The Coach House Kilmuir Trust

Reports & Accounts

Financial Year Ending 31/03/2026

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Legal & Administrative Information

Charity Name:	The Coach House Kilmuir Trust
Charity Number:	SC029790
Charity Address:	The Coach House, Kilmuir Inverness IV1 3ZG
Trustees (2025/2026 financial year):	Revd Fr David Sutton Revd Preb Nick Helm - Chair Ms Angela Daye Ms Ishbel Smith Ms Julie Golding Revd Dr Ken Webb Barbara Chandler
Independent Examiner:	Mrs Jean Stott FCCA 8 Mill Place Tarland Aboyne AB34 4YG

Trustees' Report

Objects of the charity

to promote the advancement of religion and spirituality to promote religious harmony.

Summary of the charity's main activities and achievements

To further the above objects and vision, the charity's main activities and achievements were as follows:

To further the above objects and vision, the charity's main activities were as follows: The Coach House Kilmuir Trust (CHKT), along with its sister charity, the Society of Retreat Conductors (SRC), co-owns a residential centre on the north shore of the Moray Firth, several miles from the centre of Inverness. This centre comprises 'The Coach House', which provides accommodation for up to 12 people on retreat or similar activity, kitchen and dining facilities, comfortable lounge areas and a sanctuary space, and 'The Steadings Cottage', a recently developed three-bedroom house that provides accommodation for a residential staff member, and a small self-contained 'pod'. The two charities are responsible for the maintenance of the buildings. The CHKT is solely responsible for the running of this centre, providing a place of hospitality for individuals seeking well-being, spiritual resourcing and inner peace, and in this way meeting its objectives. It is normally open to all to attend retreats, workshops and day events. A programme ran up to the end of May 2025, offering events that enable the exploration and deepening of faith and spirituality through rest, reflection, prayer and recreation. Spiritual support and resources are offered. This enabled people to gain greater spiritual peace and an increased capacity for religious harmony and understanding. The feedback we have received continues to be positive. The programme was suspended and residential events paused from June 2025 in order to enable the Board to undertake a significant discerning process to find a sustainable way of operating into the future. This was precipitated by the resignation of the Co-ordinator at the end of December 2025 and the assistant Co-ordinator at the end of May 2025. The Board continued to make the Coach House available to the monthly Meditation group with the premises being managed by the Administrator. The Board's discernment process involved consultation with many who have been involved in the life of the Coach House, researching options and potential scenarios. This was undertaken through additional meetings, both online and residential. The July residential meeting saw the emergence of a positive way forward that was then developed through the second half of 2025, so that by the end of the year the Board were able to develop a communications strategy to share the way forward to interested parties with the expectation that the house would re-open in the Spring of 2026. Staffing & Volunteers The Board continue to recognise with much appreciation, the commitment, expertise and adaptability of the staff and volunteers whose efforts have enabled the Charity to offer hospitality and spiritual support to all who come. Assistant Co-ordinator, Lynne Darke concluded her employment at the end of May 2025. Nancy Billias has continued as part-time Administrator. The Assistant Co-ordinator and Administrator maintained the programme of retreats at the Coach House until the end of May 2025 when the Coach House suspended residential operations. Activities and Events The centre was open for individual guests to come on retreat for periods between March and the end of May. The development of the Steadings Cottage was finally completed. Significant work on the gardens was undertaken in the summer of 2025. The CHKT Charity has both a website, www.coachhousekilmuir.org and a Facebook page. In planning the activities, the Board have applied the guidance on public benefit issued by OSCR.

In planning the activities, the trustees have applied the guidance on public benefit issued by the Charity Commission.

Financial Review

Total funds held by the charity at 31 March 2026 stand at £92,016 , a net reduction of £21,101 on the previous year. This represents an operational loss of £13,501 from unrestricted funds, and expenditure from Restricted funds of £7,600. The operational loss was anticipated by the Board as a consequence of the decision to pause residential operations while undertaking the discernment process. The Restricted Funds reduced from £12,616 to £5,016 with the final payments made upon completion of the Steadings Cottage development. With unrestricted reserves of £87,000, the Board believes there are sufficient reserves to manage operational losses for several years. The commencement of a new model of operation in 2026 is anticipated to reduce the operational loss and return to surplus within two years.

Reserves Policy

The Board's reserves policy is to hold 50% of annual budgeted expenditure in the operational account. This amounts to approximately £23,000. With current unrestricted reserves of £87,000, the Board is satisfied that we hold adequate reserves to mitigate exposure to identified risks over the coming years.

Signature

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

Name	Revd Preb Nick Helm
Signature	
Date	17 October 2026

Independent Examiner's Report

I report to the trustees on my examination of the accounts of The Coach House Kilmuir Trust ('the charity') for the year ended 31/03/2026.

