REGISTERED COMPANY NUMBER: SC361990 (Scotland)
REGISTERED CHARITY NUMBER: SC40956

Report of the Trustees and

Unaudited Financial Statements for the Year Ended 31 March 2026

for

Christian Community
Action Support Team Highland
Trading as CCAST Highland

Mackay & Co
Chartered Accountants
Unit 8
Golspie Business Park
Golspie
Sutherland
KW10 6UB

Christian Community
Action Support Team Highland
Trading as CCAST Highland

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for the Year Ended 31 March 2026

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Christian Community
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Report of the Trustees
for the Year Ended 31 March 2026

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2026. The trustees have adopted the provisions of Accounting and Reporting by Charities: 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) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The Objects and Aims of CCAST Highland are set out below and can be found in our memorandums and Articles (Our governing documents) These are;

1. To enable a client group of vulnerable people, living within the Easter Ross and Sutherland areas to live independent lives, enabling them to sustain and maintain their existing tenancies within their local community. Clarification of 'vulnerability' may vary in each case from low level mild mental health issues resulting from but not peculiar to drug or alcohol dependency, to life style issues un related to drug & alcohol but yet still likely to put tenancies at risk.

2. To support the client group back into employment via identification of training needs or through voluntary work avenues.

3. To provide a Christian community support service addressing the needs of people of all faiths and of no faith.

OBJECTIVES AND ACTIVITIES

Significant activities

1. To employ a Christian Project Director to implement, develop the project and oversee the day to day affairs of the project in line with the Boards vision.

2. To provide a Housing support service that will accept referrals from other agencies to work with clients with housing support needs / threatened homelessness.

3. To offer benefit advice to those seeking to navigate the Universal Credit benefit system.

4. To identify with the client any 'Obstacles' to employment and to redefine employment opportunities. This may include re training in specific areas, or short term voluntary placements to rebuild confidence and self esteem, CV writing and computers to seek job vacancies.

5. To continue to run and develop the Mansfield Hub on the Mansfield Estate.

6. To provide addiction Recovery programmes within the area.

7. To continue to and extend the Food Bank resource with the Ross-shire and Sutherland areas. We are grateful to all the volunteers of the Foodbank who give up their time week after week to help those in desperate need through the cost of living crisis.

8. To create the Tain Community Larder for the area.

9. To continue to work with Green Pastures in the setting up of Hannah House in Tain This will become the main base for all of CCAST Highland work and provide accommodation to abused and vulnerable women within the area.

10. If necessary to create new services of support in response to needs which are identified through the ongoing work in the Community. These new support services will always be in keeping with our original objectives to support vulnerable people to maintain existing tenancies and live independent lives.

Report of the Trustees
for the Year Ended 31 March 2026

ACHIEVEMENTS AND PERFORMANCE

Charitable activities

This last financial year for the staff and Directors of CCAST Highland has been very mixed as we received some smaller grants but had had to start using more of our reserves. Set out below are some reflections of our achievements and performances over the last financial year.

1. The Food bank has continued to grow in numbers and the staff are very aware of the potential increases being felt with increasing fuel costs and proposed energy increases. We are now seeing more people on low incomes than ever before needing our assistance.

2. The Board were very grateful to the Project Director for all her efforts in trying to secure funds and for taking over the programmes currently being run.

3. The Chairman and the Project Director continue to undertake the role of fundraising for the Charity.

4. The Board have secured funding from the National Lottery Awards for All to continue a part time Mansfield Hub worker and appointed Mrs Katie Campbell in July 2023 on a one year contract.

5. On of the key achievements has been the creation of the Tain Community Larder which to date has been used by over 200 plus households and over £50,000 of food has been given away rather than destroyed.

6. We believe that the Mansfield Estate is no longer considered as being part of the Scottish index of multiple deprivation. This is a major step forward in the strengthening of the estate but is mainly due to more houses being built in the area. However, major issues still occur due to the Highland Councils lack of Emergency Homeless accommodation and the estate has this for the area.

