

# CASTLE LOCH LOCHMABEN COMMUNITY TRUST

SCOTTISH CHARITABLE INCORPORATED ORGANISATION NUMBER SC044045

## NINTH ANNUAL REPORT AND ACCOUNTS FOR YEAR TO 31 MAY 2022

### Part 1 – Administrative Information.

<b>Charity Name &amp; Address</b>	Castle Loch Lochmaben Community Trust, Lochfield Cottage, Priestdykes, Lochmaben, Lockerbie DG11 1LP	
<b>Website</b>	<a href="http://www.castleloch.org.uk">www.castleloch.org.uk</a>	
<b>Facebook</b>	<a href="https://www.facebook.com/castlelochlochmaben">www.facebook.com/castlelochlochmaben</a>	
<b>Charity trustees</b>	Howard Baisden Chairman Freda Seddon Minutes Secretary Tony Hancock Nicola Hill (from 29 March 2022) Tony Stewart Hazel McNinch (until 29 March 2022) Ian Stewart (until 29 March 2022)	Neill Smith Treasurer John Robson John Reid Helen Keen (from 29 March 2022) William Smith (from 29 March 2022) Muriel Robinson (until 29 March 2022)
<b>Project Officer</b>	Darren Flint	
<b>Bankers</b>	Bank of Scotland, Direct Business, PO Box 1000, BX2 1LB	
<b>Solicitor</b>	Lucy Robertson, Harper Robertson & Shannon, 100 High Street, Annan DG12 6DW.	
<b>Independent Examiner</b>	Robert Murray, Cruachan, Hillbank Road, Lochmaben DG11 1RR	

### Part 2 – Trustees' Annual report

**Structure Government and Management.** The Trust is a Scottish Charitable Incorporated Organisation governed by a Constitution dated 25 June 2013. Membership of the Trust is open to any individual aged 16 or over who is resident in the area covered by the Community Councils of Royal Burgh of Lochmaben & District, Templand & District and Royal Four Towns. Interested individuals resident outwith these areas can be admitted to membership but are unable to vote. There are currently 387 members. A minimum of 3 and a maximum of 10 Board Members/Charity Trustees are elected at each AGM. All of the Trustees must retire at each AGM but are eligible for re-election. Since 24 February 2014 a part time Project Manager, Darren Flint, has been in post.

**Objectives and Activities.** The Trust's purposes as laid out in the Constitution are:

- To advance environmental protection and improvement and
- To advance citizenship or community development through community ownership and management of Castle Loch, Lochmaben.

In pursuance of these objectives a dedicated team of volunteers has been established who regularly carry out a range of tasks around the Loch. Children's and youth groups have been encouraged to utilise the facilities and appreciate the importance of caring for this important environment. A large and growing number of members of the community of all ages access the path round the Loch and this inspired more people to become engaged in the management and protection of the area.

**Achievements and Performance.** The year to 31st May 2022 has been another challenging year for the nature reserve and the Community Trust. Prior to the pandemic the Project Manager had met up with the Council's paths and access team to assess the boardwalk (a vital component of the Trust's circular walk round the Loch) and they concluded, due to its age and the frequency and difficulty of repairs, that it was coming to the end of its natural life. An infrastructure audit from Paths for All came to the same conclusion in relation to the boardwalk and some sections of path. In June 2021 the Board effectively launched a major project to replace the boardwalk and an adjacent bridge, to improve a grassland track, and create a link path avoiding an unsuitable section of farm track. The cost of the project was estimated at £110,000. A proactive fundraising committee was set up and organised bimonthly fund raising events at Lochfield Cottage (the Trust's HQ) and numerous grant applications in relation to the project were made, and continue to be made. By 31st May some £56000 had been raised (the figure currently stands at £92000)

In late October 2021 a major flood inundated the Trust's entire property, causing damage to paths and bridges and completely flooding Lochfield Cottage and the adjacent barn/store, causing severe damage to the interior of the cottage and destroying contents, tools and fund raising stock. This was closely followed by Storm Arwen that brought down a number of trees. The cottage was insured. A claim was made and a settlement received which enabled the Trust to proceed apace with employing a contractor and restoring/renovating the cottage (now completed). Prior to the flood the Board were planning to replace the oil based heating system at the cottage, which was destroyed in the flooding.

### Some of the year's achievements...

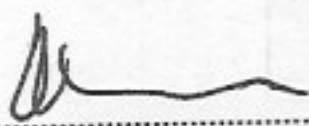
- ✓ 530 hours donated by volunteers, a substantial achievement bearing in mind the difficulties caused by the pandemic and periodic restrictions.
- ✓ Cleared rhododendron, maintained Kirkhirst path. Put up new bird and bat boxes.
- ✓ In excess of 30000 people walked the 3-mile loch circuit during the year. Up from 21k in pre-pandemic years.
- ✓ Welcomed back our first school class and gave our first community talk for 18-months.
- ✓ Planted 400 wildlife friendly tree whips creating a new hedgerow.
- ✓ Painted Lochfield Cottage, then cleaned up the cottage/barn and cleaned remaining tools following the flood. Refixed three bridges washed from their mountings by the flood. Replaced and secured edging logs on the Kirkhirst paths after they had floated free during the flood.
- ✓ Held our first public events since 2019 – sponsored walks, bric-a-brac sales etc

### Future plans

- To complete the Boardwalk/path project by 31<sup>st</sup> March 2023
- To provide a new heating system for Lochfield Cottage.
- To seek out and obtain additional funding for the Trust from new sources i.e. a sponsorship scheme (local commercial concerns) and a new "Friends of the Loch" scheme (individuals)

**Financial performance.** Due to the advance receipt of grants and donations towards future projects and the settlement of the insurance claim, receipts during the year exceeded payments by £64,917. This increased the funds in hand at the end of the year to £99,666. Of this total £16,684 is legally restricted and a further £60,662 is earmarked towards the boardwalk/footpath upgrade project (£19,600), cottage reinstatement and new heating system (£33,562) and tree safety work (£7,500). There is an unallocated reserve of £22,320 against the Board's policy of retaining around £10k for unforeseen expenditure so the Board may be able to allocate further funds towards any of the above projects.

