	Restricted fund 4 - Floor restoration	Restricted fund 5 - Floor restoration	Restricted fund 6 - Floor restoration	Total restricted funds	Total restricted funds last period
Receipts								
Donations							-	
Legacies							-	
Grants	247						247	3,923
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	247	-	-	-	-	-	247	3,923
Receipts from asset & investment sales								
Proceeds from sale of fixed assets							-	
Proceeds from sale of investments							-	
Sub total	-	-	-	-	-	-	-	-
Total receipts	247	-	-	-	-	-	247	3,923
Payments								
Expenses for fundraising activities							-	
Gross trading payments							-	
Investment management costs							-	
Payments relating directly to charitable activities							-	47,673
Grants and donations							-	
Governance costs:							-	
Audit / independent examination							-	
Preparation of annual accounts							-	
Legal costs							-	
Sub total	-	-	-	-	-	-	-	47,673
Payments relating to asset and investment movements								
Purchases of fixed assets							-	
Purchase of investments							-	
Sub total	-	-	-	-	-	-	-	-
Total payments	-	-	-	-	-	-	-	47,673
Net receipts / (payments)	247	-	-	-	-	-	247	(43,750)
Transfers to / (from) funds	(247)	-	-	-	-	-	(247)	-
Surplus / (deficit) for year	-	-	-	-	-	-	-	(43,750)
Nature and purpose of funds								

APPENDIX 3



Independent examiner's report on the accounts v2							
Report to the trustees/members of	Charity name Templar Arts and Leisure Centre Trust						
Registered charity number	SC 029453						
On the accounts of the charity for the period	Period start date			to	Period end date		
	Day	Month	Year		Day	Month	Year
	01 st	January	2025		31 st	December	2025
Set out on pages	1-10					(remember to include the page numbers of additional sheets)	
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) 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 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.						
Independent examiner's statement	<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:				Date:	1 June 2026		
Name:	Iain DC Webster C.A.						
Relevant professional qualification(s) or body (if any):	Institute of Chartered Accountants of Scotland						
Address:	Goldwells (Argyll) Ltd						
	The Old Surgery						
	School Road, Tarbert						
	PA29 6UL						

*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.

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

