

**REGISTERED NUMBER: SC251805**

**ARROCHAR & TARBET COMMUNITY DEVELOPMENT TRUST  
DIRECTORS' REPORT AND  
FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2015**

**Arrochar & Tarbet Community Development Trust**  
**Directors' Report and Financial Statements**  
**For The Year Ended 31 March 2015**

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**Contents**

	<b>Page</b>
Company Information	1
Directors' Report	2—6
Accountant's Report	7
Auditor's Report	8
Profit and Loss Account	15
Balance Sheet	16
Notes to the Accounts	17
The following pages do not form part of the statutory accounts:	
Trading Profit and Loss Account	19—20

**Arrochar & Tarbet Community Development Trust**  
**Company Information**  
**For The Year Ended 31 March 2015**

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**Directors**

Mr Duncan McLachlan  
Mrs Melanie Tonks  
Mrs Lily McKay  
Mr Ronald McDonald  
Mr Colin Adam  
Mrs Maria Pollard

**Company Number**

SC251805

**Registered Office**

Three Villages Hall  
Arrochar  
Argyll & Bute  
G83 7AA

**Accountants**

YOUNG & CO  
Ravenswood House  
Arrochar  
Dunbartonshire  
Argyll  
G83 7AA

**Arrochar & Tarbet Community Development Trust**  
**Company No. SC251805**  
**Directors' Report For The Year Ended 31 March 2015**

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The directors present their report and the financial statements for the year ended 31 March 2015

**Statement of Directors' Responsibilities**

The directors are responsible for preparing the Directors' Report and the financial statements in accordance with applicable law and regulations. Company law requires the directors to prepare financial statements for each financial year. Under that law the directors have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). The financial statements are required by law to give a true and fair view of the state of affairs of the company and of the profit or loss for that period. In preparing the financial statements the directors are required to:

- select suitable accounting policies and then apply them consistently;
- make judgments and accounting estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in business.

The directors are responsible for keeping adequate accounting records that are sufficient to show and explain the company's transactions and disclose with reasonable accuracy at any time the financial position of the company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

**Statement of Disclosure of Information to Auditors**

The directors of the company who held office at the date of approval of this annual report confirm that:

- so far as they are aware, there is no relevant audit information of which the company's auditors are unaware; and
- they have taken all the steps that they ought to have taken as directors in order to make themselves aware of any relevant audit information and to establish that the company's auditors are aware of that information.

**Principal Activity**

The company's principal activity continues to be that of community trust

**FINANCIAL REVIEW**

**PITSTOP**

The statement of financial Activities reports a Loss of (7,745) for the period of 31 March 2015 Net Assets at 31 March 2015 (42,673)

The Pitstop is here to serve the community all year round and provide catering for the Hall. This is also to promote and employment local staffing and training.

**THREE VILLAGES HALL**

The statement of financial Activities reports a profit of 8,324 for the period of 31 March 2014 Net assets at 31 March 2014 64,430

The community has increased its use of the facilities in this fiscal year. Serving the community and the commercial sector with success this fiscal year.

**Review of Business**

The significant activities required to achieve the Trust's objectives are:

With the long term aim of containing self sustainability for the Village Hall :

To develop effective and efficient management of the village hall, ensuring compliance with its landlord and /employer responsibilities, through devolved management to a group of Trust members/residents/hall users.

This Management Group are to be accountable for the stable financial operation and maintenance of the valued community resource.

The group will endeavour to Increase usage of the Village Hall , with user groups providing residents and

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visitors with a range of social, recreational and educational events, activities and opportunities.

Having supported the survey, consultation and completion of a revised Community Action Plan :  
In furtherance of the aims and ambitions the Trust will continue to support projects for community benefit such as the specialist interest in professional archaeology, archiving and further project development as determined by lead members and concluding reports.

A prospective Hydro scheme development is to continue to be supported to determine its financial viability and potential community benefit.

In relation to Trust governance the directors will strive to ensure stable management of the Trust, ensuring effective internal systems of control and compliance, mindful of responsible accounting, administrative and legislative procedures

To review the findings and published priorities within the Community Action Plan with a view to helping groups and individuals with specialist experience and interest to progress their projects.  
To assist in gathering evidence of need from within the community for all community groups to develop their business case and for the Trust to progress funding applications on their behalf.

It is not expected that either the Trust or indeed the Community Council will lead every ambition identified within the Community Action Plan determined through survey and public consultation. As there are recognised limits to their capacity as volunteers considering the wide ranging aims.

