



Appin Community Development Trust

Trustees' Annual Report & Financial Statements

Period from 1st February 2025 to 31st January 2026

Charity contact information

Charity name: Appin Community Development Trust

Scottish Charity Number: SC047073

Registered Address:

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Fasnacloich
Appin
Argyll
PA38 4BJ

Telephone number: 01631-730320

Appin Community Development Trust
Trustees Annual Report & Financial Statements

for year ended 31st January 2026

Charity Trustees

1. Robert Nelson Cornish (Chair)
2. Penelope Jane Cousins OBE (Treasurer)
3. Charles Henry Steuart Fotheringham (Secretary)
4. Alison McCorquodale
5. Arngrimur Mackenzie-Baldursson
6. Wilma Hickman

Bankers

Royal Bank of Scotland
Oban Branch
26 George Street
Oban
PA34 5SB

Independent Examiner

David McGregor
Simmers & Co
Albany Chambers
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PA34 4AL

Appin Community Development Trust
Trustees Annual Report & Financial Statements

for year ended 31st January 2026

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Appin Community Development Trust

Trustees Annual Report

for year ended 31st January 2026

Objectives and activities

The main purpose of the Trust is the advancement of community development and resilience through the design and delivery of a range of activities, services and infrastructure that will help Appin become a more vibrant, sustainable and inclusive community for all who live and work here.

Key charitable objectives are:

- helping those in need by reason of age, ill health, disability or other disadvantage through the development of support services and infrastructure including community transport and care services;
- the advancement of citizenship through the promotion, encouragement and support for volunteering;
- the advancement of health and quality of life for all the people of Appin through the provision of recreation facilities, the organisation of recreational activities, the development and improvement of local health infrastructure and services and the delivery of health promotion initiatives;
- the advancement of education, lifelong learning and skills development through the creation of and support for education and training infrastructure and activities;
- advancement of the arts, heritage, culture and/or science through the creation, improvement and on-going support for associated sites, infrastructure and resources;
- promoting and supporting the conservation, protection and improvement of the physical and natural environment of Appin.

In order to pursue these objectives the Trust has the powers to own, lease and manage land, property and other community assets.

The Trust is also empowered to engage in the scoping, development, set-up and, where appropriate, the continuing management of community businesses.

Structure, governance and management

Appin Community Development Trust was incorporated on 5th January 2017 as a Scottish Charitable Incorporated Organisation.

The organisation is governed in accordance with its written Constitution which is in a standard SCIO format. The Constitution was reviewed and updated in 2023.

The Trust is a membership organisation comprising:

- Members (with voting rights) :
 - any individual aged 16 or over who has their main residence in Appin
 - any constituted organisation based in Appin
- Associate Members (no voting rights) :
 - any individual or organisation with an interest in the Appin area who is supportive of the work of the Trust but does not qualify for full membership

As at 31st January 2026 the Trust had 273 (2025: 259) Members which included 208 full Appin Resident Members, 60 Associate Members and 5 Corporate Members.

The maximum number of Trustees is 13 of which up to 10 are elected by the members and up to 3 appointed by the Board. The constitution provides for rotation of Board members with one third retiring each year at the AGM. No external organisations are allowed to appoint Trustees.

During the reporting period all the Trust's management activities have been undertaken by Board members acting in a voluntary (unpaid) capacity.

A Code of Conduct for Trustees has been prepared and was adopted by the Board in February 2018.

During the reporting period the Trust has employed two members of staff: one full-time Community Development Officer (appointed 07/02/22) and one part-time Community Transport Co-ordinator (appointed 01/02/23). Staff are line managed by the Treasurer and report to the Board.

Trustee recruitment and appointment

At the October 2025 AGM two Trustees retired by rotation in compliance with the constitution : Wilma Hickman and Alison MacCorquodale. Both were re-elected.

Achievements and performance

The Trust's activities for the year 2025-26 have comprised a mix of continuing delivery of established projects/programmes and the development of some major new initiatives:

- continued delivery of the Appin Community Transport scheme;
- continuing oversight and management of community assets : Port Appin playpark and Port Appin boathouse;
- continuation of the Strengthening Communities Programme;
- delivery and further development of the Appin Health and Wellbeing programme;
- completion of the development phase and commencement of the start-up phase of the Appin Rainforest Regeneration Project;
- continuing administration of the Appin community website www.appin.scot
- small scale trading activities continue to help fund basic administration costs.

The scope and scale of our achievements would not have been possible without the availability of our Development Officer who has contributed both skills and capacity to our volunteer team.

