

Mallaig & District Newspaper SCIO

Scottish Charity Number SC048780

Receipts and Payments Accounts

For the period 1st November 2024 to 31st October 2025

Independent examiner's report to the trustees on the unaudited accounts of the Mallaig & District Newspaper SCIO.

I report on the accounts of the Charity for the period 1st November 2024 to 31st October 2025 which are set out on pages 3 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: - 7th July 2026
Finance Manager
Voluntary Action Lochaber
An Drochaid, Claggan Road
Fort William
PH33 6PH



Mallaig & District Newspaper SCIO
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For the period 1st November 2024 to 31st October 2025
Scottish Charity Number SC048780

		Year to 31st October 2025 Unrestricted £	Year to 31st October 2025 Restricted £	Year to 31st October 2025 Total £	Year to 31st October 2024 Total £
Receipts	Note				
Grants and Donations					
Grants	4	-	-	-	-
Donations	5	4,662	-	4,662	71
Bank interest received		-	-	-	-
Charitable Activities					
Sales		11,335	-	11,335	10,692
Adverts		8,218	-	8,218	7,288
Subscriptions		8,113	-	8,113	8,508
Printing		420	-	420	624
VAT		1,397	-	1,397	1,269
Sundries		110	-	110	-
Total Receipts		34,254	-	34,254	28,451
Payments					
Charitable Activities					
Printing & Stationery		8,177	-	8,177	7,352
Salary & Pension		14,953	-	14,953	15,134
PAYE		803	-	803	895
Office Costs		373	-	373	-
Postage		5,721	-	5,721	6,236
Electricity		1,494	-	1,494	2,086
Internet / Phone		674	-	674	583
IT Costs		615	-	615	152
Misc		975	-	975	597
Subscriptions		52	-	52	-
Rent		360	-	360	360
Insurance		119	-	119	685
Governance Costs	6				
Accounting Software		198	-	198	174
Independent Examination		50	-	50	50
Total Payments		34,563	-	34,563	34,305
Surplus/(Deficit) for the year before transfers		(309)	-	(309)	(5,854)
Transfers between funds	7	-	-	-	-
Surplus/(Deficit) for the year		(309)	-	(309)	(5,854)

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	Year to 31st October 2025 Unrestricted £	Year to 31st October 2025 Restricted £	Year to 31st October 2025 Total £	Year to 31st October 2024 Total £
Statement of Balances - as at 31st October 2025				
Opening cash at bank and in hand	1,696	-	1,696	7,549
Add Income	34,254	-	34,254	28,451
	35,950	-	35,950	36,000
Less Expenditure	34,563	-	34,563	34,305
Transfers	7	-	-	-
Closing cash at bank and in hand	1,387	-	1,387	1,696
Bank and Cash Balances				
Treasurers Account	1,387	-	1,387	1,696
Outstanding Lodgements	-	-	-	-
Outstanding Cheques	-	-	-	-
Petty Cash	-	-	-	-
8 & 9	1,387	-	1,387	1,696

Signed on behalf of all Trustees:



Name: Jacqueline McDonnell (Interim Chair)

Date: 4th June 2026

The notes on pages 5 to 6 form part of these financial statements

Mallaig & District Newspaper SCIO
Scottish Charity Number SC048780

Notes to the accounts

For the period 1st November 2024 to 31st October 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. During the period donations totalling £4,662 were received.

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 (2024: £NIL).

4 Grants

	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
Grants	-	-	-	-
	-	-	-	-

5 Donations

	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
From Supporters	4,662	-	4,662	71
	4,662	-	4,662	71

6 Governance Costs

	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
Accounting Software	198	-	198	174
Independent Examination	50	-	50	50
	248	-	248	224

7 Transfers between funds

There were no transfers between funds during the year (2024: £NIL).

8 Unrestricted Funds

	At 1st November 2024	Incoming	Outgoing	Transfers	At 31st October 2025
Unrestricted Funds	1,696	34,254	(34,563)	-	1,387
	1,696	34,254	(34,563)	-	1,387

9 Restricted Funds

	At 1st November 2024	Incoming	Outgoing	Transfers	At 31st October 2025
Restricted Funds	-	-	-	-	-
	-	-	-	-	-