Greenfingers Project SCIO

Scottish Charity Number SC047952

Annual Report and Financial Statements

For the year ended 30th November 2025

Trustees' Annual Report

For the year ended 30th November 2025

The trustees have pleasure in presenting their report together with the financial statements for the year ended 30th November 2025.

Reference and Administrative Information

Charity Name
Greenfingers Project SCIO

Address
c/o Voluntary Action Lochaber, An Drochaid, Claggan Road, Fort William, PH33 6PH

Bankers
Bank of Scotland, 62 High Street, Fort William, PH33 6AE

Independent Examiner
Marie McMillan Cert Acct (Open), Finance Manager, Voluntary Action Lochaber, An Drochaid, Claggan Road, Fort William, PH33 6PH

Current Trustees
Gillian Howden
Christine Clephan
David Harkins

Structure, Governance and Management

Constitution
The SCIO was registered in its current legal form on 24th November, 2017. The organisation was previously an unincorporated association but changed its legal form. The assets of the unincorporated association were transferred to the SCIO on 24th November, 2017. It has a two tier structure comprising of Members and Charity Trustees.

Appointment of trustees
The number of Charity Trustees shall be not less than 3 and no more than 12. From and after the first General Meeting, the Board shall comprise the following individual persons (a majority of whom shall always be Elected Charity Trustees):-
* up to 7 individual persons elected as Charity Trustees by the Ordinary Members, who must themselves be Ordinary Members; and
* up to 3 individual persons appointed by Statutory, Education services and representatives of the Third Sector; and
* up to 4 individual persons co-opted, so as to ensure a spread of skills and experience within the Board.

Objectives and Activities

Charitable purposes

1) The provision of recreational facilities, or the organisation of recreational activities with the object of improving the conditions of life for the persons for whom the facilities or activities are primarily intended.
2) The relief of those in need by reason of age, ill-health, disability, financial hardship or other disadvantage.

Activities

Through a wide range of activities and events participants are encouraged to learn new skills, to share experience and skills and simply to enjoy being out in the fresh air.

Achievements and Performance

The Greenfingers community garden project has been a meaningful initiative aimed at supporting the local community and adults with learning disabilities by providing a safe, engaging outdoor space that promotes wellbeing, social interaction, and personal development. However, the project faced significant challenges when severe weather caused extensive damage to the site. Polytunnels were destroyed, and the garden became unsafe, leading to restricted access for a period due to health and safety concerns. Additionally, the lack of electricity further limited the garden's usability and the range of activities that could be offered.

Despite these setbacks, the project demonstrated resilience and adaptability. Support from the regeneration fund played a crucial role in overcoming these challenges, enabling essential rebuilding work to take place. The damaged polytunnels were repaired or replaced, access to the site was safely restored, and electricity was restored —bringing substantial improvements to the overall functionality of the garden.

As the project developed, these changes not only restored what was lost but enhanced the space beyond its original design. The addition of a Polycrub has opened up new opportunities for year-round use and expanded planting. The rebuilt infrastructure is more robust and better suited to withstand future challenges.

The outcomes of the project have been very positive and align well with its original aims. The garden continues to provide a valuable environment for users, supporting their mental and physical wellbeing, encouraging social connections, and fostering personal growth. Early successes include renewed engagement from participants, improved accessibility, and increased confidence among users as they return to and benefit from the revitalised space.

Overall, the project has successfully addressed the needs it set out to meet. While the journey included unexpected difficulties, the response to these challenges has strengthened the project, resulting in a more sustainable, inclusive, and impactful community resource.

Financial review

Income for the year was £12,008. Expenditure for same period was £5,041 resulting in a surplus of £6,967. Reserves at year end were £11,402 made up of £1,466 unrestricted funds and £9,935 restricted funds.

Reserves Policy

There is no requirement in the Constitution to hold any reserves however the trustees recognise that it is advisable to retain three months worth of normal running costs in order to meet commitments and to cover any unexpected expenditure.

Plans for future period
We remain focused on increasing interest and strive to gain more Committee members and volunteers.

We are still looking to raise funds to be able to secure an individual to co-ordinate the existing groups and to seek out new groups for us to partner with and generally manage the site.

Sponsorship options are still being reviewed to enable us to continue to upgrade our facilities as well as getting a co-ordinator.

Exemptions from Disclosure
There are no exemptions from disclosure.

Funds held as custodian trustee on behalf of others
There are no funds held as custodian trustee on behalf of others.

This report was approved by the Trustees on 2 OCTOBER 2026.

Name of Trustee : GILLIAN HOWDEN
Date: 2 OCTOBER 2026

Greenfingers Project SCIO
Scottish Charity Number SC047952

Independent examiner's report to the committee on the unaudited accounts of Greenfingers Project SCIO.

