REGISTERED COMPANY NUMBER: SC178331 (Scotland)
REGISTERED CHARITY NUMBER: SC027029

STRATEGIC REPORT, REPORT OF THE TRUSTEES AND

UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 AUGUST 2025

FOR

ISLE OF JURA DEVELOPMENT TRUST

Mint Accounting Ltd
63 Dock Street
Dundee
Scotland
DD1 3DU

CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 AUGUST 2025

ISLE OF JURA DEVELOPMENT TRUST

STRATEGIC REPORT
FOR THE YEAR ENDED 31 AUGUST 2025

The trustees present their strategic report for the year ended 31 August 2025.

FINANCIAL REVIEW
The charity retained a deficit in the year of £8,473 (2024 surplus £68,245). The total funds held were £673,263 (2024 £681,732) of which £546,196 were restricted (2024 £547,729) and £127,067 (2024 £134,003) in general funds; of which £53,545 were designated (2024 £37,261).

Policy on reserves

The Trust holds reserves sufficient to pay wages, taxes, NI and pension contributions for 3 months, plus any redundancy payments that may become due

_PLANS FOR FUTURE PERIODS
Aims and key objectives for future periods

1. Secure the future for the Service Point
2. Publish a new Community Action Plan [CAP] & hold more community events.
3. Start work on a Local Place Plan [LPP]
4. Secure ongoing subsidy support for Passenger ferry
5. Ongoing Corran path maintenance and improvements
6. Secure grant funding
7. Acquire 8 moorings from Argyll & Bute Council
8. Agree a three year lease for the Antlers

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

Keith Compton-Bishop

Keith R Compton-Bishop (Jul 21, 2026, 11:44am) ....
Keith R Compton-Bishop
Trustee

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 AUGUST 2025

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 August 2025. 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 company has been formed to benefit the community of the Isle of Jura.

Provide in the interest of social welfare, facilities for recreation and other leisure time activity to the residents of Jura with a view to improving their conditions of life.

To advance education.

To preserve, conserve, restore and improve the environment.

To provide or assist in the provision of housing for persons on Jura in necessitous circumstances and, or housing adapted to meet special needs of persons suffering from mental or physical disability, illness, impairment or old age.

Promote, establish, operate and/or support other schemes and projects of a charitable nature.

The trustees have paid due regard to guidance issued by the Office of the Scottish Charities Regulator in deciding what activities the charity should undertake.

Volunteers
All the Trustees/Directors of the Trust are volunteers, who fulfil this role to ensure that the Trust is well governed and meets the requirements of the Companies Act. In addition to these requirements, at the 6 weekly board meetings, the directors review progress of current work monitor progress against the Strategic Plan, discuss any action required and consider new projects. In addition to these regular meetings the Trustee directors collectively contribute some 9 months of voluntary work to the Trust

FINANCIAL REVIEW
Financial position
Objectives and policies

The charity's activities expose it to a number of financial risks including credit risk, cash flow risk and liquidity risk. The use of financial derivatives is governed by the charity's policies approved by the board of trustees, which provide written principles on the use of financial derivatives to manage these risks. The charity does not use derivative financial instruments for speculative purposes.

FINANCIAL REVIEW
Principal risks and uncertainties
Credit risk

The charity's principal financial assets are bank balances and cash, trade and other receivables, and investments.
The charity's credit risk is primarily attributable to its trade receivables. The amounts presented in the balance sheet are net of allowances for doubtful receivables. An allowance for impairment is made where there is an identified loss event which, based on previous experience, is evidence of a reduction in the recoverability of the cash flows.
The credit risk on liquid funds and derivative financial instruments is limited because the counterparties are banks with high credit-ratings assigned by international credit-rating agencies.

The charity has no significant concentration of credit risk, with exposure spread over a large number of counterparties and customers.

Liquidity risk

In order to maintain liquidity to ensure that sufficient funds are available for ongoing operations and future developments, the charity uses a mixture of long-term and short-term debt finance. Further details regarding liquidity risk can be found in the Statement of accounting policies in the financial statements.

