

**TRUSTEES' ANNUAL REPORT
FOR THE YEAR ENDED 30 JUNE 2025**

The trustees present their report and financial statements together with the independent examiner's report for the year ended 30 June 2025.

REFERENCE AND ADMINISTRATIVE DETAILS

Charity Name: Largo Communities Together
Charity Number SC048447

Principal Address:

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Website address: www.largocommunitiestogether.org.uk/

Current Trustees:

[REDACTED]

joined as Trustee 11/06/2018
joined as Trustee 11/06/2018
joined as Trustee 11/06/2018
joined as Trustee 23/04/2019
joined as Trustee 09/11/2020
joined as Trustee 26/02/2024
joined as Trustee 28/08/2023
joined as Trustee 25/11/2024
joined as Trustee 26/01/2025
joined as Trustee 30/05/2025
joined as Trustee 24/09/2025

Other Trustees who served during the year:

[REDACTED]

joined as Trustee 26/11/2018, retired 24/11/2024
joined as Trustee 09/11/2020, retired 24/11/2024
joined as Trustee 28/08/2023, retired 24/11/2024
joined as Trustee 28/08/2023, retired 24/11/2024
joined as Trustee 17/01/2022, retired 31/03/2025
joined as Trustee 17/01/2022, retired 08/09/2025

REFERENCE AND ADMINISTRATIVE DETAILS (cont.)

Bankers:

Bank of Scotland plc
The Direct Business (802260)
PO Box 1000
BX2 1LB

Independent Examiner:


Cunningham Grant Chartered Accountant
Unit G6 The Granary Business Centre
Coal Road
Cupar
KY15 5YQ

STRUCTURE GOVERNANCE AND MANAGEMENT

Governing Document:

Largo Communities Together (“LCT”) is a Scottish Charitable Incorporated Organisation (SCIO) incorporated on 11 June 2018 and governed by its constitution from the same date. The constitution was amended, and additional purposes added on 09 November 2020. A new constitution is being presented to members for approval and adoption at the AGM on 24 November 2025. The new constitution follows the Scottish Government’s model SCIO template. This template is approved by the Office of the Scottish Charity Regulator (OSCR), is designed specifically for compliance with the Community Rights to Buy legislation and is also designed to meet the criteria of the Scottish Land Fund (SLF) and Community Asset Transfer legislation.

Appointment of Trustees

The constitution states that the Board of LCT will comprise a minimum of three Charity Trustees and a maximum of thirteen, namely:

- up to thirteen individuals elected as Charity Trustees by the Ordinary Members (“the Elected Charity Trustees”), and/or
- up to three Individuals co-opted (“the Co-opted Charity Trustees”), so as to ensure a spread of skills and experience within the Board.

Trustees are appointed at the AGM and/or at other times. At all times, the Member Trustees must be in the majority.

Organisational Structure

Membership of the SCIO consists of:

- Ordinary membership which is open to any individual over the age of 16, ordinarily resident in the community,
- Associate membership which is open to any individual over the age of 16, not ordinarily resident in the community, and
- Junior membership which is open to any individual between the ages of 12 and 15, whether or not ordinarily resident in the community,

who support the objects and activities of the SCIO. Associate members and junior members do not have the power to vote at, and are not counted in determining the quorum for, members' meetings.

Membership at the year-end was:

	<u>2025</u>	<u>2024</u>
Full Members	350	351
Associate Members	44	42
Junior Members	2	3
	<u>396</u>	<u>396</u>

OBJECTS & ACTIVITIES

The charity's purposes are to benefit principally the residents living within the boundary of Largo Area Community Council ('the Community') with the following objects:

- The advancement of community development (including the advancement of rural regeneration).
- The advancement of arts, heritage, culture or science.
- The provision of recreational facilities, or the organisation of activities, with the object of improving the conditions of life for the persons for whom the facilities or activities are primarily intended.
- The advancement of health.
- The advancement of environmental protection.
- The relief of those in need by reason of age, ill health, disability, financial hardship, or other disadvantage.

ACHIEVEMENTS & PERFORMANCE

This year, trustees have held quarterly strategy meetings to ensure our activities reflect LCT's purpose and values and focus on priority projects in the Community Action Plan. This work will continue and will ensure that LCT remains focused on building a thriving community whilst staying true to our core values of being inclusive, enabling and compassionate with integrity. In January 2025, the Trustees made a commitment to developing the Trust in a sustainable way, seeking land and ways to generate sustainable income which would move us away from being dependent on grants to fund our activities. This is now our priority.

