

OSCR,  
2<sup>nd</sup> Floor,  
Quadrant House,  
9, Riverside Drive,  
Dundee  
DD1 4NY

9<sup>th</sup> September 2026

Dear Sir/Madam,

Submission of Accounts etc y/e 31.12.2025 by post

I have had to submit the Receipts and Payments accounts etc on paper, by post, because the online system for completing the R&P accounts is faulty.

It would not accept the 5<sup>th</sup> digit in many of the cells in Section B1 Cash funds. You will see that I have had to write them in on the printed out document.

Similarly, I had to add the last few letters of the Trust's name at the top of the R&P accounts first page.

Our Independent Examiner's report and the Trustees' Annual Report have also been printed out and are enclosed.

Yours faithfully,



M/s S R J Mackenzie, Treasurer

SC047544 2025

AMM

Clachan Lochbroom Heritage Trust

SC 047544

**OSCR**  
Scottish Charity Regulator

# Receipts and payments accounts

For the period  
from

01

01

2025

to

31

12

2025

## 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 £            |
| <b>A1 Receipts</b>                                            |                    |                  |                            |                           |                            |                         |
| Donations                                                     | 2629               |                  |                            |                           | 2629 -                     | 4103                    |
| Legacies                                                      |                    |                  |                            |                           | -                          |                         |
| Grants                                                        |                    |                  |                            |                           | -                          |                         |
| Receipts from fundraising activities                          | 666                |                  |                            |                           | 666 -                      | 739                     |
| Gross trading receipts                                        |                    |                  |                            |                           | -                          |                         |
| Income from investments other than land and buildings         |                    |                  |                            |                           | -                          |                         |
| Rents from land & buildings                                   |                    |                  |                            |                           | -                          |                         |
| Gross receipts from other charitable activities               | 653                |                  |                            |                           | 653 -                      |                         |
|                                                               |                    |                  |                            |                           | -                          |                         |
| <b>A1 Sub total</b>                                           | 3948 -             | -                | -                          | -                         | 3948 -                     | 4842 -                  |
| <b>A2 Receipts from asset &amp; investment sales</b>          |                    |                  |                            |                           |                            |                         |
| Proceeds from sale of fixed assets                            |                    |                  |                            |                           | -                          |                         |
| Proceeds from sale of investments                             |                    |                  |                            |                           | -                          |                         |
| <b>A2 Sub total</b>                                           | -                  | -                | -                          | -                         | -                          | -                       |
| <b>Total receipts</b>                                         | 3948 -             | -                | -                          | -                         | 3948 -                     | 4842 -                  |
| <b>A3 Payments</b>                                            |                    |                  |                            |                           |                            |                         |
| Expenses for fundraising activities                           | 48                 |                  |                            |                           | 48 -                       |                         |
| Gross trading payments                                        |                    |                  |                            |                           | -                          |                         |
| Investment management costs                                   |                    |                  |                            |                           | -                          |                         |
| Payments relating directly to charitable activities           | 2391               |                  |                            |                           | 2391 -                     | 4408                    |
| Grants and donations                                          |                    |                  |                            |                           | -                          |                         |
| Governance costs:                                             |                    |                  |                            |                           | -                          |                         |
| Audit / independent examination                               |                    |                  |                            |                           | -                          |                         |
| Preparation of annual accounts                                |                    |                  |                            |                           | -                          |                         |
| Legal costs                                                   |                    |                  |                            |                           | -                          |                         |
| Other                                                         |                    |                  |                            |                           | -                          |                         |
|                                                               |                    |                  |                            |                           | -                          |                         |
| <b>A3 Sub total</b>                                           | 2439 -             | -                | -                          | -                         | 2439 -                     | 4408 -                  |
| <b>A4 Payments relating to asset and investment movements</b> |                    |                  |                            |                           |                            |                         |
| Purchases of fixed assets                                     |                    |                  |                            |                           | -                          |                         |
| Purchase of investments                                       |                    |                  |                            |                           | -                          |                         |
| <b>A4 Sub total</b>                                           | -                  | -                | -                          | -                         | -                          | -                       |
| <b>Total payments</b>                                         | 2439 -             | -                | -                          | -                         | -                          | 4408 -                  |
| <b>Net receipts / (payments)</b>                              | 1509 -             | -                | -                          | -                         | -                          | 434 -                   |
| <b>A5 Transfers to / (from) funds</b>                         |                    |                  |                            |                           |                            |                         |
|                                                               |                    |                  |                            |                           | -                          |                         |
| <b>Surplus / (deficit) for year</b>                           | 1509 -             | -                | -                          | -                         | -                          | 434 -                   |

