

REGISTERED CHARITY NUMBER: SC054091

Report of the Trustees and
Unaudited Financial Statements for the Year Ended 31 March 2026
for
Rhu and Shandon Community Trust

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the Year Ended 31 March 2026

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Report of the Trustees for the Period Ended 31 March 2026

Rhu and Shandon Community Trust was constituted by a Deed of Trust and registered as an Scottish Charitable Incorporated Organisation (SCIO) with OSCR on 26th March 2025.

OBJECTIVES AND ACTIVITIES

The Trust has been formed for the public benefit of the Community of Rhu and Shandon as defined by the Rhu and Shandon Community Council area ("the Community"), with the Purposes of a) The advancement of citizenship or community development, b) The advancement of environmental protection and improvement c) The provision of recreational facilities, or the organisation of recreational activities, with the object of improving the conditions of life for the persons for whom the facilities or activities are primarily intended,

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

Administration

The management of the Trust is the responsibility of the Trustees who are listed below. The number of Charity Trustees shall be not less than three and the total number shall not be more than 10. At the first GM the Ordinary Members shall elect up to 7 Elected Charity Trustees. At the second and each subsequent AGM, one-third of the Elected Charity Trustees (or the nearest number upwards) shall retire from office. A retiring Elected Charity Trustee shall be eligible for re-election after one term.

The trustees set the strategy and policy of the Organisation, generally control and supervise the activities of the Organisation and, in particular, are responsible for monitoring its financial position and, where there are no employees appointed, are responsible also for the day-to-day management of the Organisation.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity
number SC054091

Principal address:
Hillcroft
Station Road
Rhu by Helensburgh
G84 8LW
Argyll

Trustees:

Current:

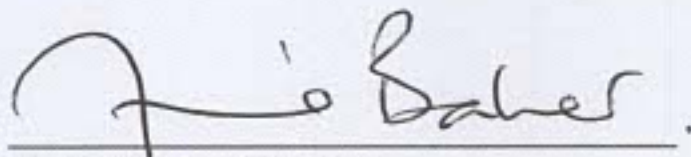
Fiona Baker	Chair
Robert Stuart	Vice Chair
David Lang CA	Treasurer
Jane Weir	
Chris Gardner FCPA	
Veronica Keith	

Resigned During Year

Tina Munro From 26 Mar 2025 to 23 Mar 2026

Independent Examiner

Approved by order Of the board of trustees On 27 July 2026 and signed on its behalf by:



Fiona Baker – Trustee

Independent Examiner's Report to the Trustees of Rhu and Shandon Community Trust

I report on the accounts for the year ended 31 March 2026 set out on pages three to eight

Respective responsibilities of trustees and 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 (as amended). 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 the independent examiner's report

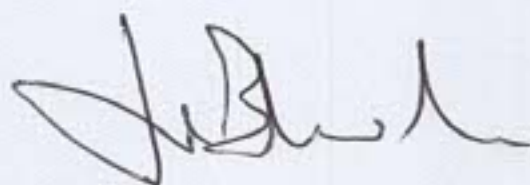
My examination is carried out in accordance with Regulation 11 of the 2006 Accounts Regulations. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures 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.

James Barbour-Smith CA
5 Queen Elizabeth Crescent
Beaconsfield
Bucks
HP9 1BX



James Barbour-Smith

Date: 29 July 2026

Section A - Statement of receipts and payments for the Period 26th March 2025 to 31 March 2026

	Unrestricted funds to nearest £	Restricted funds Lovers Lane to nearest £	Restricted funds Ardenconnel Wood to nearest £	Restricted funds Neighborhood Eco System to nearest £	Total Funds Current Period to nearest £
Donations	700	3,376	39,956		44,032
Grants		12,100	1,477	13,488	27,065
Gift Aid	175	559	5,876		6,610
Receipts from fundraising activities		804			804
Interest			91		91
Total Receipts	875	16,839	47,400	13,488	78,602
Payments					
Purchase of Wood			18,000		18,000
Footpath Maintenance	0	17,702	0	0	17,702
Insurance			282		282
Website Costs			121		121
Logo and Workshop			380		380
Legal Fees			7,284		7,284
Meeting Costs			490		490
Purchase of Tools			1,478		1,478
Bank Fees			39		39
Other Expenses	10		175		185
Total Payments	10	17,702	28,249	0	45,961
Surplus / (Deficit) for the Period	865	(863)	19,151	13,488	32,641

There were no outstanding liabilities at 31st March 2026. Funds of £750 agreed 8th April 2026 to be paid by Rhu and Shandon Community Council towards the repair of Lovers Lane remained outstanding as at the period end.

