

Barcaldine Community Association

Charity Reg No – SC037160

Company No – SC295774

**Unaudited Financial Statements
for the year ended
31 October 2025**



Simmers & Co
Chartered Accountants
OBAN

Barcaldine Community Association

Company Limited by Guarantee

Financial Statements

Year ended 31 October 2025

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Barcaldine Community Association

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report)

Year ended 31 October 2025

The trustees, who are also the directors for the purposes of company law, present their report and the unaudited financial statements of the charity for the year ended 31 October 2025.

Reference and administrative details

Registered charity name Barcaldine Community Association

Charity registration number SC037160

Company registration number SC295774

Principal office and registered office
Woodlands
Barcaldine
By Oban
PA37 1SG

The trustees

Mr A Baines
Mr D MacKenzie
Mr D Fontaine

Company secretary Mr D Fontaine

Independent examiner David McGregor C A
Albany Chambers
Albany Street
Oban
Argyll
PA34 4AL

Barcaldine Community Association

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) (continued)

Year ended 31 October 2025

Structure, governance and management

Barcaldine Community Association incorporated on 18th January 2006 is a company limited by guarantee with no share capital and is registered as a Scottish Charity with H M Revenue & Customs. It is governed by its memorandum and articles of association, Charity Number SC037160, Company Number SC295774.

Organisation

The day-to-day operations of the company are run under the supervision of the directors.

Investment Powers

Under the memorandum and articles of association, the company has the power to make any investments which the directors see fit.

Risk Management

The directors have assessed the major risks to which the company is exposed, in particular those related to the operations and finance of the company and are satisfied that the systems are in place to mitigate the exposure to the major risks.

Reserves Policy

To set aside sufficient funds to carry out the objects of the company.

Directors & Trustees

The trustees of this company/charity are its directors and throughout the period are collectively referred to as directors.

Objectives and activities

Objects of the Company

The company objective is to operate for the benefit of the public and without prejudice to that generality for the residents of Barcaldine and vicinity: -

- a) To promote the benefit of the inhabitants of Barcaldine and its environs without distinction of sex, sexuality, political, religious or other opinions by associating the local statutory authorities, voluntary organisations and inhabitants in a common effort to advance education and to provide facilities, or assist in the provision of facilities, in the interests of social welfare for recreation and other leisure-time occupation so that their conditions of life may be improved.
- b) To advance education among the public and the said residents, particularly among children young persons and the unemployed.
- c) To promote the welfare of the aged or infirm by the provision or assistance with the provision of sheltered or other accommodation, facilities or care for the benefit of those who by reason of infirmity are unable to support themselves and are in necessitous circumstances.

Barcaldine Community Association

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) (continued)

Year ended 31 October 2025

Strategic report

The following sections for achievements and performance and financial review form the strategic report of the charity.

Achievements and performance

2024-25 was a quiet year in financial terms. We were, however, active in the community. BCA equipment was used by community members for events and meetings on several occasions. We also began consultation on the acquisition of an area of forestry for community use and a sub-group was set up to engage in discussion with Forestry and Land Scotland. The initial area chosen for consideration was, after some discussion, felt to be unsuitable due to the presence of invasive species such as Rhododendron and Japanese knotweed; the presence of these would involve a legal responsibility to control and eradicate them that would be beyond the resources of a small community group.

Financial review

In the year, the charity made a deficit on unrestricted funds of £519 (2024 - £154) and a deficit on restricted funds of £Nil (2024 - deficit £nil). At the 31 October 2025, after transfers, the levels of reserves were £3,018 unrestricted (2024 - £3,537) and £nil restricted (2024 - £nil).

Plans for future periods

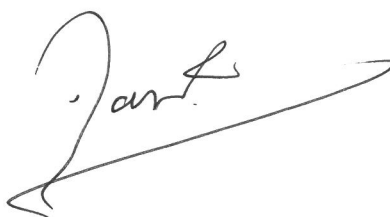
Going forward we are working to identify an area of forestry that is free of these issues but will still be of value for community use, and we have already had discussions with Forestry and Land Scotland to this effect. We also aim to expand the range of equipment and facilities that we hold for community use, as these have been widely used in recent years.

