AVICH AND KILCHRENAN COMMUNITY HERITABLES

BOARD REPORT AND ACCOUNTS

FOR THE YEAR ENDED 31st October 2025

Charity Registration number SCO52906

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The trustees, who are also the directors for the purposes of company law, present their report and the unaudited financial statements of the charity for the period ended 31 October 2025.

Reference and administrative details

Registered charity name	Avich & Kilchrenan Community Heritables
Charity Registration number	SC052906
Company Registration Number	SC006578
Principle Office and Registered Office	The Old School Dalavich Taynuilt Argyll PA35 1HN

The Trustees

Chris Goldsmith	Elected 18 January 2024
Brian Burnett	Elected 18 January 2024
Sheila Clark	Elected 18 January 2024
Carol Thomas	Elected 18 January 2024
Ann Urwin	Elected 18 January 2024
Chris Pollard	Elected 18 January 2024 Resigned 16 October 2025
Peter Gray	Appointed 01 March 2024
Rhona Knox	Appointed 01 March 2024
Arlene Colewell	Served from 19 March 2024 to 17 January 2025
Oscar Pearce	Appointed Youth Rep January 2024

Independent Examiner	Finlay Kerr McFee, Brae House Kilchrenan Taynuilt Argyll PA35 1HD

BOARD REPORT FOR THE YEAR ENDED 31st October 2025

We are delighted to present the Board Reports and accounts which represent our second full year of operation.

AKCH is a Member owned and Trustee managed Community Development Trust that serves the people in the Avich and Kilchrenan Community Council area. The Primary Purpose of the charity is to further sustainable community development for the benefit of residents, visitors and the natural environment.

Objectives and Activities

The Organisation's main purpose is consistent with furthering the achievement of sustainable development. The Organisation's Purposes are:

- The advancement of environmental protection or improvement
- The advancement of education
- The advancement of the arts, heritage, culture and science
- The provision of recreational facilities, or the organisation of recreational activities

Volunteers

Community volunteers have been actively engaged in delivering the outcomes of The Community Action Plan, which was completed during the year 01/11/24 to 31/10/25. Both the Board and Community are enthusiastically participating with approximately 100 people involved in the various activities, such as investigating heritage and culture, events related to heritage and culture, and over 112 participants in Community Action Plan process.

Strategic Report

Our Strategic Objectives are to provide services to the Community, to create engaging attractions and viable enterprises, and secure the regeneration and restoration of the natural and man-made environment.

This is primarily achieved by identifying assets within the Community Council area that would be beneficial for purchase, protection and/or restoration by the community.

We then seek funding and other resource for the purchase and renovation/protection of such assets. Such activities are subject to a rigorous business plan to ensure long term financial and environmental sustainability.

Achievements and Performance

Since November 2024, we have built upon the AKCH Board Members' wide range of local skill sets. We have structured ourselves as a main Board, whose duties are primarily to set strategy, ensure its implementation and to fulfil our fiduciary and charitable obligations. Alongside this sit sub-groups covering areas of strategy, funding and individual projects who report to the Main Board for approvals.

Much work has been done on governance during the year with invaluable Board Training from The Development Trust Association of Scotland. Whilst this is sometimes viewed as the "boring bit", it is a vital part of creating a transparent, well-functioning and resilient structure under which AKCH and with it the community we serve can flourish.

Membership has grown during the year from 43 to 81. This represents 32% of the voting population of our community. We continue to actively promote and welcome new membership.

A very successful community consultation resulted in the production of a Community Action Plan (CAP) for the area. This set out 13 priority projects and several others of importance to the community.
The first acquisitions to be considered were the two historic church buildings at Kilchrenan and Dalavich Having secured an undertaking from the Church of Scotland that preference be given for a disposal to the Community, AKCH embarked on an assessment of the feasibility and desirability of bringing one or both churches into sustainable Community ownership. Stage 1 funding totalling **£5,910** was obtained from the Scottish Land Fund to carry out that assessment, including building surveys, planning assessments and independent valuations on both churches.

A Business Plan was produced to conserve, refurbish and improve the two buildings to bring them into wider community use (primarily as Cultural Heritage Hubs) whilst preserving the traditional uses of the buildings. We successfully applied for £45,040 Stage 2 funding from the SLF, which was awarded in September. Other activities include:

- Expressions of interest placed in respect of Kilchrenan School Building,
- Creating teams of members and trustees to progress some of the 13 priorities identified in the CAP
- Developing a program of delivery with those teams in areas such as
    - Heritage and culture
    - Loch Access
    - Outdoor recreations
    - Youth group
    - Child's play area

This vital reference work, together with the ongoing work on Community needs through the CAP/LPP, informed a sustainable funding and operational strategy for acquisition, improvement and management of the buildings.

We have also advanced our Business Planning with a defined funding strategy and an assessment of the projects we will take forward for the community ourselves, which will be jointly developed and which we will encourage others to take on.

Financially, the year to the end of October saw a total income of £11,539 and expenditure of £9,005 which generated a net cash surplus of £2,534. This translates into Restricted Funds of £2,279 and Unrestricted Funds of £255.

Future Plans

We have ambitious plans for 25/26 to accelerate the work achieved so far and expect to deliver the following:

- AKCH will work through the process of acquisition which should conclude in December 2025 with the transfer of the two Kirks to AKCH. The appointment of an architect will bring the plans for the buildings to life over the next 3 years. This has been made possible by a very generous donation from a private individual.

