

ULLAPOOL GARDEN OF REFLECTION
TRUSTEES REPORT
2025-2026

Our aim has been to create a formal Garden for the benefit and advancement of all; a Garden which reflects our community, family and friends, neighbours and the loved ones who are no longer with us.

We have created a calm space that helps to lower stress levels and clears the mind. The Garden gives people the opportunity to sit and just be for a few moments in a busy day.

The paths allow access to wheelchairs, pushchairs and a stable walkway for the unsteady.

As always, the Garden has had a good year. Despite some bad weather, which is never too far away, the plants and flowers are thriving.

Our volunteers have worked tirelessly through the year. The wild flower bed was dug over and reseeded and gave a beautiful show through the summer.

The other beds were tended and weeded and have been looking great.

The guest beds have also been looked after well by the local groups that have adopted them – Save Our Seniors, UHI North Supported Learning, The Walking Group.

There was a problem over the Winter and Spring with the red deer coming in and helping themselves to some of the plants, but we recognise that sometimes the space has to be shared with the unwelcome visitors and well as the invited ones.

We have had a few incidents of minor vandalism but nothing that couldn't be put right, and we knew from the beginning that there would be some episodes of mischief – the Garden is open 24/7 and we always want it to be available to everyone, and the vast majority of visitors are respectful of the space. We have been able to fix any of the problems caused by any mischief.

An electricity meter has been installed, and a power outlet put into the Gazebo so we can have lights in the Winter if needed for any events or activities.

Last Christmas we sold wreaths and had a raffle. We had The Tractor Parade organised for December, but due to an overwhelming sorrow, we decided the right thing was to cancel out of respect for all of those affected.

The Garden has been nominated for the King's Award For Voluntary Service - we have had the visit from the Lord Lieutenant and her Deputies and await an update. Whether we are successful or not, we truly appreciate the value of this Garden and the importance of it's impact on the Community, and the hard work that has brought it to fruition and sustains it.

Visiting our garden offers a peaceful break from all the daily stresses and gives visitors a chance to sit and enjoy the fresh air, beautiful surroundings, and the opportunity to be in nature. It enables the us to see the plants and flowers, the bees and butterflies up close.

We continue to receive support and donations from the general community and are able to maintain the Garden and keep it looking lush, with the commitment of the volunteers who work so hard to keep everything looking so beautiful. Their hard work and dedication cannot be overstated.

Jenny Butler
Trustee - Ullapool Garden of Reflection
August 2026

INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

ULLAPOOL GARDEN OF REFLECTION

SC046750

On the accounts of the charity for the period 01.04.2025 to 30.03.2026

Set out on pages 1 and 2

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. 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.

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 accounts.

In the course of my examination, no matter has come to my attention (~~other than that disclosed on the attached page*~~)

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 which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed

Date 4/8/26

Name ALISTAIR C FRASER

Relevant professional qualification(s) or body (if any)

DIRECTOR

Address GLENDHU

GARVE ROAD

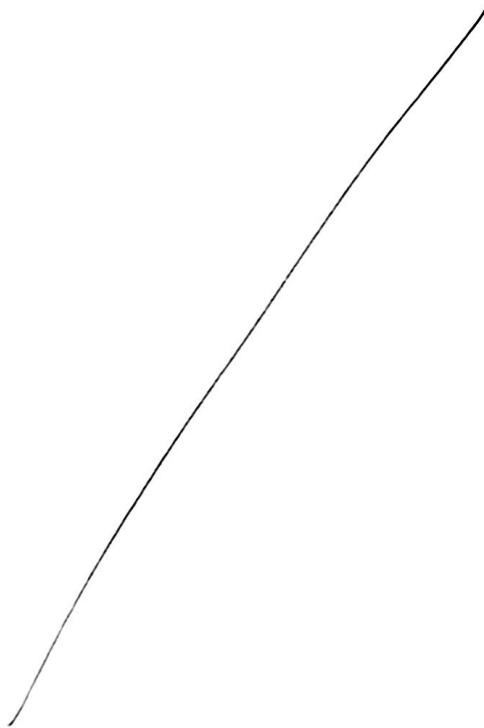
ULLAPOOL, ROSS-SHIRE

IV26 2SX

*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.