This sustainable income will fund the salary of our Community Development Officer, building resilience into our future community projects.

Largo Area Community Resilience Team - We coordinated the Big Picnic, held on the common in June. It was a great day, helped by the good weather, with community groups networking and making useful contacts and new volunteers recruited. We have been working to ensure our villages are Dementia Friendly and have held a series of community events and training to raise awareness and understanding. A resilience team has formed as a Local Area Emergency Response group, able to help in the community where there is a loss of power or floods until the emergency services can respond.

Largo Links (community magazine) - Largo Links continues to be an important and well-regarded quarterly magazine produced by Largo Communities Together (LCT), distributed free of charge to every household in the area. It offers a reliable source of local news, event details, and service information, helping residents stay connected and informed. Sponsored by local businesses, the publication reflects the community's collaborative spirit and serves as a practical tool for encouraging participation in village life.

Largo Pier Restoration – With the conclusion of the work by the original Pier Group in October 2024, the project lay fallow for a number of months to consider other options. [REDACTED]

[REDACTED] from the original Pier Group agreed to act as Co-Chairs for any transition. The original Pier Group stood down. To restart the project, a workshop was held on 5th September 2025. This was attended by our local MP and MSP, local councillor, Boat Club, Sailing Club, LCT, the Crusoe and a number of local people passionate about the pier's regeneration. This was a very positive meeting and as a result it was decided that a new group would be created to look at how the harbour area could be regenerated. This group includes representatives from LCT, Friends of Largo Bay, Boat Club, Sailing Club, The Crusoe and a number of local residents. The first meeting was held on the 1st October. The outcome of this meeting was that the group would consider the following three issues as short-, medium- and long-term objectives:

1. Maintenance and stabilisation of the pier and harbour walls.
2. What might happen if nothing is done and the pier degrades further.
3. Innovative and sustainable ideas for regenerating the harbour area and the pier.

It will of course also look at funding and the legal issues around the community taking over ownership of the pier. At the right time, a new legal entity will be created to take ownership of the pier from The Crusoe. This legal entity will be separate from LCT. However, in the short term, it may be practical to operate using LCT for any small-scale funding requests. To ensure that the group's focus is not overly focused on just the pier, the group is now named Largo Area Regeneration Group and will consider some of the broader subjects around the harbour, sustainability, ecology, industry and tourism.

LCT Assets and Access - This subgroup has been in existence for a relatively short period of time but has been in hiatus since early 2025 due to uncertainty over the personnel composition of the group and also over the focus of its activities. The subgroup is in the process of reconstituting and refocusing and will relaunch shortly. The 'Assets' area of this subgroup will be taken on by the newly formed LCT Sustainable Development subgroup

looking at possible land and buildings assets in our communities. The subgroup will go forward focusing on 'Access' - developing Greenways/Core Paths for walking/cycling/wheeling, aimed at improving accessibility within our communities and between our communities and the wider area. All of this is of course responding to needs identified in the Local Place Plan which was developed after extensive consultation and engagement in the local communities.

Equity and Inclusion – Temple Car Park Toilet Improvements: [REDACTED] Community Manager (Levenmouth), successfully secured the additional funding required to address the shortfall and enable the planned improvements to the toilet facilities at Temple Car Park, Lower Largo. Work is scheduled to commence on 24 November 2025, with completion and handover anticipated by 15 January 2026, subject to weather and tides. The modular building will comprise a Changing Places Toilet, an accessible toilet, and storage space for beach wheelchairs. **Largo Beach Wheelchairs:** The Largo Beach Wheelchairs (LBW) initiative will be established alongside the new facilities. A generous supporter's donation will provide an Extreme X8 all-terrain powered wheelchair. Volunteer recruitment will begin shortly, with training to be delivered in spring 2026. Pupils from Lundin Mill Primary School will be invited to design the LBW logo. **Pavement Parking:** Pavement parking presents challenges for wheelchair and mobility scooter users. However, no significant issues have been identified on Links Road or Crescent Road. Following public and business feedback, both streets are now under consideration for exemption from the ban, recognising that its enforcement could have serious implications for local businesses. **Main Street, Lower Largo:** Instances have been reported of mobility scooter users being incorrectly challenged for travelling against the traffic flow on Main Street during the summer one-way system. This practice does not contravene the Highway Code and remains the only option for users as the pavement is inaccessible. **Protruding Hedges:** Overgrown hedges continue to impede access for wheelchair and mobility scooter users. Property owners are responsible for maintaining hedges within their boundary lines. Residents' cooperation is appreciated.