#### **Future Developments**

##### **Achievements and performance**

Continued successful and sustainable operation of the village hall, with increased funding activity, consultation and involvement from the community, through the Campus/Hall Management Group, all mindful of its role and expectations. This, together with recognising future building maintenance/ repair requirements, which lead to establishing a facilities fund, set aside specifically for this purpose.

This group comprising Trust directors, members, residents and Hall user representatives are tasked with day to day management of the Hall facility that aims to be cost effective and self-sustaining with a balanced mix of employed staff and volunteer support aiming to provide the community with a wide range of social, recreational and educational events, activities and opportunities.

The Hidden Heritage project concluded with a successful exhibition, conference and report publication. Lead members will now evaluate the conclusions and further heritage related opportunities and actions. The legacy of a heritage walking trail is being pursued in association with other path projects.

Following completion of an initial Feasibility Study into a potential Hydro Power scheme in association with Luss & Arden CDT a successful CARES application has provided funding for a detailed professional study into the design and construction of a small scale community benefit power generation scheme in the hills above Arrochar.

This project has continued to progress with outline Planning Permission and necessary consents from SEPA and other environmental interests granted. Activity presently concentrating on securing a Grid Connection agreement and a pre-accredited Feed in Tariff, to then commence securing financial backing to form a power company and progress towards detailed design and construction of the proposed scheme in future.

Following involvement of community stakeholders and consultation on a 2 nd phase development on the community campus site, a professional Feasibility Study was completed with support from the Big Lottery Fund. This concluded that an impressive Visitor Attraction facility could host exhibition space for local heritage information and artefacts, along with much need public toilets and improved Cafeteria facilities to complement a planning vision for a much improved village centre in line with community needs and priorities.

The Trust, Community Council and other local community activists, assisted by the Community Partnership within the Loch Lomond National Park have produced a revised 5 year Community Action Plan 2014 – 19 with joint responsibility for progressing local aims and aspirations, determined through a public consultation and survey process.

The Trust has maintained engagement and consultation with the Loch Lomond and Trossachs National Park, Argyll & Bute Council and various other statutory bodies, along with active participation in Third sector organisations such as LL&T National Park Community Partnership, Development Trust Association Scotland (DTAS), Scottish Voluntary Sector Organisation (SCVO), Argyll and Bute Social Enterprise Network (ABSEN), Scottish Community Alliance, Community Energy Scotland (CES), Argyll and the Isles Tourism Co-operative, Scottish Rural Parliament and other helpful Voluntary Sector support organisations, in relation to ongoing interests, as well as trust governance and maintenance of its organisational responsibilities.

Over the year a number of Directors left post due to changing circumstances and other volunteer members have joined, with a view to becoming Directors. Introduction and induction activities were involved to bring those replacing key positions up to speed with Board business matters. This has not gone too well with individuals leaving with certain skill sets and those joining with different backgrounds and experiences. Although posts are filled and numbers on a par with previous levels, the board would benefit from further recruits and additional skills to continue to operate as effectively as in the past. Assistance in this has been sought from the Big Lottery Fund through their health check support system.

To progress one key area of development, the Trust Board formed a Going Forward Group (GFG) comprising two directors along with local business representatives and trust members, with interest in progressing an ambitious campus facility that could breathe life into the derelict lochside frontage. Something many consider has great potential to offer visitors a better experience and for the community to benefit more from having an attractive resource to bring more visitors and business into the area.

Representatives of the Trust's GFG continue to work with the National Park Community Partnership team following the Scottish Government's strategic planning Charrette, ensuring that the Trust's aims and objectives continue to inform planning considerations, as identified in the needs and priorities, captured in the revised 2014-19 Community Action Plan.

In continued dialogue with the Big Lottery Fund a consultant was allocated to work with the Trust and community in conducting a health check into various aspects of our operations and responsibilities, with a view to identifying and addressing any areas, that would benefit the Trust's continued capacity to be responsible for, and making the most of, their assets and responsibilities. Unfortunately the sudden bereavement of the consultant involved, delayed completion of this work, which has only recently been resumed.

The Trust has identified that they would wish their present Management processes and procedures to

be evaluated and reviewed, in order to establish the most efficient, effective structures and forms of internal governance and control of their business activities. This is to ensure volunteer effort is best utilised and employed staff positions are secured along with the Trust aspiration for long term operational sustainability.