Going concern
The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

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.

Recruitment and appointment of new trustees
The minimum number of directors is 3, the maximum is 13. The directors may, at any time, co-opt an ordinary member of the company to become a director. They may also co-opt non member to act as a director if they have a particular skill which will benefit the company. Directors may also be elected at the AGM. All co-opted member directors must stand down at the AGM, but are eligible for re-election.

Organisational structure
None of the trustees has any beneficial interest in the company. All of the trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

The board consists of volunteer directors all residents on the Isle of Jura. The Trust employs a part time bookkeeper, part time service point administrator and a part time company secretary. Other project work is outsourced to freelance project managers where appropriate.

REFERENCE AND ADMINISTRATIVE DETAILS
Registered Company number
SC178331 (Scotland)

Registered Charity number
SC027029

Registered office
Service Point
Craighouse
Isle Of Jura
Argyll
PA60 7XG

ISLE OF JURA DEVELOPMENT TRUST

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 AUGUST 2025

Trustees
Ms K A Beasley (appointed 28.4.26)
Ms D B Boyle Director
K R Compton-Bishop Director
P Davidson Director (appointed 24.9.24)
Ms S Errington Director
R J B Errington Director (appointed 27.8.25)
Ms L A Muir Director

Company Secretary
Ms S C Gow

Independent Examiner
Mint Accounting Ltd
63 Dock Street
Dundee
Scotland
DD1 3DU

TRUSTEES' RESPONSIBILITY STATEMENT
The trustees (who are also the directors of Isle Of Jura Development Trust for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year. Under that law, the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law).

Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

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

Keith Compton-Bishop
Keith R Compton-Bishop (Jul 21, 2026, 11:44am) ....
Keith R Compton-Bishop
Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF ISLE OF JURA DEVELOPMENT TRUST

Independent examiner's report to the trustees of Isle Of Jura Development Trust ('the Company')
I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 August 2025.

Responsibilities and basis of report
As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5) (b) of the 2011 Act.

Independent examiner's statement
I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Alison Harold

Alison M Harold (Jul 21, 2026, 11:46am)

Alison Harold CA
The Institute of Chartered Accountants of Scotland

Mint Accounting Ltd
63 Dock Street
Dundee
Scotland
DD1 3DU

Date: ....

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 AUGUST 2025

	Notes	Unrestricted funds £	Restricted funds £	31.8.25 Total funds £	31.8.24 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	22,972	80,361	103,333	158,344
Charitable activities					
General		-	328	328	1,226
Other trading activities	3	14,330	-	14,330	10,356
Investment income	4	13,272	-	13,272	14,296
Other income		-	-	-	1,151
Total		50,574	80,689	131,263	185,373
EXPENDITURE ON					
Raising funds		4,431	1,108	5,539	7,185
Charitable activities					
General		34,959	82,490	117,449	106,011
Other	5	4,676	12,072	16,748	3,929
Total		44,066	95,670	139,736	117,125
NET INCOME/(EXPENDITURE)		6,508	(14,981)	(8,473)	68,248
Transfers between funds	12	(13,447)	13,447	-	-
Net movement in funds		(6,939)	(1,534)	(8,473)	68,248
RECONCILIATION OF FUNDS					
Total funds brought forward		134,006	547,730	681,736	613,488
TOTAL FUNDS CARRIED FORWARD		127,067	546,196	673,263	681,736

The notes form part of these financial statements

BALANCE SHEET
31 AUGUST 2025

	Notes	Unrestricted funds £	Restricted funds £	31.8.25 Total funds £	31.8.24 Total funds £
FIXED ASSETS					
Tangible assets	9	4,707	504,320	509,027	523,147
CURRENT ASSETS					
Debtors	10	6,390	-	6,390	8,151
Cash at bank and in hand		121,931	41,875	163,806	157,157
		128,321	41,875	170,196	165,308
CREDITORS					
Amounts falling due within one year	11	(5,960)	-	(5,960)	(6,719)
NET CURRENT ASSETS		122,361	41,875	164,236	158,589
TOTAL ASSETS LESS CURRENT LIABILITIES		127,068	546,195	673,263	681,736
NET ASSETS		127,068	546,195	673,263	681,736

The notes form part of these financial statements

continued...

