Charity Number SC023087

SANDBANK VILLAGE HALL

UNAUDITED ACCOUNTS

FOR THE YEAR ENDED 31st MARCH 2026

Accountability
Finnartmore Cottage
Kilmun, Argyll & Bute
PA23 8RY

Charity Number SC023087

SANDBANK VILLAGE HALL
TRUST INFORMATION

Trustees/Directors	Joanne Currie Chairperson Helen McVicar Treasurer Carol McCorquodale Secretary Marie Gallagher Len Bernadon
Accountants	Accountability Finnartmore Cottage Kilmun Argyll & Bute PA23 8RY
Business address	Tigh-na-Gobha Sandbank By Dunoon Argyll PA23 8PJ

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ACCOUNTANT'S REPORT ON THE UNAUDITED ACCOUNTS OF SANDBANK VILLAGE HALL

Independent Examiner's Report to the Trustees of SANDBANK VILLAGE HALL

I report on the accounts of the Charity for the year ended 31 March 2026 which are set out on pages 2 to 5.

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) (a) to (c) 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.

Basis of independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006 (as amended). 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 8 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.

Name: Susan Minns
Relevant Professional qualification/professional body: CIMA
Address: Finnartmore Cottage
Kilmun
Argyll & Bute PA23 8RY

Accountability

Date: 4th September 2026

SANDBANK VILLAGE HALL
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31st March 2026

The statement of financial activities includes all gains and losses in the year. All incoming resources and resources expended derive from continuing activities.

	Notes	Unrestricted Funds	Restricted Funds	Total Funds	Total Funds
Incoming Resources		2025/26	2025/26	2025/26	2024/25
Incoming Resources from generated funds		£	£	£	£
Activities for generating funds	1	8,347		8,347	6,803
Income from investments other than land and buildings		-	-	-	-
Rents from Land & Buildings		-	-	-	-
Proceeds of sale from Fixed Assets		-	-	-	-
Donations and Grants		177	-	177	191
Total Incoming Resources		8,524	-	8,524	6,993
Resources Expended					
Costs of Generating Funds					
Governance Costs		-	-	-	-
Purchase of Investments		-	-	-	-
Charitable Activities	2	6,949	-	6,949	9,298
Total Resources Expended		6,949	-	6,949	9,298
Net incoming/(outgoing) resources before transfers		1,575	-	1,575	-2,305
Other recognised gains/(losses)					
Gains and losses on investment assets		-	-	-	-
Net movement in funds		1,575	-	1,575	- 2,305
Reconciliation of Funds					
Total funds brought forward		617	-	617	2,922
Total Funds Carried Forward		2,192	-	2,192	617

NOTES:

1. **Activities for generating funds**:
For the financial year 2025/2026, other than grants and donations, income was derived solely from hire of the hall to the community of Dunoon and Sandbank.

2. **Governance Costs** – Total governance costs as below:

	2026	2025
Audit / independent examination	235	200
	235	**200**

3. **Charitable Activities** – costs

	2026	2025
Hall Maintenance	6,714	9,098
	6,714	**9,098**

SANDBANK VILLAGE HALL
BALANCE SHEET
AT 31st March 2026

	Notes	2026 £		2025 £	
Fixed Assets					
Tangible Assets	1		12,937		12,937
CURRENT ASSETS					
Bank and Cash		21,109		19,535	
Total Current Assets		21,109		19,535	
LIABILITIES					
Liabilities due within one year					
		-		-	
		-		-	
Liabilities due after one year					
		-		-	
		-		-	
Net Current Assets			**34,046**		**32,472**
Total Assets Less Current Liabilities			**34,046**		**32,472**
CAPITAL ACCOUNT					
At 31 March 2024			32,472		34,778
Surplus/(Deficit) for the Year			1,575		(2,305)
			34,046		**32,472**

Audit Exemption Statement

For the year ended 31 March 2026 the Trust was entitled to exemption under the Charities and Trustee Investment (Scotland) 2005 Act and the Charities Accounts (Scotland) Regulations 2006 Regulation 10(1) (a) to (c). No members have required the Trust to obtain an audit of its accounts for the year in question. The Trustees acknowledge their responsibilities:

1. Ensuring that the Trust keeps accounting records which comply with the Charities and Trustee Investment (Scotland) 2005 Act and the Charities Accounts (Scotland) Regulations 2006

2. Preparing accounts which give a true and fair view of the state of affairs of the Trust as at the end of the year and of receipts and payments for the financial year in accordance with the Charities and Trustee Investment (Scotland) 2005 Act and the Charities Accounts (Scotland) Regulations 2006 and which otherwise comply with the requirements relating to accounts, so far as applicable to the Trust.

The accounts are prepared in accordance with the special provisions of Part VII of the Companies Act 1985 relating to small/medium companies.

Approved by the Trustees on and signed on their behalf by:

Signed: Joanne Currie
Chair

Name: JOANNE CURRIE

Signed: Helen McVicar
Trustee

Name: HELEN McVICAR

SANDBANK VILLAGE HALL
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31st March 2026

1. Tangible Fixed Assets

Written Down Value	**2026**	**2025**
Property	956	956
Bouncy Castle	11,731	11,731
Notice Board	250	250
	12,937	**12,937**

SANDBANK VILLAGE HALL
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31st March 2026

2. Accounting Policies

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year.

- Basis of Accounting – the financial statements have been prepared under the historical cost convention, in accordance with the Companies Act 2006 and the Statement of Recommended Practice: Accounting and Reporting by Charities issued in March 2005

- Incoming resources – all incoming resources are included in the Statement of Financial Activities when the Charity is entitled to the income and the amount can be quantified with reasonable accuracy.

- Expended resources – expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered and is reported as part of the expenditure to which it relates.