

APPENDIX 1

OSCR

Scottish Charity Regulator

Office of the Scottish Charity Regulator

Trustees' Annual Report for the period							
Period start date				Period end date			
	Day	Month	Year		Day	Month	Year
From	01	11	2024	To	31	10	2025

Reference and administration details

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

Rosemarkie and Fortrose Trust (SCIO)
SC049686
Groam House Museum
High Street
Rosemarkie
Postcode: IV10 8UF

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	Andy Dorin	Chair		
2	Roderick Beasley	Treasurer		
3	Stewart Lambie			
4	Hannah Mather			
5	Kevin Johnston			
6				
7				
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9				
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14				
15				
16				
17				
18				
19				
20				

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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
Lucy Vaughan	Resigned April 2025

Structure, governance and management

Type of governing document

Constitution

Trustee recruitment and appointment

All of the association's Trustees are appointed or reappointed by the members at our Annual General Meeting which is held in March each year or at an Extraordinary General Meeting if required.

Objectives and activities

Charitable purposes

Our Constitution was signed in 2021 and can be summarised as follows:

"To enable people of all backgrounds and ages to enjoy and benefit from the heritage and facilities of the Area of Benefit and through the activities of the organisation we seek to encourage and develop community engagement and participation."

Summary of the main activities in relation to these objects

Rosemarkie and Fortrose Trust was established by the trustees of Groam House Museum in 2019 as a charitable trust whose objectives were to identify projects of benefit to the communities of Rosemarkie and Fortrose and to seek out funding to resource them.

We offer our help in the form of the Fortrose and Rosemarkie Community Toilets to all of our community and visitors to our community. We are open 24 hours per day and 365 days per year so provide a valuable service to those living in, working in, and visiting our community. We have accessible toilet facilities in both villages and baby changing facilities in both locations as well.

There are limited alternative facilities available, so we are of particular benefit to those such as expectant mums, school children, out of hours emergency services, delivery drivers, contractors, and Highland Council operatives.

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Achievements and performance

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

Our work this year remained concentrated on keeping the toilets open. This is an enormous task for the small board of trustees despite all being very active members of the board. In 2025/2026 we plan to seek an additional trustee to lighten the load, having secured the necessary constitutional changes to enable this.

A considerable challenge remains achieving sufficient funding through donation and grants to keep the toilets in Fortrose and Rosemarkie open.

At last year's AGM we reported that we are running a deficit and introduced the option to make donations using a phone message or online using a QR code through the charity DONATE. We also had a severe leak in the Rosemarkie toilets that required extensive repairs. As a result, having repaired the building, we will be seeking to install better background heating to protect against frost.

We have continued to have very neighbourly support Fortrose from local resident Wilma Downie who cares for the landscaping, gives us a magnificent show of flowers throughout the season, and keeps an eye on the toilets. We can't thank her enough. The Black Isle Men's shed also helped us with planters for the Rosemarkie toilets. These will brighten the toilet buildings and also provide a useful physical barrier protecting those who step out of the toilets into Mill Lane carpark and providing protection from moving traffic. The local nursery Jo's Plants has agreed to help us with planting ready for 2026.

Our focus on the day-to-day operation of the toilets, is greatly assisted by our contractor George Mackenzie, who does a magnificent job in keeping the toilets clean in all weathers. We are very grateful to him for the excellent service he provides.

The numbers of people using the facilities and feedback from visitors highlights how important the facilities are. Tourism is a big economic impact on the local area, so the facilities are really important in providing a key service. The facilities also provide benefit to those working and studying locally and also to those engaged in outdoor activities such as cycling and walking. As a charity, our focus is on identifying and tackling projects of real benefit to the local community.

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Financial review

Brief statement of the charity's policy on reserves

The trustees seek to maintain a reserve fund equivalent to at least 6 months trading activity.