BALANCE SHEET - continued
31 AUGUST 2025

	Notes	Unrestricted funds £	Restricted funds £	31.8.25 Total funds £	31.8.24 Total funds £
FUNDS	12				
Unrestricted funds:					
General unrestricted funds				73,523	96,745
Designated fund - Tridos				33,888	33,296
Designated fund - Jura Juniors				3,062	2,914
Designated fund - Baby & Toddlers Club				783	1,051
Designated fund - Jura Ferry				5,000	-
Designated fund - Argyll & Bute SLA				10,812	-
				127,068	134,006
Restricted funds:					
Restricted funds				1	-
Restricted fund - Capital Pier				473	513
Restricted fund - Capital Antlers				157,512	157,512
Restricted fund - CRF				2,596	2,596
Restricted fund - Kickstart				5,264	5,264
Restricted fund - For Our Planet				1,044	1,044
Restricted fund - Paths For All				377	377
Restricted fund - W&M Creative Activities				1,499	1,499
Restricted fund - Argyll & Bute SLA				8,795	8,796
Restricted fund - Genealogy				8,098	8,098
Restricted fund - Coran Pathway				4,173	4,513
Restricted fund - Oral History Project				1,267	1,267
Restricted fund - Fridge Beach Breakfast				300	300
Restricted fund - Supporting Communities				989	3,539
Restricted fund - Capital Jura Stores Building				353,807	352,412
				546,195	547,730
TOTAL FUNDS				673,263	681,736

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 August 2025.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 August 2025 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 AUGUST 2025

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:

Keith Compton-Bishop

Keith R Compton-Bishop (Jul 21, 2026, 11:44am)

....
Keith R Compton-Bishop
Trustee

The notes form part of these financial statements

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 and endowments
All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of the income receivable can be measured reliably

Donations and legacies

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance by the charity before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that these conditions will be fulfilled in the reporting period.

Grants receivable

Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

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.

Charitable activities
Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs
These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including strategic management and trustees meetings and reimbursed expenses.

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

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

Freehold property	-	10% on cost and 2% Straight line method
Plant and machinery	-	20% on reducing balance
Computer equipment	-	20% on reducing balance

continued...

1. ACCOUNTING POLICIES - continued

Taxation
The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

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.

Hire purchase and leasing commitments
Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

Financial instruments
Classification
Financial assets and financial liabilities are recognised when the charity becomes a party to the contractual provisions of the instrument.
Financial liabilities and equity instruments are classified according to the substance of the contractual arrangements entered into. An equity instrument is any contract that evidences a residual interest in the assets of the charity after deducting all of its liabilities

Recognition and measurement
All financial assets and liabilities are initially measured at transaction price (including transaction costs), except for those financial assets classified as at fair value through profit or loss, which are initially measured at fair value (which is normally the transaction price excluding transaction costs), unless the arrangement constitutes a financing transaction. If an arrangement constitutes a financing transaction, the financial asset or financial liability is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.
Financial assets and liabilities are only offset in the statement of financial position when, and only when there exists a legally enforceable right to set off the recognised amounts and the charity intends either to settle on a net basis, or to realise the asset and settle the liability simultaneously.
Financial assets are derecognised when and only when a) the contractual rights to the cash flows from the financial asset expire or are settled, b) the charity transfers to another party substantially all of the risks and rewards of ownership of the financial asset, or c) the charity, despite having retained some, but not all, significant risks and rewards of ownership, has transferred control of the asset to another party.
Financial liabilities are derecognised only when the obligation specified in the contract is discharged, cancelled or expires

Trade debtors
Trade debtors are amounts due from customers for merchandise sold or services performed in the ordinary course of business.
Trade debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of trade debtors is established when there is objective evidence that the charity will not be able to collect all amounts due according to the original terms of the receivables.

