

Lochaber Friendship Group For The Visually Impaired

Scottish Charity Number SC028101

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 Friendship Group For The Visually Impaired

Address

Viewpark, Mandally, Invergarry, Inverness Shire, PH35 4HP

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

Maureen Dempsey - Chairperson

Catriona C Menzies - Treasurer / Secretary

Nan Cockburn

Structure, Governance and Management

Constitution

The Charity was registered in its current legal form on 19th May, 1998. 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. Trustees are voted in by the Members at each Annual General Meeting (AGM).

Objectives and Activities

The objects of the Charity shall to be advance the education of people with visual impairments and their carers in Lochaber and to provide facilities, in the interest of social welfare, for recreation and other leisure-time occupation so that the conditions of life of the aforementioned people with visual impairments and their carers may be improved and they can increase their independence.

Charitable purposes

Provide social welfare and other recreational interests for those who are visually impaired throughout Lochaber.

Activities

We hold regular meetings and outings for lunch and afternoon tea and a get together each January for a post Xmas celebration when possible.

Achievements and Performance

We did manage to organise an outings in July which was very much enjoyed by all who attended.

Financial review

Total income for the year was £160. Expenditure for same period was £205. Reserves at year end were £634 of unrestricted 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 are looking forward to planning and organising more events and outings.

We are always looking to increase our Membership so will actively promote the group where possible.

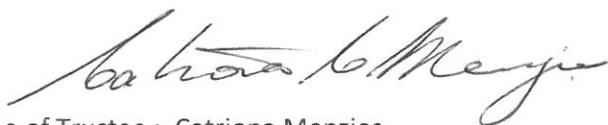
Exemptions from Disclosure

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 28-05-2026.



Name of Trustee : Catriona Menzies

Date: 28-05-2026

Independent examiner's report to the charity on the unaudited accounts of Lochaber Friendship Group For The Visually Impaired.

I report on the accounts of the Charity for the year ended 31st March 2026 which are set out on pages 5 to 6.

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: - ~~15 June~~ 2026
Finance Manager
Voluntary Action Lochaber
An Drochaid, Claggan Road
Fort William
PH33 6PH



Lochaber Friendship Group For The Visually Impaired
Receipts and Payments Accounts
For the year ended 31st March 2026
Scottish Charity Number SC028101

		Year to 2026 Unrestricted £	Year to 2026 Restricted £	Year to 2026 Total £	Year to 2025 Total £
Receipts	Note				
Grants and Donations					
Grants	4	-	-	-	-
Donations	5	-	-	-	-
Bank interest received		-	-	-	-
Fundraising					
Collections		70	-	70	-
Membership		90	-	90	-
Total Receipts		160	-	160	-
Payments					
Charitable Activities					
Outings		80	-	80	448
Mini Bus		-	-	-	220
Admin Costs		-	-	-	60
Governance Costs					
Independent Examination	7	125	-	125	125
Total Payments		205	-	205	853
Surplus/(Deficit) for the year before transfers		(45)	-	(45)	(853)
Transfers between funds	6	-	-	-	-
Surplus/(Deficit) for the year		(45)	-	(45)	(853)

Lochaber Friendship Group For The Visually Impaired
Receipts and Payments Accounts
For the year ended 31st March 2026
Scottish Charity Number SC028101

	Year to 2026 Unrestricted £	Year to 2026 Restricted £	Year to 2026 Total £	Year to 2025 Total £
Opening cash at bank and in hand	679	-	679	1,533
Add Income	160	-	160	-
	839	-	839	1,533
Less Expenditure	205	-	205	853
Transfers	6	-	-	-
Closing cash at bank and in hand	634	-	634	679
Bank and Cash Balances				
Treasurers Account	634	-	634	679
Outstanding lodgements	-	-	-	-
Outstanding cheques	-	-	-	-
Petty cash	-	-	-	-
	9 & 10	-	634	679
	-	-	-	-

Signed on behalf of all Trustees:


Name: Catriona Menzies
Date: 28-05-2026

The notes on pages 7 to 8 form part of these financial statements

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
Grants	-	-	-	-
	-	-	-	-

5 Donations

	Unrestricted Funds	Restricted Funds	Total 2026	Total 2025
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	125	-	125	125
	125	-	125	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 April 2025	Incoming	Outgoing	Transfers	At 31st March 2026
Restricted Funds	-	-	-	-	-
	-	-	-	-	-

10 Unrestricted Funds

	At 1st April 2025	Incoming	Outgoing	Transfers	At 31st March 2026
Unrestricted Funds	679	160	(205)		634
	679	160	(205)	-	634