Scoraig Community Association

Charity No. SC033367

Company No. SC231403

Trustees' Report and Unaudited Accounts

31 March 2026

Scoraig Community Association
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The trustees, who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the unaudited financial statements of the charity for the year ended 31 March 2026.

The financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended), the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102).

REFERENCE AND ADMINISTRATIVE DETAILS

Company No. SC231403

Charity No. SC033367

Registered Office

Secondary School Building
Scoraig, Dundonnell
Garve
Ross Shire
IV23 2RE

Directors and Trustees
The Directors of the charitable company are its Trustees for the purposes of charity law.
The following Directors and Trustees served during the year:

M.G. Alston
J.S. Betts
A. Brudenell
C. Dagg
I.M. Forsyth
L.M.D. Glass
M. Kerr
N.J. Rushforth

Company Secretary

C. Dagg

Accountants

Cheap Accounting
Unit 10
80 Lytham Road
Fulwood
Preston
PR2 3AQ

OBJECTIVES AND ACTIVITIES

During the year the company continued to maintain the small lighthouse building on the peninsula, used as a heritage and visitor centre, and to manage and administer repairs to the Scoraig - Badrallach track and footpath, for the benefit of all the community and visitors. Ditching along the road side has been a main priority and money in the road job fund has been used for this. A section of the foot path out was strimmed to improve movement of live stock as well as making it easier for walkers.

The annual £50 contribution for fireworks along with any proceeds after costs was again given over to the Defibrillator fund. Fund raising events have also happened and a third defibrillator has been purchased, with matched grant funding along with the Scoraig community centre group, and a first aid bag and supplementary equipment bought to go with it. Discussions about the structure of the association have been had with possible merging with the Scoraig Community centre group.

FINANCIAL REVIEW

The results for the year are set out in the attached financial statements.

The policy on reserves is that surplus funds are retained pending any unforseen circumstances or decisions regarding specific projects for the benefit of the community.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Companies Act 2006. The Trustees are also responsible for safeguarding the assets of the charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

The above report has been prepared in accordance with the provisions applicable to companies subject to the small companies regime as set out in Part 15 of the Companies Act 2006 and in accordance with the Charities SORP (FRS 102).

Signed on behalf of the board

L.M.D. Glass
Trustee
23 August 2026

Independent Examiner's Report to the trustees of Scoraig Community Association

I report on the financial statements of Scoraig Community Association for the year ended 31 March 2026 which comprise the Statement of Financial Activities, the Summary Income and Expenditure Account, the Balance Sheet and the related notes.

Respective responsibilities of trustees and examiner

The charity's trustees (who are also the directors for the purposes of company law) are responsible for the preparation of the financial statements 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 2006 Accounts Regulations does not apply. It is my responsibility to examine the financial statements 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 report

My examination was 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 financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, 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 connection with 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
- to prepare financial statements 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.

Caroline Bird Chartered Accountant
Cheap Accounting
Unit 10
80 Lytham Road
Fulwood
Preston
PR2 3AQ
23 August 2026

Scoraig Community Association
Statement of Financial Activities

for the year ended 31 March 2026

	Notes	Unrestricted funds 2026 £	Total funds 2026 £	Total funds 2025 £
Income and endowments from:				
Donations and legacies	4	3,256	3,256	2,750
Charitable activities	5	489	489	74
Total		3,745	3,745	2,824
Expenditure on:				
Other	6	5,479	5,479	3,443
Total		5,479	5,479	3,443
Net gains on investments		-	-	-
Net expenditure	7	(1,734)	(1,734)	(619)
Transfers between funds		-	-	-
Net expenditure before other gains/(losses)		(1,734)	(1,734)	(619)
Other gains and losses		-	-	-
Net movement in funds		(1,734)	(1,734)	(619)
Reconciliation of funds:				
Total funds brought forward		8,994	8,994	9,613
Total funds carried forward		7,260	7,260	8,994

