

An Unincorporated Charitable Association

Annual Report and Accounts

For the Year Ended 3 February 2026

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Correspondence address: Cul Na Carn Cottage, Dundreggan, Glenmoriston, IV63 7YJ
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Reference and Administrative Details

Scottish Charity Registration Number: SC041948 (SC053517 from September 2026)

Registered Name:	Highland 4x4 Response
Address & Registered Office:	Cul Na Carn Cottage Dundreggan Glenmoriston IV63 7YJ
Trustees & Directors:	Siobhan Murray James Amos Tanya Capp Stuart Elliott
Independent Examiner:	Frances Gordon CPFA
Address:	28 Loch Avenue Nairn IV12 4TF

Trustees' Report

The Highland 4x4 Response Board of Trustees present their report and accounts for the year ended 3 February 2026.

Legal and Administrative information set out on page 3 forms part of this report. The accounts have been prepared in accordance with accounting policies set out in note 1 to the accounts and comply with the charity's Memorandum and Articles of Association, the Charities and Trustee Investment (Scotland) Act 2005, 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.

Directors and Trustees:
The following persons served as Trustees of the charitable company (and were also the Directors for the purposes of company law) during the year to 3 February 2026:

James Amos – Chairperson
Siobhan Murray – Treasurer
Tanya Capp – Secretary
Stuart Elliott – Membership Secretary

Objectives and Activities:
To promote the welfare, relieve the needs, protect and preserve the health of those in the community who are isolated during periods of adverse weather conditions, environmental hazard and local emergencies, or as required. To provide logistical support to the Emergency Services and Public Resilience Organisations in times of need.

Financial Review:
Highland 4x4 remains financially solvent.

Total income for the year was £9,063.60 and made up from donations and other income. This has been more than expenditure, resulting in a net profit of £501.74. The main component of total expenditure of £8,561.86 was the reimbursement of mileage, clothing and insurance.

The Trustees consider the most appropriate level of unrestricted reserves to be no less than one year's worth of the fixed costs of running the charity, estimated at £800. Reserves were above this level at the year end.

The Directors are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time, the financial position of the company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the company and hence taking steps for the prevention and detection of fraud and other irregularities.

This report has been prepared in accordance with the Statement of Recommended Practice Accounting and Reporting by Charities (issued March 2005).

Approved by the Trustees on 14th October 2026

Independent examiner's report to the trustees of Highland 4x4 Response

I report on the accounts of the charity for the year ended 3rd February 2026, which are set out on pages 6 to 7.

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. The charity trustees consider that the audit requirement of Regulation 10(1) (a) to (c) 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 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
    - 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.

Name: Frances Gordon

Relevant Professional qualification/professional body: CIPFA (reg no 379654)

Address: 28 Loch Avenue, Nairn, IV12 4TF

Date: 15/09/2026

Signature: F Gordon 

Statement of Financial Activities

(Incorporating the Income and Expenditure Account)

For the year to 3 February 2026

	Note	Unrestricted 2026 £	Restricted 2026 £	Total 2026 £	Total 2025 £
Income and endowments from:					
Donations and legacies:					
Grant Funding					
Gifts and Donations		7,348		7,348	11,964
Income from other charitable activities:					
Event Income		1,702		1,702	1,782
Interest income		13		13	21
Total Income	**2**	9,063		9,063	13,767
Expenditure on:					
Charitable Activities		8,562	-	8,572	4,634
Raising Funds		0	-	0	0
Total Expenditure	2	8,562		8,562	4,634
Net Income/(Expenditure) for the Year / Net movement in funds				502	9,133
Total funds brought forward		10,250		10,250	1,118
Total funds carried forward		10,752	-	10,752	10,250

Balance Sheet

as at 3 February 2026

	Note	2026	2025
		£	£
55Current Assets			
Trade debtor		0	0
Cash at bank and in hand		10,752	10,250
Current Liabilities			
Creditors amounts falling due within one year	5		
Net Current Assets		10,752	10,250
The funds of the charity	6		
Restricted		0	0
Unrestricted		0	0
		10,752	10,250

The financial statements were approved and authorised by the Trustees on 14th October 2026 and signed on its behalf by

James Amos (Chairperson)

Siobhan Murray (Treasurer)

Charity Registration No. SC053517

Notes to the Accounts

for the year to 3 February 2026

1 Accounting policies

Charity information

Highland 4x4 Response is an unincorporated charity, registered in Scotland. The registered office is noted on page 1. The nature of the charity's operations and principal activities are set out within the Trustees' Report on page 4.

Basis of preparation

The financial statements have been prepared under the historical cost convention.

These financial statements have been prepared in accordance with The Financial Reporting Standard applicable in the UK and Republic of Ireland ("FRS 102"), Accounting and Reporting by Charities: the Statement of Recommended Practice for charities applying FRS 102 ("SORP 2015 (FRS
102)") and the Companies Act 2006. The financial statements have also been prepared in accordance with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity is a Public Benefit Entity as defined by FRS 102.

The accounts are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The principal accounting policies adopted are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

As permitted in paragraph 4(1) of Schedule 1 of SI 2008 No 409, the charity has adapted the Companies Act formats to reflect the special nature of the charity's activities.

Going Concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

Fund accounting

Restricted funds are subject to specific conditions by donors as to how they may be issued. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Designated funds comprise funds which have been set aside at the direction of the Board of Trustees for specific purposes. The purposes and use of the designated funds are set out in the notes to the financial statements.

Income

All income is recognised in the statement of financial activities when the charitable company is entitled to it after the conditions for receipt have been met and the amounts can be measured reliably and it is probable that income will be received. The following specific policies are applied to particular categories of income:

Donations and legacies

Donations and other incoming resources are recognised when the charity's entitlement to the income is probable. Donations subject to specific wishes of the donors are allocated to the relevant restricted funds. Donations receivable for the general purposes of the charity are credited to unrestricted funds.

For legacies, income is recognised when the charity has entitlement and the amount can be reliably measured. This is generally the earlier of the charity being notified of an impending distribution or the legacy being received. On occasion legacies will be notified to the charity however it is not possible to measure the amount expected to be distributed. On these occasions, the legacy is recognised when the amount becomes reliably measurable.

Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included in these financial statements.

Expenditure
Expenditure is recognised on an accruals basis as the liabilities are incurred. Expenditure includes any VAT which cannot be recovered and is reported as part of the expenditure to which it relates.

Cash and cash equivalents
Cash and cash equivalents includes cash at bank and in hand.

Critical accounting estimates and judgements
In the application of the charity's accounting policies, the Board of Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

The trustees do not consider there to be any judgements or estimation uncertainties that may have a significant effect on amounts recognised in the financial statements.

2 Income and Expenditure
Donations and legacies income of £9,063 (2025, £11,964) was unrestricted and £nil (2025, £nil) was restricted.

Charitable activities expenditure of £8,562 (2025, £4,634) was unrestricted and £nil (2025, £nil) was restricted.

Raising funds expenditure was unrestricted in both years.

4 Employees
There are no direct employees. All staff are volunteers.

4 Trustees' remuneration and related parties
Limited mileage expenses were paid directly to Trustees during the current and prior year.

5 Current Liabilities
Trade creditors in 2026 are £nil (2025, £nil).

6 Reserves

	Brought forward	Income	Expenditure	Carried forward
	£	£	£	£
Unrestricted reserves	10,250	9,063	(8,562)	502
Total restricted funds	0	0	(0)	0
Total funds	10,250	9,063	(8,562)	10,752

Restricted funds:

No funds received were restricted.