APPENDIX 1

OSCR

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	01	04	2025	To	31	03	2026

Reference and administration details

Charity name	North Coast Connection
Other names charity is known by	
Registered charity number	**SC042907**
Charity's principal address	The Kyle Centre
	Tongue
	Postcode IV27 4XA

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	Marion Milligan	Chairperson		
2	Andrea Madden	Treasurer		
3	David Macleod	Secretary		
4	Jonathan Straw			
5	Norman Henderson			
6	Carol Proctor			
7	Nadine Malcolm		19.9.25 – 31.3.26	
8	Sarah Beveridge		19.9.25 – 31.3.26	
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				

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
John Williams	01.04.2025 – 28.10.2025

Structure, governance and management

Type of governing document	North Coast Connection is a Scottish Charitable Incorporated Organisation. The SCIO was incorporated on 15 March 2013 and has had charitable status from 30 January 2012. The organisational structure consists of a management committee or board elected by the membership.
Trustee recruitment and appointment	The constitution provides for the members, at each AGM, to elect trustees from the membership to form a management committee. The board may appoint any member to be a trustee at any time. The board may also, at any time, appoint to the board any non-member with particular expertise, or representing a body with which the organisation has links. At each AGM, any trustee so appointed must retire from office. Of the remaining trustees, one third (those who have been in office the longest) shall retire from office but can be re-elected unless the trustee advises the board that he/she does not wish to be re-elected.

Objectives and activities

Charitable purposes	The organisation's purposes are to provide and promote the provision of recreational and educational facilities and activities for the encouragement of social inclusion, citizenship and improved community and individual wellbeing; to relieve those in need by reason of age, ill health or disability and to improve the conditions of life of the inhabitants of North Sutherland - (primarily the Parishes of Durness, Tongue and Farr).
Summary of the main activities in relation to these objects	North Coast Connection provides a community Health and Well- being Hub based at the Kyle Centre in Tongue. A service level agreement with NHS Highland enables the organisation to run a community lunch club with health-promoting activities three days a week, signpost and facilitate access to local services, and provide space for local community groups and committees to meet. Partnership working and grant income enables us to improve the centre and provide additional activities including outreach into our local community. We continue to work closely with our community transport provider to ensure equitable access to the Kyle Centre, local services and any services and activities we provide.

APPENDIX 1

Achievements and performance

Summary of the main achievements of the charity during the financial period

Main Activities: The community lunch club at the Kyle Centre and our outreach hot meal delivery service have continued throughout this reporting period. A total of 355 hot meals were delivered and 1314 meals served at the Kyle Centre during this reporting period.
Our annual fund-raising Daffodil Tea held on 26th April 2025 raised £307.
Befriending service: We continue to provide this service in partnership with Highland Hospice. This is primarily a visiting service provided by volunteers, supplemented with telephone and email contact between visits. Over this period seven clients have received a service from five volunteers. Our organisation participated in the Highland Hospice Partnership Conference held in Inverness in November 2025.
North Coast Helping Hands marked Befriending Week by exhibiting items loaned from the Strathnaver Museum and arranged a workshop with Arts in Nature. These events help to raise the profile of the Befriending service and to attract new volunteers.
Health Walks Our Health Walks continued with an average of 12 people joining the weekly walks led by trained volunteer walk leaders. Grant funding has enabled the group to also provide day trips, giving the walkers the opportunity to walk in a different area and meet up with other walking groups. In September 2025 we provided Outdoor First Aid Training for our volunteer walk leaders. Spaces on this two-day certificated course were also made available to other voluntary groups.
Footcare Service: 15 footcare sessions have been provided during this reporting period.
Garden Project: Our network of community growers has met regularly during this reporting period. As well as being social events, the meetings give an opportunity to share expertise, seeds and plants. Our community polytunnel has again been used by new members of the group.
Members of our gardening group continue to participate in the Community Herbarium project, preserving plant specimens from local gardens using traditional botanical methods. The specimens collected are stored at the Strathnaver Museum and are on display to the public from time to time.
After School Club: This volunteer-led activity is available for all children of primary school age in the area. An average of 18 children attend each weekly session.
Support for Unpaid Carers Project: This three-year project commenced on 28th April 2025, funded through the NHS Highland Third Sector Fund. This project will create a community support network for unpaid carers through the Personal Assistant Model.