7. The major impact has been the decision to review the Hannah House development for abused and vulnerable women with Green Pastures. The Project Director and Green Pasture co-ordinator for Scotland have been working behind the scenes on this but the running costs for this support appears to be the stumbling block.

FINANCIAL REVIEW

Financial position

This last financial year we have been blessed with funding from trusts like the Hope Trust, The Highland Council, The Awards for all Lottery fund, The Robertson Trust and Foundation Scotland to name a few. We continue to receive a regular grant from Blythswood Care Trust for which we are extremely grateful.

Our Bookkeeper Mrs Dawn Mackay continues to support the charity re day-to-day accounts and Mrs M McQuillian reports back to the Board at their meetings. The trustees are grateful to both for their hard work and commitment to the running of CCAST Highland.

The Budget was prepared by the Chairman, the Project Director and the Treasurer and agreed with the Board. This is reviewed every six months.

FINANCIAL REVIEW

Principal funding sources

Principal funding has been received from the generous support of the undernoted organisations:

Mr D MacDonnald via Foundation Scotland
Blythswood Care
The Highland Council including the Discretionary Ward Budget
Hope Trust
The National Lottery Awards for All
The Robertson Trust

The Board are also grateful to all the local partners especially the New Wine Church for their regular monthly support and the many other local organisations and individuals who support us.

Reserves policy

It is the aim of the Directors to follow the recommendations of OSCR and have one third of its running costs as reserves. The Directors are pleased to confirm that we have the right allocated funding in restricted funds.

Going concern

Confirmation that the trustees consider that the charity is a Going Concern and where financial sustainability is challenged, outline the measures being taken.

FUTURE PLANS

Our priorities for the financial year 2026/27 are;

1. Secure the funding for the Project Director's salary.

2. Ensure that the Core Funding is in place for the charity especially with the costs of living increases which are affecting us all.

3. Secure the funding for the Mansfield Hub worker

4. Secure additional funding to cover the Food Bank costs

5. Develop and expand the Hub centres programme

6. Secure the funding for the support worker for the women's project with Green Pastures

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Recruitment and appointment of new trustees

This is an ongoing item for the board. When looking for new board members, a skills audit is undertaken with the current board members to see what areas the charity requires additional support, for instance we are currently identifying a new board member with Human Resources experience. The board have a process for joining the board and regular training is undertaken with board staff and volunteers throughout the year.

Organisational structure

The Board meet bi monthly and have space for 8 Directors. We are still actively seeking a President for the charity.

The structure for CCAST Highland is set out below;

As per our constitution the Board of Directors is currently made up of eight volunteers from the local community. The Board in turn employ the following:

Project Director full time, who has responsibility for the 'day to day affairs of the charity' and who reports back to the Board at their meetings.

One member of the Board acts as the Line manager for the Project Director and meets with the Project Director for official line management sessions.

A part time book keeper who is line managed by the Project Director.

The Hub Co-ordinator for 16 hours per week is managed by the Project Director.

The Key volunteers Food Bank, Work clubs, and addictions programme have expenses paid to them for work undertaken on behalf of the charity like mileage.

General Volunteers who help with Food Bank and general Drop In sessions.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

SC361990 (Scotland)

Registered Charity number

SC40956

Registered office

St Duthus House
St Duthus Street
Tain
Ross shire
IV19 1AL

Christian Community
Action Support Team Highland
Trading as CCAST Highland

Report of the Trustees
for the Year Ended 31 March 2026

Trustees
Ms M Macleod
Mrs M L Mcquillan
G E Nutt
Mrs A J Nutt
F Macrae
A Macleod
P Connolly
Mrs D Brass

Company Secretary
Mrs A J Nutt

Independent Examiner
Mackay & Co
Chartered Accountants
Unit 8
Golspie Business Park
Golspie
Sutherland
KW10 6UB

Approved by order of the board of trustees on ..... and signed on its behalf by:

.....
Mrs A J Nutt - Secretary

Independent Examiner's Report to the Trustees of
Christian Community
Action Support Team Highland

I report on the accounts for the year ended 31 March 2026 set out on pages nine to nineteen.

