

Ballachulish Community Association

Scottish Charity Number SC023308

Receipts and Payments Accounts

For the year ended 4th February 2026

Independent examiner's report to the trustees on the unaudited accounts of Ballachulish Community Association.

I report on the accounts of the Charity for the year ended 4th February 2026 which are set out on pages 3 to 6.

Respective responsibilities of trustee and independent 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) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the 2006 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.

My examination is carried out in accordance with Regulation 11 of the 2006 Accounts Regulations. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In the course of my examination, no matter has come to my attention:

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
- * 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.

Marie McMillan

Marie McMillan Cert Acct (Open)
Date: - 14th August 2026
Finance Manager
Voluntary Action Lochaber
An Drochaid, Claggan Road
Fort William
PH33 6PH



Ballachulish Community Association
Receipts and Payments Accounts
For the year ended 4th February 2026
Scottish Charity Number SC023308

		Year to 2026 Unrestricted £	Year to 2026 Restricted £	Year to 2026 Total £	Year to 2025 Total £
Receipts	Note				
Grants, Donations, Loans					
Grants	4	-	13,950	13,950	-
Donations	5	1,037	783	1,820	1,220
Bank interest received		-	-	-	-
Fund Raising Activities					
Hall Event Income		4,669	250	4,919	3,722
External Entertainment Income		3,919	-	3,919	1,114
Slatest Advertising		-	1,630	1,630	1,638
Calendars		2,617	-	2,617	1,847
Christmas Cards		346	-	346	-
Ballachulish 25		-	7,905	7,905	52
Misc Income		3,747	-	3,747	2,732
Charitable Activities					-
Hall Hires		19,575	-	19,575	18,594
Other Income					-
Loan for Fire Doors - The Energy Savings Trust	4a	-	4,650	4,650	-
Total Receipts		35,909	29,168	65,077	30,919
Payments					
Charitable Activities					
Cleaning		914	-	914	1,099
Heating & Lighting		8,650	-	8,650	8,523
Broadband		382	-	382	-
Rates, Insurance & Licences		1,941	-	1,941	1,967
Repairs & Renewals		21,295	18,600	39,895	2,810
Sundries		4,593	-	4,593	3,010
Food Bank & Wellbeing		-	405	405	889
Slatest Expenses		-	2,146	2,146	1,409
Ballachulish 25		-	3,081	3,081	2,244
Children's Christmas Party		-	250	250	250
Purchases		-	1,487	1,487	-
Sum-up Charges		88	-	88	-
Loan Repayments		294	-	294	-
Governance Costs					
Independent Examination	7	150	-	150	150
Total Payments		38,306	25,970	64,276	22,351
Surplus/(Deficit) for the year before transfers		(2,398)	3,199	801	8,568
Transfers between funds	6	1,800	(1,800)	-	-
Surplus/(Deficit) for the year		(598)	1,399	801	8,568

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 For the year ended 4th February 2026
 Scottish Charity Number SC023308

	Year to 2026 Unrestricted £	Year to 2026 Restricted £	Year to 2026 Total £	Year to 2025 Total £
Statement of Balances - as at 4th February 2026				
Opening cash at bank and in hand	53,213	6,677	59,891	51,323
Add Income	35,909	29,168	65,077	30,919
	89,122	35,846	124,968	82,242
Less Expenditure	38,306	25,970	64,276	22,351
Transfers	6 1,800	(1,800)	-	-
Closing cash at bank and in hand	52,616	8,076	60,692	59,891
Bank and Cash Balances				
Business Current Account	52,616	8,076	60,692	59,891
Outstanding Lodgements	-	-	-	-
Outstanding Cheques	-	-	-	-
Petty Cash	-	-	-	-
9 & 10	52,616	8,076	60,692	59,891

Signed on behalf of all Trustees:



Name: Ruth Sime
 Date: 13/8/2026

The notes on pages 5 to 6 form part of these financial statements

Ballachulish Community Association
Scottish Charity Number SC023308
Notes to the accounts
For the year ended 4th February 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 and 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. The trustees maintain a single unrestricted fund for the day-to-day running of the Charity.

Restricted funds may only be used for specific purposes. Restrictions arise when specified by the donor or when funds are raised for specific purposes.

3 Related party transactions

No remuneration was paid to the trustees or any connected persons during the year (2025: £NIL).

