

Sunny Lochaber United Gardeners (S.L.U.G)

Scottish Charity Number SC045791

Annual Report and Financial Statements

For the year ended 30th September 2025

Trustees' Annual Report

For the year ended 30th September 2025

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

Reference and Administrative Information

Organisation Name

Sunny Lochaber United Gardeners (S.L.U.G)

Address

51 Lochaber Road, Fort William, PH33 6TW

Bankers

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

Independent Examiner

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

Trustees

Inese Anderson - Chairperson (*appointed 08/25*)

Jackie Small - Secretary (*appointed 08/25*)

Shona McGinty - Treasurer (*appointed 08/25*)

John McGinty (*appointed 08/25*)

Tracy Campbell (*appointed 08/25*)

Alan McPhail (*appointed 08/25*)

Sarah Lewis (*appointed 08/25*)

Sharon Smith (*resigned 08/25*)

Structure, Governance and Management

Constitution

The Charity was registered in its current legal form on 8th July 2015 and is bound by its constitution.

Appointment of trustees

The management committee are the Charity's trustees. No less than 3 and no more than 9 people are elected to the management committee at each Annual General Meeting (AGM). These individuals are drawn from the ordinary membership and are nominated in writing. At each AGM all appointed management committee members retire from office but are eligible for re-election.

Objectives and Activities

The objects of the charity are;

- 1) To encourage the people of Lochaber to work together to promote healthy living and self sufficiency.
- 2) To educate both adults and children in a positive way towards the environment, encouraging them to learn new skills, build friendships and socialise together.
- 3) To enable those without access to their own green space, to grow their own food and vegetables.
- 4) To encourage an interest in wildlife and conservation, respect for the area and to introduce new hobbies and interests.

Charitable Purposes

- 1) The advancement of education.
- 2) 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.

Activities

See attached Report

Achievements and Performance

See attached Report

Financial review

The main source of funding is the collection of allotment fees. Total income for the year was £759. Expenditure for same period was £1,658 resulting in a deficit of £899. Reserves held at year end were £4,816 of unrestricted funds.

Reserves Policy

There is no requirement in the constitution for reserves however the trustees policy is to retain 3 months worth of normal running costs in order to meet commitments and to cover any unexpected expenditure.

Plans for future period

See attached Report

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 **3RD JULY** 2026.



Name of Trustee:

Date: **3RD JULY** 2026

Independent examiner's report to the trustees on the unaudited accounts of Sunny Lochaber United Gardeners (S.L.U.G).

I report on the accounts of the Charity for the year ended 30th September 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 Cert Acct (Open)
Date: - 9th July 2026
Finance Manager
Voluntary Action Lochaber
An Drochaid, Claggan Road
Fort William
PH33 6PH



Sunny Lochaber United Gardeners (S.L.U.G)
Receipts and Payments Accounts
For the year ended 30th September 2025
Scottish Charity Number SC045791

		Year to 2025 Unrestricted £	Year to 2025 Restricted £	Year to 2025 Total £	Year to 2024 Total £
Receipts	Note				
Grants and Donations					
Grants	4	-	-	-	-
Donations	5	-	-	-	450
Bank interest received		64	-	64	97
Fund Raising					
Other		-	-	-	-
Other Charitable Activities					
Allotment Fees / Rent		695	-	695	865
Total Receipts		759	-	759	1,412
Payments					
Charitable Activities					
Insurance		141	-	141	114
Repairs & Maintenance		950	-	950	1,225
Paint / Materials		30	-	30	302
Site Rent		100	-	100	100
Clean-up Day		-	-	-	98
Purchases		277	-	277	-
Printer Ink		45	-	45	-
Misc		16	-	16	92
Governance Costs					
Independent Examination	7	100	-	100	100
Total Payments		1,658	-	1,658	2,032
Surplus/(Deficit) for the year before transfers		(899)	-	(899)	(620)
Transfers between funds	6	-	-	-	-
Surplus/(Deficit) for the year		(899)	-	(899)	(620)

Sunny Lochaber United Gardeners (S.L.U.G)
Receipts and Payments Accounts
For the year ended 30th September 2025
Scottish Charity Number SC045791

