



Loch Sunart and the Sound of Mull

**Community Association of Lochs
and Sounds**

(CAOLAS)

TRUSTEES' ANNUAL REPORT

1 April 2020 – 31 March 2021

Charity registration number: SC047982

SCIO registered on: 07 December 2017

Reference and Administrative Information

Charity Name:	Community Association of Lochs and Sounds
Also known as:	CAOLAS
Charity registration number:	SC047982
SCIO registered on:	07 December 2017
Registered Office:	Rhemore, Drimnin, By Oban PH80 5XZ
Country of Origin:	UK

Trustees:	Appointed
Annabel Lawrence (Chair)	December 2017
Laura Harvey (Secretary)	December 2017
Mark Woombs (Vice Chair)	December 2017
Alasdair Firth	December 2017
Karl Bungey	December 2017
Andy Jackson	December 2017
Dale Meegan (Treasurer)	November 2020
Alex Reis	Resigned October 2020

Bankers: The Royal Bank of Scotland (RBS), Fort William

Website: www.caolas.org

The Trustees present their second annual report and financial statements for the period April 2020 – March 2021.

STRUCTURE, GOVERNANCE & MANAGEMENT

The Community Association of Lochs and Sounds was set up as an informal association in 2015 but on 7 December 2017 it registered as a Scottish Charitable Incorporated

Association (SCIO). The Charity is administered in accordance with the terms of its Constitution.

Recruitment and Appointment of Board

The Board are appointed by election from the membership at an Annual General Meeting according to its constitution, articles 57-76. The Board may at any time also appoint any member to be a charity trustee. The maximum number of trustees is 10. At each AGM, all of the charity trustees elected/appointed shall retire from office but shall then be eligible for re-election.

Trustee Induction and Training

New trustees are provided with a summary of their role and the responsibilities, the constitution, minutes and financial reports of previous meetings and access to online advice from Office for the Scottish Charity Regulator (OSCR). Formal training can be accessed if required.

Objectives and Activities

The charity has been formed to

- encourage and promote sustainable use of local waters for recreation, fishing and other marine activities
- promote and carry out research, surveys and investigations of the local marine environment
- involve the community and raise awareness of marine issues and the related cultural heritage
- educate and involve younger members of the community
- protect and allow recovery of biodiversity and natural processes in the Sound of Mull, Loch Sunart
- Work with other community organisations, Non-Governmental Organisations (NGOs), statutory organisations, the Scottish Government and others, to record, promote and protect our marine environment.

ACHIEVEMENTS & PERFORMANCE

The charity's activities in 2020-21 have been severely impacted by the global pandemic which has meant that it has not been appropriate or safe to hold public events and activities. However, some fundraising has been undertaken to plan for future projects and activities in accordance with its objectives. Grants have been received from Flora and Fauna International, and the Sunart Community Benefit Fund for the following activities:

Citizen Science Project

At the end of the 18 month Citizen Science project a poetry competition was held for students from local schools. They were challenged to get poetic about our wonderful local marine environment of Loch Sunart or the Sound of Mull. A panel of three judges had a very difficult task indeed but first place was awarded to an outstanding Gaelic poem by Alasdair MacKay, which the judges thought could almost be a traditional song! All who took part

were congratulated on their amazing work, which came at the end of a hard term during lockdown.

Native Oyster Project

Plans are underway to deliver a Native Oyster restoration project in Lochaline in the period 2021-23. The project will be delivered in collaboration with *Seawilding*, and *Morvern Community Development Company*. The location for the native oyster nursery will be at Lochaline pontoons.

The objectives of the project are to restore native oysters to support biodiversity in the Marine Protected Area (MPA), to raise awareness about marine conservation and habitat restoration and to create a demonstration and research MPA, to connect Morvern, Ardnamurchan and the Isle of Mull together across the existing MPA. Native oysters are a Priority Marine Feature, and are “eco-system engineers”, filtering and cleaning water, and adding substantially to marine bio-diversity.

Further grants have since been secured to allow the project to go forward in 2021-22 once covid restrictions have been relaxed.

Loch Sunart Interpretation Boards

Sunart Community Company’s common good fund has provided a grant for CAOLAS to produce two Interpretation boards to be sited by Loch Sunart in Strontian. The boards will explain more about the loch, its status as a marine protected area and the special features which make it unique.

The Isle of Carna

CAOLAS has partnered with Carna Conservation Initiative CiC (CARCONI) to secure funding from Flora and Fauna International in order to commission an environmental report on the Isle of Carna which is located within the Loch Sunart MPAs. The report will form the basis of a conservation plan for the island and its surrounding waters.