- To work with our sister Development Trust, Dalavich Improvement Group, and AKCC to produce a Local Place Plan (LPP) to be adopted by Argyll and Bute Council. Work on the LPP is likely to take most of 2026 and involve further community engagement.

- Confirmed funding from Argyll & Bute will enable us to build a Community Website.

- We will continue to progress the School Building

- A Loch recreation group is looking at the benefits and challenges of Community loch access in Kilchrenan.

- The Cultural Heritage Group – Awe Heritage History & Archaeology (AHHA) – has a series of talks planned in the coming year.

Overall, a lot has been achieved in this our second year of operation, and the Board would like to express thanks to those who have worked very hard and put in a lot of hours to get us to where we are now. That is a strong position from which to take forward our work for the Community we serve.

This report was accepted by the members at the Annual General Meeting on 14th March 2026.

Chris Goldsmith
Trustee

Carol Thomas
Trustee

INDEPENDENT EXAMINERS REPORT ON THE ACCOUNTS

Report to the Trustees and members of Avich and Kilchrenan Community Heritables.
Registered Charity Number SCO 52906 on the accounts of the Charity from 1st November 2024 to 31st October 2025 set out on pages 8 - 10.

The Charity's Trustees are responsible for the preparation of the accounts in accordance with the terms of the Charity and Trustees Investment (Scotland) Act 2005 and the Charity Accounts (Scotland) Regulations 2006.

The Charity trustees consider that the audit requirements 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. My examination is carried out in accordance with Regulation 11 of the Charities Account (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 Board 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.

In the course of my examination no matter has come to my attention 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 Accounting Regulations.
and to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounting Regulations.
have not been met, or to which in my opinion attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: Date:

Name: Finlay Kerr McFee (Non practising member, Institute of Chartered Accountants of Scotland)
Brae House,
Kilchrenan
Argyll PA35 1HD

AVICH AND KILCHRENAN COMMUNITY HERITABLES

RECEIPTS AND PAYMENTS ACCOUNTS

	Unrestricted Funds	Restricted Funds	Total Funds	Total Funds Last Year
Receipts	£	£	£	£
Grants - Scottish Land Funds		5910	5910	
Grants -Drax		1000	1000	
Grants - Green Power		1046	1046	
Micro Grants				1200
Sale- Calendars, Cards, Photos	1110		1110	410
Donations	100		100	8
Donations - CBAR*		801	801	
Fundraising		1562	1562	
Membership Fee	10		10	480
Other Income				72
Total Receipts	1220	10319	11539	2170
Payments				
Churches -Surveys and Valuations		5910	5910	
CAP - Surveys, Drop ins, Design work		1442	1442	
Legal Fees and Set up Costs				200
Printing - Housing survey	59		59	
LPP Training		170	170	
Photo Competition		300	300	258
Fundraising Expenses		90	90	
Printing for event		68	68	45
Printing Calendars and Cards	511		511	
Meeting Expenses	40	60	100	167
Web Design				441
Website Hosting	141		141	
Land Title Investigation	72		72	
Dev. Trust Scotland Membership	50		50	
Domain Name Registration	35		35	
ICO	47		47	35
PayPal	10		10	
Total Payment	965	8040	9005	1146
	255	2279	2534	1024

NOTES

1. Grants Received from the Scottish Land Fund totalling £5,910 to complete surveys and valuations of the church buildings at both Kilchrenan and Dalavich. The purchase of the two churches from the Church of Scotland was completed after the year end on the 11th December 2025.

*CBAR - Church Buildings Acquisition and Restoration

Receipts and Payments Continued

2. Grants were received from Drax and Green Power to carry out a Community Action Plan leading to a Local Place Plan This has enabled spending on questionnaires to the community; hall hires for drop in sessions. Printing the housing survey and CAP report.

3. A grant was received of £300 for a local photo competition. The twelve winning photographs have been used to compile an AKCH calendar for 2026.

4. Strawberry tea that raised £780. Both events raised funds for CBAR and are restricted.

5. The balance of £2,279 in restricted funds are all restricted for use by the CBAR.

6. There were no Receipts or Payments relating to asset sales during the year.

AVICH AND KILCHRENAN COMMUNITY HERITABLES
STATEMENT OF BALANCES

	Unrestricted Funds	Restricted Funds	Total Funds	Total Funds Last Year
Cash at Bank as at 31-10-24	1024	0	1024	0
Add Surplus Year to 31-10-25	255	2279	2534	1024
Cash at Bank as at 31-10-25	1279	2279	3558	5837

1. The balance carried forward in Restricted funds is funds for CBAR
2. The Purchase of Kilchrenan and Dalavich Churches from the Church of Scotland was completed after the year end at a cost including legal expenses of £45,540

GRANTS	Institution	no of grants	£
Activity		made	
Stage 1 for Surveys	SLF	2	5910
CAP Work	Drax	1	1000
CAP Work	Green Power	5	746
Photo Competition	Green Power	1	300
			7956

TRUSTEE REMUNERATION

No remuneration was paid to Trustees during the year to 31-10-2025

TRANSACTIONS WITH TRUSTEES

None

ANALYSIS OF DONATIONS

Anon Donation	100
Donations at the Carol service 2024	99
General Donations to CBAR	602
	801