APPENDIX 1

OSCR
Scottish Charity Regulator

Office of the Scottish **Charity Regulator**

Trustees' Annual Report for the period							
	Period start date				Period end date		
	Day	Month	Year		Day	Month	Year
From	01st	April	2025	To	31st	Match	2026

Reference and administration details

Charity name	Tarbert Castle Trust	
Other names charity is known by	TCT	
Registered charity number	**SC 043056**	
Charity's principal address	Goldwells (Argyll) Ltd	
	School Road	
	Tarbert	
	Argyll	**Postcode PA29 6UL**

Names of the charity trustees on date of approval of Trustees' Annual Report

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Sheila Campbell	Chair		
2	Lorna Rushton	Secretary		
3	Jim Curnyn	Treasurer		
4	Jim Morrison			
5	Duncan MacGregor			
6	Mairi Carmichael			
7	Lynne Clark			
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Reference and administration details

Names of all other charity trustees during the period, if any, (for example, those who resigned part way through the financial period)

Name	Dates acted if not for whole year

Structure, governance and management

Type of governing document	Scottish Charitable Incorporated Organisation.
Trustee recruitment and appointment	Members nomination and vote at AGM.

Objectives and activities

Charitable purposes	On behalf of the community as defined by the area of the Community Council of Tarbert and Skipness hereinafter called "Community" and the public good the purposes of the TCT will be The advancement of heritage by the conservation and maintenance of Tarbert Castle The advancement of education by archaeological historical and cultural research of Tarbert Castle.
Summary of the main activities in relation to these objects	Regular volunteering sessions on maintenance, improvements, School and Junior Club visits, research, interpretation for visitors, issue of regular newsletters, web site, social and written media to inform members, visitors and public. Appropriate planning and safety training consideration for our regular volunteer's activities and, when appropriate, for organised involvement of other groups (e.g. school and community participation in archaeological projects). Liaison with Historic Environment Scottland and our local consultant archaeologist.

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Achievements and performance

Summary of the main achievements of the charity during the financial period	We have managed to maintain a stable membership and financial situation. Also volunteer recruitment, training and supervision as appropriate to the wide range tasks in hand. Site care and maintenance with reference to the needs and safety of visitors and the protection of the historical monument is a priority. Ongoing fundraising through visitors' contributions and sale of the castle information/history booklet. Regular care and maintenance of our small flock of native-breed sheep who keep down the general grass and weed growth over Castle Hill. During this period, after the loss of 2 older animals have increased flock of Hebridean sheep with the purchase of four yews. Shearing and medical care are provided as necessary, and the animals shelter and pen has been extended and overhauled. As regards the regular inspection, maintenance and preservation of the castle site we completed the major works on the replacement and improvement of all the old flights of steps, and continuing work on the tower observation platform. We have continued the maintenance, and appropriate modification, of the areas for information presentation and voluntary visitor contribution which are located at various points onsite. We continue active involvement with the local school and historical groups and liaison with Historic Environment Scotland regarding further community archaeological investigation of the mediaeval structures and remains. We were visited by a member of HES early this year who completed an inspection of the castle and work completed and underway. He expressed his approval and commended the effort and work of the Trust.

Financial review

Brief statement of the charity's policy on reserves	Having no predictable regular income, we hold a substantial reserve for any future major repairs and consolidation of the historical monument. We keep this reserve topped up as surplus funds permit. We hope that we can continue to keep overheads and routine expenses to a minimum with volunteers doing most of the administration, promotion and maintenance work on the monument ruins and site with the support of Historic Environment Scotland's advice and approval as required.
Details of any deficit	No overall deficit.
Donated facilities and services (if any)	School projects and making the site available and interpreted for the public.