## Section B Statement of balances

| Categories                                                  | Details                                                    | Unrestricted funds<br>to nearest £ | Restricted funds<br>to nearest £ | Expendable endowment funds<br>to nearest £ | Permanent endowment funds<br>to nearest £ | Total current period<br>to nearest £         | Total last period<br>to nearest £ |
|-------------------------------------------------------------|------------------------------------------------------------|------------------------------------|----------------------------------|--------------------------------------------|-------------------------------------------|----------------------------------------------|-----------------------------------|
| <b>B1 Cash funds</b>                                        | Cash and bank balances at start of year                    | 26324                              | 36710                            |                                            |                                           | 63034                                        | 62600                             |
|                                                             | Surplus / (deficit) shown on receipts and payments account | 1509                               |                                  |                                            |                                           | 1509 -                                       | 434                               |
|                                                             |                                                            |                                    |                                  |                                            |                                           | -                                            |                                   |
|                                                             |                                                            |                                    |                                  |                                            |                                           | -                                            |                                   |
|                                                             | Cash and bank balances at end of year                      | 27833                              | 36710                            | -                                          | -                                         | 64543                                        | 63034                             |
|                                                             | (Agree balances with receipts and payments account(s))     |                                    |                                  |                                            |                                           |                                              |                                   |
| <b>B2 Investments</b>                                       | Details                                                    |                                    |                                  | Fund to which asset belongs                | Market valuation<br>to nearest £          | Last year<br>to nearest £                    |                                   |
|                                                             |                                                            |                                    |                                  |                                            |                                           |                                              |                                   |
|                                                             |                                                            |                                    |                                  |                                            |                                           |                                              |                                   |
|                                                             |                                                            |                                    |                                  |                                            |                                           |                                              |                                   |
|                                                             |                                                            |                                    |                                  |                                            |                                           |                                              |                                   |
|                                                             |                                                            |                                    |                                  |                                            |                                           |                                              |                                   |
|                                                             |                                                            |                                    |                                  | Total                                      | -                                         | -                                            |                                   |
| <b>B3 Other assets</b>                                      | Details                                                    |                                    |                                  | Fund to which asset belongs                | Cost (if available)<br>to nearest £       | Current value (if available)<br>to nearest £ | Last year<br>to nearest £         |
|                                                             |                                                            |                                    |                                  |                                            |                                           |                                              |                                   |
|                                                             |                                                            |                                    |                                  |                                            |                                           |                                              |                                   |
|                                                             |                                                            |                                    |                                  |                                            |                                           |                                              |                                   |
|                                                             |                                                            |                                    |                                  |                                            |                                           |                                              |                                   |
|                                                             |                                                            |                                    |                                  |                                            |                                           |                                              |                                   |
|                                                             |                                                            |                                    |                                  |                                            |                                           |                                              |                                   |
|                                                             |                                                            |                                    |                                  |                                            |                                           |                                              |                                   |
|                                                             |                                                            |                                    |                                  | Total                                      | -                                         | -                                            | -                                 |
| <b>B4 Liabilities</b>                                       | Details                                                    |                                    |                                  | Fund to which liability relates            | Amount due<br>to nearest £                | Last year<br>to nearest £                    |                                   |
|                                                             |                                                            |                                    |                                  |                                            |                                           |                                              |                                   |
|                                                             |                                                            |                                    |                                  |                                            |                                           |                                              |                                   |
|                                                             |                                                            |                                    |                                  |                                            |                                           |                                              |                                   |
|                                                             |                                                            |                                    |                                  | Total                                      | -                                         | -                                            | -                                 |
| <b>B5 Contingent liabilities</b>                            | Details                                                    |                                    |                                  | Fund to which liability relates            | Amount due (estimate)<br>to nearest £     | Last year<br>to nearest £                    |                                   |
|                                                             |                                                            |                                    |                                  |                                            |                                           |                                              |                                   |
|                                                             |                                                            |                                    |                                  |                                            |                                           |                                              |                                   |
|                                                             |                                                            |                                    |                                  | Total                                      | -                                         | -                                            | -                                 |
| Signed by one or two trustees on behalf of all the trustees | Signature*                                                 | Print Name                         |                                  | Date of approval                           |                                           |                                              |                                   |
|                                                             | <i>GA Mackenzie</i>                                        | GA MACKENZIE                       |                                  | 20.8.2026                                  |                                           |                                              |                                   |
|                                                             | <i>Peter Newling</i>                                       | PETER NEWLING                      |                                  | 20.8.2026                                  |                                           |                                              |                                   |