Community Transport

Appin Community Transport Scheme was launched in September 2018 following a fundraising campaign to purchase a new, wheelchair adapted VW Sharan. The scheme operates with a team of volunteer drivers and is managed on a part-time basis by the Appin Community Transport Co-ordinator.

The purpose of the scheme is to enable frail elderly and disabled people living within our community to access the services they need in order to continue living safe and healthy lives in their own homes. The scheme operates on a membership basis under a Section 19 licence with potential passengers required to complete a registration process before they can request a travel booking.

As at 31st January 2026 we had 11 volunteer drivers (2025 :13) and 74 registered passengers (2025 : 63). Over the course of the year the service logged 6,007 passenger miles (2025 : 5,109). This included both medical and social trips, with 9 of the medical trips requiring transport to and from Glasgow (8) or Inverness (1).

The service remains focused on supporting the Appin residents, although we endeavour to respond to occasional requests from neighbouring areas (Dunrobin / Barcaldine) for transport to attend medical appointments.

The Community Transport scheme recorded total income for the year of £11,803 comprising:

- £5,936 internal balance transfer following closure of the Appin Aid project;
- £1,389 Transport Scotland grant;
- £1,300 Argyll & Bute Council development grant;
- £208 raised by the Christmas raffle; and
- £2,970 fares and donations by service users (2025 £3,325).

The costs of running the service for the year were £10,078 (2025 £11,765) comprising:

- £6,383 (2025 : £6,834) related to scheme management costs (employment, training and administration); and
- £3,696 (2025 : £4,931) to vehicle operation and maintenance.

At £4,359 the operating income generated by the scheme (fares, donations and Transport Scotland grant) just covers vehicle costs. Additional income of c.£6,400 has to be generated each year to cover scheme management and administration costs.

The balance in the Community transport account at the end of the financial year was £6,357 (2025 : £4,633). However £1,300 of this balance is restricted grant that is to be spent on scheme development activities during the 2026-27 financial year. Additional fundraising will be required during 2026 to augment the account.

The frequency of medical support trips indicates just how essential this community service provision is. Although the vehicle still continues to provide a reliable service after 8 years, the Trust is considering the most suitable replacement and maintaining a watching brief on potential funding opportunities.

Port Appin Playpark

Over the reporting period the Appin Young Families Group has continued to manage the Port Appin playpark, a facility that is well used by local children from across the Appin area. The Appin Young Families Group has responsibility for all aspects of management including health and safety inspections, litter collection and grass cutting.

Annual costs are £490 covering annual health and safety inspection and insurance.

The balance in this project account at 31st January 2026 was £238. Fundraising is required in early 2026 to cover ongoing costs.

Port Appin Boathouse

The Port Appin boathouse and adjacent small areas of land provide a base for the Appin Skiff Group. Phased improvement of the building was completed in Spring 2025 at a cost of £2,727.

During the reporting period the skiff group reimbursed the Trust for the cost of insurance cover for the boathouse. At 31st January 2026 the balance held in this project account was £472 and we do not see any immediate calls on this balance which will cover the cashflow requirements of annual insurance.

Strengthening Communities Programme

The Trust's Strengthening Communities Programme has been designed to deliver the following outcomes, initially over a three year development period April 2021 - end March 24, since extended to March 2026:

- improved sustainability of the organisation (financial and structural), including both ACDT and Appin Community Trading CIC;
- increased Board and volunteer capacity;
- improved sustainability of leadership;
- transfer of skills to improve the effectiveness of activities and build confidence amongst new Board members and project volunteers;
- improved business and community infrastructure;
- improved local environmental management.

Due to delays in the initial award of grant the Trust had only completed two years of development work by the end of the initial grant period and we were delighted that our application to extend the programme for a further year, to March 2025 was approved. In January 2025 a further one year extension was requested and this was approved, giving a final completion date of 31st March 2026.

Over the reporting period three significant development projects have been progressed:

- community Health and Wellbeing programme;
- Appin Rainforest Regeneration project;
- Port Appin car parking improvement project.

Managing the delivery of these projects can help generate funds to sustain the Development Officer post on a part time basis for the long term. The car parking project has not been progressed during the reporting period due to capacity constraints and will be reviewed in 2026 to determine whether it is to be continued.

The balance on this project account as at 31st January 2025 was £22,283 which includes the final grant payment of the programme. Approval has been granted for £12,000 of the balance to be allocated to two consultancy assignments, one helping to research the market for contract rainforest regeneration work linked to the establishment of a Community Interest Company and generation of trading income, and the other to developing a new business plan for ACDT following restructuring of activities linked to the rainforest project. Any remaining funds will be used to manage the transition of development activities post March 2026.