Cash and cash equivalents
Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

continued...

1. ACCOUNTING POLICIES - continued

Financial instruments
Trade creditors
Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers. Accounts payable are classified as current liabilities if the charity does not have an unconditional right, at the end of the reporting period, to defer settlement of the creditor for at least twelve months after the reporting date. If there is an unconditional right to defer settlement for at least twelve months after the reporting date, they are presented as non-current liabilities.
Trade creditors are recognised initially at the transaction price and subsequently measured at amortised cost using the effective interest method.

2. DONATIONS AND LEGACIES

	31.8.25	31.8.24
	£	£
Donations	12,161	2,074
Grants	91,172	156,270
	103,333	158,344

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

	31.8.25	31.8.24
	£	£
Other grants	91,172	156,270

3. OTHER TRADING ACTIVITIES

	31.8.25	31.8.24
	£	£
Fundraising events	1,147	877
Fees and Commissions	13,183	9,479
	14,330	10,356

4. INVESTMENT INCOME

	31.8.25	31.8.24
	£	£
Rents received	11,290	12,442
Interest receivable - trading	1,982	1,854
	13,272	14,296

continued...

5. OTHER

	31.8.25	31.8.24
	£	£
Support costs	44,857	24,264

In addition to the expenditure analysed above, there are also governance costs of £2001 (2024 £2481) which relate directly to charitable activities. See note 9 for further details

6. NET INCOME/(EXPENDITURE)

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

	31.8.25	31.8.24
	£	£
Depreciation - owned assets	14,655	14,858
Other operating leases	490	825
Deficit on disposal of fixed assets	42	87

7. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 August 2025 nor for the year ended 31 August 2024.

Trustees' expenses

During the year the charity made the following transactions with trustees:

Keith Compton-Bishop
£84 (2024 £110) of expenses were reimbursed to Keith Compton-Bishop during the year.

Roxanna Robb
£Nil (2024 £210) of expenses were reimbursed to Roxanna Robb during the year.

No trustees have received any other benefits from the charity during the year.

8. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds	Restricted funds	Total funds
	£	£	£
INCOME AND ENDOWMENTS FROM			
Donations and legacies	2,073	156,271	158,344
Charitable activities			
General	-	1,226	1,226
Other trading activities	10,356	-	10,356
Investment income	14,296	-	14,296
Other income	1,081	70	1,151
Total	27,806	157,567	185,373
EXPENDITURE ON			
Raising funds	3,650	3,535	7,185
Charitable activities			
General	15,783	90,228	106,011

continued...

8. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Restricted funds £	Total funds £
Other	3,929	-	3,929
Total	23,362	93,763	117,125
NET INCOME	4,444	63,804	68,248
Transfers between funds	77,253	(77,253)	-
Net movement in funds	81,697	(13,449)	68,248
RECONCILIATION OF FUNDS			
Total funds brought forward	52,309	561,179	613,488
TOTAL FUNDS CARRIED FORWARD	134,006	547,730	681,736

9. TANGIBLE FIXED ASSETS

	Freehold property £	Plant and machinery £	Computer equipment £	Totals £
COST				
At 1 September 2024	854,114	13,659	651	868,424
Additions	-	-	577	577
Disposals	-	-	(311)	(311)
At 31 August 2025	854,114	13,659	917	868,690
DEPRECIATION				
At 1 September 2024	334,867	9,882	528	345,277
Charge for year	13,883	755	17	14,655
Eliminated on disposal	-	-	(269)	(269)
At 31 August 2025	348,750	10,637	276	359,663
NET BOOK VALUE				
At 31 August 2025	505,364	3,022	641	509,027
At 31 August 2024	519,247	3,777	123	523,147

continued...

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 AUGUST 2025

10. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.8.25	31.8.24
	£	£
Trade debtors	1,386	2,066
Other debtors	-	2,100
Prepayments	5,004	3,985
	6,390	8,151

11. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.8.25	31.8.24
	£	£
Trade creditors	3,558	4,376
Social security and other taxes	94	74
Other creditors	1,442	1,403
Accrued expenses	866	866
	5,960	6,719

continued...