Scoraig Community Association
Summary Income and Expenditure Account
for the year ended 31 March 2026

	2026 £	2025 £
Income	3,745	2,824
Gross income for the year	3,745	2,824
Expenditure	5,478	3,442
Depreciation and charges for impairment of fixed assets	1	1
Total expenditure for the year	5,479	3,443
Net expenditure before tax for the year	(1,734)	(619)
Net expenditure for the year	(1,734)	(619)

Scoraig Community Association
Balance Sheet

at 31 March 2026

Company No. SC231403	Notes	2026	2025
		£	£
Fixed assets			
Tangible assets	8	2	3
		2	3
Current assets			
Debtors	9	-	2,500
Cash at bank and in hand		7,570	6,647
		7,570	9,147
Creditors: Amount falling due within one year	10	(312)	(156)
Net current assets		7,258	8,991
Total assets less current liabilities		7,260	8,994
Net assets excluding pension asset or liability		7,260	8,994
Total net assets		7,260	8,994
The funds of the charity			
Restricted funds	11		
Unrestricted funds	11		
General funds		1,731	2,264
Designated funds		5,529	6,730
		7,260	8,994
Reserves	11		
Total funds		7,260	8,994

The trustees have prepared the accounts in accordance with section 44 of the Charities and Trustee Investment (Scotland) Act 2005 and in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

For the year ended 31 March 2026 the company was entitled to exemption under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

Approved by the board on 23 August 2026

And signed on its behalf by:

M. Kerr
Trustee
23 August 2026

1 Accounting policies

Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Change in basis of accounting or to previous accounts

There has been no change to the accounting policies (valuation rules and method of accounting) since last year and no changes have been made to accounts for previous years.

Fund accounting

Unrestricted funds	These are available for use at the discretion of the trustees in furtherance of the general objects of the charity.
Designated funds	These are unrestricted funds earmarked by the trustees for particular purposes.
Revaluation funds	These are unrestricted funds which include a revaluation reserve representing the restatement of investment assets at their market values.
Restricted funds	These are available for use subject to restrictions imposed by the donor or through terms of an appeal.

Income

Recognition of income	Income is included in the Statement of Financial Activities (SoFA) when the charity becomes entitled to, and virtually certain to receive, the income and the amount of the income can be measured with sufficient reliability.
Income with related expenditure	Where income has related expenditure the income and related expenditure is reported gross in the SoFA.
Donations and legacies	Voluntary income received by way of grants, donations and gifts is included in the the SoFA when receivable and only when the Charity has unconditional entitlement to the income.
Tax reclaims on donations and gifts	Income from tax reclaims is included in the SoFA at the same time as the gift/donation to which it relates.
Donated services and facilities	These are only included in income (with an equivalent amount in expenditure) where the benefit to the Charity is reasonably quantifiable, measurable and material.
Volunteer help	The value of any volunteer help received is not included in the accounts.
Investment income	This is included in the accounts when receivable.
Gains/(losses) on revaluation of fixed assets	This includes any gain or loss resulting from revaluing investments to market value at the end of the year.
Gains/(losses) on investment assets	This includes any gain or loss on the sale of investments.

Expenditure

Recognition of expenditure	Expenditure is recognised on an accruals basis. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.
Expenditure on raising funds	These comprise the costs associated with attracting voluntary income, fundraising trading costs and investment management costs.
Expenditure on charitable activities	These comprise the costs incurred by the Charity in the delivery of its activities and services in the furtherance of its objects, including the making of grants and governance costs.
Grants payable	All grant expenditure is accounted for on an actual paid basis plus an accrual for grants that have been approved by the trustees at the end of the year but not yet paid.
Governance costs	These include those costs associated with meeting the constitutional and statutory requirements of the Charity, including any audit/independent examination fees, costs linked to the strategic management of the Charity, together with a share of other administration costs.
Other expenditure	These are support costs not allocated to a particular activity.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Tangible fixed assets and depreciation

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life:

Plant & machinery	25% Reducing balance

Freehold investment property

Investment properties are measured initially at cost and subsequently at fair value at each balance sheet date and are not depreciated. All gains or losses are taken to the Statement of Financial Activities as they arise.