Community Health & Wellbeing Programme

During the reporting period the Health and Wellbeing Programme has continued to develop and deliver a range of activities for Appin and partner communities, focussing on the priority groups of the elderly and those struggling with mental illness and social isolation. The Programme comprises two parts: a series of well-being sessions; and the provision of a 'Warm Hub.'

The programme is designed to appeal to a wide range of ages, interests and capacity levels. There has been a mix of activities, some involving physical activity or movement along with talks/informative sessions and others focussing on promoting connectivity and social contact.

Activities included Argyll & Bute Climate Action Network Workshop, Age Scotland Workshop, North Argyll Carers Centre Drop-in, Spring Clean Community Litter Pick, Warm Hub and the Christmas Fair. Support is also being provided to local Pilates and Yoga Instructors with promotion of now established classes. In total the programme offered 8 sessions of 6 different activities and attracted 214 participants.

Programme delivery costs are financed through grant funding from Argyll and Bute Council, with administration support provided through the Strengthening Communities Programme. ACDT has been successful in securing two further years of grant funding for this programme from Argyll & Bute Council, with £9,805 received for the year 2026-27. The award for the following year will be announced at a later date. This funding will help cover the administration costs of the programme following completion of the SCP grant programme in March 2026.

The balance in this account as at 31st January 2026 was £12,969.

The Trust also has a separate designated Health and Wellbeing fund to which £3,000 was transferred on closure of the Appin Aid account in March 2025. This budget is used to fund health and wellbeing activities that are not able to be supported through the grant funded Health and Wellbeing programme. An example of this is the establishment of a very successful blister pack recycling scheme in partnership with Port Appin doctor's surgery at a cost of c.£450 a year.

The balance in this designated account at 31st January 2026 was £2,676.

Appin Rainforest Regeneration Project

The Development Planning Phase of the Appin Rainforest Regeneration Project (reported in our 2024-25 Accounts) was completed in March 2025. As a partner organisation in the Alliance for Scotland's Rainforest ACDT was then invited to apply for further grant funding through NatureScot's Rainforest Restoration Fund (RRF). This application was submitted in August 2025 and approved in October with an additional grant award confirmed in November. The RRF funding timescale was very short – less

than six months, but this has been crucial in enabling us to begin delivery of the Phase 1 work programme as proposed in the development project report. Over the RRF grant period we have been able to recruit and train our project team, acquire the necessary tools and equipment, develop policies and procedures, test methods of plant treatment and secure the necessary landowner agreements. The funds also enabled us to start recruiting and actively engaging with volunteers and to continue our work with the Appin Deer Forum, aimed at improving deer management within the project area. We have designated this stage of work the Set-up Phase, this being completed on 31st March 2026. The total value of RRF grant awarded was £223,666

At the same time that the Set-up Phase of work began, ACDT was preparing a follow-on application for the NatureScot Nature Restoration Fund (NRF). This was a substantial application seeking funding for two years (April 2026- March 2028) to deliver the full Phase 1 work programme. The application was submitted in November 2025 and approved at the start of April 2026, facilitating a smooth transition from set-up to delivery phase. Significant work was required to secure the co-funding essential for NRF acceptance. Confirmed funding contributions to the project now comprise:

- NatureScot NRF £1,022,305 over 2 years
- National Lottery Heritage Fund £160,308 over 2 years
- Ma'at Environment donation £4,000
- Scottish Forestry donation £5,000
- ACDT residual project funding £7,000

In order to manage and deliver a project of this nature and scale the Board has determined that a new organisation Appin Forest Services CIC should be established to take overall responsibility for the work. This organisation was incorporated in March 2026 as a company limited by guarantee. A Memorandum of Understanding has been signed between the two organisations to facilitate the flow of activities and funds between them.

By moving project delivery to a trading organisation ACDT is seeking to establish a platform for longer term contract work, providing services that will generate funding to help sustain both the project and the Development Trust's wider activities.

