

Sunny Lochaber United Gardeners (S.L.U.G)

Scottish Charity Number SC045791

Annual Report and Financial Statements

For the year ended 30th September 2024

Trustees' Annual Report

For the year ended 30th September 2024

The trustees have pleasure in presenting their report together with the financial statements for the year ended 30th September 2024.

Reference and Administrative Information

Organisation Name

Sunny Lochaber United Gardeners (S.L.U.G)

Address

51 Lochaber Road, Fort William, PH33 6TW

Bankers

Royal Bank of Scotland, 6 High Street, Fort William, PH33 6AS

Independent Examiner

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

Trustees

Inese Anderson - Chairperson (*appointed 06/24*)

Jackie Small - Secretary (*appointed 06/24*)

Shona McGinty - Treasurer (*appointed 06/24*)

John McGinty (*appointed 06/24*)

Tracy Campbell (*appointed 06/24*)

Alan McPhail (*appointed 06/24*)

Sharon Smith (*appointed 06/24*)

Eddie Rinkevics (*resigned 06/24*)

Alan Morrison (*resigned 06/24*)

Andrew Donaldson (*resigned 06/24*)

Neil McNeil (*resigned 06/24*)

Structure, Governance and Management

Constitution

The Charity was registered in its current legal form on 8th July 2015 and is bound by its constitution.

Appointment of trustees

The management committee are the Charity's trustees. No less than 3 and no more than 9 people are elected to the management committee at each Annual General Meeting (AGM). These individuals are drawn from the ordinary membership and are nominated in writing. At each AGM all appointed management committee members retire from office but are eligible for re-election.

Objectives and Activities

The objects of the charity are;

- 1) To encourage the people of Lochaber to work together to promote healthy living and self sufficiency.
- 2) To educate both adults and children in a positive way towards the environment, encouraging them to learn new skills, build friendships and socialise together.
- 3) To enable those without access to their own green space, to grow their own food and vegetables.
- 4) To encourage an interest in wildlife and conservation, respect for the area and to introduce new hobbies and interests.

Charitable purposes

- 1) The advancement of education.
- 2) The provision of recreational facilities, or the organisation of recreational activities, with the object of improving the conditions of life for the persons for whom the facilities or activities are primarily intended.

Activities

See attached Report

Achievements and Performance

See attached Report

Financial review

The main source of funding is the collection of allotment fees. Total income for the year was £1,412. Expenditure for same period was £2,032 resulting in a deficit of £620. Reserves held at year end were £5,714 of unrestricted funds.

Reserves Policy

There is no requirement in the constitution for reserves however the trustees policy is to retain 3 months worth of normal running costs in order to meet commitments and to cover any unexpected expenditure.

Plans for future period

See attached Report

Exemptions 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 26TH MARCH 2026.

 J SMALL

Name of Trustee:

Date: 26TH MARCH 2026

Sunny Lochaber United Gardeners (S.L.U.G)
Scottish Charity Number SC045791

Independent examiner's report to the trustees on the unaudited accounts of Sunny Lochaber United Gardeners (S.L.U.G).

I report on the accounts of the Charity for the year ended 30th September 2024 which are set out on pages 5 to 8.

Respective responsibilities of trustee 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 Cert Acct (Open)
Date: - 27th MARCH 2026
Finance Manager
Voluntary Action Lochaber
An Drochaid, Claggan Road
Fort William
PH33 6PH



Sunny Lochaber United Gardeners (S.L.U.G)
 Receipts and Payments Accounts
 For the year ended 30th September 2024
 Scottish Charity Number SC045791

	Note	Year to 2024 Unrestricted £	Year to 2024 Restricted £	Year to 2024 Total £	Year to 2023 Total £
Receipts					
Grants and Donations					
Grants	4	-	-	-	-
Donations	5	450	-	450	-
Bank interest received		97	-	97	57
Fund Raising					
Other		-	-	-	-
Other Charitable Activities					
Allotment Fees / Rent		865	-	865	345
Total Receipts		<u>1,412</u>	<u>-</u>	<u>1,412</u>	<u>402</u>
Payments					
Charitable Activities					
Insurance		114	-	114	114
Repairs & Maintenance		1,225	-	1,225	-
Paint / Materials		302	-	302	-
Site Rent		100	-	100	-
Site Rent Refund		-	-	-	160
Clean-up Day		98	-	98	-
Misc		92	-	92	-
Governance Costs					
Independent Examination	7	100	-	100	100
Total Payments		<u>2,032</u>	<u>-</u>	<u>2,032</u>	<u>374</u>
Surplus/(Deficit) for the year before transfers		(620)	-	(620)	28
Transfers between funds	6	-	-	-	-
Surplus/(Deficit) for the year		<u>(620)</u>	<u>-</u>	<u>(620)</u>	<u>28</u>

Sunny Lochaber United Gardeners (S.L.U.G)
 Receipts and Payments Accounts
 For the year ended 30th September 2024
 Scottish Charity Number SC045791