Coastal Communities Network (Scotland)

CAOLAS continues to be an active member of the Coastal Communities Network (CCN) which is a collaboration of locally-focused community groups guided by the belief that coastal communities across Scotland are well placed to harness long-term solutions to ensure healthy, well-managed seas.

The aim of the CCN is to better connect coastal communities across Scotland in order to share community knowledge and expertise and to develop the community voice within marine management, supporting community action on marine conservation in Scotland.

This year has seen CAOLAS involvement in a number of national campaigns and national and local consultations as part of the CCN.

Hope Spot

CAOLAS was one of four CCN member groups which came together to collaboratively achieve the designation of the first Mission Blue Hope Spot within Scotland, and indeed the UK: the Argyll Coast and Islands Hope Spot.

The Hope Spot covers a number of protected areas, including the Loch Sunart to Sound of Jura Marine Protected Area (MPA), Firth of Lorn SAC, Loch Etive and Loch Sunart MPA & SAC, and provides a new way to celebrate and champion these special places. It is one of the most biologically diverse marine environments in Scotland and the UK.

<https://www.argyllhopespot.scot/>

FINANCIAL REVIEW

The financial position at the end of the period is a total income of £8,850 and a total expenditure of £1,638.37 resulting in an 'in year' surplus of £7,211.63.

The charity's reserve policy is to ensure that it holds enough funds to cover at least 6 months unrestricted expenditure. The Trustees therefore do not have any uncertainties about the charity's ability to continue as a going concern.

Risk Review

The Board of Trustees has conducted its own review of the major risks to which the charity is exposed. In particular those related to the operations and finances of the charity and it is satisfied that systems are in place to mitigate those risks.

Investment Policy

In accordance with the constitution, the charity has the power to make any investment which the trustees see fit

Exemptions from disclosure

There are no exemptions from disclosure

Funds held as custodian Trustee on behalf of others

CAOLAS does not hold funds as a custodian Trustee on behalf of others

Statement of Trustee Responsibilities

The Trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and accepted accountancy practice.

Charity Law requires trustees to prepare financial statements for each financial period which gives a true and fair view of the state of affairs of the Scottish Charitable Incorporated Organisation (SCIO), and of incoming resources and application of resources, including the income and expenditure of the SCIO for that period.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the SCIO and which enable them to ensure that the financial statements comply with the relevant legislation. The financial statement contained in this report was independently examined.

Thanks

The Trustees of CAOLAS would like to thank Sunart Community Company, Ardtornish Hydro Fund and Flora and Fauna International for their generous support which has enabled CAOLAS to plan and deliver projects for the benefit of our communities and the marine environment. We would also like to thank the many members of the community, visitors and volunteers who continue to support us

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Annabel Lawrence (Trustee- Chair)  Date: 27 October 2021

Statement of Financial Activities (Incorporating the income and expenditure account)

For the Period 1 April 2020 to 31st March 2021

These financial statements have been prepared in accordance with the Accounting and Reporting by Charities: Statement of Recommended Practice.

The financial statements were independently examined by Voluntary Action Lochaber Community Accounting Scheme and approved by the Board.

Signed on its behalf by

Annabel Lawrence



Trustee (Chair) 27 October 2021

Community Association of Lochs and Sounds SCIO
Scottish Charity Number SC047982

Independent examiner's report to the trustees on the unaudited accounts of Community Association of Lochs and Sounds SCIO.

I report on the accounts of the Charity for the year ended 31st March 2021 which are set out on the following pages.

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: - 15th November 2021
Senior Finance Officer
Voluntary Action Lochaber
An Drochaid, Claggan Road
Fort William
PH33 6PH



Community Association of Lochs and Sounds SCIO
 Receipts and Payments Accounts
 For the year ended 31st March 2021
 Scottish Charity Number SC047982

	Note	Year to 2021 Unrestricted £	Year to 2021 Restricted £	Year to 2021 Total £	Year to 2020 Total £
Income					
Charitable Activities - Grants					
Flora and Fauna International (FFI)	1	-	7,750	7,750	1,426
Sunart Community Benefit Fund		-	1,100	1,100	2,000
Ardtomish Hydro Fund		-	-	-	1,250
Other Income					
Donations - Kilchoan	2	-	-	-	20
Donations - Lochaline		-	-	-	13
Total Income		-	8,850	8,850	4,709
Expenditure					
Projects					
Citizens Science Project					
Professional & Consultancy Fees	3	900	-	900	3,435
Travel		-	-	-	173
Room Hire & Refreshments		-	-	-	119
Materials & Equipment	4	-	-	-	289
HOPE Spot					
Website	5	-	-	-	1,050
Logo		-	-	-	125
Core Activities					
Insurance		230	-	230	230
Publicity & Promotion	6	244	-	244	790
Stationery & Postage		-	-	-	27
Sundries		114	-	114	-
Governance Costs					
Independent Examination	7	150	-	150	-
Total Payments		1,638	-	1,638	6,238
Surplus/(Deficit) for the year before transfers		(1,638)	8,850	7,212	(1,529)
Transfers between funds	8	-	-	-	-
Surplus/(Deficit) for the year		(1,638)	8,850	7,212	(1,529)