I report on the accounts of the SCIO for the year ended 30th November 2025 which are set out on pages 6 to 7.

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.

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 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.

Marie McMillan

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

VOLUNTARY ACTION LOCHABER
Buidheann Saor-Thoileach Lochabair

Greenfingers Project SCIO
Receipts and Payments Accounts
For the year ended 30th November 2025
Scottish Charity Number SC047952

Receipts	Note	Year to 2025 Unrestricted £	Year to 2025 Restricted £	Year to 2025 Total £	Year to 2023 Total £
Grants and Donations					
Grants	4	-	10,414	**10,414**	8,217
Donations	5	795	-	**795**	2,141
Bank interest received		-	-	**-**	-
Fundraising					
Tablet Sales		-	-	**-**	170
Fundraising		773	-	**773**	3,628
Other Income		26	-	**26**	-
Total Receipts		1,594	10,414	**12,008**	14,156
Payments					
Charitable Activities					
Misc		46	-	**46**	400
Polycrub		-	2,790	**2,790**	5,202
Shed		-	-	**-**	2,006
Polytunnel		-	281	**281**	393
Equipment		210	-	**210**	107
Insurance		124	-	**124**	124
Materials		335	936	**1,271**	2,921
Legal Fees		-	-	**-**	915
Repairs / Renewals		49	-	**49**	-
Plants / Seeds / Herbs		89	-	**89**	554
Food		4	-	**4**	-
Generator Cost / Fuel		26	-	**26**	522
Safety Equipment		-	-	**-**	-
Governance Costs					
Independent Examination	7	150	-	**150**	125
Total Payments		1,033	4,008	5,041	13,269
Surplus/(Deficit) for the year before transfers		561	6,406	**6,967**	888
Transfers between funds	6	-	-	**-**	-
Surplus/(Deficit) for the year		561	6,406	**6,967**	888

Greenfingers Project SCIO
Receipts and Payments Accounts
For the year ended 30th November 2025
Scottish Charity Number SC047952

		Year to 2025 Unrestricted	Year to 2025 Restricted	Year to 2025 Total	Year to 2023 Total
Statement of Balances - as at 30th November 2025					
Opening cash at bank and in hand		905	3,529	**4,434**	3,547
				-	
Add Income		1,594	10,414	**12,008**	14,156
		2,500	13,943	**16,442**	17,703
Less Expenditure		1,033	4,008	**5,041**	13,269
Transfers	6	-	-	-	-
Closing cash at bank and in hand		1,466	9,935	11,402	4,434
Bank and Cash Balances					
Treasurers Account		1,299	9,935	**11,234**	4,355
Outstanding lodgements		-	-	-	-
Outstanding cheques		-	-	-	-
Petty cash		167	-	**167**	79
	9 & 10	1,466	9,935	**11,402**	4,434
		-	-	-	-

Signed on behalf of all Trustees:

Name: GILLIAN HOWDEN
Date: 6/10/ 2026

The notes on pages 8 to 9 form part of these financial statements

Greenfingers Project SCIO
Scottish Charity Number SC047952
Notes to the accounts
For the year ended 30th November 2025

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. During the year the Charity received Grants totalling £10,414 from The Highland Council Community Regeneration Fund for Site Infrastructure. The Charity received £795 in donations and raised £773 through fundraising for various repairs around the site.

3 **Related party transactions**

No remuneration was paid to the trustees or any connected persons during the year (2024: £NIL).

4 **Grants**

	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
The Highland Council	-	10,414	10,414	7,967
Volunteering Matters	-	-	-	250
	-	10,414	10,414	8,217

5 **Donations**

	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
Donations	795	-	795	2,141
	795	-	795	2,141

6 **Transfers between funds**

No funds were transferred between funds during the year (2024: £85).

7 **Governance Costs**

	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
Independent Examination	150	-	150	125
	150	-	150	125

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 **Restricted Funds**

	At 1st December 2024	Incoming	Outgoing	Transfers	At 30th November 2025
The Highland Council	366	10,414	(4,008)	-	6,772
Just Giving Fundraiser	1,163	-	-	-	1,163
The Robertson Trust	2,000	-	-	-	2,000
	3,529	10,414	(4,008)	-	9,935

The Highland Council Community Regeneration Fund - towards costs for the purchase of a Polycrub and associated materials.
The Robertson Trust - improve the facilities at the Community Garden site.

10 **Unrestricted Funds**

	At 1st December 2024	Incoming	Outgoing	Transfers	At 30th November 2025
Unrestricted Funds	905	1,594	(1,033)	-	1,466
	905	1,594	(1,033)	-	1,466