



East Loch Lomond Community Trust (SCIO)  
SCO46891

Annual Report & Financial Statement  
Year ending 31 October 2025

## East Loch Lomond Community Trust SCO46891 - Year end, 31 October 2025

East Loch Lomond Community Trust SCIO (ELLCT)

### **Charity Number**

SCO46891

### **Address**

Conic View Cottage  
Balmaha  
G63 0JQ

Telephone: 01360870248

Email: [secretary@ellct.scot](mailto:secretary@ellct.scot)

Web: [www.ellct.scot](http://www.ellct.scot)

Facebook: <https://www.facebook.com/groups/ELLCT/>

### **Trustees**

Walter McAllister - Chair

Margaret McDonald - Secretary

David Fraser - Treasurer

Arthur Hannan

Sandy Fraser

Maureen Saunders

Louise Doherty

Jennifer Dodd

# East Loch Lomond Community Trust SCO46891 - Year end, 31 October 2025

## **Constitution**

The Charity is a two tier Scottish Charitable Incorporated Organisation (an SCIO) registered on 11 October 2016 and governed by constitution.

## **Organisational Structure**

The structure of the organisation consists of:

the MEMBERS - who have the right to attend members' meetings (including any annual general meeting)  
the BOARD (CHARITY TRUSTEES) - who hold regular meetings, and generally control the activities of the organisation; for example, the board is responsible for monitoring and controlling the financial position of the organisation. There must be a minimum of three and a maximum of eight trustees.

## **Membership**

Membership is open to any individual aged 16 or over who live or work in the designated 'Area of Benefit'.

## **Charitable purposes**

The organisation's purposes are:

- To advance the range of social, fitness and leisure opportunities available to the local and wider communities;
- To advance citizenship through volunteering opportunities and environmental improvement by managing recreational facility;
- To promote the conservation, protection and improvement of the physical and natural environment;
- To advance arts, heritage, culture and heritage including lifelong learning.

## **Objectives and activities**

The organisation will promote its activities and deliver initiatives to people within the 'Area of Benefit' comprising the communities of Milton of Buchanan, Buchanan Smithy, Balmaha, and Rowardennan. These will be the organisations beneficiaries.

We continue to work with Rural Stirling Housing Association and Communities Housing Trust to develop the affordable housing site in Balmaha.

The ELLCT is a stakeholder in the development of the Balmaha masterplan working with the consultant appointed by Loch Lomond and Trossachs National Park (LLTNP) to improve visitor experience and enhance local experience and the East Loch Lomond Visitor Management group chaired by LLTNP.

Asset Transfer Request (ATR) for Balmaha car park - Stirling Council's decision has now been appealed and is with the Scottish Government to determine.

Other activities include working with Stirling Council and Loch Lomond and Trossachs National Park to improve local infrastructure.

## **Financial Review**

During this period, the organisation had an income of £17 272 generated from grants including grants for other local non-constituted groups. The organisation expenses during this period were maintaining the website, populating social media and legal fees.

## **Future**

The organisation will take ownership of four homes for key workers.

The organisation is continuing to pursue the asset transfer request for the local carpark into community ownership. The ELLCT has been leading work on finalising our community's Local Place Plan and this work should be completed by our next report.

This report was approved by the trustees and signed on their behalf by:



Margaret McDonald, Secretary  
15/7/26

## **Statement of Receipts and Payments**

# East Loch Lomond Community Trust SCO46891 - Year end, 31 October 2025

## Year ended 31 October 2025

Notes to the accounts - for the year ended 31 October 2025

### 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 and purpose of funds

- Grants from Buchanan Community Hydro Fund of £9 057 are restricted funds for use specifically for the purposes granted for community groups; Buchanan Church Heritage Trust; Community Well-being Group as well as the ELLCT.
- Grants from Development Trusts Association Scotland are restricted funds for professional fees in relation to the Asset Transfer Request appeal.

### 3 Organisational expenses and costs

- Web domain and hosting are additional costs.
- Another expenses include hall hire for meetings and Public Liability Insurance for the community owned land.