\* Please note - OSCR will accept digital or typed signatures

ANCM

## 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 |
|------------------------------------------------------------------------------------------------------------------------------------------------------|---|

Authority under which paid

### C3b Trustee remuneration - details

|  |   |
|--|---|
|  | £ |
|  |   |
|  |   |
|  |   |
|  |   |
|  |   |

### C4a Trustee expenses

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

### 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

|  |
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|  |

**Additional analysis (1)****Analysis of receipts and payments****1 Donations**

|              | Unrestricted funds<br>to nearest £ | Restricted funds<br>to nearest £ | Expendable endowment funds<br>to nearest £ | Permanent endowment funds<br>to nearest £ | Total current period<br>to nearest £ | Total last period<br>to nearest £ |
|--------------|------------------------------------|----------------------------------|--------------------------------------------|-------------------------------------------|--------------------------------------|-----------------------------------|
|              |                                    |                                  |                                            |                                           | -                                    |                                   |
|              |                                    |                                  |                                            |                                           | -                                    |                                   |
|              |                                    |                                  |                                            |                                           | -                                    |                                   |
|              |                                    |                                  |                                            |                                           | -                                    |                                   |
| <b>Total</b> | -                                  | -                                | -                                          | -                                         | -                                    | -                                 |

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**2 Grants**

|              | Unrestricted funds<br>to nearest £ | Restricted funds<br>to nearest £ | Total current period<br>to nearest £ | Total last period<br>to nearest £ |
|--------------|------------------------------------|----------------------------------|--------------------------------------|-----------------------------------|
|              |                                    |                                  | -                                    |                                   |
|              |                                    |                                  | -                                    |                                   |
|              |                                    |                                  | -                                    |                                   |
|              |                                    |                                  | -                                    |                                   |
| <b>Total</b> | -                                  | -                                | -                                    | -                                 |

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**3 Gross receipts from other charitable activities**

|              | Unrestricted funds<br>to nearest £ | Restricted funds<br>to nearest £ | Expendable endowment funds<br>to nearest £ | Permanent endowment funds<br>to nearest £ | Total current period<br>to nearest £ | Total last period<br>to nearest £ |
|--------------|------------------------------------|----------------------------------|--------------------------------------------|-------------------------------------------|--------------------------------------|-----------------------------------|
|              |                                    |                                  |                                            |                                           | -                                    |                                   |
|              |                                    |                                  |                                            |                                           | -                                    |                                   |
|              |                                    |                                  |                                            |                                           | -                                    |                                   |
|              |                                    |                                  |                                            |                                           | -                                    |                                   |
|              |                                    |                                  |                                            |                                           | -                                    |                                   |
|              |                                    |                                  |                                            |                                           | -                                    |                                   |
| <b>Total</b> | -                                  | -                                | -                                          | -                                         | -                                    | -                                 |

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**4 Payments relating directly to charitable activities**

|              | Unrestricted funds<br>to nearest £ | Restricted funds<br>to nearest £ | Expendable endowment funds<br>to nearest £ | Permanent endowment funds<br>to nearest £ | Total current period<br>to nearest £ | Total last period<br>to nearest £ |
|--------------|------------------------------------|----------------------------------|--------------------------------------------|-------------------------------------------|--------------------------------------|-----------------------------------|
|              |                                    |                                  |                                            |                                           | -                                    |                                   |
|              |                                    |                                  |                                            |                                           | -                                    |                                   |
|              |                                    |                                  |                                            |                                           | -                                    |                                   |
|              |                                    |                                  |                                            |                                           | -                                    |                                   |
|              |                                    |                                  |                                            |                                           | -                                    |                                   |
|              |                                    |                                  |                                            |                                           | -                                    |                                   |
|              |                                    |                                  |                                            |                                           | -                                    |                                   |
|              |                                    |                                  |                                            |                                           | -                                    |                                   |
| <b>Total</b> | -                                  | -                                | -                                          | -                                         | -                                    | -                                 |