Stocks

Stock is included at the lower of cost or net realisable value. Donated items of stock are recognised at fair value which is the amount the charity would have been willing to pay for the items on the open market.

Trade and other debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Cash and cash equivalents

Cash and cash equivalents comprise cash at bank and on hand, demand deposits with banks and other short-term highly liquid investments with original maturities of three months or less and bank overdrafts. In the statement of financial position, bank overdrafts are shown within borrowings or current liabilities. In the Statement of Cash Flows, cash and cash equivalents are shown net of bank overdrafts that are repayable on demand and form an integral part of the company's cash management.

Trade and other creditors

Short term creditors are measured at the transaction price. Other creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for nay trade discounts due.

Research and development

Expenditure on research and development is written off in the year in which it is incurred.

Foreign currencies

Monetary assets and liabilities denominated in currencies other than the functional currency of the charity are translated at the rates of exchange prevailing at the end of the reporting period.
Transactions in currencies other than the functional currency of the charity are recorded at the rate of exchange on the date that the transaction occurred.
All exchange differences are are taken into account in arriving at net income/expenditure.

Leased assets

Where the charity enters into a lease which entails taking substantially all the risks and rewards of ownership of an asset, the lease is treated as a finance lease.
Leases which do not transfer substantially all the risks and rewards of ownership to charity are classified as operating leases.
Assets held under finance leases are initially recognised as assets of the charity at their fair value at the inception of the lease or, if lower, at the present value of the minimum lease payments. The corresponding liability to the lessor is included in the balance sheet date as a finance lease obligation.
Lease payments are apportioned between finance expenses and reduction of the lease obligation so as to achieve a constant rate of interest on the remaining balance of the liability. Finance expenses are recognised immediately, unless they are directly attributable to qualifying assets, in which case they are capitalised in accordance with the charity's policy on borrowing costs.
Assets held under finance leases are depreciated in the same way as owned assets.

Operating lease payments are recognised as an expense on a straight-line basis over the lease term.
In the event that lease incentives are received to enter into operating leases, such incentives are recognised as a liability. The aggregate benefit of incentives is recognised as a reduction of rental expense on a straight-line basis.

Pension costs

The charity operates a defined contribution plan for its employees. A defined contribution plan is a pension plan under which the company pays fixed contributions into a separate entity. Once the contributions have been paid the company has no further payments obligations. The contributions are recognised as expenses when they fall due. Amounts not paid are shown in accruals in the balance sheet. The assets of the plan are held separately from the company in independently administered funds.

Receipt of donated goods, facilities and services

All donated goods, facilities and services received are recognised within incoming resources and expenditure at an estimate of the value to the charity.

2 Company status

The company is a private company limited by guarantee and consequently does not have share capital.

3 Statement of Financial Activities - prior year

	Unrestricted funds 2025	Total funds 2025
	£	£
Income and endowments from:		
Donations and legacies	2,750	2,750
Charitable activities	74	74
Total	2,824	2,824
Expenditure on:		
Other	3,443	3,443
Total	3,443	3,443
Net income	(619)	(619)
Net income before other gains/(losses)	(619)	(619)
Other gains and losses:		
Net movement in funds	(619)	(619)
Reconciliation of funds:		
Total funds brought forward	9,613	9,613
Total funds carried forward	8,994	8,994

