



Office of the Scottish Charity Regulator

Trustees' Annual Report for the period							
Period start date				Period end date			
	Day	Month	Year		Day	Month	Year
From	01	JAN	2025	To	31	DEC	2025

Reference and administration details

Charity name
Other names charity is known by
Registered charity number
Charity's principal address

DORNOCH FIRTH GROUP SCIO
DFG
SC042553
CAYMAN LODGE
WESTER KINCARDINE HILL
ARDGAY
SUTHERLAND
Postcode IV24 3DJ

Names of the charity trustees on date of approval of Trustees' Annual Report

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Rev James Currall	Chair		
2	Rev Hilary Gardner	Treasurer		
3	Mr Charles Minall	Minute Secretary (but not charity Trustee)		
4	Mrs Alison Mackenzie	Trustee		
5	Rev Mary Stobo	Trustee		
6	Mrs Morag Macaskill	Trustee		
7	Mrs Patricia Geddes	Trustee		
8				
9				
10				
11				
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13				
14				
15				
16				
17				
18				

Reference and administration details

Names of all other charity trustees during the period, if any, (for example, those who resigned part way through the financial period)

Name	Dates acted if not for whole year

Structure, governance and management

Type of governing document

Dornoch Firth Group SCIO Constitution

Trustee recruitment and appointment

Charity trustees must be members of the DFG SCIO. They are nominated to serve by any other member of the SCIO and are elected annually at the AGM. Maximum number of trustees is 11 and minimum 3. Trustees stand down at the AGM but may be re-appointed.

Charitable purposes	To advance citizenship and community development by identifying, creating and developing links to enable the young people and adults of this area to become integrated members of their communities through a programme which provides positive messages of respect, the development of life skills and the enhancement of individual self-esteem in a safe environment. To assist those in need by reason of age, ill-health, financial hardship or other disadvantage, through developing strategies to respond to their needs, using local resources and the whole community in its widest context.
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Summary of the main activities in relation to these objects

Our projects are about relieving isolation and loneliness, encouraging people into community activities and signposting to other organisations for advice and guidance.

Achievements and performance

Summary of the main achievements of the charity during the financial period

Our projects are about relieving isolation and loneliness, encouraging people into community activities and signposting to other organisations for advice and guidance. Such as.....

1. Our Men's Shed has a warm rest area for a cuppa and chat and making new acquaintances. People can just come and chat or get involved in activities as much as they want. It has a Community Workshop for people to make, repair or up-cycle items and a tool lending library. The workshop is available for use by community groups too.
2. Our pottery studio has a paid instructor and is designed for a maximum of 3 people at a time to encourage connections/friendships. There is a small waiting list.
3. Parent /Toddler projects, Tuesday Tots indoors at West Church Hall also combines a knitting/crafting project to provide some intergenerational mixing.
4. Outdoor P/T Project called Little Otters in collaboration with Davochfin Farm (Dornoch Lochans)
5. Mama's Club is a project at Embo Old School for new mums and babies to get together and craft, chat and for signposting as required.
6. Story Walks is on the beach or in the woods with parents and toddlers to get out in the fresh air with story themed activities. Pirates on the beach with buried treasure etc.
7. Baby Massage for very new mums in WCH, brings new mums gently into the other activities too.
8. We facilitate Golspie Teddy Bear's Club, parent and toddler group in Golspie.
9. Natter n Nosh Lunch Club for over 55s fortnightly at West Church Hall.
10. Dornoch and Embo Community Resilience Project is an emergency first response with volunteer street buddies mobilised in an emergency... remember COVID?
11. In the place of our, now finished, Food Share Larder, we are embarking on a new venture involving volunteers in a mushroom growing social enterprise. Highland Fun Guys.
12. Also , in process ..we are currently working with Brora and Ardgay Men's Sheds to develop an East Sutherland Repair/Re-use and Recycling Project using the Sheds and other local organisations as drop-off and collection hubs. Funding from Highland Community Regeneration Fund R&R.