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) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity's trustees consider that the audit requirement of Regulation 10(1)(a) to (c) 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 the independent examiner's report
My examination was 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 seeking explanations from you as 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 Report to the Trustees of
Christian Community
Action Support Team Highland

Independent examiner's statement
In connection with my examination, no matter has come to my attention :

(1) which gives me reasonable cause to believe that, in any material respect, the requirements

- to keep accounting records in accordance with Section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations; and
- to prepare accounts which accord with the accounting records and to comply with Regulation 8 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.

Marcus MacIver
The Institute of Chartered Accountants of Scotland

Mackay & Co
Chartered Accountants
Unit 8
Golspie Business Park
Golspie
Sutherland
KW10 6UB

Date: .....

Christian Community
Action Support Team Highland
Trading as CCAST Highland

Statement of Financial Activities
for the Year Ended 31 March 2026

	Notes	Unrestricted fund £	Restricted fund £	31.3.26 Total funds £	31.3.25 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	16,858	1,200	18,058	16,152
Charitable activities	5				
General		3,000	-	3,000	20,549
The Mansfield Hub		-	19,739	19,739	27,672
Project director		-	15,000	15,000	19,881
Food Bank		-	-	-	1,750
Other trading activities	3	-	-	-	358
Investment income	4	341	-	341	437
Total		20,199	35,939	56,138	86,799
EXPENDITURE ON					
Charitable activities					
General		26,094	2,633	28,727	39,110
The Mansfield Hub		-	16,629	16,629	22,045
Project director		-	31,756	31,756	17,646
Food Bank		608	-	608	1,750
Total		26,702	51,018	77,720	80,551
NET INCOME/(EXPENDITURE)		(6,503)	(15,079)	(21,582)	6,248
Transfers between funds	13	(26,372)	26,372	-	-
Net movement in funds		(32,875)	11,293	(21,582)	6,248
RECONCILIATION OF FUNDS					
Total funds brought forward		64,063	9,568	73,631	67,383
TOTAL FUNDS CARRIED FORWARD		31,188	20,861	52,049	73,631

The notes form part of these financial statements

Christian Community
Action Support Team Highland
Trading as CCAST Highland

Balance Sheet
31 March 2026

	Notes	Unrestricted fund £	Restricted fund £	31.3.26 Total funds £	31.3.25 Total funds £
FIXED ASSETS					
Tangible assets	11	8,244	-	8,244	12,356
CURRENT ASSETS					
Cash at bank		24,144	20,861	45,005	63,214
CREDITORS					
Amounts falling due within one year	12	(1,200)	-	(1,200)	(1,939)
NET CURRENT ASSETS		22,944	20,861	43,805	61,275
TOTAL ASSETS LESS CURRENT LIABILITIES		31,188	20,861	52,049	73,631
NET ASSETS		31,188	20,861	52,049	73,631
FUNDS	13				
Unrestricted funds				31,188	64,063
Restricted funds				20,861	9,568
TOTAL FUNDS				52,049	73,631

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2026.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2026 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

(a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and

(b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The notes form part of these financial statements

continued...

Balance Sheet - continued
31 March 2026

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

The financial statements were approved by the Board of Trustees and authorised for issue on ..... and were signed on its behalf by:

.....
A J Nutt - Trustee

1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: 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) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Income
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets
Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Plant and machinery	-	25% on reducing balance
Motor vehicles	-	33% on reducing balance
Computer equipment	-	33% on cost

Taxation
The charity is exempt from corporation tax on its charitable activities.

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

continued...