4 Grants

	Unrestricted Funds	Restricted Funds	Total 2026	Total 2025
The Energy Savings Trust (EST)	-	13,950	13,950	-
	-	13,950	13,950	-

4a Loans

	Unrestricted Funds	Restricted Funds	Total 2026	Total 2025
Loan for Fire Doors (EST)	-	4,650	4,650	-
	-	4,650	4,650	-

5 Donations

	Unrestricted Funds	Restricted Funds	Total 2026	Total 2025
Donations	1,037	783	1,820	1,220
	1,037	783	1,820	1,220

6 Transfers between funds

£1,800 was transferred from restricted funds to unrestricted funds as a contribution towards Hall electricity costs (2025: £1,400).

7 Governance Costs

	Unrestricted Funds	Restricted Funds	Total 2026	Total 2025
Independent Examination	150	-	150	150
	150	-	150	150

8 Volunteers

The trustees would like to record their thanks to all the volunteers who dedicate a significant amount of time for no remuneration to the charity.

9 Unrestricted Funds

	At 5th February 2025				At 4th February 2026
	Incoming	Outgoing	Transfers		
Unrestricted Funds	53,213	35,909	(38,306)	1,800	52,616
	53,213	35,909	(38,306)	1,800	52,616

10 Restricted Funds

	At 5th February 2025				At 4th February 2026
	Incoming	Outgoing	Transfers		
Food Bank & Wellbeing	5,917	783	(405)	(1,800)	4,495
Slatest - Newsletter	1,465	1,630	(2,146)	-	950
Hall Grant	1,488	-	(1,487)	-	1
Ballachulish 25	(2,193)	7,905	(3,081)	-	2,631
Children's Christmas Party	-	250	(250)	-	-
Fire Doors (EST)	-	18,600	(18,600)	-	-
	6,677	29,168	(25,970)	(1,800)	8,076

At 4th
February
2026

11 Liabilities

The Energy Savings Trust Loan *	4,356
	4,356

* Loan Amount £4,650 less repayments of £294

BCA has had another busy year in terms of the village hall, but also with other associated activities, Wellbeing, the Slatest, Ballachulish 2025 and Resilience.

Starting with the hall, it's been busier than the previous year with local people from baby to OAP and from Ballachulish to a much wider area, using the hall for Playgroup, cubs and scouts, brownies, shinty, Zumba, yoga, whist, bridge and Blokey Brew. We've had parties, weddings and funerals, music and drama and a spiritualist. We had a successful Christmas Market with Santa Claus and Santa Paws and again organised a Lantern Parade, fireworks and family ceilidh at New Year. External bookings are mainly vaccination clinics. We've also benefitted financially from weekend groups of students and RAF Mountain Rescue during the winter. We plan to move towards an online booking system during 2026.

From an expenditure viewpoint, we undertook some major investments in 2025-26. With a grant and loan, we replaced the fire doors and from hall funds, we replaced our 14 year old heat pump (Thank you KS Refrigeration) and refurbished the hall floor which was much needed. Our electricity bills are still excessive but at least the hall is warm. We're looking at energy efficiency but suspect, not much can be done without significant investment. Our big problem is the ongoing problems with the roof which needs a complete overhaul and requires significant grant funding. The treasurer will say more in her report.

BCA takes responsibility for Wellbeing and the Wellbeing Shed and we're grateful to around 25 people who make this happen. The Coop provides us with foodshare which is collected every evening and this is augmented once a week with foodshare from Fort William. We also distribute frozen food at open sessions throughout the year. We must prevent over 1500 crates of food from going into landfill each year. It is very much about #stoppingfoodwaste#. A big thank you to all the people who collect foodshare, man the freezer session, open and shut the Wellbeing shed and attempt to keep it tidy. It's a great legacy from Covid.

The Slatest is an accepted part of village life and funded through BCA. A big thank you to Rob for compiling and editing it, Sheila for proof reading and organising distribution and to the local businesses whose advertising supports printing costs.

BCA took the lead in Ballachulish 2025. We were disappointed that the Glenachulish car ferry did not come down after protracted negotiations but still had memorable events – a Gala and Street Parties, two exhibitions and cruises on the Novo Spera and Loch Leven. We also sold merchandise to commemorate Ballachulish 2025.

When Storm Amy hit us in early October, there was no electricity for nearly 12 hours. Hall trustees and other helpers at the hall quickly organised hot drinks and food, a place to meet

and preparations were in place for home deliveries when the power came back on. As a result, a “light” resilience plan is now in place covering how the hall can deliver help to people should there be a similar emergency. It is not a plan for major disasters.

It’s all very positive and a lot has been achieved in 2025-26 in our role as a community hall with a wider remit. We could do more but we need more volunteers to achieve this, a lot more volunteers if we really want to expand what we currently do.

I’d like to extend a big thank you to all the people who support the hall, hall users, tradespeople, volunteers, associate members and trustees. Your input is very much appreciated.

Jo Watt

Chairperson