Only complete if the examiner needs to highlight material problems.

(Give brief details of any items that the examiner wishes to disclose.)



ULLAPOOL GARDEN OF REFLECTION - 1ST APRIL 2025 TO 31ST MARCH 2026

DATE	TXN TYPE	DETAILS	DEBIT	CREDIT	BALANCE
01/04/2025		OPENING BALANCE			15072.96
14/04	CHQ 189	L BUTLER - SEEDS	35.50		15037.46
22/04	CHQ 190	MUNRO'S NURSERY	257.29		14780.17
23/04	GIRO 246	LOCHBROOM F/STN TIN		25.00	14805.17
01/05	GIRO 346	SOS EASTER CHICKS			
		I DUTHIE - DONATION £10.00			
		LOCHBROOM F/STN TIN		280.50	15085.67
07/05	CHQ 192	H MACPHERSON - PLANTS	105.50		14980.17
14/05	CHQ 191	L BUTLER - OBELISKS	202.00		14778.17
28/05	CHQ 194	ULLAPOOL NEWS - ADVERT	45.60		14732.57
03/06	GIRO 247	LOCHBROOM F/STN TIN		34.00	14766.57
10/06	CHQ 193	KEITH TOPHAM - GRASS	45.00		14721.57
17/06	GIRO 347	T BOA - DONATION		118.30	14839.87
27/06	CHQ 195	ALEXANDER MORRISON	80.00		14759.87
04/07	GIRO 348	MADE IN ULLAPOOL - DONATION		120.00	14879.87
17/07	CHQ 196	ZURICH INSURANCE	205.75		14674.12
01/08	GIRO 349	MADE IN ULLAPOOL £92.00			
		SENIOR WALKERS £100.00			
		J MACRAE £20.00		212.00	14886.12
15/08	GIRO 350	NEW BROOM - LEAF SALES		125.00	15011.12
02/09	ONLINE TXN	ALEX EATON - DONATION		40.00	15051.12
11/09	GIRO 248	LOCHBROOM F/STN TIN		53.50	15104.62
15/09	CHQ 197	KEITH TOPHAM - GRASS	145.00		14959.62
23/10	GIRO 401	CALEDONIAN HOTEL QUIZ NIGHT		252.60	15212.22
29/10	GIRO 249	LOCHBROOM F/STN TIN		44.08	15256.30
10/11	GIRO 402	BONFIRE NIGHT FUNDRAISER		613.70	15870.00
12/11	CHQ 199	VAILA MACPHERSON - GLOW STIX	49.96		15820.04
25/11	GIRO 250	LOCHBROOM F/STN TIN		41.00	15861.04
28/11	GIRO 403	MADE IN ULLAPOOL - DONATION		130.00	15991.04
08/12	CHQ 203	OVO ENERGY	20.44		15970.60
11/12	CHQ 198	L BUTLER - PLANTS	60.45		15910.15
16/12	CHQ 202	PHIL ELLIS - MULLED WINE	160.00		15750.15
18/12	GIRO 501	WREATHS, RAFFLE, FAIR TRADE GROUP - DONATION		516.00	16266.15
24/12	GIRO 502	RAFFLE & WREATHS		190.50	16456.65
30/12	CHQ 200	DONATION TO FIRE & LIGHT	250.00		16206.65
07/01/2026	CHQ 204	ULLAPOOL TRADING	70.91		16135.74
14/01	GIRO 451	LOCHBROOM F/STN TIN		41.40	16177.14
23/01	GIRO 503	SOS SANTA SOCKS			
		DELICASEA - DONATION		224.10	16401.24
05/02	CHQ 69	IAN KNIGHT - GAZEBO	1500.00		14901.24
05/02	CHQ 70	KEITH TOPHAM - GRASS	168.00		14733.24
26/02	CHQ 67	DONATION TO HIGHLAND HOSPICE	300.00		14433.24
05/03	GIRO 452	LOCHBROOM F/STN TIN		50.74	14483.98
TOTAL			3701.40	3112.42	