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Other optional information

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s) ***OSCR will accept digital or typed signatures***		
Full name(s)	James Curnyn	Lorna Rushton
Position (e.g. Chair)	Treasurer	Secretary
Date	17 October 2026	17 October 2026

APPENDIX 2

Enter charity name below

Tarbert Castle Trust

Enter SC No. below

SC043056

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Scottish Charity Regulator

Receipts and payments accounts

For the period from	Period start date: Day	Month	Year	to	Period end date: Day	Month	Year
	01st	April	2025		31st	March	2026

Section A Statement of receipts and payments

	Unrestricted funds (to nearest £)	Restricted funds (to nearest £)	Expendable endowment funds (to nearest £)	Permanent endowment funds (to nearest £)	Total funds current period (to nearest £)	Total funds last period (to nearest £)
A1 Receipts						
Donations	2,592				2,592	2,565
Legacies					-	
Grants		1,000			1,000	12,580
Receipts from fundraising activities					-	
Gross trading receipts					-	
Income from investments other than land and buildings	1,836				1,836	1,584
Rents from land & buildings					-	
Gross receipts from other charitable activities					-	
					-	
A1 Sub total	4,428	1,000	-	-	5,428	16,729
A2 Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
A2 Sub total	-	-	-	-	-	-
Total receipts	4,428	1,000	-	-	5,428	16,729
A3 Payments						
Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities	1,240	536			1,776	6,625
Grants and donations					-	
Governance costs:					-	
Audit / independent examination	624				624	600
Preparation of annual accounts					-	
Legal costs					-	
Other					-	
					-	
A3 Sub total	1,864	536	-	-	2,400	7,225
A4 Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
A4 Sub total	-	-	-	-	-	-
Total payments	1,864	536	-	-	2,400	7,225
Net receipts / (payments)	2,564	464	-	-	3,028	9,504
A5 Transfers to / (from) funds					-	
Surplus / (deficit) for year	2,564	464	-	-	3,028	9,504

APPENDIX 2

Tarbert Castle Trust **SC043056**

Section B Statement of balances

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
B1 Cash funds	Cash and bank balances at start of year	71,172	1,053			72,225	62,721
	Surplus / (deficit) shown on receipts and payments account	2,564	464			3,028	9,504
						-	
						-	
	Cash and bank balances at end of year	73,736	1,517	-	-	75,253	72,225
	(Agree balances with receipts and payments account(s))						

	Details	Fund to which asset belongs	Market valuation to nearest £	Last year to nearest £
B2 Investments				
		Total	-	-

	Details	Fund to which asset belongs	Cost (if available) to nearest £	Current value (if available) to nearest £	Last year to nearest £
B3 Other assets					
		Total	-	-	-

	Details	Fund to which liability relates	Amount due to nearest £	Last year to nearest £
B4 Liabilities				
		Total	-	-

	Details	Fund to which liability relates	Amount due (estimate) to nearest £	Last year to nearest £
B5 Contingent liabilities				
		Total	-	-

Signed by one or two trustees on behalf of all the trustees	Signature*	Print Name	Date of approval
		James Curnyn	25/10/2026
	Loma E Rushton	Loma Rushton	25 /10/2026

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Section C Notes to the Accounts

C1 Nature and purpose of funds *(may be stated on analysis of funds worksheets)*

C2 Grants

Type of activity or project supported	Individual / institution	Number of grants made	£
		Total	-

C3a Trustee remuneration

If no remuneration was paid during the period to any charity trustee or person connected to a trustee cross this box (otherwise complete section 3b)	X

C3b Trustee remuneration - details

Authority under which paid	£

C4a Trustee expenses

If no expenses were paid to any charity trustee during the period then cross this box (otherwise complete section 4b)	

C4b Trustee expenses - details

	Number of trustees	£
Trustee was reimburst for maintenace work paid privately.	1	280
Turstee was paid back for business expense paid privately.	1	159
Partner of a Trustee reimbursed for businesss expenses	1	1,062

C5 Transactions with trustees and connected persons

Nature of relationship	Nature of transaction	Transaction amount (£)	Balance outstanding at period end (£)

C6 Other information

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Additional analysis (1)

Analysis of receipts and payments

1 Donations

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Public donations	2,592				2,592	2,565
					-	
					-	
					-	
Total	2,592	-	-	-	2,592	2,565

2 Grants

	Unrestricted funds to nearest £	Restricted funds to nearest £	Total current period to nearest £	Total last period to nearest £
Tarbert & Skipness Community Trust			-	
Cour Windfarm			-	12,080
Historic Environment Scotland		1,000	1,000	500
			-	
			-	
Total	-	1,000	1,000	12,580

3 Gross receipts from other charitable activities

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
					-	
					-	
					-	
					-	
					-	
					-	
					-	
					-	
Total	-	-	-	-	-	-

