

**FINANCIAL STATEMENTS FOR YEAR ENDED
31ST DECEMBER 2025**

MORVERN COMMUNITY TRANSPORT ASSOCIATION

SCOTTISH CHARITY NO: SC27699

Morvern Community Transport Association
SC027699

Trustees' Annual Report

The Trustees present their report together with the financial statements and the Independent Examiners report for the year ended 31 December 2025.

Reference and Administrative Information

Charity Name

Morvern Community Transport Association

Charity No

SC027699

Address

33 Torr Na Faire, Morvern, PA80 5XS

Current Trustees

Stewart Malcolm
Ruairidh MacNeill
Faith Finnigan
Shonah Wood
Janette Cameron

Transport Co-ordinator - Calum Finnigan

Structure, Governance and Mangement

Constitution

The Charity is an unincorporated association. It is governed by its constitution which was adopted in June 1998.

Appointment of Trustees

The Group is run by a Management Committee that shall consist of no less than five members and no more than fifteen members, elected or re-elected annually at the Annual General Meeting by members of the community.

The committee may, if required, co-opt members to replace those leaving during the year.

Members must be at least 16 years old and are elected for three years. The members will elect the office bearer roles at the Annual General Meeting.

There are three categories of membership of the Group;

- i) Individual Members - this is open to any individual living in Morvern and surrounding areas.
- ii) Group/Organisation Members - this is open to all community groups and voluntary organisations working with the community of Morvern and the surrounding areas
- iii) Associate Members - this is open to any individual or group not living or working in Morvern but with an interest in the work of the Group. Associate membership is also open to statutory authorities, public agencies and private business with a similar interest.

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Objectives and Achievements

Charitable purposes

To promote the benefits of the residents of Morvern and the surrounding area by associating the local and other statutory authorities, voluntary organisations and residents in a common effort to promote the vision of adequate, available, accessible and affordable transport for the use of clubs, organisations and groups of individuals, who are resident or based in Morvern.

Activities throughout the year

Throughout the year, the community transport has been used by a wide range of the community, from toddlers to pensioners.

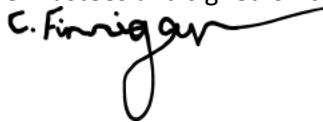
The transport has been used for social, educational, sporting and day to day activities

The young people of Morvern have benefitted greatly; in a rural location with very little public transport or local amenities, the minibus has proved essential for their transport needs.

Achievements and Performance

The transport continues to be well used by the community and surrounding areas with the community minibus being used for 111 days throughout 2025, down 3% on the previous year. The second minibus was used mainly for school runs, providing school transport for both primary and high school pupils. It was used a total of 202 days. In 2025 we applied for funding to purchase a new 100% electric 16 seater minibus but unfortunately we were unsuccessful in our application.

Approved by the Trustees and signed on their behalf;



Calum Finnigan
Transport Co-ordinator

Morvern Community Transport Association
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**Independent Examiner's Report
Year Ended 31 December 2025**

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) 2005 Act and the Charities Accounts (Scotland) Regulation 2006. The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the 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.

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 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 accounts.

In the course of my examination, no matter has come to my attention

- 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.

Signed



Date

18.03.2026

Name

Mrs Kirsty MacIntyre BA ACPA MICB PM Dip

Professional Body

Bachelor of Arts (with distinction) Accounting & Finance
Associate of The Certified Public Accountants Association
Member of The Institute of Certified Bookkeepers
Affiliate of The Association of Charity Independent Examiners
Associate Member of The Institute of Agricultural Secretaries and Administrators

Address

2 Achnaha View, Morvern, PA80 5AB

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**Statement of Receipts and Payments
For The Year Ended 31st December 2025**

Receipts	Note 3	Unrestricted	Restricted	Total 2025	Total 2024
Donations		20	0	20	76
Grants		0	0	0	0
Investment income - Bank interest		0	822	822	604
Charitable Activities - Hire/Fares		43626	0	43626	40899
Other income - SSE refund/NW chq		450	0	450	0
		44096	822	44918	41579
Sale of Vehicles		0	0	0	6700
		44096	822	44918	48279
Payments	Note 4				
Cost of Charitable Activities		45921	0	45921	43117
Governance costs		500	0	500	440
		46421	0	46421	43557
Purchase of Fixed Assets		0	0	0	36514
Total Payments		46421	0	46421	80071
Transfers in/out		32682	-32682	0	0
Surplus/(Deficit) for the year		30357	-31860	-1503	-31792

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Statement of Balances - As at 31st December 2025

	Unrestricted	Restricted	Total 2025	Total 2024
Funds Reconciliation				
Opening cash at bank and in hand	36527	31860	68387	100179
Surplus/(Deficit) for year	30357	-31860	-1503	-31792
Closing cash at bank and in hand	66884	0	66884	68387

Bank and Cash Balances

Bank of Scotland Current Account			66883	36508
Savings Account			0	31860
Cash in Hand			0.12	19
			66884	68387

Other Assets (Unrestricted Fund)

Garage (estimated value)			7832	7832
Vehicles (estimated value)			33000	84000
Computer Equip			329	555
Unpresented cheques			62	47
			41223	92434

Liabilities (Unrestricted Fund)

Uncleared cheques			500	1263
			500	1263

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Notes to the Accounts for the Year Ended 31st December 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 available for general purposes in accordance with the charities purposes.

Restricted funds is a savings account for new vehicle purchases if required.

3 Receipts

			Total 2025	Total 2024
Donations	Unrestricted	Restricted		
Donations	20	0	20	76
	20	0	20	76
Grants				
Grants	0	0	0	0
	0	0	0	0
Investment Income				
Bank interest	0	822	822	604
	0	822	822	604
Charitable activities				
Hire/fares	43626	0	43626	40899
	43626	0	43626	40899

			Total 2025	Total 2024
4 Cost of Charitable Activities	Unrestricted	Restricted		
Fuel	4449	0	4449	5175
Insurance	3160	0	3160	3225
Road Tax/MOT	449	0	449	90
Repairs	1572	0	1572	2142
Drivers Expenses	1196	0	1196	1162
Wages/PAYE/Pension	33034	0	33034	29848
Ferry Tickets	177	0	177	311
Membership	72	0	72	80
Garage Electricity	661	0	661	403
Adv/Stat/Tel/Sundries	1152	0	1152	682
	45921	0	45921	43118

			Total 2025	Total 2024
Governance costs	Unrestricted	Restricted		
Annual Accounts	350	0	350	290
Independent Examination	150	0	150	150
	500	0	500	440

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Fixed Asset Schedule
As At 31st December 2025

Description	Purchase Date	Purchase Price	Value at year end
Garage	1998	7832	7832
Peugeot Boxer 17 seater	2021	36000	29000
Peugeot Boxer 15 seater	2024	50000	40000
Computer Equipment	2022	599	251
Computer Equipment	2023	232	78