Financial review

Financial Review

The year under review shows a significant deficit of £54,189. This is due to the fact that our expenditure during the year has been covered by grants received in earlier periods. While we have had some success in securing additional grant funding during the year we are finding it increasingly difficult to secure funds. At the end of the year our cash reserves are lower than we would wish but we are actively looking to secure future funding and also to start a small social enterprise which if successful will begin to generate some much needed earned income. Since the end of the financial year some additional grant funding has been secured and we continue to monitor the situation carefully.

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signatures	<i>H M Gardner</i>	<i>J Currall</i>
Full name(s)	Rev Hilary M Gardner	Rev James Currall
Position (e.g. Chair)	Treasurer	Chair
Date	25.6.26	25.6.26

OSCr

Office of the Scottish Charity Regulator

Report to the trustees/members of Registered charity number On the accounts of the charity for the period	Independent examiner's report on the accounts						
	DORNOCH FIRTH GROUP SCIO						
	SC042553						
	Period start date				Period end date		
	Day	Month	Year		Day	Month	Year
	1	January	2025	to	31	December	2025
Set out on pages	6 to 11						

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) 2005 Act and the Charities Accounts (Scotland) Regulations 2006. 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.		
Basis of independent examiner's statement	My examination is 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 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 accounts.		
Independent examiner's statement	In the course of my examination, no matter has come to my attention - 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 - to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.		
Signed:		Date:	06/04/2026
Name:	CALUM STEWART		
Relevant professional qualification(s) or body (if any):	Goldwells Ltd		
Address:	10 Knockbreck Street		
	Tain		
	IV19 1BJ		

Receipts and payments accounts

For the period from	Period start date			to	Period end date		
	Day	Month	Year		Day	Month	Year
	01	JAN	2025		31	DEC	2025

Section A Statement of receipts and payments

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total funds current period to nearest £	Total funds last period to nearest £
A1 Receipts						
Donations	2,475.00	1,000.00			3,475.00	3,335.05
Legacies		-			-	-
Grants	8,000.00	17,886.00			25,886.00	87,884.65
Receipts from fundraising activities	-	250.00			250.00	-
Gross trading receipts	100.00	3,167.51			3,267.51	2,996.66
Income from investments other than land and buildings	443.06	-			443.06	811.08
Rents from land & buildings		-			-	-
Gross receipts from other charitable activities	-	-			-	-
					-	-
A1 Sub total	11,018.06	22,303.51	-	-	33,321.57	95,027.44
A2 Receipts from asset & investment sales						
Proceeds from sale of fixed assets		-			-	-
Proceeds from sale of investments					-	-
A2 Sub total	-	-	-	-	-	-
Total receipts	11,018.06	22,303.51	-	-	33,321.57	95,027.44
A3 Payments						
Expenses for fundraising activities	-	-			-	-
Gross trading payments	-	-			-	-
Investment management costs	-				-	-
Payments relating directly to charitable activities	7,061.09	80,449.21			87,510.30	91,026.31
Grants and donations	-				-	-
Governance costs:	-				-	-
Audit / independent examination	-				-	-
Preparation of annual accounts	-				-	-
Legal costs	-				-	-
Other	-	-			-	-
					-	-
A3 Sub total	7,061.09	80,449.21	-	-	87,510.30	91,026.31
A4 Payments relating to asset and investment movements						
Purchases of fixed assets		-			-	-
Purchase of investments					-	-
A4 Sub total	-	-	-	-	-	-
Total payments	7,061.09	80,449.21	-	-	87,510.30	91,026.31
Net receipts / (payments)	3,956.97	-58,145.70	-	-	-54,188.73	4,001.13
A5 Transfers to / (from) funds	-	-	-	-	-	-
Surplus / (deficit) for year	3,956.97	-58,145.70	-	-	-54,188.73	4,001.13

Section B Statement of balances

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
B1 Cash funds	Cash and bank balances at start of year	10,827.62	78,533.51	-	-	89,361.13	85,360.00
	Surplus / (deficit) shown on receipts and payments account	3,956.97	-58,145.70			-54,188.73	4,001.13
						-	
						-	
	Cash and bank balances at end of year	14,784.59	20,387.81	-	-	35,172.40	89,361.13
	(Agree balances with receipts and payments account(s))						