4 Payments relating directly to charitable activities

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Repairs	941	363			1,304	6,094
Sheep costs	-	173			173	247
PSA	123				123	105
Insurance	159				159	159
Processing charge	17				17	20
					-	
					-	
					-	
					-	
					-	
Total	1,240	536	-	-	1,776	6,625

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Additional analysis (2)

5 Breakdown of unrestricted funds

	Unrestricted fund 1 - enter name of fund below	Unrestricted fund 2 - enter name of fund below	Unrestricted fund 3 - enter name of fund below	Unrestricted fund 4 - enter name of fund below	Total unrestricted funds	Total unrestricted funds last period
Receipts						
Donations	2,592				2,592	2,565
Legacies					-	
Grants					-	
Receipts from fundraising activities					-	
Gross trading receipts					-	
Income from investments other than land and buildings	1,836				1,836	1,584
Rents from land & buildings					-	
Gross receipts from other charitable activities					-	
Sub total	4,428	-	-	-	4,428	4,149
Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
Sub total	-	-	-	-	-	-
Total receipts	4,428	-	-	-	4,428	4,149
Payments						
Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities	1,240				1,240	2,808
Grants and donations					-	
Governance costs:					-	
Audit / independent examination	624				624	600
Preparation of annual accounts					-	
Legal costs					-	
					-	
					-	
Sub total	1,864	-	-	-	1,864	3,408
Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
Sub total	-	-	-	-	-	-
Total payments	1,864	-	-	-	1,864	3,408
Net receipts / (payments)	2,564	-	-	-	2,564	741
Transfers to / (from) funds					-	13,117
Surplus / (deficit) for year	2,564	-	-	-	2,564	13,858

Nature and purpose of funds

Tarbert Castle Trust

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Additional analysis (3)

6 Breakdown of restricted funds

	Restricted fund 1 - enter name of fund below	Restricted fund 2 - enter name of fund below	Restricted fund 3 - enter name of fund below	Restricted fund 4 - enter name of fund below		
	Tarbert & Skipness Community Trust	**Cour Windfarm**	**Historic Environment Scotland**		**Total restricted funds**	**Total restricted funds last period**
Receipts						
Donations					-	
Legacies					-	
Grants		-	1,000		1,000	12,580
Receipts from fundraising activities					-	
Gross trading receipts					-	
Income from investments other than land and buildings					-	
Rents from land & buildings					-	
Gross receipts from other charitable activities					-	
Sub total	-	-	1,000	-	1,000	12,580
Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
Sub total	-	-	-	-	-	-
Total receipts	-	-	1,000	-	1,000	12,580
Payments						
Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities	363		173		536	3,817
Grants and donations					-	
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
					-	
					-	
Sub total	363	-	173	-	536	3,817
Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
Sub total	-	-	-	-	-	-
Total payments	363	-	173	-	536	3,817
Net receipts / (payments)	(363)	-	827	-	464	8,763
Transfers to / (from) funds					-	
Surplus / (deficit) for year	(363)	-	827	-	464	8,763

Nature and purpose of funds

The Historic Scotland grant with a balance of £1,080 has to be used for the vegetation control within the castle grounds. The grant recieved from Tarbert and Skipnesss Community Trust with a balance of £436 has to be used for the purpose of buying tools and any equipment that may be needed in order to maintain the Castle grounds.

APPENDIX 3

OSCR
Scottish Charity Regulator

Independent examiner's report on the accounts v2

Report to the trustees/members of

Charity name: Tarbert Castle Trust

Registered charity number

SC043056

On the accounts of the charity for the period

Period start date				Period end date		
Day	Month	Year		Day	Month	Year
1st	April	2025	to	31st	March	2026

Set out on pages

1 - 10 (remember to include the page numbers of additional sheets)

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) 2005 Act and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity trustees consider that the audit requirement of Regulation 10(1) (d) 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 2006 Accounts Regulations. 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.

Signed: [signature] CA **Date:** 25 OCTOBER 2026

Name: Iain D C Webster CA

Relevant professional qualification(s) or body (if any): The Institute of Chartered Accountants of Scotland

Address:

Goldwells (Argyll) Ltd
The Old Surgery
School Road
Tarbert, Argyll, PA29 6UL

*Please delete the words in the brackets if they do not apply. If the words do apply, set out those matters which have come to your attention on the following page.