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 AUGUST 2025**

12. MOVEMENT IN FUNDS

	At 1.9.24	Net movement in funds	Transfers between funds	At 31.8.25
	£	£	£	£
Unrestricted funds				
General unrestricted funds	96,745	(9,775)	(13,447)	73,523
Designated fund - Tridos	33,296	592	-	33,888
Designated fund - Jura Juniors	2,914	148	-	3,062
Designated fund - Baby & Toddlers Club	1,051	(268)	-	783
Designated fund - Jura Ferry	-	5,000	-	5,000
Designated fund - Argyll & Bute SLA	-	10,812	-	10,812
	134,006	6,509	(13,447)	127,068
Restricted funds				
Restricted funds	1	-	-	1
Restricted fund - Capital Pier	513	(40)	-	473
Restricted fund - Capital Antlers	157,512	-	-	157,512
Restricted fund - CRF	2,596	-	-	2,596
Restricted fund - Kickstart	5,264	-	-	5,264
Restricted fund - For Our Planet	1,044	-	-	1,044
Restricted fund - Paths For All	377	-	-	377
Restricted fund - W&M Creative Activities	1,499	-	-	1,499
Restricted fund - Argyll & Bute SLA	8,795	-	-	8,795
Restricted fund - Passenger Ferry	-	1,560	(1,560)	-
Restricted fund - Genealogy	8,098	-	-	8,098
Restricted fund - Coran Pathway	4,513	(340)	-	4,173
Restricted fund - Electric Vehicle Charging	-	71	(71)	-
Restricted fund - Oral History Project	1,267	-	-	1,267
Restricted fund - Fridge Beach Breakfast	300	-	-	300
Restricted fund - Supporting Communities	3,539	(2,550)	-	989
Restricted fund - Capital Jura Stores Building	352,412	(13,683)	15,078	353,807
	547,730	(14,982)	13,447	546,195
TOTAL FUNDS	681,736	(8,473)	-	673,263

continued...

12. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General unrestricted funds	32,823	(42,598)	(9,775)
Designated fund - Tridos	592	-	592
Designated fund - Jura Juniors	1,347	(1,199)	148
Designated fund - Baby & Toddlers Club	-	(268)	(268)
Designated fund - Jura Ferry	5,000	-	5,000
Designated fund - Argyll & Bute SLA	10,812	-	10,812
	50,574	(44,065)	6,509
Restricted funds			
Restricted funds	42	(42)	-
Restricted fund - Capital Pier	-	(40)	(40)
Restricted fund - Passenger Ferry	68,000	(66,440)	1,560
Restricted fund - Coran Pathway	-	(340)	(340)
Restricted fund - Electric Vehicle Charging	287	(216)	71
Restricted fund - Supporting Communities	-	(2,550)	(2,550)
Restricted fund - Capital Jura Stores			
Building	-	(13,683)	(13,683)
CAP	12,360	(12,360)	-
	80,689	(95,671)	(14,982)
TOTAL FUNDS	131,263	(139,736)	(8,473)

continued...

12. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.9.23 £	Net movement in funds £	Transfers between funds £	At 31.8.24 £
Unrestricted funds				
General unrestricted funds	15,787	3,705	77,253	96,745
Designated fund - Tridos	32,647	649	-	33,296
Designated fund - Jura Juniors	2,151	763	-	2,914
Designated fund - Baby & Toddlers Club	1,724	(673)	-	1,051
	52,309	4,444	77,253	134,006
Restricted funds				
Restricted fund - Capital Pier	562	(49)	-	513
Restricted fund - Capital Antlers	157,512	-	-	157,512
Restricted fund - CRF	2,596	-	-	2,596
Restricted fund - Kickstart	5,264	-	-	5,264
Restricted fund - For Our Planet	1,044	-	-	1,044
Restricted fund - Paths For All	377	-	-	377
Restricted fund - W&M Creative Activities	1,799	(300)	-	1,499
Restricted fund - Argyll & Bute SLA	9,336	(540)	-	8,796
Restricted fund - Passenger Ferry	-	77,260	(77,260)	-
Restricted fund - Genealogy	8,098	-	-	8,098
Restricted fund - Coran Pathway	5,935	(1,422)	-	4,513
Restricted fund - Electric Vehicle Charging	-	(7)	7	-
Restricted fund - Oral History Project	1,267	-	-	1,267
Restricted fund - Fridge Beach Breakfast	300	-	-	300
Restricted fund - Supporting Communities	994	2,545	-	3,539
Restricted fund - Capital Jura Stores Building	366,095	(13,683)	-	352,412
	561,179	63,804	(77,253)	547,730
TOTAL FUNDS	613,488	68,248	-	681,736