	Details	Fund to which asset belongs	Market valuation to nearest £	Last year to nearest £
B2 Investments				
		Total	-	-

	Details	Fund to which asset belongs	Cost (if available) to nearest £	Current value (if available) to nearest £	Last year to nearest £
B3 Other assets		Unrestricted			
		Total	-	-	-

	Details	Fund to which liability relates	Amount due to nearest £	Last year to nearest £
B4 Liabilities				
		Total	-	-

	Details	Fund to which liability relates	Amount due (estimate) to nearest £	Last year to nearest £
B5 Contingent liabilities				
		Total	-	-

Signed by one or two trustees
on behalf of all the trustees

Signature

Print Name

Date of
approval

H M Gardner

Hilary Gardner

Section C Notes to the Accounts

C1 Nature and purpose of funds (may be stated on analysis of funds worksheets)

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C2 Grants

Type of activity or project supported	Individual / institution	Number of grants made	£
Total			-

C3a Trustee remuneration

If no remuneration was paid during the period to any charity trustee or person connected to a trustee cross this box (otherwise complete section 3b)	X
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C3b Trustee remuneration - details

Authority under which paid	£

C4a Trustee expenses

If no expenses were paid to any charity trustee during the period then cross this box (otherwise complete section 4b)	X
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C4b Trustee expenses - details

	Number of trustees	£

C5 Transactions with trustees and connected persons

Nature of relationship	Nature of transaction	Transaction amount (£)	Balance outstanding at period end (£)

C6 Other information

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Additional analysis (1)

Analysis of receipts and payments

1 Donations

	Unrestricted funds	Restricted funds	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
St Finnbarr's Charity Shop	2,000.00				2,000.00	2,000.00
Dornoch Golf Club		500.00			500.00	50.00
Howdens					-	-
Springfield Proper					-	300.00
Neighbourly Foundation					-	280.00
Miscellaneous individual donations	475.00	500.00			975.00	35.39
Co-Op community fund					-	669.66
Total	2,475.00	1,000.00	-	-	3,475.00	3,335.05

reference

2 Grants

	Unrestricted funds to nearest £	Restricted funds to nearest £	Total current period to nearest £	Total last period to nearest £
Pebble Trust		5,386.00	5,386.00	-
Community Mental health & wellbeing Fund			-	10,000.00
NHS Highland			-	47,981.00
The Big Lottery		12,500.00	12,500.00	20,000.00
Other			-	230.00
Co-Operative Community Fund			-	928.15
Highland Council - Counselling			-	8,745.50
The Robertson Trust	8,000.00		8,000.00	-
Total	8,000.00	17,886.00	25,886.00	87,884.65

3 Gross receipts from other charitable activities

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Dornoch Cathedral Joint Project Income					-	-
					-	-
					-	-
					-	-
Total	-	-	-	-	-	-

4 Payments relating directly to charitable activities

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Salaries and wages	3,693.98				3,693.98	2,070.96
Travelling expenses					-	39.60
Office expenses	2,039.92				2,039.92	1,990.11
Insurance	1,093.19				1,093.19	1,054.39
Small Capital Items	162.00				162.00	138.57
Miscellaneous	72.00				72.00	143.20
Counselling Project					-	4,472.00
Bakery					-	173.61
Mans' Shed		16,080.73			16,080.73	12,850.94
Natter n Nosh		1,155.00			1,155.00	-
Pottery		7,371.16			7,371.16	7,745.51
Food Hut		12,403.66			12,403.66	21,515.76
DACRF					-	1,558.99
Knit & Natter		1,076.94			1,076.94	960.23
All Children's Groups		42,361.72			42,361.72	36,312.44
Total	7,061.09	80,449.21	-	-	87,510.30	91,026.31