Heidi S MacPherson 5/8/26

	Income	Expenditure
Opening Balance	15072.96	3701.40
Donations/Fundraising	3112.42	
Sub Total	18185.38	
Expenditure	3701.40	
Total in bank as at 04/04/2026	14483.98	

Signed Heidi J. McPherson
Treasurer

Date 5/8/26

SC046750


**Royal Bank
of Scotland**

00000001000000209/832801

832801
MACKAMI
THE ROYAL BANK OF SCOTLAND PLC
11 ARGYLE STREET,
ULLAPOOL,
ROSS-SHIRE.
DEPOT CODE 045
IV26 2UD

Branch details:
THE ROYAL BANK OF SCOTLAND PLC
11 ARGYLE STREET,
ULLAPOOL,
ROSS-SHIRE.
DEPOT CODE 045
IV26 2UD

Statement of Account for:

Branch sort code: 832801
Account number: 00117565

ULLAPOOL GARDEN OF REFLECTION
BUSINESS CURRENT ACCOUNT

Period covered from 01/04/2025 to 31/03/2026

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Date	Details	Withdrawn	Paid In	Balance
14/04/2025	000189	35.50		15037.46
22/04/2025	000190	257.29		14780.17
23/04/2025	000246 832801 23APR 1025		25.00	14805.17
01/05/2025	000346 832801 01MAY 1424		280.50	15085.67
07/05/2025	000192	105.50		14980.17
14/05/2025	000191	202.00		14778.17
28/05/2025	000194	45.60		14732.57
03/06/2025	000247 832801 03JUN 1335		34.00	14766.57
10/06/2025	000193	45.00		14721.57
17/06/2025	000347 832801 17JUN 1409		118.30	14839.87
27/06/2025	000195	80.00		14759.87
04/07/2025	000348 832801 04JUL 1356		120.00	14879.87
17/07/2025	000196	205.75		14674.12
01/08/2025	000349 832801		212.00	14886.12
15/08/2025	000350 832801 15AUG 1131		125.00	15011.12
02/09/2025	OnLine Transaction EATON MRS ALEX RWD ALEXEATON DONATION VIA ONLINE - PYMT		40.00	15051.12
11/09/2025	000248 832801 11SEP 1419		53.50	15104.62
15/09/2025	000197	145.00		14959.62
23/10/2025	000401 832801 23OCT 1045		252.60	15212.22
29/10/2025	000249 832801 29OCT 1101		44.08	15256.30
10/11/2025	000402 832801 10NOV 1024		613.70	15870.00
12/11/2025	000199	49.96		15820.04

Heather S. MacPhee 5/8/26

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Date	Details	Withdrawn	Paid In	Balance
25/11/2025	000250	832801 25NOV 1045	41.00	15861.04
28/11/2025	000403	832801 28NOV 1231	130.00	15991.04
08/12/2025	000203	20.44		15970.60
11/12/2025	000198	60.45		15910.15
16/12/2025	000202	160.00		15750.15
18/12/2025	000501	832801	516.00	16266.15
24/12/2025	000502	832801 24DEC 1109	190.50	16456.65
30/12/2025	000200	250.00		16206.65
07/01/2026	000204	70.91		16135.74
14/01/2026	000451	832801 14JAN 1017	41.40	16177.14
23/01/2026	000503	832801 23JAN 1417	224.10	16401.24
05/02/2026	000069	1500.00		14901.24
05/02/2026	000070	168.00		14733.24
26/02/2026	000067	300.00		14433.24
05/03/2026	000452	832801 05MAR 1022	50.74	14483.98

Important information about compensation arrangements

Your eligible deposits with The Royal Bank of Scotland are protected by the Financial Services Compensation Scheme. This means that all deposits with one or more of these trademarks are covered under the same FSCS limit. An FSCS Information Sheet and list of exclusions will be provided to you on an annual basis. For further information about the compensation provided by the FSCS, refer to the FSCS website at www.FSCS.org.uk

Dispute resolution

If you have a problem with your agreement, please try to resolve it with us in the first instance. If you are not happy with the way in which we have handled your complaint or the result, you may be able to complain to the Financial Ombudsman Service. If you do not take up your problem with us first you will not be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.

Helen S MacPherson 5/8/26.