continued...

12. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General unrestricted funds	26,781	(23,076)	3,705
Designated fund - Tridos	(1)	650	649
Designated fund - Jura Juniors	1,027	(264)	763
Designated fund - Baby & Toddlers Club	(1)	(672)	(673)
	27,806	(23,362)	4,444
Restricted funds			
Restricted fund - Capital Pier	-	(49)	(49)
Restricted fund - W&M Creative Activities	-	(300)	(300)
Restricted fund - Argyll & Bute SLA	10,391	(10,931)	(540)
Restricted fund - Passenger Ferry	142,100	(64,840)	77,260
Restricted fund - Coran Pathway	-	(1,422)	(1,422)
Restricted fund - Electric Vehicle Charging	126	(133)	(7)
Restricted fund - Supporting Communities	4,950	(2,405)	2,545
Restricted fund - Capital Jura Stores Building	-	(13,683)	(13,683)
	157,567	(93,763)	63,804
TOTAL FUNDS	185,373	(117,125)	68,248

continued...

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 AUGUST 2025

12. MOVEMENT IN FUNDS - continued

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

	At 1.9.23	Net movement in funds	Transfers between funds	At 31.8.25
	£	£	£	£
Unrestricted funds				
General unrestricted funds	15,787	(6,070)	63,806	73,523
Designated fund - Tridos	32,647	1,241	-	33,888
Designated fund - Jura Juniors	2,151	911	-	3,062
Designated fund - Baby & Toddlers Club	1,724	(941)	-	783
Designated fund - Jura Ferry	-	5,000	-	5,000
Designated fund - Argyll & Bute SLA	-	10,812	-	10,812
	52,309	10,953	63,806	127,068
Restricted funds				
Restricted fund - Capital Pier	562	(89)	-	473
Restricted fund - Capital Antlers	157,512	-	-	157,512
Restricted fund - CRF	2,596	-	-	2,596
Restricted fund - Kickstart	5,264	-	-	5,264
Restricted fund - For Our Planet	1,044	-	-	1,044
Restricted fund - Paths For All	377	-	-	377
Restricted fund - W&M Creative Activities	1,799	(300)	-	1,499
Restricted fund - Argyll & Bute SLA	9,336	(540)	-	8,796
Restricted fund - Passenger Ferry	-	78,820	(78,820)	-
Restricted fund - Genealogy	8,098	-	-	8,098
Restricted fund - Coran Pathway	5,935	(1,762)	-	4,173
Restricted fund - Electric Vehicle Charging	-	64	(64)	-
Restricted fund - Oral History Project	1,267	-	-	1,267
Restricted fund - Fridge Beach Breakfast	300	-	-	300
Restricted fund - Supporting Communities	994	(5)	-	989
Restricted fund - Capital Jura Stores Building	366,095	(27,366)	15,078	353,807
	561,179	48,822	(63,806)	546,195
TOTAL FUNDS	613,488	59,775	-	673,263

continued...

12. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General unrestricted funds	59,604	(65,674)	(6,070)
Designated fund - Tridos	591	650	1,241
Designated fund - Jura Juniors	2,374	(1,463)	911
Designated fund - Baby & Toddlers Club	(1)	(940)	(941)
Designated fund - Jura Ferry	5,000	-	5,000
Designated fund - Argyll & Bute SLA	10,812	-	10,812
	78,380	(67,427)	10,953
Restricted funds			
Restricted funds	42	(42)	-
Restricted fund - Capital Pier	-	(89)	(89)
Restricted fund - W&M Creative Activities	-	(300)	(300)
Restricted fund - Argyll & Bute SLA	10,391	(10,931)	(540)
Restricted fund - Passenger Ferry	210,100	(131,280)	78,820
Restricted fund - Coran Pathway	-	(1,762)	(1,762)
Restricted fund - Electric Vehicle Charging	413	(349)	64
Restricted fund - Supporting Communities	4,950	(4,955)	(5)
Restricted fund - Capital Jura Stores			
Building	-	(27,366)	(27,366)
CAP	12,360	(12,360)	-
	238,256	(189,434)	48,822
TOTAL FUNDS	316,636	(256,861)	59,775

13. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 August 2025.

Issuer	Mint Accounting Ltd
Document generated	Tue, 21st Jul 2026 11:34:17 BST
Document fingerprint	27eca0f108bee12b1e3b10f43b3c700d

Parties involved with this document

Document processed	Party + Fingerprint
Tue, 21st Jul 2026 11:44:38 BST	Keith R Compton-Bishop - Signer (1066c89b2753a604f955f2ecc2b1e9f2)
Tue, 21st Jul 2026 11:46:53 BST	Alison M Harold - Signer (4d880573af4c60868a4943e9ead4cc45)

Audit history log

Date	Action
Tue, 21st Jul 2026 11:34:17 BST	Envelope generated with fingerprint 3d9ff2724895e692c89caea625513e4f by getminted@mintaccounting.co.uk (31.94.4.67)
Tue, 21st Jul 2026 11:34:17 BST	Document generated with fingerprint 22092a4184dfcd711015c24962be8d69 (31.94.4.67)
Tue, 21st Jul 2026 11:34:18 BST	Document generated with fingerprint 27eca0f108bee12b1e3b10f43b3c700d (31.94.4.67)
Tue, 21st Jul 2026 11:36:17 BST	Keith R Compton-Bishop has been assigned to this envelope. (31.94.4.67)
Tue, 21st Jul 2026 11:36:18 BST	Alison M Harold has been assigned to this envelope. (31.94.4.67)
Tue, 21st Jul 2026 11:42:51 BST	Sent the envelope to Keith R Compton-Bishop (keithcomptonbishop@gmail.com) for signing (31.94.4.67)
Tue, 21st Jul 2026 11:42:51 BST	Document emailed to keithcomptonbishop@gmail.com
Tue, 21st Jul 2026 11:43:09 BST	Keith R Compton-Bishop opened the document email. (66.249.93.41)
Tue, 21st Jul 2026 11:43:42 BST	Keith R Compton-Bishop viewed the envelope (194.83.243.81)
Tue, 21st Jul 2026 11:44:38 BST	Keith R Compton-Bishop signed the envelope (194.83.243.81)
Tue, 21st Jul 2026 11:44:38 BST	Sent the envelope to Alison M Harold (alison.h@fcg.co.uk) for signing (194.83.243.81)
Tue, 21st Jul 2026 11:44:41 BST	Document emailed to alison.h@fcg.co.uk
Tue, 21st Jul 2026 11:45:11 BST	Alison M Harold viewed the envelope (31.94.4.67)
Tue, 21st Jul 2026 11:46:53 BST	Alison M Harold signed the envelope (31.94.4.67)
Tue, 21st Jul 2026 11:46:53 BST	This envelope has been signed by all parties (31.94.4.67)
Tue, 21st Jul 2026 11:46:53 BST	Signed document confirmation emailed to keithcomptonbishop@gmail.com (31.94.4.67)

Tue, 21st Jul 2026 11:46:53 BST	Signed document confirmation emailed to alison.h@fcg.co.uk (31.94.4.67)
Tue, 21st Jul 2026 11:46:53 BST	Signed document confirmation emails have been sent to all parties (31.94.4.67)