Additional analysis (2)**5 Breakdown of unrestricted funds**Unrestricted
fund 1

					Total unrestricted funds	Total unrestricted funds last period
Receipts						
Donations	2,475.00				2,475.00	2,050.00
Legacies					-	-
Grants	8,000.00				8,000.00	7,981.00
Receipts from fundraising activities					-	-
Gross trading receipts	100.00				100.00	-
Income from investments other than land and buildings	443.06				443.06	811.08
Rents from land & buildings					-	-
Gross receipts from other charitable activities					-	-
Sub total	11,018.06	-	-	-	11,018.06	10,842.08
Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	-
Proceeds from sale of investments					-	-
Sub total	-	-	-	-	-	-
Total receipts	11,018.06	-	-	-	11,018.06	10,842.08
Payments						
Expenses for fundraising activities					-	-
Gross trading payments					-	-
Investment management costs					-	-
Payments relating directly to charitable activities	7,061.09				7,061.09	5,436.83
Grants and donations					-	-
Governance costs:					-	-
Audit / independent examination					-	-
Preparation of annual accounts					-	-
Legal costs					-	-
					-	-
Sub total	7,061.09	-	-	-	7,061.09	5,436.83
Payments relating to asset and investment movements						
Purchases of fixed assets					-	-
Purchase of investments					-	-
Sub total	-	-	-	-	-	-
Total payments	7,061.09	-	-	-	7,061.09	5,436.83
Net receipts / (payments)	3,956.97	-	-	-	3,956.97	5,405.25
Transfers to / (from) funds					-	-12,250.88
Surplus / (deficit) for year	3,956.97	-	-	-	3,956.97	-6,845.63

Nature and purpose of funds

Income and expenditure in the unrestricted fund comprise some individual donations from local groups and individuals which are not specific to any one of the DFG's activities.

Additional analysis (3)

6 Breakdown of restricted funds

	Toddler Group & Buggy Walks	Men's Shed	DACRF	Natter N Nosh	Knit & Natter	Pottery	Counselling	Mushroom Project	Food Hut	Salaries	Total restricted funds	Total restricted funds last period
											2025	2024
Donations	250.00	500.00		250.00							1,000.00	1,285.05
Legacies											-	-
Grants	12,500.00							5,386.00			17,886.00	79,903.65
Receipts from fundraising activities	250.00										250.00	-
Gross trading receipts	1,640.29	265.00		629.99	402.23	240.00					3,167.51	2,996.66
Income from investments other than land and buildings											-	-
Rents from land & buildings											-	-
Gross receipts from other charitable activities											-	-
Sub total	14,640.29	755.00	-	879.99	402.23	240.00	-	5,386.00	-	-	22,303.51	84,185.36
Receipts from asset & investment sales												
Proceeds from sale of fixed assets											-	-
Proceeds from sale of investments											-	-
Sub total	-	-	-	-	-	-	-	-	-	-	-	-
Total receipts	14,640.29	755.00	-	879.99	402.23	240.00	-	5,386.00	-	-	22,303.51	84,185.36
Payments												
Expenses for fundraising activities											-	-
Gross trading payments											-	-
Investment management costs											-	-
Payments relating directly to charitable activities	42,361.72	16,080.73		1,155.00	1,076.94	7,371.16			12,403.66		80,449.21	85,589.48
Grants and donations											-	-
Governance costs:											-	-
Audit / independent examination											-	-
Preparation of annual accounts											-	-
Legal costs											-	-
Other											-	-
Sub total	42,361.72	16,080.73	-	1,155.00	1,076.94	7,371.16	-	-	12,403.66	-	80,449.21	85,589.48
Payments relating to asset and investment movements												
Purchases of fixed assets											-	-
Purchase of investments											-	-
Sub total	-	-	-	-	-	-	-	-	-	-	-	-
Total payments	42,361.72	16,080.73	-	1,155.00	1,076.94	7,371.16	-	-	12,403.66	-	80,449.21	85,589.48
Net receipts / (payments)	-27,721.43	-15,325.73	-	-275.01	-674.71	-7,131.16	-	5,386.00	-12,403.66	-	-58,145.70	-1,404.12
Transfers to / (from) funds												
Surplus / (deficit) for year	-27,721.43	-15,325.73	-	-275.01	-674.71	-7,131.16	-	5,386.00	-12,403.66	-	-58,145.70	10,846.76