Over time this project has been managed through a number of different ACDT budgets, reflecting the source of funds at different stages of project development. The total project balance as at 31st January 2026 was £16,439 comprising:

- ARRP RRF £3,487 project due for completion 31st March 2026 (restricted)
- ARRP NRF (1) £7,952 residual funding from development phase (designated)
- ARRP NRF (2) £4,000 donation towards Phase 1 delivery (restricted)
- ARRP Deer Larder £0 : Feasibility Study completed during reporting period
- ARRP Deer Management Plan £1,000 residual funding (designated)

Over the reporting period we received £132,715 of grants and donations comprising:

- NatureScot £126,215 (NRF £9,985 and RRF £106,730)
- Ma'at Environment £4,000
- Scottish Forestry £2,500

Port Appin Car Parking

The Trust has paused this project due to capacity constraints. The overall 'Community Area Improvement Project' will be continued after March 2026 starting with a review of the priority areas for this project.

As yet there is no project account as no funding has been received or costs incurred.

Website and Social-Media

Our community website www.appin.scot continues to provide information for the local community and visitors. Following donations from two local organisations towards the annual management costs of the website the deficit on the account of £472 was covered at the year end by a transfer of funds from the Trust's Trading account.

Appin Community Trading

The 2026 Appin community calendar was produced and went on sale in Summer 2025. The Echoes of Appin soundwalk also remains on sale though sales are very low.

The balance on the Trading account as at 31st January 2026 was £5,599. Sales income for the year was £2,587 and costs £1,606. At the year end there was an internal transfer of £917 to help meet the Trust's administration and website costs.

Appin Aid

Appin Aid was established in March 2020 as a joint initiative between ACDT, Appin Community Council and Appin Community Trust. The initiative was created as a local response to the restrictions on movement introduced by the Scottish Government to help manage the impact of the Covid pandemic. Following completion of the initiative the balance of funding has been divided between the Community Transport scheme (£5,936) and the Health and Wellbeing programme (£3,000) with funds transferred in March 2025.

The balance held in the project account at 31st January 2026 was £0 and this budget has now been archived.

Future Plans

As noted above, the final quarter of our Strengthening Communities Programme included work with external advisers to review the past activities and achievements of ACDT and develop a business plan for the next phase. This work was completed in March 2026 and identifies the following key area of activity for the Trust:

- Community health and wellbeing, including continuing management of the Appin community transport scheme and local sport/recreational infrastructure (playpark and boathouse);
- Appin rainforest regeneration project – leading the community engagement elements of the project and supporting volunteer and publicity activities;
- ACDT management, operations and fundraising, including the development and delivery of new projects and initiatives as these are identified.

The ability of the Trust to sustain and expand activities is highly dependent upon the availability and skills of our Development Officer and we are pleased to report that funding has been identified to enable us to continue this post on a part time basis following the completion of our Scottish Government grant programme.

Local communications and awareness raising work will continue, including regular updating of the community website www.Appin.scot

Financial summary

Income

During the 2025-26 reporting period Appin Community Development Trust received total income of £210,643 (2024-25 £185,419). Income comprised:

	£
• Unrestricted funds	11,798
• Restricted funds	198,845
Total income	210,643

Unrestricted funds included a legacy donation of £1,118.

This donation together with cash reserves were held in our 35-day savings account until required as cashflow for new project work. The account was closed in October 2026 and funds transferred to our current account on 26th November 2026. During the reporting period the savings account generated interest of £2,519.

Expenditure

Total expenditure for the period was £186,845 (2024-25 £111,324) comprising:

	£
• Unrestricted funds	13,844
• Restricted funds	173,001
Total expenditure	186,845

Cash Balance

The total cash balance at 31st January 2026 was £161,450 (2025 £137,651). Of the total cash balance £116,197 is unrestricted funding and £45,253 restricted.

Reserves policy

The Trust's reserves policy is that the organisation should aim to hold sufficient reserves to sustain operations for three years. Such costs comprise:

- governance costs including annual fees for independent examiner's report and general insurance costs (c.£1,000 p.a.);
- cost of administration and membership communications (c.£600 p.a.); and
- costs associated with sustainability of individual projects, including employment costs and insurance.

The Trust currently generates sufficient income to cover the annual governance and administration costs through a combination of trading and local fundraising.

The cost of sustaining individual projects will be met through a combination of local fundraising and grant applications.

Risk Assessment

The Trust maintains a constant awareness of risk in relation both to the responsibilities of Trustees and the development and delivery of project activities. A separate risk assessment is carried out for each project to ensure that appropriate mitigation measures are in place. Insurances are kept up to date.

Donated facilities and services

We are grateful to the Trustees and others, in particular our community volunteers, who have contributed their time and effort on a voluntary basis to progress the work of the Trust over the past year. Our achievements would not have been possible without the flexibility and dedication of our volunteers.

