Lochaber Disability Access Panel

Scottish Charity Number SC036662

Annual Report and Financial Statements

For the year ended 31st March 2026

Trustees' Annual Report

For the year ended 31st March 2026

The trustees have pleasure in presenting their report together with the financial statements for the year ended 31st March 2026.

Reference and Administrative Information

Charity Name
Lochaber Disability Access Panel

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

Bankers
Royal Bank of Scotland, 6 High Street, Fort William, PH33 6AS

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

Structure, Governance and Management

Constitution
The Charity was registered in its current legal form on 14th July 2005. It has a single tier structure and as such the trustees are the members of the Charity.

Appointment of trustees
The Office Bearers shall be the Chair, Secretary and Treasurer. Each will be in post for three years and shall hold office from the date of election to the date of expiry.

Objectives and Activities

The remit of the Panel is to ensure that all residents and visitors to the Lochaber area, are treated equally, irrespective of age, disability, faith, gender or race; in being able to gain access to use all the public facilities enabling participation within Lochaber these being: all local public facilities, Education, Employment, Guest Houses & Hotel accommodation, Information, Medical Facilities, Social Inclusion, Sport and Transport.

The Panel will raise and support accessibility and disability awareness throughout Lochaber.

The Panel objectives and aspiration is to create a barrier free environment for all residents and visitors to Lochaber, irrespective of any disability, in gaining access to the built environment. Where: - Access means the full range of activity related to the built environment: that is to approach, enter, use, egress from, and to evacuate the built environment independently, in an equable and dignified manner. The built environment encompasses all buildings and other constructions made by humankind for their use and benefit. This includes public transport and associated infrastructure. This principally concerns access to public, domestic, and commercial buildings and public infrastructure.

The Panel wishes to: Enhance the enjoyment of people with disabilities, Encourage "building for life", Encourage "barrier free housing for life", Disability Conversion Ready, Enable the right for equal access to public information in an appropriate format, Engage with the Planning and Building Control departments to agree guidelines for "Disability Conversion Ready" for all developers of new builds (for rental or purchase). Where:- Disability Conversion Ready means designing/building now to facilitate future conversion or modification for use by disabled people with minimum disruption and cost. This is to ensure that all new dwellings are "disability conversion ready". All recommendations are carried out by encouragement and negotiation.

Charitable purposes

1) The promotion of equality and diversity.
2) The relief of those in need by reason of age, ill health, disability, financial hardship or other disadvantage.

Achievements and Performance

The Lochaber Disability Access Panel has had another busy year, even though the third sector in general is still struggling to attract new volunteers to join us. This is also true from the Panel's perspective.

The shortage of Carers and the lack of Social Care throughout Lochaber is still an ongoing concern to the Panel and its individual members.

The Panel has representation on the Lochaber Action for Moss Park (LAMP) Committee which was formed after the successful campaign to keep the Care Home in Caol open.

The Access Panel has commented on 127 Planning Applications, as well as giving advice on 6 pre-planning applications prior to the applications being formally submitted to the Planning Office. The Access Panel continues to have an excellent working relationship with the local Planning Officers and Building Standards Officer.

The Panel is still heavily engaged in the proposed redevelopment of the Glencoe Folk Museum, and Fort William West Highland Museum. The Panel's involvement will continue until completion of the projects.

The Panel has conducted 31 site visits in the last year relating to the proposed siting of Designated Blue Badge Parking Bays, the lack of drop-kerbs at several locations across Lochaber, Controlled Road Crossings and the creation of accessible bus stops in Lochaber.

The Panel has also engaged with Scottish Canals regarding accessibility issues at Neptune's Staircase on the Caledonian Canal.

The Panel has still been unsuccessful in our efforts for the last two years to have a regular bus service introduced to and from Neil Clark Way, to enable disabled residents a means into town. We are still striving to have a bus service introduced.

The Access Panel has engaged in virtual type conferences at a national level on:- Accessibility Legislation, Accessibility of Transport, The Blue Badge Consultation.

At a local level the Panel have engaged in the proposed New Belford Hospital Development, The Lochaber Health Care & Redesign Steering Group, The Lochaber Active Transport Project. The Panel continues to liaise with like-minded charities throughout Lochaber.

The Panel has made representations on behalf of 34 Lochaber residents to various departments within our Local Authority along with approaches being made to our Constituency MSP, and MP.

The Access Panel continued to work and liaise with the elected Highland Council Ward Councillors and local Community Councils.

