

# **Whitehouse Village Hall**

Charity No. SC028342

## **Receipts and Payments Accounts**

1<sup>st</sup> April 2025

To

31<sup>st</sup> March 2026

Whitehouse Village Hall  
Charity No. SC028342

**Reference and Administration Information**

|                            |                                                                      |
|----------------------------|----------------------------------------------------------------------|
| Charity Name:              | Whitehouse Village Hall                                              |
| Registered Charity Number: | SC 028342                                                            |
| Contact Address:           | Whitehouse Village Hall<br>Whitehouse,<br>Tarbert,<br>Argyll         |
| Trustees:                  | Mr Michael O'Donnell<br>Mrs Margaret Pratt<br>Mrs Amanda Curley      |
| Chairperson:               | Mr Nigel Wells                                                       |
| Treasurer:                 | Mr Anthony Schiffman                                                 |
| Secretary:                 | Mr Michael O'Donnell                                                 |
| Committee Members:         | Nine committee members                                               |
| Independent Examiner:      | Mr Rob Reid                                                          |
| Bankers:                   | Bank of Scotland<br>Branch: Lochgilphead,<br>PO Box 1000,<br>BX2 1LB |

Whitehouse Village Hall

Charity No. SC028342

## **Trustees' Annual Report**

Year Ended 31<sup>st</sup> March 2026

**Governing Document** | Whitehouse Village Hall is administered in accordance with the terms of the Trust Deed.

**Recruitment and Appointment of Trustees** | Residents of Whitehouse village in the County of Argyll and its immediate vicinity are eligible to become trustees of Whitehouse Village Hall. A trustee, once nominated and elected by Whitehouse Village Hall Committee, can serve for an indefinite time.

**Organisational Structure** | The day to day running of Whitehouse Village Hall is undertaken by the Committee, elected at The Annual General Meeting. The Committee consists of a Chairperson, Secretary, Treasurer and up to nine committee members. The Committee continues to have a meeting every second month in the Village Hall.

**Charitable Purposes** | The said subjects and the building erected or to be erected thereon are dedicated and shall be held by us and our successors as Trustees in all time coming for the purpose of physical mental training and recreation, and social, and moral and intellectual development through the medium of reading and recreation rooms, library, lectures, classes, recreation or otherwise as may be found expedient of the inhabitants of Whitehouse in the County of Argyll and its immediate vicinity, without distinction of sex or of political or religious or other opinions subject to the provision of these presents.

**Objectives and Activities** | Whitehouse Village Hall endeavours to provide a welcoming facility for the use of the residents of Whitehouse and surrounding areas. The hall hosts regular community groups including the local SWI, Fitness Pilates, Craft Group, Kintyre Investment Club and the Fyne Acting Company, as well as occasional commercial and community hirers.

The committee continues to encourage the community to use and support the hall. During the year, the hall hosted a range of fundraising events including Soup and Dessert Lunches, a Grow and Show Plant Swap in the spring, a Grow and Show Summer Event, an Artisan Festive Craft Fair, and a Hebridean Baker event. The hall was also used for commercial meetings, a community council meeting, and a public meeting hosted by Argyll and Bute Council. The committee has continued to maintain and improve the hall throughout the year.

During the year, the hall's broadband connection was upgraded from BT to XLN (Daisy Communications) on a Superfast FTTC VDSL service, improving reliability and enabling hybrid meeting capability for community use. An outdoor storage shed was purchased,

and a new blackout blind was fitted in the meeting room. Outdoor notice boards were also improved.

Our website and social media pages continue to be used to promote events and inform the community about the facilities available at the hall. The committee's objective is to maintain the hall to a standard that ensures compliance with all legal and regulatory obligations, and to provide a clean, welcoming and accessible facility for all members of the community.

### **Policy on Reserves: -**

**Free Reserves** | The Trustees require that the village hall committee does not allow the bank balances to drop below £3,665.00, which will allow for approximately 12 months of essential costs such as insurance and electricity to be covered at all times. This figure must be reviewed and/or altered annually at the AGM and any new figure agreed by the Trustees. This figure is over and above any Restricted Reserves.

**Restricted Reserves** | The Whitehouse Bowling Club donated funds of £1,243.03 (22 March 2024) to the village hall. This money is to be 'ring-fenced' for 'special events'. Prize winning cups belonging to the Bowling Club are to be stored and a photograph taken of them for display with an acknowledgement of the money donation. During the year, £647.14 of these restricted funds was applied, with trustee approval, to purchase an outdoor storage shed. The remaining balance of £595.89 continues to be ring-fenced.

|                                      |                  |
|--------------------------------------|------------------|
| Cash at Bank (31/03/2026):           | £12,430.36       |
| Free Reserves:                       | (£3,665.00)      |
| Restricted Reserves:                 | (£595.89)        |
| <b>Available unrestricted funds:</b> | <b>£8,169.47</b> |

### **Financial Review: -**

For the financial year ended 31 March 2026, the village hall reported an overall operating surplus of £2,128.06.