Friends of Largo Bay - 2025 has been a very exciting year for Friends of Largo Bay. We continue to provide events and projects designed to conserve and enhance our blue space. These broadly fit under the headings:

Art and Education: Science Saturday Citizen Science workshops for children and adults have been facilitated through Largo Library and Community Hub. New to Art and Education is the Largo Bay Community Triptych, led by [REDACTED]. This is a textile project celebrating Largo Bay and the life it supports. This project has been very well received, attracting a very different demographic to the Friends of Largo Bay Community.

Environmental Action: New to Environmental Action is Blister Pack Recycling led by Valerie Crouse. An initiative run with the support of our local chemist ensures that used blister packs are recycled rather than added to landfill. So far, 55 carrier bags worth of blister packs have been salvaged from landfill and taken to Boots the Pharmacist for recycling.

Biodiversity Monitoring and Species Surveys: Biodiversity Monitoring activities continue to be led by Janice Duncan with the help of a growing number of volunteers. Their activity supports Marine Conservation Society, Edinburgh Shoreline and Seagrass and Mussel Restoration amongst others. New to this group is participation in WaterBlitz UK; Water Temperature Monitoring through Coupled Coastal Temperature and Biodiversity Observation

Network (CCTBON) and the University of Stirling led Forth River Basin: Blue Communities of the Forth River Basin.

Green Products: A group of very dedicated volunteers continue to research and trial alternative green cleaning products. These prototypes have sold well as part of our educational outreach and fundraising efforts over the course of the year.

Key achievements in our sixth year of operations:

1. Quarterly strategic board sessions to clarify purpose, values, and how we operate.
2. Largo Area Community Resilience Team – successful big picnic, Dementia Friendly community project, strengthened community resilience framework, and renewed focus. Co-ordination and delivery of Warm spaces for community to meet, eat and talk together in the villages.
3. Four issues of Largo Links magazine have been distributed to every home.
4. Largo Pier – This project is now closed as the Restoration of the Largo Pier. A small community group has formed to consider the restoration of the wider harbour area. This will become a separately constituted group.
5. Assets and Access – investigations on land ownership, potential for affordable housing and accessible pathways within our community.
6. Changing Places Toilet and beach wheelchair projects making progress and substantial funding raised.
7. Friends of Largo Bay – volunteers have delivered art and education, biodiversity monitoring and environmental action, including regular beach cleans.

FINANCIAL REVIEW

Overview

Our main sources of income continue to be grants, donations and Largo Links magazine. LCT is very grateful for financial support from DTAS, Fife Communities Climate Action Network, Sea-Changers, Fife Council, Levenmouth Reconnected Programme, Levenmouth Rail Fund, and Youth Action Fife. LCT thanks the community for their support of Friends of Largo Bay activities, the Big Picnic, and the Largo Links community magazine.

A summary of grants received:

	2025
	£
DTAS (Strengthening Communities Programme)	28,443
Friends of Largo Bay - Sea-Changers	2,000
Fife Council – Dementia Friendly Community	1,000
Largo Pier – Levenmouth Reconnected Programme	5,000
Youth Film Project	
- Youth Action Fife	2,000
- Levenmouth Rail Fund	300
Art Moves Fife	300
	<u>39,043</u>

In addition, in early 2024, LCT was awarded £4,500 to cover up to three years of operating costs from the Levenmouth Reconnected Programme. These funds will be claimed retrospectively with no funds claimed as at the year end.

The majority of funds raised to date have been spent on freelancer costs, specific projects, community consultation and communication.

LCT is in a stable financial position and is a going concern for the future.

A summary of our income and expenditure for the year is as follows:

	2025	2024
Receipts	£81,397	£69,726
Payments	£72,693	£57,471
Surplus/(Deficit) for the year	£8,704	£12,255

Reserves Policy

The trustees do not undertake projects until funds are available. They consider around £3,000 to be an appropriate level of reserves to hold to meet at least six months of ongoing and known upcoming costs. Reserves (unrestricted funds) at the year-end were £9,576 (£9,512), which is in line with the target range.

