

Ardgour Area Fund

Scottish Charity Number SC043386

Receipts and Payments Accounts

For the year ended 31st December 2025

Ardgour Area Fund
Scottish Charity Number SC043386

Independent examiner's report to the charity on the unaudited accounts of Ardgour Area Fund.

I report on the accounts of the Charity for the year ended 31st December 2025 which are set out on pages 3 to 6.

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: - 23/4/2026
Finance Manager
Voluntary Action Lochaber
An Drochaid, Claggan Road
Fort William
PH33 6PH



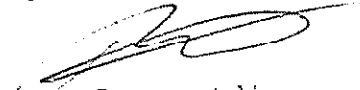
Ardgour Area Fund
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For the year ended 31st December 2025
Scottish Charity Number SC043386

		Year to 2025 Unrestricted £	Year to 2025 Restricted £	Year to 2025 Total £	Year to 2024 Total £
Receipts	Note				
Grants and Donations					
Grants	4	-	20,173	20,173	4,233
Donations	5	-	-	-	500
Bank interest received		1,104	-	1,104	1,451
Other Income		-	-	-	-
Total Receipts		1,104	20,173	21,277	6,184
Payments					
Charitable Activities					
Nick Wright - Local Place Plan		-	-	-	9,000
Development Officer - Advertising		-	-	-	185
Development Officer - Meeting Expenses		-	-	-	45
Development Officer Costs		222	13,629	13,851	4,617
Ardgour Primary School		-	-	-	1,239
PR Admin		-	6,150	6,150	-
Governance		386	-	386	-
Gaelic Circles & Trail		-	579	579	-
Housing		-	2,340	2,340	-
URRAM		-	-	-	1,000
Tieshaig Hall		2,172	-	2,172	-
Hall Hire		125	-	125	160
Memberships / Subscriptions		-	-	-	50
Website		269	-	269	198
Governance Costs					
Independent Examination	7	150	-	150	100
Total Payments		3,324	22,698	26,022	16,595
Surplus/(Deficit) for the year before transfers		(2,220)	(2,525)	(4,745)	(10,410)
Transfers between funds	6	-	-	-	-
Surplus/(Deficit) for the year		(2,220)	(2,525)	(4,745)	(10,410)

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	Year to 2025 Unrestricted £	Year to 2025 Restricted £	Year to 2025 Total £	Year to 2024 Total £
Statement of Balances - as at 31st December 2025				
Opening cash at bank and in hand	108,069	-	108,069	118,479
Add Income	1,104	20,173	21,277	6,184
Less Expenditure	109,173	20,173	129,346	124,664
Transfers	3,324	22,698	26,022	16,595
	-	-	-	-
Closing cash at bank and in hand	105,849.57	(2,525)	103,325	108,069
Bank and Cash Balances				
Business Current Account	13,250	(2,525)	10,725	6,574
Reserve Account	92,599	-	92,599	101,495
Outstanding lodgements	-	-	-	-
Outstanding cheques	-	-	-	-
Petty cash	-	-	-	-
9 & 10	105,850	(2,525)	103,325	108,069

Signed on behalf of all Trustees:


Name: Peter White
Date: 20/4/2026

The notes on pages 5 to 6 form part of these financial statements

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: ENIL).

4 Grants

	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
Bòrd na Gàidhlig (Gaelic Circles & Trail)	-	3,600	3,600	-
National Lottery (Winter Suppers 2026)	-	8,566	8,566	-
The Highland Council (Dev Officer / PR & Admin)	-	8,007	8,007	4,233
	-	20,173	20,173	4,233

5 Donations

	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
Kingairloch Estate (Local Place Plan)	-	-	-	500
	-	-	-	500

6 Transfers between funds

No transfers between funds during the year (2024: £5,384).

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 January 2025	Incoming	Outgoing	Transfers	At 31st December 2025
Unrestricted Funds	108,069	1,104	(3,324)	-	105,850
	108,069	1,104	(3,324)	-	105,850

10 Restricted Funds

	At 1st January 2025	Incoming	Outgoing	Transfers	At 31st December 2025
Gaelic Circles & Trail	-	3,600	(579)	-	3,021
Winter Suppers 2026	-	8,566	-	-	8,566
Housing	-	-	(2,340)	-	(2,340)
Dev Officer / PR & Admin	-	8,007	(19,779)	-	(11,772)
	-	20,173	(22,698)	-	(2,525)