|                             |                  |
|-----------------------------|------------------|
| <b>Income</b>               |                  |
| Fundraising Events          | £2,817.20        |
| Hall Rentals & Other Income | £3,903.40        |
| Grants Awarded              | £500.00          |
|                             | <hr/>            |
|                             | £7,220.60        |
| <b>Expenditure</b>          |                  |
| Operating Expenses          | (£5,092.54)      |
|                             | <hr/>            |
|                             | (£5,092.54)      |
| <b>Surplus for the year</b> | <b>£2,128.06</b> |

The hall continues to operate without reliance on grant funding, achieving a healthy operating surplus from its own income-generating activities. Hall hire income of £3,155.50 remains the largest single income source. Fundraising events generated £2,817.20, with the Grow and Show events, Artisan Craft Fair, Soup and Dessert Lunches and Hebridean Baker event all contributing. Feed-in Tariff income of £328.69 and a Foundation Scotland Cost of Living grant of £500.00 also supported income during the year.

Operating costs of £5,092.54 included electricity (£1,313.25), insurance (£724.12), miscellaneous expenses (£861.05), broadband (£766.44 in total, covering both BT termination and XLN set-up), PAT testing and annual maintenance checks. The broadband transition in August 2025 to XLN FTTC will deliver ongoing cost savings and improved service.

**Approved by the Trustees and signed on their behalf**

Anthony Schiffman

Treasurer

Date: 06/04/2026

Michael O'Donnell

Trustee

Date: 16/07/2026

Whitehouse Village Hall

Charity No. SC 028342

Independent Examiner's Report to the Trustees of Whitehouse Village Hall: -

I report on the accounts of the Charity for the year ended 31st March 2026.

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 seeking explanations from the Trustees concerning 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 of the statement of account for the year ended 31<sup>st</sup> March 2026 no matter has come to my attention.

1. Which give me reasonable cause to believe that in any material respect the requirements
  - a) To keep accounting records in accordance with section 44 (1) a of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations and
  - b) To prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 accounts Regulation, 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.

Signature:  
R. Reid

Date: 11/08/2026

**Mr R. Reid**

Tarbert, Argyll

Whitehouse Village Hall

Charity No. SC 028342

**Receipts and Payments Comparison**

For the Year ended 31 March 2025 and 2026

| <b>Receipts</b>                            | <b>2025 £</b>    | <b>2026 £</b>   |
|--------------------------------------------|------------------|-----------------|
| Donations                                  | 175.40           | 193.00          |
| Grants                                     | 38,877.60        | 500.00          |
| Fund Raising Events                        | 4,190.71         | 2,817.20        |
| Hall Rentals                               | 2,403.75         | 3,155.50        |
| FIT Payments                               | 301.35           | 328.69          |
| Gift Aid                                   | 92.39            | 76.00           |
| Misc. Sales                                | 89.00            | 0.00            |
| Interest                                   | 0.00             | 25.21           |
| Refunds (Electricity)                      | 0.00             | 125.00          |
| <b>Total Receipts</b>                      | <b>46,130.20</b> | <b>7,220.60</b> |
| <b>Payments</b>                            | <b>2025 £</b>    | <b>2026 £</b>   |
| Broadband — BT                             | 571.94           | 404.99          |
| Broadband — XLN (Daisy Communications)     | 0.00             | 361.45          |
| Electricity (Heating & Lighting)           | 2,322.74         | 1,313.25        |
| Insurance                                  | 1,248.56         | 724.12          |
| IT Costs (SaaS / Website / MS365)          | 104.90           | 361.02          |
| Licences                                   | 10.00            | 85.20           |
| Miscellaneous                              | 314.27           | 861.05          |
| PAT & Fire Equipment Testing / Maintenance | 444.89           | 306.72          |
| Projects (Grant Funded)                    | 44,671.09        | 0.00            |
| Repairs and Maintenance                    | 1,398.58         | 168.00          |
| Gardening Services                         | 0.00             | 240.00          |
| Equipment                                  | 0.00             | 266.74          |
| <b>Total Payments</b>                      | <b>51,086.97</b> | <b>5,092.54</b> |

Whitehouse Village Hall

Charity No. SC 028342

## Statement of Receipts and payments

Year 01/04/2025 to 31/03/2026

|                        |                   |
|------------------------|-------------------|
| <b>Opening Balance</b> | <b>£10,302.30</b> |
|------------------------|-------------------|

### Income

|                     |                  |                         |
|---------------------|------------------|-------------------------|
| Donations           | £193.00          |                         |
| Grants              | £500.00          |                         |
| Fund Raising Events | £2,817.20        |                         |
| Hall Rentals        | £3,155.50        |                         |
| FIT Payments        | £328.69          |                         |
| Gift Aid            | £76.00           |                         |
| Interest            | £25.21           |                         |
| Refunds             | £125.00          |                         |
|                     | <b>£7,220.60</b> | <b><u>£7,220.60</u></b> |