## APPENDIX 3



| Independent examiner's report on the accounts                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | v2                        |                   |                 |         |      |                 |  |  |     |       |      |  |     |       |      |    |          |      |    |    |         |      |
|-----------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------|-------------------|-----------------|---------|------|-----------------|--|--|-----|-------|------|--|-----|-------|------|----|----------|------|----|----|---------|------|
| <b>Report to the trustees/members of</b>                        | Charity name East Loch Lomond Community Trust                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                           |                   |                 |         |      |                 |  |  |     |       |      |  |     |       |      |    |          |      |    |    |         |      |
| <b>Registered charity number</b>                                | SC046891                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                           |                   |                 |         |      |                 |  |  |     |       |      |  |     |       |      |    |          |      |    |    |         |      |
| <b>On the accounts of the charity for the period</b>            | <table border="1"> <thead> <tr> <th colspan="3">Period start date</th> <th></th> <th colspan="3">Period end date</th> </tr> <tr> <th>Day</th> <th>Month</th> <th>Year</th> <th></th> <th>Day</th> <th>Month</th> <th>Year</th> </tr> </thead> <tbody> <tr> <td>01</td> <td>November</td> <td>2024</td> <td>to</td> <td>31</td> <td>October</td> <td>2025</td> </tr> </tbody> </table>                                                                                                                                                                                                                                                                                                                                                                           |                           | Period start date |                 |         |      | Period end date |  |  | Day | Month | Year |  | Day | Month | Year | 01 | November | 2024 | to | 31 | October | 2025 |
| Period start date                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                           |                   | Period end date |         |      |                 |  |  |     |       |      |  |     |       |      |    |          |      |    |    |         |      |
| Day                                                             | Month                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Year                      |                   | Day             | Month   | Year |                 |  |  |     |       |      |  |     |       |      |    |          |      |    |    |         |      |
| 01                                                              | November                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 2024                      | to                | 31              | October | 2025 |                 |  |  |     |       |      |  |     |       |      |    |          |      |    |    |         |      |
| <b>Set out on pages</b>                                         | (remember to include the page numbers of additional sheets)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                           |                   |                 |         |      |                 |  |  |     |       |      |  |     |       |      |    |          |      |    |    |         |      |
| <b>Respective responsibilities of trustees and examiner</b>     | 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.                                                                                                                                                                                                                         |                           |                   |                 |         |      |                 |  |  |     |       |      |  |     |       |      |    |          |      |    |    |         |      |
| <b>Basis of independent examiner's statement</b>                | 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.                                                                                                                                                                    |                           |                   |                 |         |      |                 |  |  |     |       |      |  |     |       |      |    |          |      |    |    |         |      |
| <b>Independent examiner's statement</b>                         | <p>In the course of my examination, no matter has come to my attention</p> <ol style="list-style-type: none"> <li>which gives me reasonable cause to believe that in any material respect the requirements: <ul style="list-style-type: none"> <li>to keep accounting records in accordance with section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and</li> <li>to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations</li> </ul> </li> </ol> <p>have not been met, or</p> <ol style="list-style-type: none"> <li>to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.</li> </ol> |                           |                   |                 |         |      |                 |  |  |     |       |      |  |     |       |      |    |          |      |    |    |         |      |
| <b>Signed**:</b>                                                | Gillian Caughey                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | <b>Date:</b> 13 July 2026 |                   |                 |         |      |                 |  |  |     |       |      |  |     |       |      |    |          |      |    |    |         |      |
| <b>Name:</b>                                                    | Gillian Caughey, CA                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                           |                   |                 |         |      |                 |  |  |     |       |      |  |     |       |      |    |          |      |    |    |         |      |
| <b>Relevant professional qualification(s) or body (if any):</b> | Chartered Accountant, ICAS                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                           |                   |                 |         |      |                 |  |  |     |       |      |  |     |       |      |    |          |      |    |    |         |      |
| <b>Address:</b>                                                 | c/o Fearless Financials Limited                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                           |                   |                 |         |      |                 |  |  |     |       |      |  |     |       |      |    |          |      |    |    |         |      |
|                                                                 | 674 Pollokshaws Road                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                           |                   |                 |         |      |                 |  |  |     |       |      |  |     |       |      |    |          |      |    |    |         |      |
|                                                                 | Glasgow                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                           |                   |                 |         |      |                 |  |  |     |       |      |  |     |       |      |    |          |      |    |    |         |      |
|                                                                 | G41 2QE                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                           |                   |                 |         |      |                 |  |  |     |       |      |  |     |       |      |    |          |      |    |    |         |      |

