

**Rotary Club of Lochaber Charity Fund  
(known by Rotary Club of Lochaber Benevolent Fund)**

**Charity Number SC007767**

**Annual Report and Financial Statements**

**For the year ended 30th June 2025**

## Trustees' Annual Report

### For the year ended 30th June 2025

The trustees have pleasure in presenting their report together with the financial statements for the year ended 30th June 2025.

### Reference and Administrative Information

#### Charity Name

Rotary Club of Lochaber Charity Fund  
(known by Rotary Club Of Lochaber Benevolent Fund)

#### Address

c/o Alexandra Hotel, The Parade, Fort William, PH33 6AZ

#### Bankers

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

#### Independent Examiner

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

#### Current Trustees

Malcolm MacRaid - President (*appointed 01/07/24*)  
Donald Young - Secretary (*appointed 01/07/24*)  
Flora McKee - Treasurer (*appointed 01/07/24*)

### Structure, Governance and Management

#### Constitution

The Charity is an unincorporated association founded under a Trust Deed and registered as a Scottish Charity on the 16th May 1990. The administration arrangements are set out in the governing document. No trustees receive a remuneration from the fund.

#### Appointment of trustees

The Club shall have the power by resolution to nominate the persons to be appointed new Trustees of the Charity Fund but such persons shall be members of the Club and failing any resolution to the contrary shall be the President, Secretary and Treasurer for the time being of the Club, for the periods of their respective offices and the persons so nominated will act as Trustees.

### Objectives

#### Charitable purposes

- 1) The prevention or relief of poverty.
- 2) The advancement of education.
- 3) The advancement of health.
- 4) The advancement of civic responsibility.
- 5) The advancement of arts, heritage, culture or science.
- 6) The advancement of public participation in sport.
- 7) The relief of those in need by reason of age, ill health, disability, financial hardship or other disadvantage.
- 8) Any other purpose that may reasonably be regarded as analogous to any of the preceding purposes.

## Achievements and Performance

### **COMMUNITY EVENTS & ACTIVITIES:-**

Our first events were manning the gate at the local Agricultural Show and hosting a bottle stall. Proceeds of the bottle stall were donated to the Eradicate Polio Campaign.

In November we held our annual Christmas Festival which was a great success. Surplus funds from this event were distributed through our small grants programme and youth activities delivery. Now in its 17th year it continues to be a much-loved local event and is well supported by the community.

### **GRANT GIVING & DONATIONS:-**

This year a total of £5,956 was distributed through our benevolent fund, mostly to support local causes, however as part of Rotary International, we also support international initiatives.

On an annual basis we sponsor our Music Festival, Young Musicians of the Year Competition, our local VOSCARS which is an award ceremony recognising volunteers and voluntary organisations throughout Lochaber. We do this in partnership with local organisations and schools. This year the Music Festival did not take place but we are informed it will be going ahead in 2026.

This year two grants were awarded from the Kenneth MacPherson Fund which we administer. The fund supports aspiring young musicians in Lochaber High School to further develop their music abilities.

### **YOUTH ACTIVITIES:-**

Overall, we had a good year, the highlight being the huge number of entries, 162, for our "Young Writer" Competition and in particular, the level of achievement of our Winner gaining third place at the All-UK and All-Ireland level. After winning both the Lochaber level and the Scotland-South level of the competition, she then competed against thousands of entries from the 1,500 Rotary Clubs in Great Britain and Ireland and achieved an amazing third place.

### **Plans for future period**

The Rotary Club of Lochaber is committed to continue with its charitable support over the next year. The aim of the Club is to increase its membership which will help share the workload over all the charitable activities we are already committed to and to review these activities and investigate new ventures to enhance our programme. All our fundraising and community work is only made possible through the enormous amount of volunteering hours given by all Rotarians, family, and friends, and of course the generosity of our community.

### **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 17<sup>th</sup> DEC 2025.



Name of Trustee : FLORA MCKEE

Date: 17<sup>th</sup> DEC 2

**Rotary Club of Lochaber Charity Fund**  
**Charity Number SC007767**

**Independent examiner's report to the trustees on the unaudited accounts of Rotary Club Of Lochaber Charity Fund (known as Rotary Club Of Lochaber Benevolent Fund).**

I report on the accounts of the Charity for the year ended 30th June 2025 which are set out on pages 5 to 8.