### Expenditure

|                              |                 |                           |
|------------------------------|-----------------|---------------------------|
| Broadband                    | 766.44          |                           |
| Heating & Lighting)          | 1,313.25        |                           |
| Insurance                    | 724.12          |                           |
| IT Expenses                  | 361.02          |                           |
| Licences                     | 85.20           |                           |
| Miscellaneous                | 861.05          |                           |
| PAT & Fire Equipment Testing | 306.72          |                           |
| Repairs and Maintenance      | 168.00          |                           |
| Gardening Services           | 240.00          |                           |
| Equipment                    | 266.74          |                           |
|                              | <b>5,092.54</b> | <b><u>(£5,092.54)</u></b> |

|                        |                   |
|------------------------|-------------------|
| <b>Closing Balance</b> | <b>£12,430.36</b> |
|------------------------|-------------------|

Whitehouse Village Hall

Charity No. SC028342

## Statement of Balances

As at 31st March 2026

| <b>Bank and Cash Balances</b>      | <b>FY 2024–25 £</b> | <b>FY 2025–26 £</b> |
|------------------------------------|---------------------|---------------------|
| Cash at bank at start of year      | 15,259.07           | 10,302.30           |
| Net movement for the year          | (4,956.77)          | 2,128.06            |
| <b>Cash at bank at end of year</b> | <b>10,302.30</b>    | <b>12,430.36</b>    |

| <b>Analysis of Cash at Year End</b> | <b>FY 2025–26 £</b> |
|-------------------------------------|---------------------|
| Treasurer's Account                 | 4,916.74            |
| Instant Access Deposit Account      | 7,513.62            |
| <b>Total cash at bank</b>           | <b>12,430.36</b>    |

| <b>Funds Analysis</b>               | <b>FY 2025–26 £</b> |
|-------------------------------------|---------------------|
| Total cash at bank                  | 12,430.36           |
| Less: Restricted Reserves           | (595.89)            |
| Less: Trustees' Free Reserves       | (3,665.00)          |
| <b>Available unrestricted funds</b> | <b>8,169.47</b>     |

Whitehouse Village Hall

Charity No. SC 028342

## Notes to the Accounts

Year 01/04/2025 to 31/03/2026

### Note 1 — Accounting Policies

These accounts have been prepared on a receipts and payments basis in accordance with the Charities Accounts (Scotland) Regulations 2006 and OSCR guidance for non-company charities with a gross income below £250,000.

### Note 2 — Restricted Funds

| Fund                                                                                       | Opening<br>balance £ | Applied in<br>year £ | Closing<br>balance £ |
|--------------------------------------------------------------------------------------------|----------------------|----------------------|----------------------|
| Whitehouse Bowling Club donation —<br>ring-fenced for special events / capital<br>projects | 1,243.03             | (647.14)             | 595.89               |

During the year, £647.14 of restricted funds was applied with trustee approval to purchase an outdoor storage shed (Keter Factor 8x6, November 2025). The remaining £595.89 remains ring-fenced.

### Note 3 — Bank Accounts

The charity operated two bank accounts with Bank of Scotland during the year: a Treasurer's current account and an Instant Access Deposit Account earning gross interest. An inter-account transfer of £7,488.41 moved funds into the deposit account during the year. Interest earned was £25.21. All balances reconcile to the year-end cash position of £12,430.36. The Treasurer's Account is used for day-to-day transactions, with surplus funds transferred to the Instant Access Deposit Account to earn interest.

### Note 4 — Broadband Transition

BT broadband was terminated on 5 August 2025. Total BT charges for the year amounted to £404.99, including cessation and VAT charges. A new 24-month Superfast FTTC VDSL contract with XLN (Daisy Communications) commenced August 2025 at a lower monthly rate; total cost for the period to 31 March 2026 was £361.45 including a one-off device set-up fee of £9.99. Both are shown separately in the Receipts and Payments statement.

**Note 5 — Electricity**

Electricity costs of £1,313.25 represent the cash paid by the charity to SSEN during the year. Bills settled during the year relate to consumption periods from 2023–24 through to 28 February 2026, reflecting the supplier's billing cycle. The Freasdail Wind Farm community benefit payments, £618.00, is made directly by Freasdail Wind Farm Trust to SSEN on behalf of the hall and does not pass through the charity's bank account; accordingly, it is not recorded in these receipts and payments accounts.

**Note 6 — Feed-in Tariff (FIT) Payments**

FIT income of £328.69 was received during the year across four quarterly payments, representing income generated by the hall's solar installation. Payments are received in the name of the nominated account holder on behalf of the charity.

**Note 7 — Gift Aid**

Gift Aid of £76.00 was received during the year from HM Revenue & Customs in respect of eligible donations. A Gift Aid schedule was submitted in respect of donations from 1 April 2025 to 31 December 2025.

**Note 8 — Grants**

A Cost of Living Grant of £500.00 was received from Foundation Scotland on 29 April 2025. This grant was unrestricted and has been applied to general operating costs. No grant reporting obligations remain outstanding.

**Note 9 — Miscellaneous Expenses**

Misc. Expenses (£861.05) includes: Keter Factor Outdoor storage shed (£647.14), Blackout blind (£72.47), Post box (£29.99), Marine plyboard for outdoor notices (£57.60), Fire Safety signs (£16.79) and Cleaning products & Consumables (£37.06).

**Note 10 — Equipment**

Purchase of Stainless Steel Table (£266.74) for cooking at outdoor events.