Responsibilities and Basis of Report

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. 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, and • 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.

Independent Examiner’s Details

Name:	Mrs Jean Stott FCCA
Address:	8 Mill Place Tarland Aboyne AB34 4YG

Name Jean Stott

Signature 

Date 2 /11/2026

Receipts & Payments Statement

	Unrestricted	Restricted	Total	Prior Year
Receipts				
Donations & Legacies				
Donations	3,724	0	3,724	18,190
Gift Aid	803	0	803	565
Grants	0	0	0	0
	4,527	0	4,527	18,755
Charitable Activities				
Consultation	0	0	0	0
Events	11,071	0	11,071	44,554
Use of Property	0	0	0	0
	11,071	0	11,071	44,554
Other Trading Activities				
Rental Income	5,200	0	5,200	0
	5,200	0	5,200	0
Investments				
Bank Interest	1,603	0	1,603	2,603
	1,603	0	1,603	2,603
Other Income				
Loans Received	0	0	0	0
Other Income	0	0	0	0
Sale of Fixed Assets	0	0	0	0
Sale of Investments	0	0	0	0
	0	0	0	0
Total receipts	22,401	0	22,401	65,912
Payments				
Charitable Activities				
Activities	2,775	0	2,775	6,838
Admin	1,055	0	1,055	1,111
Advertising	0	0	0	0
Bank Charges	55	0	55	200
Event Costs	0	0	0	0
Gifts Given	0	0	0	0
Governance Costs	1,070	0	1,070	435
Other Expenditure	2,311	0	2,311	1,156
Premises	17,305	7,599	24,905	29,015
Staff Costs	9,518	0	9,518	36,918
	34,089	7,599	41,688	75,673
Other				
Fixed Asset Purchases	1,813	0	1,813	750
Loans Repaid	0	0	0	0
Money Invested	0	0	0	0
	1,813	0	1,813	750
Total payments	35,902	7,599	43,501	76,423
Net Receipts / Payments (before transfers)	-13,501	-7,599	-21,100	-10,511
Fund Transfers In	0	0	0	0
Fund Transfers Out	0	0	0	0
Net Movement of Cash Funds	-13,501	-7,599	-21,100	-10,511
Total Cash Funds Brought Forward	100,501	12,616	113,117	123,628
Total Cash Funds Carried Forward	87,000	5,016	92,017	113,117
Represented By				
General (Unrestricted)	87,000	0	87,000	100,501
Restricted Fund (Restricted)	0	5,016	5,016	12,616

Asset & Liability Statement

Cash Assets

	Unrestricted	Restricted	Total	Prior Year
General (Unrestricted)	87,000	0	87,000	100,501
Restricted Fund (Restricted)	0	5,016	5,016	12,616
Cash Assets Total	87,000	5,016	92,017	113,117

Other Monetary Assets

	Notes	Unrestricted	Restricted	Total	Prior Year
Gift Aid		0	0	0	0
Stock		0	0	0	0
Other		0	0	0	0

Investment Assets

	Notes	Unrestricted	Restricted	Total	Prior Year
Property		0	0	0	0
Investment Accounts		0	0	0	0
Other		0	0	0	0

Fixed Assets

	Notes	Unrestricted	Restricted	Total	Prior Year
Land & Buildings		0	0	0	0
Music & PA Equipment		0	0	0	0
Computers & IT		0	0	0	0
Furniture		0	0	0	0
Motor Vehicles		0	0	0	0

Liabilities

	Notes	Unrestricted	Restricted	Total	Prior Year
Loans Outstanding		0	0	0	0
Pension Payment Owed		0	0	0	0
HMRC Payments Owed		0	0	0	0
Independent Examination Fee Due		0	0	0	0
Other		0	0	0	0

Signature

These accounts have been approved by the trustees, and are signed on their behalf by:

Name Revd Preb Nick Helm

Signature 

Date 17 October 2026

Notes to the Accounts

Accounting Policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

Transactions to Related Parties

There were no transactions related parties during the accounting period.

Movement of Funds

Fund Name	Opening Balance	Income	Expenditure	Fund Transfers	Closing Balance
Unrestricted					
General (Unrestricted)	100,501	22,401	35,902	0	87,000
TOTAL	100,501	22,401	35,902	0	87,000
Unrestricted Total	100,501	22,401	35,902	0	87,000
Restricted					
Restricted Fund (Restricted)	12,616	0	7,599	0	5,016
TOTAL	12,616	0	7,599	0	5,016
Restricted Total	12,616	0	7,599	0	5,016
TOTAL	113,117	22,401	43,501	0	92,017