Financial review

Brief statement of the charity's policy on reserves

The policy is to hold reserves to:

1. cover six months operating costs
2. make redundancy payments should the charity or any project cease to operate
3. replacement costs for large appliances
4. cover building repairs (not covered by insurance) and maintenance

Details of any deficit	
Donated facilities and services (if any)	1267 volunteer hours were donated across all our activities during this reporting period. This excludes time spent by board members at meetings and carrying out other administrative duties.

APPENDIX 1

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)		
Full name(s)	Marion Milligan	
Position (e.g. Chair)	Chairperson	
Date	06.07.2026	

OSCR

Office of the Scottish **Charity Regulator**

Independent examiner's report on the accounts

Report to the trustees/members of

Charity name

NORTH COAST CONNECTION

Registered charity number

SC 042907

On the accounts of the charity for the period

Period start date				Period end date		
Day	Month	Year		Day	Month	Year
1	**04**	**25**	**to**	**31**	**03**	**26**

Set out on pages 7-12 (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. The charity trustees consider that the audit requirement of Regulation 10(1) (a) to (c) 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 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.

Independent examiner's statement

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

Signed: Christine Ross **Date:** 29/07/2026

Name: CHRISTINE ROSS

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

Address: LAIRG COMMUNITY CENTRE
MAIN STREET
LAIRG
IV27 4DB

*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.

Disclosure section

Only complete if the examiner needs to highlight material problems.

Give here brief details of any items that the examiner wishes to disclose

OSCR Scottish Charity Regulator

Receipts and payments accounts

For the period from	Period start date Day	Month	Year	to	Period end date Day	Month	Year
	01	04	2025		31	03	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	12,711	120			12,831	4,342
Legacies		500			500	
Grants		105,902			105,902	76,319
Receipts from fundraising activities	1,592				1,592	1,309
Gross trading receipts	5,273	8,012			13,285	13,432
Income from investments other than land and buildings					-	
Rents from land & buildings					-	
Gross receipts from other charitable activities	60	908			968	10,534
					-	
A1 Sub total	19,636	115,442	-	-	135,078	105,936
A2 Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
A2 Sub total	-	-	-	-	-	-
Total receipts	19,636	115,442	-	-	135,078	105,936
A3 Payments						
Expenses for fundraising activities	237				237	
Gross trading payments		7,721			7,721	5,386
Investment management costs					-	
Payments relating directly to charitable activities		98,162			98,162	86,356
Grants and donations					-	
Governance costs:					-	
Audit / independent examination					-	90
Preparation of annual accounts					-	
Legal costs					-	
Other					-	
					-	
A3 Sub total	237	105,883	-	-	106,120	91,832
A4 Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
A4 Sub total	-	-	-	-	-	-
Total payments	237	105,883	-	-	106,120	91,832
Net receipts / (payments)	19,399	9,559	-	-	28,958	14,104
A5 Transfers to / (from) funds					-	
Surplus / (deficit) for year	19,399	9,559	-	-	28,958	14,104

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	107,926				107,926	93,822
	Surplus / (deficit) shown on receipts and payments account	19,399	9,559			28,958	14,104
						-	
						-	
	Cash and bank balances at end of year	127,325	9,559	-	-	136,884	107,926
	(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	Restircted project fund 2025/26 delivery	Restricted	-	6,925
		Total	-	6,925

	Details	Fund to which liability relates	Amount due (estimate) to nearest £	Last year to nearest £
B5 Contingent liabilities	Building	Reserves	36,000	36,000
	Operatonal costs - contract/income loss	Reserves	40,000	40,000
	Redundancy/closurecosts	Reserves	25,000	25,000
		Total	101,000	101,000

Signed by one or two trustees on behalf of all the trustees	Signature*	Print Name	Date of approval
		MARION MILLIGAN	06.07.2026

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)	

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	£

C5 Transactions with trustees and connected persons

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

C6 Other information

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 £
General Donations	12,711				12,711	3,833
Walking Group		50			50	509
North Coast Helping Hands		70			70	
					-	
Total	12,711	120	-	-	12,831	4,342
	-	-	-	-	-	-