Grants and Donations

We are grateful to the following organisations that have provided grants and donations towards our activities during the reporting period:

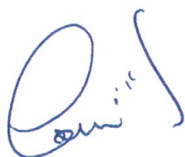
- Scottish Government / DTAS (Strengthening Communities Programme supporting employment of Development Officer and ACDT development activities)
- Scottish Government (Transport Scotland supporting community transport)
- Argyll & Bute Council (TSI Health & Wellbeing Programme)
- NatureScot : (Appin Rainforest Regeneration Project)
- Scottish Forestry (Appin Rainforest Regeneration Project)
- Ma'at Environment (Appin Rainforest Regeneration Project)

We also wish to thank Native Woods Co-operative for their in-kind contribution to the Appin Rainforest Regeneration Project, valued at £947.

We have also received private donations for which we are most grateful.

Declaration

Signed on behalf of the charity trustees:



Print name Robert Cornish

Designation Chairman

Date 21 August 2026

Independent Examiner's Report

Report to the trustees/members of Appin Community Development Trust on the accounts of the charity for the period ended 31 January 2026

I report on the accounts set out on pages 2 to 20

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. 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 Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and 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 accounts.

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:
 - a. to keep accounting records in accordance with section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
 - b. to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulationshave 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.

David McGregor
Chartered Accountant
Independent Examiner
Simmers & Co
Chartered Accountants
Albany Chambers
Albany Street
Oban

Date of signing



21/08/2026

Appin Community Development Trust

Statement of Receipts & Payments

for year ended 31st January 2026

				2025/26	2024/25
	Note	Unrestricted Funds £	Restricted Funds £	Total Funds £	Total Funds £
Receipts					
Donations	5	1,569	4,000	5,569	78,048
Grants	6	1,389	194,845	196,234	99,538
Charitable activities	7	6,321	-	6,321	6,238
Other income	8	2,519	-	2,519	1,595
Total Receipts		11,798	198,845	210,643	185,419
Payments					
Charitable activities	9	13,460	173,001	186,461	110,592
Governance costs	10	384	-	384	732
Other payments		-	-	-	-
Cost of raising funds		-	-	-	-
Total Payments		13,844	173,001	186,845	111,324
Operating Surplus/(Deficit)		(2,046)	25,844	23,798	74,095
Transfers to/(from) funds		8,804	(8,804)	-	-
Surplus / (Deficit) for year		6,838	16,960	23,798	74,095

Appin Community Development Trust

Statement of Balances

as at 31st January 2026

				2025/26	2024/25
	Note	Unrestricted Funds £	Restricted Funds £	Total Funds £	Total Funds £
Opening cash at bank & in hand	-	109,359	28,293	137,652	63,557
Surplus / (Deficit) for year	-	6,838	16,960	23,798	74,095
<u>Closing Balance</u>	-	<u>116,197</u>	<u>45,253</u>	<u>161,450</u>	<u>137,652</u>
<u>Comprising:</u>					
Closing cash at bank	-	116,157	45,253	161,410	137,608
Closing cash in hand	-	40	-	40	40
Total closing cash	3	<u>116,197</u>	<u>45,253</u>	<u>161,450</u>	<u>137,652</u>
 Other Assets					
Vehicles	12			17,137	1,949
Plant & Equipment	12			19,215	-
Port Appin Boathouse				7,500	7,500
 Liabilities					
HMRC	11			0	426
NEST	11			363	168
Simmers & Co	11			400	546
Total Liabilities				<u>763</u>	<u>1,140</u>

Appin Community Development Trust

Notes to the Accounts

for year ended 31st January 2026

1. Basis of accounting

These accounts have been prepared on the Receipts and Payments basis in accordance with the Charities & Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

2. Nature & purpose of funds

Unrestricted funds are those that may be used at the discretion of the trustees in furtherance of the objects of the charity, including general administration and running of the Trust. During the year the Trust received £11,798 of unrestricted income, of which £1,569 comprised donations (including a legacy donation of £1,118), £1,389 grants and £8,840 income from charitable activities.

Restricted funds may only be used for specific purposes as directed by the funding provider/s. During the year the Trust received £198,845 of restricted income (Notes 5 & 6).

Total restricted grant income was £194,845 of which £55,025 related to the Strengthening Communities Programme (supporting the Development Officer post), £128,715 to the Appin Rainforest Regeneration Project, £9,805 to the Health and Wellbeing programme and £1,300 to Community Transport.

Total restricted income from donations was £4,000 to support the Appin Rainforest Regeneration Project.