Previous engagement with advisory bodies including Argyll Voluntary Action, Volunteer Development Scotland and Social Investment Business provided guidance and reassurance to all involved previously. With Trust Directors considering their capacity and ability to maintain a high level of responsibility and interest in every aspect of their present and future interests, as well as the additional aims identified within the CAP, some further consideration, recruitment, training and development would all be required for further development to materialise. As an interim measure pending the outcome of the BLF health check, Directors determined that they would focus only on present interests.

One being the community Café business, which had presented a poor financial position coming out of the winter season that required immediate attention in order to be better positioned for the upturn in footfall and business, expected in the Spring and Summer. An action group was identified to review all levels of business activity and operational matters. This quickly identified many opportunities for improvement, which the group were given approval to introduce, seeking more financial stability during its continued trading period, prior to any 2<sup>nd</sup> phase campus development.

A community volunteer task force was recruited to carry out a low budget, root & branch makeover, involving deep cleaning of the full interior, followed up by repainting, exhaustive table and chair refurbishment including covers and upholstery renewal, picture hangings utilising camera club images and a raft of other actions front of house and in the kitchen and storeroom area. Volunteer time and energy readied the premises and other efforts to review and renegotiate food orders and cost of sales, together with the introduction of a quality coffee culture. Staff retention and recruitment of a local chef then followed to set the business up as planned for a busy Easter and summer to follow.

Early analysis, with a number of lessons learned, was positive and income Vs expenditure was more encouraging, certainly during the period of high levels of volunteer staffing. As time has progressed and more staff employed to meet much higher levels of business activity, margins have again become the main challenge and involved week by week and month by month scrutiny and adjustment.

The current position being positive and with continued focus of the action group, supportive volunteers and increased local custom, it is hoped to see the business continue throughout the winter. Fully mindful of operational adjustments necessary to account for the seasonal drop off in business, this is to be routinely monitored and modified, for the business to remain buoyant.

With the present Trust chairman's stated intention to stand down at the AGM, following 15 years in the role, opportunities at this strategic time to increase Director Membership will exist. It would be anticipated that a new Board, under energised leadership could take the recommendations and possible supporting activities, to come from the BLF health check which will intend to secure and stabilise the Community Development Trust with all its responsibilities and interests, as well as opening up further initiatives from the 2014-19 CAP.

#### **Directors**

The directors who held office during the year were as follows:

Mr Duncan McLachlan		
Mrs Melanie Tonks		
Mrs Lily McKay		
Mr Ronald McDonald		
Mr Colin Adam		
Mr Andrew Downs	RESIGNED	01/11/2014
Mrs Dawn Gourlay		
Mrs Maria Pollard	APPOINTED	01/10/2014

**Small Company Rules**

This report has been prepared in accordance with the special provisions relating to companies subject to the small companies regime within Part 15 of the Companies Act 2006.

On behalf of the board

Mr Duncan McLachlan

11/06/2015



**Arrochar & Tarbet Community Development Trust**  
**Accountant's Report**  
**For The Year Ended 31 March 2015**

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In accordance with the engagement letter dated (Insert Date here), and in order to assist you to fulfil your duties under the Companies Act 2006, we have compiled the financial statements of the company from the accounting records and information and explanations you have given to us.

This report is made to the Company's Board of Directors, as a body, in accordance with the terms of our engagement. Our work has been undertaken so that we might compile the financial statements that we have been engaged to compile, report to the Company's Board of Directors that we have done so, and state those matters that we have agreed to state to them in this report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the Company and the Company's Board of Directors, as a body, for our work or for this report.

We have carried out this engagement in accordance with technical guidance issued by the ((Insert the name of your Professional Accountancy Body)) and have complied with the ethical guidance laid down by the Institute relating to members undertaking the compilation of financial statements.

You have acknowledged on the balance sheet as at year ended 31 March 2015 your duty to ensure that the company has kept proper accounting records and to prepare financial statements that give a true and fair view under the Companies Act 2006. You consider that the company is exempt from the statutory requirement for an audit for the year.

We have not been instructed to carry out an audit of the financial statements. For this reason, we have not verified the accuracy or completeness of the accounting records or information and explanations you have given to us and we do not, therefore, express any opinion on the financial statements

Heather Young

11/06/2015

YOUNG & CO  
Ravenswood House  
Arrochar  
Dunbartonshire  
Argyll  
G83 7AA

**Arrochar & Tarbet Community Development Trust**  
**Auditor's Report**  
**For The Year Ended 31 March 2015**

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**Independent Auditor's Report to the Members of Arrochar & Tarbet Community Development Trust**

We have audited the accounts of Arrochar & Tarbet Community Development Trust for the year ended 31 March 2014 set out on pages 10 to 17. Which comprise of statement of financial actives including income and expenditure account and balance sheet and related notes. The financial framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

This report is made solely to the company's members, as a body, in accordance with Section 235 of the Companies Act 1985. Our Audit work has been undertaken so that we might state to the company's members those we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility anyone other that the company and the companies' members as a body, for our audit work, for this report, or for the opinions we have formed.