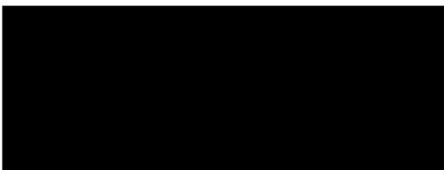
FUTURE PLANS

Our plans for 2025/26 include:

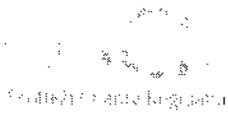
- Raising funds to cover day to day running costs and priority community projects;
- Delivering priority projects from the Community Action Plan;
- Strengthening links with the Largo Area Community Council and other local groups;
- Supporting the Sustainable Development subgroup to secure key land and buildings, accessible pathways and affordable homes for our community, and
- Focusing on activities that build a thriving community whilst staying true to our core values of being inclusive, enabling and compassionate with integrity.

APPROVAL

This report was approved by the trustees on 21/11/25 and signed on their behalf by:



Chair



Receipts and payments accounts

For the period from			to		
	01	July		30	June
		2024			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 £
A1 Receipts						
Donations	574	34,322			34,896	14,449
Legacies					-	-
Grants	300	38,743			39,043	51,780
Receipts from fundraising activities	4,911	2,547			7,458	3,493
Gross trading receipts					-	-
Income from investments other than land and buildings					-	-
Rents from land & buildings					-	-
Gross receipts from other charitable activities					-	4
					-	-
A1 Sub total	5,785	75,612	-	-	81,397	69,726
A2 Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	-
Proceeds from sale of investments					-	-
A2 Sub total	-	-	-	-	-	-
Total receipts	5,785	75,612	-	-	81,397	69,726
A3 Payments						
Expenses for fundraising activities	3,937	150			4,087	3,736
Gross trading payments					-	-
Investment management costs					-	-
Payments relating directly to charitable activities	439	66,811			67,250	43,722
Grants and donations		400			400	-
Governance costs:					-	-
Audit / independent examination					-	-
Preparation of annual accounts	414	542			956	1,026
Legal costs					-	-
Other					-	-
					-	-
A3 Sub total	4,790	67,903	-	-	72,693	48,484
A4 Payments relating to asset and investment movements						
Purchases of fixed assets					-	8,987
Purchase of investments					-	-
A4 Sub total	-	-	-	-	-	8,987
Total payments	4,790	67,903	-	-	72,693	57,471
Net receipts / (payments)	995	7,708	-	-	8,704	12,255
A5 Transfers to / (from) funds	(931)	931			-	-
Surplus / (deficit) for year	64	8,640	-	-	8,704	12,255

Section B Statement of balances

	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	9,512	41,573			51,085	38,830
Surplus / (deficit) shown on receipts and payments account	64	8,640			8,704	12,265
					-	
					-	
Cash and bank balances at end of year	9,576	50,213	-	-	59,789	51,085

	Fund to which asset belongs	Market valuation to nearest £	Last year to nearest £
B2 Investments			
Feather Flags & rock pooling kits	Friends of Largo Bay	239	474
3 Beach wheelchairs	Beach Wheelchairs	6,742	8,987
	Total	6,981	9,461

	Fund to which asset belongs	Cost (if available) to nearest £	Current value (if available) to nearest £	Last year to nearest £
B3 Other assets				
Grants receivable				
Fife Council	Largo Pier		-	5,000
Levenmouth Reconnected	Levenmouth Reconnected		4,500	-
Largo Links invoice	Unrestricted		216	-
	Total	-	4,716	5,000

	Fund to which liability relates	Amount due to nearest £	Last year to nearest £
B4 Liabilities			
Independent examiners fee	Unrestricted	240	240
Computer training	Unrestricted	480	-
Fairhurst	Restricted - Largo Pier	-	23,047
Paye	Restricted - DTAS	-	291
NEST	Restricted - DTAS	-	110
	Total	720	23,688

	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

		21.11.25

Section C Notes to the Accounts

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

The charity's purposes are to benefit principally the residents living within the boundary of Largo Area Community Council with the following objects: 1) The advancement of community development 2) The advancement of arts, heritage, culture and science 3) The provision of recreational facilities, or the organisation of activities with the object of improving the conditions of life for the persons for whom the facilities or activities are primarily intended 4) The advancement of health 5) The advancement of environmental protection 6) The relief of those in need by reason of age, ill health, disability, financial hardship or other disadvantage.