**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:- 19/12/2025  
Finance Manager  
Voluntary Action Lochaber  
An Drochaid, Claggan Road  
Fort William  
PH33 6PH



Rotary Club of Lochaber Charity Fund  
 Receipts and Payments Accounts  
 For the year ended 30th June 2025  
 Charity Number SC007767

	Note	Year to 2025 Unrestricted £	Year to 2025 Restricted £	Year to 2025 Total £	Year to 2024 Total £
<b>Receipts</b>					
<b>Grants and Donations</b>					
Grants	4	-	-	-	-
Donations	5	520	-	520	3,706
<b>Bank interest received</b>					
<b>Fund Raising</b>					
Golf AM-AM		4,227	-	4,227	4,370
Lunches		-	-	-	215
Other Fundraising		239	-	239	227
Morrisons Bag Packing		-	-	-	1,290
Agricultural Show		896	-	896	680
Polio Campaign		-	-	-	40
Xmas Festival		9,807	-	9,807	5,863
Book Sales		125	-	125	-
Misc		601	-	601	-
Unrepresented Cheques		140	-	140	-
<b>Trading Receipts</b>					
<b>Other Charitable Activities</b>					
<b>Total Receipts</b>		<b>16,553</b>	<b>-</b>	<b>16,553</b>	<b>16,390</b>
<b>Payments</b>					
<b>Charitable Activities</b>					
Golf AM-AM		1,300	-	1,300	1,389
<b>Expenditure</b>					
Youth Activities		2,368	-	2,368	340
Community Events		358	-	358	-
Sponsorship		250	-	250	-
Grants & Donations		4,400	466	4,866	8,014
Donation - Polio		500	-	500	-
Xmas Festival Costs		3,819	-	3,819	3,891
Santa's Grotto - Toys		-	-	-	734
Postage & Stationery		-	-	-	48
Misc		590	-	590	263
ShelterBox		590	-	590	590
Advertising		-	-	-	427
<b>Governance Costs</b>					
Independent Examination	7	150	-	150	100
<b>Total Payments</b>		<b>14,325</b>	<b>466</b>	<b>14,791</b>	<b>15,796</b>
Surplus/(Deficit) for the year before transfers		2,228	(466)	1,762	594
Transfers between funds	6	-	-	-	-
<b>Surplus/(Deficit) for the year</b>		<b>2,228</b>	<b>(466)</b>	<b>1,762</b>	<b>594</b>

Rotary Club of Lochaber Charity Fund  
 Receipts and Payments Accounts  
 For the year ended 30th June 2025  
 Charity Number SC007767

	Year to 2025 Unrestricted £	Year to 2025 Restricted £	Year to 2025 Total £	Year to 2024 Total £
<b>Statement of Balances - as at 30th June 2025</b>				
Opening cash at bank and in hand	12,131	1,857	13,988	13,394
Add Income	16,553	-	16,553	16,390
Less Expenditure	28,684	1,857	30,541	29,784
Transfers	14,325	466	14,791	15,796
6	-	-	-	-
<b>Closing cash at bank and in hand</b>	<b>14,359</b>	<b>1,391</b>	<b>15,750</b>	<b>13,988</b>
<b>Bank and Cash Balances</b>				
Bank Treasurer's Account	14,359	1,391	15,750	14,128
Outstanding lodgements	-	-	-	-
Outstanding cheques	-	-	-	(140)
Petty cash	-	-	-	-
9 & 10	14,359	1,391	15,750	13,988

Signed on behalf of all Trustees



Name: Flora McKee, Treasurer

Date: 1<sup>st</sup> Dec 2025

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

**Rotary Club of Lochaber Charity Fund**  
**Charity Number SC007767**  
**Notes to the accounts**  
**For the year ended 30th June 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.

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
Misc Donations	520	-	520	956
Ferguson Transport - Reindeer Parade	-	-	-	1,750
G A Barnie - Xmas Fayre	-	-	-	500
MOWI Scotland - Golf AM-AM	-	-	-	500
	520	-	520	3,706

**6 Transfers between funds**

There were no transfers between funds during the year (2024: £60).

**7 Governance Costs**

	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
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 Unrestricted Funds

	At 1st July 2024	Incoming	Outgoing	Transfers	At 30th June 2025
Unrestricted Funds	12,131	16,553	(14,325)	-	14,359
	<u>12,131</u>	<u>16,553</u>	<u>(14,325)</u>	<u>-</u>	<u>14,359</u>

10 Restricted Funds

	At 1st July 2024	Incoming	Outgoing	Transfers	At 30th June 2025
Kenneth MacPherson Memorial Trust	1,857	-	(466)	-	1,391
	<u>1,857</u>	<u>-</u>	<u>(466)</u>	<u>-</u>	<u>1,391</u>