	Year to 2024 Unrestricted	Year to 2024 Restricted	Year to 2024 Total	Year to 2023 Total
Statement of Balances - as at 30th September 2024				
Opening cash at bank and in hand	6,334	-	6,334	6,306
Add Income	1,412	-	1,412	402
Less Expenditure	7,746	-	7,746	6,708
Transfers	2,032	-	2,032	374
6	-	-	-	-
Closing cash at bank and in hand	5,714	-	5,714	6,334
Bank and Cash Balances				
Bank Treasurer's Account	5,014	-	5,014	5,646
Bonus Reserve Account	636	-	636	623
Outstanding lodgements	-	-	-	-
Outstanding cheques	-	-	-	-
Petty cash	65	-	65	65
9 & 10	5,714	-	5,714	6,334
	-	-	-	-

Signed on behalf of all Trustees:



Name: JACKIE SMALL
 Date: 26TH MARCH 2026

The notes on pages 7 to 8 form part of these financial statements

Sunny Lochaber United Gardeners (S.L.U.G)
Scottish Charity Number SC045791
Notes to the accounts
For the year ended 30th September 2024

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. During the year the charity received donations of £450 and collected £865 from allotment fees.

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 (2023: £NIL).

4 Grants

	Unrestricted Funds	Restricted Funds	Total 2024	Total 2023
Grants	-	-	-	-
	-	-	-	-

5 Donations

	Unrestricted Funds	Restricted Funds	Total 2024	Total 2023
Lochaber Community Fundraising	200	-	200	-
Rotary Club of Lochaber	250	-	250	-
	450	-	450	-

6 Transfers between funds

There were no transfers between funds during the year (2023: £NIL).

7 Governance Costs

	Unrestricted Funds	Restricted Funds	Total 2024	Total 2023
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 October 2023	Incoming	Outgoing	Transfers	At 30th September 2024
Restricted Funds	-	-	-	-	-
	-	-	-	-	-

10 Unrestricted Funds

	At 1st October 2023	Incoming	Outgoing	Transfers	At 30th September 2024
Unrestricted Funds	6,334	1,412	(2,032)	-	5,714
	6,334	1,412	(2,032)	-	5,714

**Sunny Lochaber United Gardeners
AGM 15th June 2024.**

Present

Jackie Small
Inese Anderson
Shona Mcginty
Neil McNeil
Alan Mcphail
John Mcginty
Tracy Campbell
Sharon Smith

Apologies

Eddie Rinkevics
Naomi High
Mandy Miller
Fiona Weir
Mi Panek

Meeting opened and everyone thanked for attending. Due to not much changes from last year Jackie gave an overview of the financial report which was signed by shona, everyone also received a copy via email prior to meeting.

Over the last year there have been 4 new people allocated plots. £500 awarded by funding and maintenance work restarted.

All residing committee members stood down as per constitution guidelines and the following people were elected.

Chair – Inese Anderson, nominated by Jackie 2nd by shona.

Treasurer – Shona Mcginty, nominated by Inese, 2nd by Jackie.

Secretary – nominated by shona 2nd by Alan.

Alan Mcphail, Sharon Smith, Tracy Campbell and John Mcginty were invited to join the committee which they accepted. Neil McNeil declined.

Constitution

As per previous discussion with all plot holders we now plan to apply for a debit card for ease of payments and access. It was agreed that one signatory can withdraw upto £500 thereafter 2 signatories will be required and all withdrawals to be discussed with the committee. Our constitution will be amended to include this change.

It was also agreed that the option to join meetings via zoom/ Teams or similar, will be looked at so that meetings can be attended by everyone. This will also be included in our constitution.

AOB

- The committee will meet every 3 months to discuss on going plans and anything else that arises.
- It was suggested by Alan that Allotment meetings involving everyone could take place when we gather for maintenance days ect. This was agreed by all.
- We also hope to have more social gatherings, open days, barbecues ect which will involve all plot holders, friends and families.
- Inese mentioned the possibility of using produce to bring in funds, like plant sale ect, Jackie will look into this.
- Neil and Shona brought to attention the hole that has been dug at main gate. This is not in keeping with health and safety. Several others have also highlighted this as an issue therefore the hole will be filled in and kept that way.
- It was also highlighted that some allotment holders are accessing their plot at night. Jackie stated that people are free to attend their plot at any time however please note that ANY work carried out in darkness is not covered by the allotments insurance policy and will be solely the responsibility of the person. Please also note noise restrictions as there are houses close to the site.
- Shona and Inese are to look into starting bee hives, more on this as it develops.
- Jackie suggested looking at utilising the space at the top of the hill. The committee will look into this in more detail.
- Neil asked about the boundary fencing, invites to be put out for quotes from local firms to replace/repair fence. Neil also asked about sheds and felt for roofs. It was agreed that any expense incurred in repairing sheds will be reimbursed on proof of receipt. However please remember that you are responsible for the maintenance and upkeep

of your shed which should be painted with appropriate weather sealant paint. The committee are only responsible for structural damage but not if caused by neglect or deliberate damage.

- Jackie will look into applying for further funding and is liaising with voluntary action Lochaber. More on this at later date.
- Jackie brought up the subject of poor maintained plots as an ongoing issue that needs to be resolved. Alan suggested that before allocating plots they should first be cut back and the Allotment holder to be shown what standards are expected. This was put to everyone in attendance at meeting and all agreed to move forward with this.

Everyone was thanked for attending the AGM and the meeting was brought to a close.

Kind regards
The Committee
SLUG.