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# Independent examiner's report on the accounts

v2

Report to the trustees/members of

Charity name  
Clachan Lochbroom Heritage Trust

Registered charity number

SC047544

On the accounts of the charity for the period

| Period start date |       |      | Period end date |       |      |
|-------------------|-------|------|-----------------|-------|------|
| Day               | Month | Year | Day             | Month | Year |
| 01                | 01    | 2025 | 31              | 12    | 2025 |

Set out on pages 1-3

(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

In the course of my examination, no matter has come to my attention [other than that disclosed on the attached page\*]

- 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

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

Signed\*\*:

Name:

ARLUS MCMURCHY

Date:

1ST SEPT 2026

Relevant professional qualification(s) or body (if any):

CHARTERED BANKER INSTITUTE - PROF. BANKER CERT.

Address:

12 ARBYLE STREET  
DUNDEE  
DU26 2UB

\*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

## APPENDIX 1

**OSCR**  
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  | 01    | 2025 |                 | 31  | 12    | 2025 |

## Reference and administration details

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

Clachan Lochbroom Heritage Trust  
  
SC 047544  
Clachan Church  
Clachan  
Lochbroom  
Ross-shire Postcode IV23 2RZ

## 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  | Natasha Hutchison     | Secretary       |                                   |                                                               |
| 2  | George A Mackenzie    |                 |                                   |                                                               |
| 3  | Catherine M Mackenzie |                 |                                   |                                                               |
| 4  | Lucy I Beattie        |                 |                                   |                                                               |
| 5  | Farquhar Renwick      |                 |                                   |                                                               |
| 6  | Steven Fisher         |                 |                                   |                                                               |
| 7  | Peter J N Newling     | Chair           |                                   |                                                               |
| 8  | Sarah R J Mackenzie   | Treasurer       |                                   |                                                               |
| 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 |
|-----------------|-----------------------------------|
| Sarah Mackenzie | 1.1.25 – 5.12.25                  |

## Structure, governance and management

**Type of governing document**      Constituted as a Scottish Charitable Incorporated Organisation.

**Trustee recruitment and appointment**      Trustees are recruited from the membership and appointed by vote at the AGM.

## Objectives and activities

**Charitable purposes**

1. To acquire and preserve as a community asset the historic church building at Clachan, Lochbroom, Ross & Cromarty.
2. To make the building available for any ecclesiastical purpose required by the community.
3. To make the building available for such community purposes as may be required and which will not conflict with the internal layout or the sensitivities of the people of the area with regard to the historic purpose of the building and site in a burial ground.

**Summary of the main activities in relation to these objects**

1. Repairs and maintenance are ongoing.
2. and 3. The Trust welcomes and facilitates community use of the building. The Trustees open the building for the wider public one day a week, and advertise the fact that it will be opened on request. The Trust itself holds events on the premises to attract support and fundraise.

## APPENDIX 1

### Achievements and performance

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

The Trustees opened the building every Saturday, arranged or facilitated community occasions and events, and welcomed groups visiting from North America – a tour group of Ship Hector descendants from Pictou, Nova Scotia, came to hear about their ancestors connection with Clachan in 1773, and Ullapool Museum brought Pennsylvania State University Landscape Architecture students to learn about Clachan's building and site.

Community events included 3 fundraising concerts, a 10-day exhibition by local artists, talks, and a 12K race. Individual members held music practice, and continued local history research.

Planning permission and a grant application were submitted in respect of gallery windows which were allowing rainwater ingress.

### Financial review

#### Brief statement of the charity's policy on reserves

Trust policy is to maintain a reserve of £4000.

#### Details of any deficit

None.

#### Donated facilities and services (if any)

## Other optional information

## 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)

Position (e.g. Chair)

Date

*G. Mackenzie*

GEORGE ALEXANDER  
MACKENZIE

TRUSTEE  
- FORMER CHAIR -

20-8-2026

*Peter Newling*

PETER JOHN  
NEWLING

CHAIR

20-8-2026