2 Grants

	Unrestricted funds to nearest £	Restricted funds to nearest £			Total current period to nearest £	Total last period to nearest £
NHSH		61,181			61,181	54,000
Highland Hospice		2,285			2,285	2,241
Unpaid Carers Project		33,798			33,798	
The Wood Foundation						3,000
TMS Community Council		263			263	
North West Sutherland Trust		1,525			1,525	13,254
North Highland CLLD Fund		1,850			1,850	
Community Mental Health Fund						3,824
North West Trust		5,000			5,000	
Total	-	105,902			105,902	76,319
	-	-			-	-

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 £
Membership Fees	60				60	
Refunds to NCC		908			908	568
Insurance Claim Payment					-	9,966
					-	
					-	
					-	
					-	
					-	
Total	60	908	-	-	968	10,534
	-	-	-	-	-	-

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 £
Staffing Cost		68,141			68,141	46,870
Volunteer Costs		2,016			2,016	630
Activities and materials		4,517			4,517	5,252
Office and stationery		114			114	7
Building and equipment		675			675	17,409
Equity and equality		7,836			7,836	5,423
Utilities		10,709			10,709	7,424
Fees		3,928			3,928	3,101
Other		200			200	240
		26			26	
					-	
Total	-	98,162	-	-	98,162	86,356

Additional analysis (2)

5 Breakdown of unrestricted funds

	Core- building & additional activity				Total unrestricted funds	Total unrestricted funds last period
Receipts						
Donations	12,711				12,711	3,833
Legacies					-	
Grants					-	
Receipts from fundraising activities	1,592				1,592	1,309
Gross trading receipts					-	
Income from investments other than land and buildings					-	
Rents from land & buildings					-	
Gross receipts from other charitable activities	5,273				5,273	
Sub total	19,576	-	-	-	19,576	5,142
Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
Sub total	-	-	-	-	-	-
Total receipts	19,576	-	-	-	19,576	5,142
Payments						
Expenses for fundraising activities	237				237	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities					-	
Grants and donations					-	
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
					-	
					-	
Sub total	237	-	-	-	237	-
					-	
Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
Sub total	-	-	-	-	-	-
					-	
Total payments	237	-	-	-	237	-
					-	
Net receipts / (payments)	19,339	-	-	-	19,339	5,142
Transfers to / (from) funds					-	
Surplus / (deficit) for year	19,339	-	-	-	19,339	5,142

Nature and purpose of funds
These funds support the provision of additional community activity and contribute to the upkeep of the building

Additional analysis (3)

6 Breakdown of restricted funds

	Core Activity	Restricted fund 2 - enter name of fund below North Coast Helping hands	Restricted fund 3 - enter name of fund below Walking Group	Restricted fund 4 - enter name of fund below Unpaid Carers Project	Community Mental Health	After School Club	Total restricted funds	Total restricted funds last period
Receipts								
Donations		70	50				120	
Legacies			500				500	
Grants	68,295	2,285		33,797	1,525		105,902	
Receipts from fundraising activities	8,012						8,012	
Gross trading receipts	908						908	
Income from investments other than land and buildings							-	
Rents from land & buildings							-	
Gross receipts from other charitable activities							-	
Sub total	77,215	2,355	550	33,797	1,525	-	115,442	-
							-	
Receipts from asset & investment sales								
Proceeds from sale of fixed assets							-	
Proceeds from sale of investments							-	
Sub total	-	-	-	-	-	-	-	-
Total receipts	77,215	2,355	550	33,797	1,525	-	115,442	-
							-	
Payments								
Expenses for fundraising activities							-	
Gross trading payments	7,721						7,721	
Investment management costs							-	
Payments relating directly to charitable activities	93,097	358	664	810	1,040	1,152	98,162	
Grants and donations							-	
Governance costs:							-	
Audit / independent examination							-	
Preparation of annual accounts							-	
Legal costs							-	
							-	
							-	
Sub total	100,818	358	664	810	1,040	1,152	105,883	-
							-	
Payments relating to asset and investment movements								
Purchases of fixed assets							-	
Purchase of investments							-	
Sub total	-	-	-	-	-	-	-	-
							-	
Total payments	100,818	358	664	810	1,040	1,152	105,883	-
							-	
Net receipts / (payments)	(23,603)	1,997	(114)	32,987	485	(1,152)	9,559	-
Transfers to / (from) funds							-	
Surplus / (deficit) for year	(23,603)	1,997	(114)	32,987	485	(1,152)	9,559	-
							-	

Nature and purpose of funds
Grants to support core activity and projects