The trustees' annual report and the strategic report were approved on 11 August 2026 and signed on behalf of the board of trustees by:

Mr A Baines
Trustee



Mr D Fontaine
Charity Secretary



Barcaldine Community Association

Company Limited by Guarantee

Independent Examiner's Report to the Trustees of Barcaldine Community Association

Year ended 31 October 2025

I report to the trustees on my examination of the financial statements of Barcaldine Community Association ('the charity') for the year ended 31 October 2025.

Responsibilities and basis of report

As the trustees of the company (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities and Trustee Investment (Scotland) Act 2005 ('the 2005 Act'), the Charities Accounts (Scotland) Regulations 2006 (as amended) and the Companies Act 2006 ('the 2006 Act'). You are satisfied that the accounts of the company are not required by charity or company law to be audited and have chosen instead to have an independent examination.

Having satisfied myself that the accounts of the company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charity's accounts carried out under section 44(1)(c) of the 2005 Act. In carrying out my examination I have followed the requirements of Regulation 11 of the Charities Accounts (Scotland) Regulations 2006 (as amended).

Independent examiner's statement

Since the charity is required by company law to prepare its accounts on an accruals basis and is registered as a charity in Scotland your examiner must be a member of a body listed in Regulation 11(2) of the Charities Accounts (Scotland) Regulations 2006 (as amended). I can confirm that I am qualified to undertake the examination because I am a registered member of ICAS which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act, section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations; or
2. the financial statements do not accord with those records or with the accounting requirements of Regulation 8 of the Charities Accounts (Scotland) Regulations 2006; or
3. the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
4. the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

Barcaldine Community Association

Company Limited by Guarantee

**Independent Examiner's Report to the Trustees of Barcaldine Community Association
(continued)**

Year ended 31 October 2025

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

A handwritten signature in black ink, consisting of a large, stylized 'D' followed by a long, horizontal, slightly wavy line.

David McGregor C A

Independent Examiner

Albany Chambers

Albany Street

Oban

Argyll

PA34 4AL

Barcaldine Community Association
Company Limited by Guarantee
Statement of Financial Activities
(including income and expenditure account)

Year ended 31 October 2025

	Note	Unrestricted funds £	2025 Total funds £	2024 Total funds £
Income and endowments				
Donations and legacies	5	–	–	500
Investment income	6	28	28	46
Total income		<u>28</u>	<u>28</u>	<u>546</u>
Expenditure				
Expenditure on raising funds:				
Costs of raising donations and legacies	7	84	84	116
Expenditure on charitable activities	8,9	463	463	584
Total expenditure		<u>547</u>	<u>547</u>	<u>700</u>
Net expenditure and net movement in funds		<u>(519)</u>	<u>(519)</u>	<u>(154)</u>
Reconciliation of funds				
Total funds brought forward		3,537	3,537	3,691
Total funds carried forward		<u>3,018</u>	<u>3,018</u>	<u>3,537</u>

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

The notes on pages 8 to 13 form part of these financial statements.

Barcaldine Community Association

Company Limited by Guarantee

Statement of Financial Position

31 October 2025

	Note	2025 £	2024 £
Fixed assets			
Tangible fixed assets	14	659	859
Current assets			
Cash at bank and in hand		2,635	3,219
Creditors: amounts falling due within one year	15	276	541
Net current assets		2,359	2,678
Total assets less current liabilities		3,018	3,537
Net assets		3,018	3,537
Funds of the charity			
Unrestricted funds		3,018	3,537
Total charity funds	16	3,018	3,537

For the year ending 31 October 2025 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476;
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

These financial statements were approved by the board of trustees and authorised for issue on 11 August 2026, and are signed on behalf of the board by:



Mr A Baines
Trustee

The notes on pages 8 to 13 form part of these financial statements.

Barcaldine Community Association

Company Limited by Guarantee

Notes to the Financial Statements

Year ended 31 October 2025

1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in Scotland and a registered charity in Scotland. The address of the registered office is Woodlands, Barcaldine, By Oban, PA37 1SG.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Companies Act 2006.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Disclosure exemptions

The entity satisfies the criteria of being a qualifying entity as defined in FRS 102. As such, advantage has been taken of the following disclosure exemptions available under paragraph 1.12 of FRS 102:

- (a) No cash flow statement has been presented for the company.
- (b) Disclosures in respect of financial instruments have not been presented.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Barcaldine Community Association

Company Limited by Guarantee

Notes to the Financial Statements (*continued*)

Year ended 31 October 2025

3. Accounting policies (*continued*)

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal and fall into one of two sub-classes: restricted income funds or endowment funds.