	Year to 2025 Unrestricted £	Year to 2025 Restricted £	Year to 2025 Total £	Year to 2024 Total £
Opening cash at bank and in hand	5,714	-	5,714	6,334
Add Income	759	-	759	1,412
	6,473	-	6,473	7,746
Less Expenditure	1,658	-	1,658	2,032
Transfers	6	-	-	-
Closing cash at bank and in hand	4,816	-	4,816	5,714
Bank and Cash Balances				
Bank Treasurer's Account	4,079	-	4,079	5,014
Bonus Reserve Account	643	-	643	636
Outstanding Lodgements	-	-	-	-
Outstanding Cheques	-	-	-	-
Petty Cash	93	-	93	65
9 & 10	4,816	-	4,816	5,714

Signed on behalf of all Trustees:



Name:

Date: 3RD JULY 2026

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

Sunny Lochaber United Gardeners (S.L.U.G)
Scottish Charity Number SC045791
Notes to the accounts
For the year ended 30th September 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. During the year the charity collected £695 from allotment fees.

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
Lochaber Community Fundraising	-	-	-	200
Rotary Club of Lochaber	-	-	-	250
	-	-	-	450

6 Transfers between funds

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

7 Governance Costs

	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
Independent Examination	100	-	100	100
	100	-	100	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 October 2024	Incoming	Outgoing	Transfers	At 30th September 2025
Unrestricted Funds	5,714	759	(1,658)	-	4,816
	5,714	759	(1,658)	-	4,816

10 Restricted Funds

	At 1st October 2024	Incoming	Outgoing	Transfers	At 30th September 2025
Restricted Funds	-	-	-	-	-
	-	-	-	-	-

Sunny Lochaber United Gardeners
AGM 14th August 2025

Present

Jackie Small
Inese Anderson
Shona McGinty
Tracy Campbell
Alan Mcphail
Naomi High
Yoshimi Barber.
Sarah Lewis
Neil McNeil
Ciaran Campbell

Appolgies

Sharon Smith
Linda Macdonald
Fiona Weir
John McGinty

No reply

Eddie Rinkevics

Meeting opened and everyone thanked for attending.

Shona was asked to give a financial overview which will then be given to VAL(voluntary action Lochaber) and a copy will be made available when completed. Shona advised that there is £4730 in our main account and £642 in the bonus account bringing a total of £5372. We agreed to close the bonus account and transfer money to main account.. Shona will see to this.

Off note the bank has said only 1 signature required for withdrawals of up to £1000. This was not the agreement made therefore this needs to be changed to the agreed amount of £500 as per last AGM decision.

Jackie then gave an overview of the last year.

New fence in place behind pollytunnel and area below had been dug out and flattened as much as possible, unfortunately further work was delayed and area needs redone.

2 new people allocated plots.

New trees were planted in the top area.

Local primary school children visited and planted out seeds. 2 kids growing beds were made available and we hope to keep this going.

All residing committee members stood down as per constitution and the following people nominated and in post.

Chair – Inese Anderson nominated by Jackie 2nd by Shona.

Secretary – Jackie Small nominated by Shona 2nd by Inese Anderson

Treasurer – Shona McGinty nominated by Jackie 2nd by Alan Mcphail.

Alan macphail

Tracy Campbell

John McGinty

Sarah Lewis are now committee members. Sharon Smith stood down.

Moving Forward

Neil brought up the state of the road leading up to the site, confirmation needed on who owns this road.. Jackie will email the Forestry commission.

Alan asked if people can make sure they maintain the paths beside their plots, Jackie highlighted this is part of tenancy agreement.

Shona is in touch with someone regarding starting our bee hives, more on this when information available.

Work to start on improving water supply and drainage soon.

Alan and Neil suggested using the area below pollytunnel for plot holders to meet, barbecue area, open day and general place to sit and relax. Everyone agreed this was a good idea, further plans to be made.

Shona advised that the new date for prize bingo will be October 3rd.

Ideas for further fundraising welcomed, Alan suggested Football scratch cards shona will look into this.

Neil mentioned possibly visiting other allotment sites which will be looked into. Possibly contact LAD(lochaber action disability) regarding minibus.

AOB

Maintenance day/ clean up – dates to be arranged. Container still to be painted.

Ongoing issues with sheds, this will require money and time which will be a priority following fundraising events.

Look to reach out to other groups – Lochaber environmental group, men's shed, greenfingers, Kilmallie community fridge and garden for general inclusion re talks, info, open days ect.

Jackie thanked everyone again for coming and AGM was brought to a close.

A handwritten signature in black ink, appearing to be 'Jackie', written in a cursive style.