4 Income from donations and legacies

	Unrestricted	Total 2026	Total 2025
	£	£	£
	3,256	3,256	2,750
	3,256	3,256	2,750

5 Income from charitable activities

	Unrestricted	Total 2026	Total 2025
	£	£	£
	489	489	74
	489	489	74

6 Other expenditure

	Unrestricted	Total 2026	Total 2025
	£	£	£
Premises costs	4,529	4,529	1,370
Amortisation, depreciation, impairment, profit/loss on disposal of fixed assets	1	1	1
General administrative costs	603	603	1,448
Legal and professional costs	346	346	624
	5,479	5,479	3,443

7 Net expenditure before transfers

	2026	2025
This is stated after charging:	£	£
Depreciation of owned fixed assets	1	1

8 Tangible fixed assets

	Plant & machinery	Total
	£	£
Cost or revaluation		
At 1 April 2025	1,605	1,605
At 31 March 2026	1,605	1,605
Depreciation and impairment		
At 1 April 2025	1,602	1,602
Depreciation charge for the year	1	1
At 31 March 2026	1,603	1,603
Net book values		
At 31 March 2026	2	2
At 31 March 2025	3	3

9 Debtors

	2026	2025
	£	£
Other debtors	-	2,500
	-	2,500

10 Creditors:
amounts falling due within one year

	2026	2025
	£	£
Accruals	312	156
	312	156

11 Movement in funds

	At 1 April 2025	Incoming resources (including other gains/losses)	Resources expended	Gross transfers	At 31 March 2026
	£	£	£	£	£
Restricted funds:					
Unrestricted funds:					
General funds	2,264	378	(861)	(50)	1,731
Designated funds:					
Road maintenance	6,298	2,273	(4,529)	-	4,042
Fireworks	223	-	-	50	273
Defibrillator (Burns Night)	209	1,094	(90)	-	1,214
Total	6,730	3,367	(4,618)	50	5,529
Total funds	8,994	3,745	(5,479)	-	7,260

Purposes and restrictions in relation to the funds:
Designated funds:
Road maintenance
Fireworks
Defibrillator (Burns Night)

12 Analysis of net assets between funds

	Unrestricted funds	Total
	£	£
Fixed assets	2	2
Net current assets	7,258	7,258
	7,260	7,260

13 Reconciliation of net debt

	At 1 April 2025	Cash flows	At 31 March 2026
	£	£	£
Cash and cash equivalents	6,647	923	7,570
	6,647	923	7,570
Net Debt	6,647	923	7,570

14 Related party disclosures
Controlling party

The company is limited by guarantee and has no share capital; thus no single party controls the company.

Scoraig Community Association
Detailed Statement of Financial Activities
for the year ended 31 March 2026

	Unrestricted funds 2026 £	Total funds 2026 £	Total funds 2025 £
Income and endowments from:			
Donations and legacies			
	3,256	3,256	2,750
	3,256	3,256	2,750
Charitable activities			
	489	489	74
	489	489	74
Total income and endowments	3,745	3,745	2,824
Expenditure on:			
Premises costs			
Premises repairs and maintenance	4,529	4,529	1,370
	4,529	4,529	1,370
General administrative costs, including depreciation and amortisation			
Depreciation of Plant & machinery	1	1	1
Equipment expensed	156	156	-
General insurances	149	149	115
Postage and couriers	5	5	4
Software, IT support and related costs	55	55	106
Sundry expenses	238	238	1,223
	604	604	1,449
Legal and professional costs			
Accountancy and bookkeeping	312	312	624
Other legal and professional costs	34	34	-
	346	346	624
Total of expenditure of other costs	5,479	5,479	3,443
Total expenditure	5,479	5,479	3,443
Net gains on investments	-	-	-
Net expenditure	(1,734)	(1,734)	(619)
Net expenditure before other gains/(losses)	(1,734)	(1,734)	(619)
Other Gains	-	-	-

Net movement in funds	(1,734)	(1,734)	(619)
Reconciliation of funds:			
Total funds brought forward	8,994	8,994	9,613
Total funds carried forward	7,260	7,260	8,994