Reserves Policy

The trustees' policy is to retain 3 months worth of normal running costs in order to meet commitments and to cover any unexpected expenditure. Three months expenditure stands at £688 which is covered by free reserves. The trustees will continue to review this on a regular basis.

Plans for future period

To continue with existing activities and progress with assisting the review of the Accessibility Legislation by the Scottish Government.

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 2026

Name of Trustee : ARTHUR COWIS

Date: 15TH OCTOBER 2026

Lochaber Disability Access Panel
Scottish Charity Number SC036662

Independent examiner's report to the trustees on the unaudited accounts of Lochaber Disability Access Panel.

I report on the accounts of the charity for the year ended 31st March 2026 which are set out on pages 6 to 9.

Respective responsibilities of trustees 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: - 26th October 2026
Finance Manager
Voluntary Action Lochaber
An Drochaid, Claggan Road Fort
William
PH33 6PH

VOLUNTARY ACTION LOCHABER
Buidheann Saor-Thoileach Lochaibhse

Lochaber Disability Access Panel
Receipts and Payments Accounts
For the year ended 31st March 2026
Scottish Charity Number SC036662

Receipts	Note	Year to 2026 Unrestricted £	Year to 2026 Restricted £	Year to 2026 Total £	Year to 2025 Total £
Grants and Donations					
Grants	4	2,836	-	**2,836**	4,769
Donations	5	-	-	**-**	-
Bank interest received		93	-	**93**	68
Fund Raising		-	-	**-**	-
Other Charitable Activities		-	-	**-**	-
Total Receipts		2,929	-	**2,929**	4,837
Payments					
Charitable Activities					
VAL Admin Services		650	-	**650**	500
Travel & Meetings		594	-	**594**	341
Bookkeeping Services		650	-	**650**	500
Equipment		710	-	**710**	-
Misc		-	-	**-**	60
Governance Costs					
Independent Examination	7	150	-	**150**	100
Total Payments		2,754	-	**2,754**	1,501
Surplus/(Deficit) for the year before transfers		175	-	**175**	3,336
Transfers between funds	6	-	-	**-**	-
Surplus/(Deficit) for the year		175	-	**175**	3,336

Lochaber Disability Access Panel
Receipts and Payments Accounts
For the year ended 31st March 2026
Scottish Charity Number SC036662

		Year to 2026 Unrestricted £	Year to 2026 Restricted £	Year to 2026 Total £	Year to 2025 Total £
Statement of Balances - as at 31st March 2026					
Opening cash at bank and in hand		8,459	700	**9,159**	5,823
Add Income		2,929	-	**2,929**	4,837
		11,388	700	**12,088**	10,660
Less Expenditure		2,754	-	**2,754**	1,501
Transfers	6	-	-	**-**	-
Closing cash at bank and in hand		8,634	700	**9,334**	9,159
Bank and Cash Balances					
Bank Treasurers Account		8,634	700	**9,334**	9,159
Outstanding Lodgements		-	-	**-**	-
Outstanding Cheques		-	-	**-**	-
Petty Cash		-	-	**-**	-
	9 & 10	8,634	700	**9,334**	9,159
		-	-	-	-

Signed on behalf of all Trustees:

Name: ARTHUR COWIE
Date: 15/10/2026

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

Lochaber Disability Access Panel
Scottish Charity Number SC036662
Notes to the accounts
For the year ended 31st March 2026

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.

3 **Related party transactions**

No remuneration was paid to the trustees or any connected persons during the year (2025: £NIL).

4 **Grants**

	Unrestricted Funds	Restricted Funds	Total 2026	Total 2025
The Highland Council	-	-	-	1,125
Disability Equality APG	2,836	-	2,836	3,644
	2,836	-	2,836	4,769

5 **Donations**

	Unrestricted Funds	Restricted Funds	Total 2026	Total 2025
Misc Donations	-	-	-	-
	-	-	-	-

6 **Transfers between funds**

There were no transfers between funds during the year (2025: £NIL).

7 **Governance Costs**

	Unrestricted Funds	Restricted Funds	Total 2026	Total 2025
Independent Examination	150	-	150	100
	150	-	150	100

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 April 2025	Incoming	Outgoing	Transfers	At 31st March 2026
SDEF Fund	5	-	-	-	5
Website	695	-	-	-	695
	700	-	-	-	700

10 **Unrestricted Funds**

	At 1st April 2025	Incoming	Outgoing	Transfers	At 31st March 2026
Unrestricted Funds	8,459	2,929	(2,754)	-	8,634
	8,459	2,929	(2,754)	-	8,634