Details of any deficit

Donated facilities and services (if any)

Other optional information

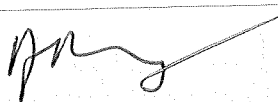
Again, we have been greatly appreciative of the generosity of our local residents and users of the facilities, who contribute to the donation boxes. Even so, the combination of these donations, and the Council's payments under the Comfort Scheme, do not cover our operating costs so we continue to run at a deficit. We currently have funds in reserve to cover the current deficit, but these are being eroded. We planned to approach local businesses to seek support, particularly from those which benefit from the toilet facilities being available and encourage people to stop in the village. This has been largely delayed because of other pressures on the small board, but it is planned to initiate this in the coming year. We have been especially grateful to the Fortrose Charity Shop for their support throughout the year.

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Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s) <i>OSCR will accept digital or typed signatures</i>		
Full name(s)	RODERICK JOHN BEASLEY	
Position (e.g. Chair)	TREASURER	
Date	1 July 2026	



Rosemarkie and Fortrose Trust (SCIO)

SC049686

Receipts and payments accounts

For the period from	Period start date			to	Period end date		
	Day	Month	Year		Day	Month	Year
	01	11	2024		31	10	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	8,916				8,916	6,428
Legacies	-				-	-
Grants	4,400				4,400	6,800
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					-	-
					-	1,994
A1 Sub total	13,316	-	-	-	13,316	15,222
A2 Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
A2 Sub total	-	-	-	-	-	-
Total receipts	13,316	-	-	-	13,316	15,222
A3 Payments						
Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities	13,668				13,668	16,685
Grants and donations					-	
Governance costs:					-	
Audit / independent examination	492				492	
Preparation of annual accounts					-	
Legal costs					-	
Other					-	
A3 Sub total	14,160	-	-	-	14,160	16,685
A4 Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
A4 Sub total	-	-	-	-	-	-
Total payments	14,160	-	-	-	14,160	16,685
Net receipts / (payments)	(844)	-	-	-	(844)	(1,463)
A5 Transfers to / (from) funds						
					-	
Surplus / (deficit) for year	(844)	-	-	-	(844)	(1,463)

Section B Statement of balances

Categories	Details	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 £
B1 Cash funds	Cash and bank balances at start of year	11,209				11,209	12,672
	Surplus / (deficit) shown on receipts and payments account	(844)				(844)	(1,463)
						-	
						-	
	Cash and bank balances at end of year	10,365	-	-	-	10,365	11,209

(Agree balances with receipts and payments account(s))

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

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

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

Details	Fund to which liability relates	Amount due (estimate) to nearest £	Last year to nearest £
B5 Contingent liabilities			
	Total	-	-

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

Signature*

Print Name

Date of
approval

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

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Rosemarkie and Fortrose Trust (SCIO)

SC049686

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 £
Donations	7,788				7,788	4,744
Refunds					-	18
Gift Aid	1,128				1,128	1,666
					-	
Total	8,916	-	-	-	8,916	6,428

2 Grants

	Unrestricted funds to nearest £	Restricted funds to nearest £	Total current period to nearest £	Total last period to nearest £
Highland Council: Comfort Scheme	4,400		4,400	4,800
Highland Council: Other			-	2,000
			-	
			-	
Total	4,400	-	4,400	6,800

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 £
Insurance Proceeds					-	1,994
					-	
					-	
					-	
					-	
					-	
					-	
Total	-	-	-	-	-	1,994

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 £
Electricity/water/drainage	1,636				1,636	1,322
Cleaning	6,422				6,422	6,590
Hygiene contract	390				390	363
Cleaning materials/supplies	2,414				2,414	1,920
Maintenance	1,728				1,728	4,722
Insurance	701				701	677
Contractors	-				-	-
Miscellaneous	377				377	1,091
Equipment					-	-
Improvement works					-	-
					-	-
Total	13,668	-	-	-	13,668	16,685

APPENDIX 3



		Independent examiner's report on the accounts							v2	
Report to the trustees/members of		Rosemarkie and Fortrose Trust (SCIO)								
Registered charity number		SC049686								
On the accounts of the charity for the period		Period start date					Period end date			
		Day	Month	Year		Day	Month	Year		
		01	11	2024	to	31	10	2025		
Set out on pages		6 to 9							(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. - 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**:						Date: 2/7/26				
Name:		Stuart McMartin								
Relevant professional qualification(s) or body (if any):		FCA								
Address:		Frame Kennedy Ltd 4 th Floor Metropolitan House 31-33 High Street Inverness IV1 1HT								

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