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Barcaldine Community Association

Company Limited by Guarantee

Notes to the Financial Statements (*continued*)

Year ended 31 October 2025

3. Accounting policies (*continued*)

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible assets

All fixed assets are initially recorded at cost.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

- 15% reducing balance

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

Barcaldine Community Association

Company Limited by Guarantee

Notes to the Financial Statements (*continued*)

Year ended 31 October 2025

4. Limited by guarantee

The liability of each member is limited to £1 in the event of the company being wound up.

5. Donations and legacies

	Unrestricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Total Funds 2024 £
Donations				
Donations	–	–	500	500
	<u>–</u>	<u>–</u>	<u>500</u>	<u>500</u>

6. Investment income

	Unrestricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Total Funds 2024 £
Bank interest received	28	28	46	46
	<u>28</u>	<u>28</u>	<u>46</u>	<u>46</u>

7. Costs of raising donations and legacies

	Unrestricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Total Funds 2024 £
Costs of raising donations and legacies – Community support	84	84	116	116
	<u>84</u>	<u>84</u>	<u>116</u>	<u>116</u>

8. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Total Funds 2024 £
Community support	200	200	277	277
Support costs	263	263	307	307
	<u>463</u>	<u>463</u>	<u>584</u>	<u>584</u>

9. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Support costs £	Total funds 2025 £	Total fund 2024 £
Community support	200	–	200	277
Governance costs	–	263	263	307
	<u>200</u>	<u>263</u>	<u>463</u>	<u>584</u>

Barcaldine Community Association

Company Limited by Guarantee

Notes to the Financial Statements (*continued*)

Year ended 31 October 2025

10. Net expenditure

Net expenditure is stated after charging/(crediting):

	2025	2024
	£	£
Depreciation of tangible fixed assets	200	277

11. Independent examination fees

	2025	2024
	£	£
Fees payable to the independent examiner for: Independent examination of the financial statements	264	264

12. Staff costs

The average head count of employees during the year was Nil (2024: Nil).

No employee received employee benefits of more than £60,000 during the year (2024: Nil).

13. Trustee remuneration and expenses

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees.

14. Tangible fixed assets

	Equipment	Total
	£	£
Cost		
At 1 November 2024 and 31 October 2025	3,686	3,686
Depreciation		
At 1 November 2024	2,827	2,827
Charge for the year	200	200
At 31 October 2025	3,027	3,027
Carrying amount		
At 31 October 2025	659	659
At 31 October 2024	859	859

Barcaldine Community Association

Company Limited by Guarantee

Notes to the Financial Statements (*continued*)

Year ended 31 October 2025

15. Creditors: amounts falling due within one year

	2025	2024
	£	£
Accruals and deferred income	276	541
	<u><u> </u></u>	<u><u> </u></u>

16. Analysis of charitable funds

Unrestricted funds

	At 1 November 2024	Income £	Expenditure £	At 31 October 2025 £
General funds	3,537	28	(547)	3,018
	<u><u> </u></u>	<u><u> </u></u>	<u><u> </u></u>	<u><u> </u></u>

	At 1 November 2023	Income £	Expenditure £	At 31 October 2024 £
General funds	3,691	546	(700)	3,537
	<u><u> </u></u>	<u><u> </u></u>	<u><u> </u></u>	<u><u> </u></u>

17. Analysis of net assets between funds

	Unrestricted Funds £	Total Funds 2025 £
Tangible fixed assets	659	659
Current assets	2,635	2,635
Creditors less than 1 year	(276)	(276)
Net assets	<u><u>3,018</u></u>	<u><u>3,018</u></u>

	Unrestricted Funds £	Total Funds 2024 £
Tangible fixed assets	859	859
Current assets	3,219	3,219
Creditors less than 1 year	(541)	(541)
Net assets	<u><u>3,537</u></u>	<u><u>3,537</u></u>