Statement of Balances - as at 31st March 2021

Opening cash at bank and in hand	4,064	-	4,064	5,593
Add Income	-	8,850	8,850	4,709
Less Expenditure	4,064	8,850	12,914	10,302
Transfers	1,638	-	1,638	6,238
8	-	-	-	-
Closing cash at bank and in hand	2,426	8,850	11,276	4,064

Bank and Cash Balances

Business Current Account	2,413	8,850	11,263	4,042
Outstanding lodgements	-	-	-	-
Outstanding cheques	-	-	-	-
Petty cash	13	-	13	22
9 & 10	2,426	8,850	11,276	4,064
	-	-	-	-

Signed on behalf of all Trustees:



Name: Annabel Lawrence, Trustee (Chair)

Date: 27th October 2021

Community Association of Lochs and Sounds SCIO

Scottish Charity Number SC047982

Notes to the accounts

For the year ended 31st March 2021

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).

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.

Restricted funds may only be used for specific purposes. Restrictions arise when specified by the donor or when funds are raised for specific purposes. Grants totalling £8,850 were received - £1,750 from Flora & Fauna International towards the CARCONI Environmental Report, £6,000 from Flora & Fauna International towards the Native Oyster Project and £1,100 from Sunart Community Benefit Fund for Sunart Interpretation Boards.

Related party transactions

No remuneration was paid to the trustees or any connected persons during the year (2020: £NIL).

1 Grants

	Unrestricted Funds	Restricted Funds	Total 2021	Total 2020
Flora and Fauna International	-	7,750	7,750	1,426
Sunart Community Benefit Fund	-	1,100	1,100	2,000
Ardtornish Hydro Fund	-	-	-	1,250
	-	8,850	8,850	4,676

2 Donations

	Unrestricted Funds	Restricted Funds	Total 2021	Total 2020
Donations - Kilchoan	-	-	-	20
Donations - Lochaline	-	-	-	13
	-	-	-	33

7 Governance Costs

	Unrestricted Funds	Restricted Funds	Total 2021	Total 2020
Independent Examination	75	-	75	-
Accounting Services	75	-	75	-
	150	-	150	-

8 Transfers between funds

There were no transfers between funds during the year (2020: £3,660).

9 Restricted Funds

	At 1st April 2020	Incoming	Outgoing	Transfers	At 31st March 2021
CARCONI Environmental Project (FFI)	-	1,750	-	-	1,750
Native Oyster Project (FFI)	-	6,000	-	-	6,000
Sunart Interpretation Boards (SCC)	-	1,100	-	-	1,100
	-	8,850	-	-	8,850

10 Unrestricted Funds

	At 1st April 2020	Incoming	Outgoing	Transfers	At 31st March 2021
Unrestricted Funds	4,064	-	(1,638)	-	2,426
	4,064	-	(1,638)	-	2,426

Notes to the Financial Statements: for the Period 1 April 2020 – 31 March 2021

INCOME

1. Charitable Activities – grants

Three grants were received during the year: two from Flora and Fauna International (FFI), and one from Sunart Community Benefit Fund. The FFI grants were for the Native Oyster project and the Carna environmental plan. The grant from Sunart CBF was for Interpretation Boards.

EXPENDITURE

2. Professional and Consultancy Fees

Professional expertise was engaged to deliver aspects of the Citizen Science pilot project in 2019-20. In accordance with the Charities and Trustee Investment (Scotland) Act 2005 there is guidance about when it is appropriate to remunerate charity trustees. The Board followed this guidance in appointing Board members with the necessary expertise and local knowledge required to deliver and report on the Citizen Science pilot project which ended in spring 2020.

3. Insurance

CAOLAS is insured through the Encompass Charity Scheme.

4. Publicity and Promotion

This included the promotion of the Citizen Science project, and regular information and news articles in local publications.

CAOLAS was also granted the funds to pay for the development of a new website for the Hope Spot on behalf of the Coastal Communities Network, of which it is a core member.

5. Sundries

This includes postage and printing, and cash prizes for the Children's poetry competition.