1. ACCOUNTING POLICIES - continued

Pension costs and other post-retirement benefits
The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

2. DONATIONS AND LEGACIES

	31.3.26	31.3.25
	£	£
Donations	18,058	16,152

3. OTHER TRADING ACTIVITIES

	31.3.26	31.3.25
	£	£
Fundraising events	-	358

4. INVESTMENT INCOME

	31.3.26	31.3.25
	£	£
Deposit account interest	341	437

5. INCOME FROM CHARITABLE ACTIVITIES

	Activity	31.3.26	31.3.25
		£	£
Grants	General	3,000	20,549
Grants	The Mansfield Hub	19,739	27,672
Grants	Project director	15,000	19,881
Grants	Food Bank	-	1,750
		37,739	69,852

Grants received, included in the above, are as follows:

	31.3.26	31.3.25
	£	£
Highland Council	-	20,933
Foundation Scotland	500	4,881
Hope Trust	2,500	-
St Finbarr's charity shop	-	1,500
Carried forward	3,000	27,314

continued...

5. INCOME FROM CHARITABLE ACTIVITIES - continued

	31.3.26	31.3.25
	£	£
Brought forward	3,000	27,314
North Highland Initiative	-	2,000
Robertson Trust	15,000	15,000
Drummond Miller Hope Trust	-	5,500
Lottery	19,739	19,788
Changeworks	-	250
	37,739	69,852

6. SUPPORT COSTS

	Finance	Governance costs	Totals
	£	£	£
General	155	1,204	1,359

7. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	31.3.26	31.3.25
	£	£
Depreciation - owned assets	4,112	6,075

8. TRUSTEES' REMUNERATION AND BENEFITS

	31.3.26	31.3.25
	£	£
Trustees' salaries	30,556	31,382
Trustees' pensions paid	1,200	1,200
	31,756	32,582

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2026 nor for the year ended 31 March 2025.

continued...

9. STAFF COSTS

The average monthly number of employees during the year was as follows:

	31.3.26	31.3.25
Management	1	1
Part-time project assistant	1	1
Part-time Hub worker	1	1
	3	3

No employees received emoluments in excess of £60,000.

10. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted fund £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	15,309	843	16,152
Charitable activities			
General	20,549	-	20,549
The Mansfield Hub	-	27,672	27,672
Project director	-	19,881	19,881
Food Bank	-	1,750	1,750
Other trading activities	-	358	358
Investment income	437	-	437
Total	36,295	50,504	86,799
EXPENDITURE ON			
Charitable activities			
General	39,110	-	39,110
The Mansfield Hub	-	22,045	22,045
Project director	-	17,646	17,646
Food Bank	-	1,750	1,750
Total	39,110	41,441	80,551
NET INCOME/(EXPENDITURE)	(2,815)	9,063	6,248
Transfers between funds	1,390	(1,390)	-
Net movement in funds	(1,425)	7,673	6,248

continued...

10. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted fund £	Restricted fund £	Total funds £
RECONCILIATION OF FUNDS			
Total funds brought forward	65,488	1,895	67,383
TOTAL FUNDS CARRIED FORWARD	64,063	9,568	73,631

11. TANGIBLE FIXED ASSETS

	Plant and machinery £	Motor vehicles £	Computer equipment £	Totals £
COST				
At 1 April 2025 and 31 March 2026	1,000	40,850	1,066	42,916
DEPRECIATION				
At 1 April 2025	924	28,570	1,066	30,560
Charge for year	19	4,093	-	4,112
At 31 March 2026	943	32,663	1,066	34,672
NET BOOK VALUE				
At 31 March 2026	57	8,187	-	8,244
At 31 March 2025	76	12,280	-	12,356

continued...

12. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.26	31.3.25
	£	£
Social security and other taxes	-	739
Accrued expenses	1,200	1,200
	1,200	1,939

13. MOVEMENT IN FUNDS

	At 1.4.25	Net movement in funds	Transfers between funds	At 31.3.26
	£	£	£	£
Unrestricted funds				
General fund	64,063	(6,503)	(26,372)	31,188
Restricted funds				
Restricted	9,568	(15,079)	26,372	20,861
TOTAL FUNDS	73,631	(21,582)	-	52,049

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	20,199	(26,702)	(6,503)
Restricted funds			
Restricted	35,939	(51,018)	(15,079)
TOTAL FUNDS	56,138	(77,720)	(21,582)

continued...

13. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.24	Net movement in funds	Transfers between funds	At 31.3.25
	£	£	£	£
Unrestricted fund	65,488	(2,815)	1,390	64,063
Restricted fund				
Restricted	1,895	9,063	(1,390)	9,568
TOTAL FUNDS	67,383	6,248	-	73,631

Comparative net movement in funds included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted fund	36,295	(39,110)	(2,815)
Restricted fund			
Restricted	50,504	(41,441)	9,063
TOTAL FUNDS	86,799	(80,551)	6,248

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.4.24	Net movement in funds	Transfers between funds	At 31.3.26
	£	£	£	£
Unrestricted fund	65,488	(9,318)	(24,982)	31,188
Restricted fund				
Restricted	1,895	(6,016)	24,982	20,861
TOTAL FUNDS	67,383	(15,334)	-	52,049

continued...

13. MOVEMENT IN FUNDS - continued

Net movement in funds included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted fund	56,494	(65,812)	(9,318)
Restricted fund			
Restricted	86,443	(92,459)	(6,016)
TOTAL FUNDS	142,937	(158,271)	(15,334)

The General Fund represents income and expenditure relating to the running of general activities in the fulfilment of the objectives of the charity.

The Restricted Fund represent grant income and the related expenditure relating to funded posts and other specific projects.

14. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2026.

Christian Community
Action Support Team Highland
Trading as CCAST Highland

Detailed Statement of Financial Activities
for the Year Ended 31 March 2026

	Unrestricted funds £	Restricted funds £	31.3.26 Total funds £	31.3.25 Total funds £
INCOME AND ENDOWMENTS				
Donations and legacies				
Donations	16,858	1,200	18,058	16,152
Other trading activities				
Fundraising events	-	-	-	358
Investment income				
Deposit account interest	341	-	341	437
Charitable activities				
Grants	3,000	34,739	37,739	69,852
Total incoming resources	20,199	35,939	56,138	86,799
EXPENDITURE				
Charitable activities				
Trustees' salaries	-	30,556	30,556	31,382
Trustees' pensions paid	-	1,200	1,200	1,200
Wages	-	14,040	14,040	16,118
Pensions	-	234	234	234
Insurance	1,637	-	1,637	1,578
Light and heat	3,065	-	3,065	2,339
Telephone	856	-	856	676
Office expenses	1,169	-	1,169	1,847
Sundries	1,304	-	1,304	756
Rent	5,040	2,612	7,652	7,781
Repairs and maintenance	1,133	-	1,133	353
Motor expenses	4,972	-	4,972	4,156
Professional fees	918	-	918	676
Advertising	529	-	529	370
Mansfield Hub running cost	-	2,376	2,376	3,323
Food Bank	608	-	608	139
Carried forward	21,231	51,018	72,249	72,928

Christian Community
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Trading as CCAST Highland

Detailed Statement of Financial Activities
for the Year Ended 31 March 2026

	Unrestricted funds £	Restricted funds £	31.3.26 Total funds £	31.3.25 Total funds £
Charitable activities				
Brought forward	21,231	51,018	72,249	72,928
Depreciation - plant & machinery	19	-	19	25
Depreciation - motor vehicles	4,093	-	4,093	6,050
	25,343	51,018	76,361	79,003
Support costs				
Finance				
Bank Charges	155	-	155	164
Governance costs				
Accountancy fees	1,204	-	1,204	1,384
Total resources expended	26,702	51,018	77,720	80,551
Net income	(6,503)	(15,079)	(21,582)	6,248