Section B - Statement of balances as at

31 March 2026

B1 Cash Funds

	Unrestricted funds to nearest £	Restricted funds Lovers Lane to nearest £	Restricted funds Ardenconnel Wood to nearest £	Restricted funds Neighbourhood Eco System to nearest £	Total Funds Current Period to nearest £
Cash and Bank Balances at 26th March 2025	0	0	0	0	0
Surplus / (deficit) shown on receipts and payments account	865	(863)	19,151	13,488	32,641
Cash and bank balances at 31st March 2026	865	(863)	19,151	13,488	32,641

B3 Other Assets

Details	Fund to which Asset Belongs	Cost to nearest £	Current Value to nearest £	Last Year to nearest £
Ardenconnel Wood	Ardenconnel Wood	18,000	18,000	n/a
Tools	Ardenconnel Wood	1,478	985	n/a

Section C – Notes to Accounts

1. **ACCOUNTING POLICIES**

Basis Of preparing the financial statements

The financial statements of the charity have been prepared in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). Regulation 14(4) and paragraph (4), states that a charity with a gross income of less than £100,000 in a financial year may prepare a statement of account for that financial year consisting of– (a)a receipts and payment account; (b) a statement of balances as at the last day of the financial year; (c)notes to the accounts; and (d)an annual report containing the information listed in Schedule 2.

Income

All income is recognised in the Statement of Receipts and Payments once the charity has received the funds.

Expenditure

Liabilities are recognised as expenditure as soon as paid. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees. Restricted funds can only be used for particular restricted purposes within the Objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes. Further explanation of the nature and purpose of each fund is included in the financial statements.

2. **TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the period ended 31 March 2026

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2026.

3. **RELATED PARTY DISCLOSURES**

There were no related party transactions for the period ended 31 March 2026

4. **RESTRICTED FUNDS**

Ardenconnel Woods – SURPLUS OF £19,151

There is a plan to spend balance of funds on restoring Ardenconnel Woods for the benefit of the community. Felling hazardous trees and clearing invasive non native species. A reserve of £6,000 will be maintained to cover unforeseen expenses. See note 5 of accounts.

Lovers Lane - DEFICIT OF £(865)

An agreement was reached at the Rhu and Shandon Community Council Meeting of 8th April 2026 to contribute Funds of £750 towards the deficit. The remaining deficit of £115 will be covered by unrestricted funds. Prior to the Community Council meeting the plan had been to cover the full deficit via unrestricted funds.

Neighbourhood Eco System fund – £13,488

Spending plan for the Neighbourhood Eco System fund has been agreed with the grant provider. The Neighbourhood Ecosystem Fund seeks to inspire, encourage, and enable communities to explore and develop ambitious ecosystem restoration projects locally. It also seeks to raise awareness about the importance of local ecosystem restoration and address barriers faced by community-led efforts. This Fund is supported by the Carman Family Foundation, the Scottish Government's Nature Restoration Fund, which is managed by NatureScot, and others. Inspiring Scotland is administering this funding.

	Planned Spending to nearest £
Communtiy Enterprise development proposal for 3 year business plan	6,888
Woodland Surveys - trees, bird, archaeology, bats, animal, botany, insect/reptile	3,400
Community engagement; Publicity / website / social media	1,400
Training - INNS control - cutting, removal, Pal/6 pesticide training	1,800
Total	13,488

5. CHARITY POLICY ON RESERVES

The charity will target to maintain an excess balance on reserve of circa £6,000 to cover unforeseen expenses particularly in relation to Ardenconnel Woods. Example of unforeseen spending would be clearing dangerous and damaged trees as a result of storms / disease. Drainage issues on paths due to flooding.