Signed on behalf of the Board.....



Howard Baisden Chairman 17<sup>th</sup> September 2022



**Part 3 - Independent Examiner's Report to the Trustees of  
Castle Loch Lochmaben Community Trust**

I report on the accounts of the charity for the year to 31<sup>st</sup> May 2022 as set out on pages 4 to 5.

**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) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 as amended. 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.

**Basis of independent examiner's report.**

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.

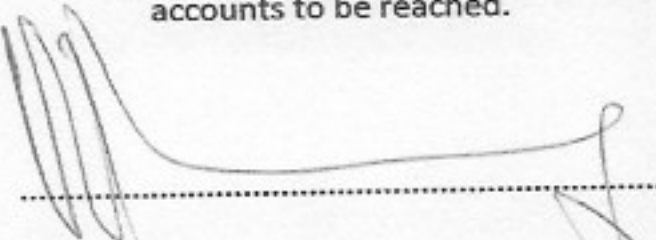
**Independent examiner's statement.**

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.

  
..... Robert Murray.

30 September 2022.

Address of Independent Examiner : Cruachan, Hillbank Road, Lochmaben, Lockerbie DG11 1RR .

#### Part 4 - Receipts & Payments Account

	Notes	Unrestricted Undesignated Funds £	Designated Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
<b>Receipts</b>						
Donations		17,101	15,000	0	32,101	7,152
Grants	5	0	4,600	17,000	21,600	7,971
Fundraising		753	0	0	753	0
Fishing permits		3,450	0	0	3,450	2,300
Insurance claims		0	26,062	0	26,062	0
Gift Aid Tax		1,170	0	0	1,170	1,541
Sundry income		5,472	0	0	5,472	56
<b>Total receipts</b>		<b>27,946</b>	<b>45,662</b>	<b>17,000</b>	<b>90,608</b>	<b>19,020</b>
<b>Payments</b>						
Charitable activities	6	11,426	6,200	8,065	25,691	26,110
<b>Total payments</b>		<b>11,426</b>	<b>6,200</b>	<b>8,065</b>	<b>25,691</b>	<b>26,110</b>
<b>Surplus/deficit (-) for the year</b>		<b>16,520</b>	<b>39,462</b>	<b>8,935</b>	<b>64,917</b>	<b>-7090</b>

#### Part 5 - Statement of Balances as at 31 May 2022.

	Unrestricted Undesignated Funds £	Designated Funds £	Restricted Fund £	Total 2022 £	Total 2021 £
Bank balance at start of year	5,800	21,200	7,749	34,749	41,839
Surplus/deficit (-) for year	16,520	39,462	8,935	64,917	-7,090
Total funds at end of year	22,320	60,662	16,684	99,666	34,749

#### Part 6 - Notes to the Accounts

##### 1. Accounting Policies

The accounts have been prepared on a receipts and payments basis. They consist of a summary of all monies received and paid via the bank and in cash during the year, along with a statement of balances. No adjustments have been made for any income due but not yet received, nor for any expenses incurred but not yet paid. Fixed assets are not capitalised.

##### 2. Funds

Unrestricted funds are available for use at the Board's discretion in furtherance of the Trust's objectives. Some unrestricted funds have been designated by the Board for specific projects. Restricted Funds are those given for specific purposes.



### 3. Contingent Liability

Some grant funders may demand repayment of their grant in the event that it is likely that the Trust may have to stop operating, if the grant conditions are not met or in certain other defined circumstances.

### 4. Trustee Remuneration, benefits and expenses.

No Trustee received remuneration or reimbursement of expenses other than reimbursement of purchases made on behalf of the Trust.

### 5. Grants received during the financial year.

	Unrestricted Undesignated Funds	Designated Funds	Restricted Fund	Total 2022	Total 2021
	£	£	£	£	£
Garfield Weston Foudation				0	4,000
Lochmaben Community Council	0	600	0	600	500
Job Retention Scheme	0	0	0	0	3,471
Hugh Fraser Foundation	0	0	10,000	10,000	0
Foundation Scotland	0	0	3,500	3,500	0
Nineveh Trust	0	0	3,500	3,500	0
Lochmaben Initiative	0	4,000	0	4,000	0
	0	4,600	17,000	21,600	7,971

### 6. Expenditure on Charitable Activities

	Unrestricted Undesignated Funds	Designated Funds	Restricted Fund	Total 2022	Total 2021
	£	£	£	£	£
Employee costs	0	6,200	8,065	14,265	13,891
Lochfield Cottage costs	4,041	0	0	4,041	411
Insurance	1,140	0	0	1,140	732
Site Maintenance costs	4,740	0	0	4,740	691
Kirkhirst Wood - Development costs	360	0	0	360	9,609
Laptop and software	454	0	0	454	0
Other costs	691	0	0	691	
					776
	11,426	6,200	8065	25,691	26,110

Signed on behalf of the Board.....

Howard Baisden 17<sup>th</sup> September 2022