C2 Grants

Details of grants made	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**

C3b Trustee remuneration - details

Details of remuneration	£

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

Details of expenses	Number of trustees	£

C5 Transactions with trustees and connected persons

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

C6 Other information

Largo Communities Together

SC048447

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 £
Largo Pier		-			-	8,267
Beach Wheelchairs		32,238			32,238	4,127
Largo Friendship Group		1,519			1,519	-
Other donations - < £1000	574	555			1,139	2,055
Total	574	34,322	-	-	34,896	14,449

2 Grants

	Unrestricted funds to nearest £	Restricted funds to nearest £	Total current period to nearest £	Total last period to nearest £
DTAS supporting communities		28,443	28,443	26,325
Fife Council - Largo Friendship Group		-	-	10,000
Levenmouth Reconnected - Largo Pier		5,000	5,000	-
4 Other grants	300	5,300	5,600	15,455
Total	300	38,743	39,043	51,780

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 £
Membership joining fees					-	4
					-	
					-	
					-	
					-	
					-	
Total	-	-	-	-	-	4

4 Payments relating directly to charitable activities

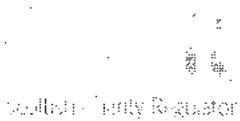
	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Project expenditure	411	36,640			37,051	18,648
Payroll costs		401			401	24,169
Insurance		301			301	301
Telephone		223			223	445
Travel		-			-	49
Office administration	28	425			453	110
Subcontractors		27,507			27,507	-
Conference expenses		1,314			1,314	-
					-	
					-	
Total	439	66,811	-	-	67,250	43,722

Additional analysis (2)

5 Breakdown of unrestricted funds

	Unrestricted fund	Unrestricted fund	Unrestricted fund	Unrestricted fund	Total unrestricted funds	Total unrestricted funds last period
Receipts						
Donations	574				574	1,185
Legacies	-				-	-
Grants	300				300	-
Receipts from fundraising activities	4,911				4,911	3,493
Gross trading receipts	-				-	-
buildings	-				-	-
Rents from land & buildings	-				-	-
Gross receipts from other charitable activities	-				-	4
Sub total	5,785	-	-	-	5,785	4,682
Receipts from asset & investment sales						
Proceeds from sale of fixed assets	-				-	-
Proceeds from sale of investments	-				-	-
Sub total	-	-	-	-	-	-
Total receipts	5,785	-	-	-	5,785	4,682
Payments						
Expenses for fundraising activities	3,937				3,937	3,736
Gross trading payments	-				-	-
Investment management costs	-				-	-
Payments relating directly to charitable activities	439				439	159
Grants and donations	-				-	-
Governance costs:	-				-	-
Audit / independent examination	-				-	-
Preparation of annual accounts	414				414	330
Legal costs	-				-	-
Sub total	4,790	-	-	-	4,790	4,225
Payments relating to asset and investment movements						
Purchases of fixed assets	-				-	-
Purchase of investments	-				-	-
Sub total	-	-	-	-	-	-
Total payments	4,790	-	-	-	4,790	4,225
Net receipts / (payments)	995	-	-	-	995	457
Transfers to / (from) funds	(931)				(931)	4,754
Surplus / (deficit) for year	64	-	-	-	64	5,211
Nature and purpose of funds						

APPENDIX 3



Independent examiner's report on the accounts

v2

Report to the trustees/members of Charity name
Largo Communities Together

Registered charity number SC048447

On the accounts of the charity for the period

Period start date			to	Period end date		
Day	Month	Year		Day	Month	Year
01	July	2024		30	June	2025

Set out on pages 1-13

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.

This report is made to the trustees, as a body, in accordance with the terms of my engagement. My work has been undertaken so that I might state to the trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Charity and the trustees for my work or for doing this report.

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.

Signed: [Redacted]
Name: [Redacted]

Date: 21/11/2025

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

Chartered Accountant

Address:

Cunningham Grant CA
Unit G6, The Granary Business Centre
Coal Road, Cupar, KY15 5YQ

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