

Talk Lochaber

Scottish Charity Number SC029132

Trustees Report

and

Receipts and Payments Accounts

For the year ended 31st March 2026

Trustees' Annual Report for the Year Ended 31 March 2026

The Trustees present their report and the financial statements for the year ended 31st March 2026.

Reference and Administrative Information

Charity Name

Talk Lochaber

Charity Number

SC029132

Address

Carnach Hill Glencoe Ballachulish PH49 4HT

Bankers

Bank of Scotland 62 High Street Fort William PH33 6AE

Independent Examiner

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

Trustees

Lucy Bloom was appointed as Readers' Representative and Fiona MacColl as Technicians' Representative at the Annual General Meeting on 4 June 2025

Current Trustees

Catriona Menzies – Chair and Listeners' Representative

John Mortimer – Secretary/Treasurer

Fiona MacColl – Technicians' Representative

Lucy Bloom – Readers' Representative

Jo Cowan – Committee Member Reappointed

Structure, Governance and Management

The structure of the association comprises of members and a management committee. The members elect people to serve on the management committee. The management trustees manage and organise the activities of the charity.

Membership

Membership of the Association shall be available:

- a) Automatically, to people receiving the recordings due to blindness, partial sight or other disabilities.
- b) Automatically, to those actively involved in supporting the Association.
- c) By invitation of the Committee, on an annual basis, to those who make a regular contribution by way of subscription, donation or otherwise.

Committee members are elected at the Annual General Meeting. The Committee consists of a maximum of twelve elected members. Four members will be officers holding the posts of Chair, Vice Chair, Secretary and Treasurer.

The EGM on 27 January 2022 agreed to leave the position of Vice Chair vacant and combine the positions of Secretary and Treasurer.

Constitution

The charity was registered on 23rd June 1999 and is bound by its constitution, approved at the AGM of the same date. The EGM on 27 January 2022 agreed amendments to the Constitution as detailed in the 2023-24 Trustees Report.

Appointment of Trustees

The management trustee members shall elect from among themselves a Chair, Vice-chair, Secretary and Treasurer and such other office bearers as they consider appropriate. All the office bearers shall cease to hold office at the conclusion of each AGM but shall be eligible for re-election.

Objectives and Activities

The aim of the charity is to relieve the blind, or the partially sighted, or those labouring under some temporary or permanent incapacity or disability that makes reading a strain, by the provision of recordings or tactile reading matter.

Charitable Purposes

- *The advancement of education
- *The advancement of health
- *The advancement of the arts, heritage, culture and science.
- *The promotion of equality and diversity
- *The relief of those in need by reason of age, ill health, disability, financial hardship or other disadvantage.

Achievements and Performance

Talk Lochaber operates a very effective service for blind and partially sighted people, helping to maintain their independence in receiving the local news for themselves via recorded memory sticks by post to their homes and online.

We continue to provide the weekly service using a system of home recording, copying and distribution. We publicise the service through articles/broadcasts via local media, promotion at events, and regular contact with health and social care providers.

We gratefully acknowledge the previous financial assistance from NHS Highland and the support of Voluntary Action Lochaber, Age Scotland and Highland Senior Citizens Network. The Trustees thank our volunteers and members for their efforts. Two replacement Technicians, two Editors and five new Readers have now been recruited and one of our Readers has also become an Editor.

Financial Review

In 2025-26 total Income was £105 and total expenditure was £1197.27 resulting in a deficit of £1092.27. The year end balance was £734.46.

Reserves Policy

There is no requirement in the constitution for reserves. The Trustees aim to retain three months of normal running costs to meet commitments and any unexpected expenditure. The Trustees will review this regularly.

Plans for the Future

We are actively seeking new Listeners and continue to promote the service.

Exemption from Disclosure

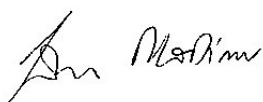
There are no exemptions from disclosure.

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 26 May 2026

Signed:

A handwritten signature in black ink, appearing to read 'John Mortimer', is written over a horizontal line.

Name of Trustee:

John Mortimer

Date: 27 May 2026

Independent examiner's report to the trustees on the unaudited accounts of Talk Lochaber.

I report on the accounts of the Charity for the year ended 31st March 2026 which are set out on pages 6 to 9.

Respective responsibilities of trustees 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: - 29th May 2026
Finance Manager
Voluntary Action Lochaber
An Drochaid, Claggan Road
Fort William
PH33 6PH



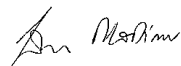
Talk Lochaber
Receipts and Payments Accounts
For the year ended 31st March 2026
Scottish Charity Number SC029132

		Year to 2026 Unrestricted £	Year to 2026 Restricted £	Year to 2026 Total £	Year to 2025 Total £
Receipts	Note				
Grants and Donations					
Grants	4	-	-	-	740
Donations	5	105	-	105	40
Bank interest received		-	-	-	-
Total Receipts		105	-	105	780
Payments					
Charitable Activities					
Insurance		214	-	214	155
Subscriptions		122	-	122	142
Volunteer Expenses		646	-	646	529
Miscellaneous		115	-	115	133
Governance Costs					
Independent Examination	7	100	-	100	100
Total Payments		1,197	-	1,197	1,059
Surplus/(Deficit) for the year before transfers		(1,092)	-	(1,092)	(279)
Transfers between funds	6	-	-	-	-
Surplus/(Deficit) for the year		(1,092)	-	(1,092)	(279)

Talk Lochaber
Receipts and Payments Accounts
For the year ended 31st March 2026
Scottish Charity Number SC029132

	Year to 2026 Unrestricted	Year to 2026 Restricted	Year to 2026 Total	Year to 2025 Total
Statement of Balances - as at 31st March 2026				
Opening cash at bank and in hand	1,827	-	1,827	2,105
Add Income	105	-	105	780
	1,932	-	1,932	2,885
Less Expenditure	1,197	-	1,197	1,059
Transfers	6 -	-	-	-
Closing cash at bank and in hand	734	-	734	1,827
Bank and Cash Balances				
Business Current Account	734	-	734	1,827
Outstanding Lodgements	-	-	-	-
Outstanding Cheques	-	-	-	-
Petty Cash	-	-	-	-
9 & 10	734	-	734	1,827
	-	-	-	-

Signed on behalf of all Trustees:



Name: John Mortimer
Date: 25 May 2026

The notes on pages 8 to 9 form part of these financial statements

Talk Lochaber
Scottish Charity Number SC029132
Notes to the accounts
For the year ended 31st March 2026

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 (2025: £NIL).

4 Grants

	Unrestricted Funds	Restricted Funds	Total 2026	Total 2025
NHS Highland	-	-	-	740
	-	-	-	740

5 Donations

	Unrestricted Funds	Restricted Funds	Total 2026	Total 2025
Donations	105	-	105	40
	105	-	105	40

6 Transfers between funds

There were no transfers between funds during the year (2025: £NIL).

7 Governance Costs

	Unrestricted Funds	Restricted Funds	Total 2026	Total 2025
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 Restricted Funds

	At 1st April 2025	Incoming	Outgoing	Transfers	At 31st March 2026
Restricted Funds	-	-	-	-	-
	-	-	-	-	-

10 Unrestricted Funds

	At 1st April 2025	Incoming	Outgoing	Transfers	At 31st March 2026
Unrestricted Funds	1,827	105	(1,197)	-	734
	1,827	105	(1,197)	-	734