3. Balance of funds

As at 31st January the balance of restricted and unrestricted funds between different projects comprised:

<u>Project</u>	2026		2025	
	Unrestricted Funds £	Restricted Funds £	Unrestricted Funds £	Restricted Funds £
Administration	-	-	-	-
Community Trading	5,599	-	5,539	-
Appin Aid	-	-	8,936	-
Health & Wellbeing	2,676	12,969	-	4,928
Community Transport	5,057	1,300	4,633	-
Strengthening Community	-	22,283	-	11,250
Rainforest Regeneration	8,952	7,487	-	7,682
Projects	89,796	-	88,658	-
Playpark	-	238	-	728
Community Garden	-	504	-	504
Community Website	-	-	-	-
Boathouse	-	472	-	3,199
Savings Interest	4,117	-	1,595	-
Total	116,197	45,253	109,361	28,291
Total Funds	161,450		137,652	

4. Related party transactions

The Trust's insurance policy includes Trustee indemnity insurance.

No remuneration was paid to any Trustee or connected person during the year (2024/25: nil)

5. Donations

During the year the Trust received a total of £5,569 in donations of which £4,000 is restricted to the Appin Rainforest Regeneration Project.

The sum of £1,569 was received through unrestricted donations including £1,118 from a private legacy. The legacy donation has been allocated to the Projects budget.

6. Grants Received

During the year the Trust received a total of £196,234 of grant income, of which £194,845 was restricted as shown below.

<u>Project</u>	<u>Funder</u>	<u>£</u>
Strengthening Community	Scottish Government / DTAS	55,025
Rainforest Regeneration	NatureScot / Scott. Forestry	128,715
Health & Wellbeing Programme	Argyll & Bute Council	9,805
Community Transport	Argyll & Bute Council	1,300
<u>Total</u>		<u>194,845</u>

Unrestricted grant of £1,389 was received from the Scottish Government's Network Support Grant. This funding has been applied to the community transport project.

7. Income from Charitable Activities

During the year the Trust generated £6,321 of receipts from charitable activities. This income was mainly generated from community transport fares £2,940 and trading activities £2,534. The remaining £480 was generated through reimbursements for costs associated with website management and boathouse management.

8. Other Income

Interest received on our 35-day the Savings Account during the reporting period was £2,519.

9. Cost of charitable activities

			2025/26	2024/25
Project	Unrestricted Funds	Restricted Funds	Total Funds	Total Funds
Strengthening Community	-	43,992	43,992	34,669
Rainforest Regeneration	-	123,958	123,959	44,863
Community Trading	1,397	-	1,397	1,744
Community Transport	10,078	-	10,078	11,765
Health & Wellbeing Programme	324	1,734	2,058	5,406
Appin Tourism	-	-	-	8,435
Playpark	-	390	390	780
Community Garden	-	-	-	154
Website / Communications	472	200	672	646
Boathouse	280	2,727	3,007	1,280
Administration	660	-	660	1,022
Insurance*	631	-	631	559
Other	-	-	-	-
Total Cost	13,844	173,001	186,844	111,323

Insurance* Figure excludes insurance related to i) the community transport scheme and ii) the boathouse. These policies are held separately and included in operating costs for those projects.

10. Governance costs

			2025/26	2024/25
	Unrestricted Funds £	Restricted Funds £	Total Funds £	Total Funds £
Independent examiner's fee	384	-	384	732*
Total	384	-	384	732

* includes costs for two financial years 2022/23 and 2023/24

In addition the charity paid a total of £318 (2025 £444) for the provision of payroll processing services by Simmers & Co.

11. Liabilities

HMRC payments were due quarterly to end June, September, December and March. However, due to the increased level of salary payments over the 4th quarter ACDT became liable to pay HMRC monthly with effect from Month 10. As at 31st January 2026 there was no liability as Month 10 amount due was paid on 30/01/26.

ACDT operates a NEST pension scheme for those staff who wish to participate. Payments are due in the middle of the month following payment of salary. As at 31st January 2026 the sum of £363 represents a liability to be discharged in February 2026.

Fees due to Simmers & Co for independent examination of the 2005/26 accounts will be due and are estimated at £400

12. Asset Valuation

The community transport vehicle has been revalued to reflect depreciation at 33% p.a. on the basic vehicle price plus full depreciation in year 1 of wheelchair access modifications and other purchase costs. The wheelchair modification reduces the resale value of the vehicle.

Equipment for the rainforest project has been depreciated at 33% for vehicles and 20% for plant, both on the reducing balance method.