\*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

# East Loch Lomond Community Trust SCO46891 - Year end, 31 October 2025

## Independent Examiner's Report to the Trustees of East Loch Lomond Community Trust



### Receipts and payments accounts

| For the period from | 01-Nov-24 |          |      | to | 31/10/25 |         |      |
|---------------------|-----------|----------|------|----|----------|---------|------|
|                     | Day       | Month    | Year |    | Day      | Month   | Year |
|                     | 01        | November | 2024 |    | 31       | October | 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                                                     |                    |                  |                            |                           | -                          | -                       |
| Legacies                                                      |                    |                  |                            |                           | -                          |                         |
| Grants                                                        |                    | 16,557           |                            |                           | 16,557                     | 11,922                  |
| 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               | 453                | -                |                            |                           | 453                        | 5,350                   |
|                                                               |                    |                  |                            |                           | -                          |                         |
| <b>A1 Sub total</b>                                           | <b>453</b>         | <b>16,557</b>    | <b>-</b>                   | <b>-</b>                  | <b>17,010</b>              | <b>17,272</b>           |
| <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>-</b>           | <b>-</b>         | <b>-</b>                   | <b>-</b>                  | <b>-</b>                   | <b>-</b>                |
| <b>Total receipts</b>                                         | <b>453</b>         | <b>16,557</b>    | <b>-</b>                   | <b>-</b>                  | <b>17,010</b>              | <b>17,272</b>           |
| <b>A3 Payments</b>                                            |                    |                  |                            |                           |                            |                         |
| Expenses for fundraising activities                           |                    |                  |                            |                           | -                          |                         |
| Gross trading payments                                        |                    |                  |                            |                           | -                          |                         |
| Investment management costs                                   |                    |                  |                            |                           | -                          |                         |
| Payments relating directly to charitable activities           | 716                | 21,921           |                            |                           | 22,637                     | 7,563                   |
| Grants and donations                                          |                    |                  |                            |                           | -                          |                         |
| Governance costs:                                             |                    |                  |                            |                           | -                          |                         |
| Audit / independent examination                               | 150                |                  |                            |                           | 150                        |                         |
| Preparation of annual accounts                                | 150                |                  |                            |                           | 150                        |                         |
| Legal costs                                                   |                    |                  |                            |                           | -                          |                         |
| Other                                                         |                    |                  |                            |                           | -                          |                         |
|                                                               |                    |                  |                            |                           | -                          |                         |
| <b>A3 Sub total</b>                                           | <b>1,016</b>       | <b>21,921</b>    | <b>-</b>                   | <b>-</b>                  | <b>22,937</b>              | <b>7,563</b>            |
| <b>A4 Payments relating to asset and investment movements</b> |                    |                  |                            |                           |                            |                         |
| Purchases of fixed assets                                     |                    |                  |                            |                           | -                          |                         |
| Purchase of investments                                       |                    |                  |                            |                           | -                          |                         |
| <b>A4 Sub total</b>                                           | <b>-</b>           | <b>-</b>         | <b>-</b>                   | <b>-</b>                  | <b>-</b>                   | <b>-</b>                |
| <b>Total payments</b>                                         | <b>1,016</b>       | <b>21,921</b>    | <b>-</b>                   | <b>-</b>                  | <b>22,937</b>              | <b>7,563</b>            |
| <b>Net receipts / (payments)</b>                              | <b>( 563)</b>      | <b>( 5,364)</b>  | <b>-</b>                   | <b>-</b>                  | <b>( 5,927)</b>            | <b>9,709</b>            |
| <b>A5 Transfers to / (from) funds</b>                         |                    |                  |                            |                           | -                          |                         |
| <b>Surplus / (deficit) for year</b>                           | <b>( 563)</b>      | <b>( 5,364)</b>  | <b>-</b>                   | <b>-</b>                  | <b>( 5,927)</b>            | <b>9,709</b>            |