**Arrochar & Tarbet Community Development Trust**  
**Auditor's Report (continued)**  
**For The Year Ended 31 March 2015**

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**Respective Responsibilities of Directors and Auditors**

As described on page 6, the trustees, who are also the directors of Arrochar & Tarbet Community Development Trust. As explained more fully in the Trustees' Responsibilities statement on page 6, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view.

We have been appointed as auditors under section 44(1)(c) of the Charities and trustees investment (Scotland) Act 2005 and under the Companies Act 2006 and report in accordance with regulations made under those Acts.

Our responsibility is to audit and express an opinion on the financial statement in accordance with applicable law and International Standards on Auditing (UK and Ireland). Those standards require us to comply with the Auditing Practices Board's (APB) Ethical Standards for auditors.

We read other information contained in the Trustees' Report, and consider whether it is consistent with the audited accounts. We consider the implication for our report if we become aware of any apparent misstatements or material inconsistencies with the accounts. Our responsibilities do not extend to any other information.

**Arrochar & Tarbet Community Development Trust**  
**Auditor's Report (continued)**  
**For The Year Ended 31 March 2015**

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**Scope of the Audit of the Financial Statements**

We conducted our audit in accordance with International Standards Auditing (UK and Ireland issued by the Auditing Practices Board). An audit includes examination, on a test basis, of evidence relevant to the amounts and disclosures in the accounts. It also includes an assessment of the significant estimates and judgements made by the trustees in the preparation of the accounts, and of whether the accounting policies and appropriate to the Trust's circumstances, consistently applied and adequately disclosed.

We planned and performed our audit so as to obtain all the information and explanations which we considered necessary in order to provide us with sufficient evidence to give reasonable assurance that the accounts are free from material misstatement, whether caused by fraud or other irregularity or error. In forming our opinion we also evaluated the overall adequacy of the presentation of information in the accounts.

We would request that in future years the Treasurer will stay in position for a period of one year without resigning, we also suggest that a clearer records are kept to show where all income is received from.

Continuity is imperative to ensure that Trusts affairs are kept in good order

**Opinion on Financial Statements**

In our opinion

The financial statements give a true and fair view of the state of the trusts and of the company's affairs as at the 31st March 2014 and of the trusts profit (loss) for the year ended 31st March 2014

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**Arrochar & Tarbet Community Development Trust**  
**Auditor's Report (continued)**  
**For The Year Ended 31 March 2015**

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- . The trusts financial statements have been properly prepared in accordance with IFRS as adopted by European Unions
  
- . The trusts financial statements have been properly prepared in accordance with United Kingdom Generally accepted accounting practice; and
  
- . the Financial statements have been prepared in accordance with the requirements of the company's act 2006: and as regards the trusts financial statements, Article 4 of the IAS regulation.
  
- . have been prepared in accordance with the Companies Act 2006, the Charities and

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**Arrochar & Tarbet Community Development Trust**  
**Auditor's Report (continued)**  
**For The Year Ended 31 March 2015**

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Trustee Investment (Scotland) Act 2005 and regulation 8 of the  
Charities Accounts  
(Scotland) Regulations 2006 (as amended)

In our opinion the information given in the Trustees annual report for the financial year for which the financial statements are prepared is consistent with the financial statements

**Opinion on Other Matter Prescribed by the Companies Act 2006**

In our opinion the information given in the Directors' Report for the financial year for which the financial statements are prepared is consistent with the financial statements.

**Matters on which we are required to report by exception**

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Companies Act 2006 and the Charities

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**Arrochar & Tarbet Community Development Trust**  
**Auditor's Report (continued)**  
**For The Year Ended 31 March 2015**

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Accounts (Scotland) Regulations 2006 (as amended) requires us to report to you if, in our option:

the charity company has not kept proper and adequate accounting records or returns adequate for our audit have not been received from branches not visited by us: or

the financial statements' are not in agreement with the accounting records and returns: or

certain disclosures of trustees' remuneration specified by law are not made: or

we have not received all the information and explanations we required for our audit or

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**Arrochar & Tarbet Community Development Trust**  
**Auditor's Report (continued)**  
**For The Year Ended 31 March 2015**

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the trustees were not entitled to prepare the financial statements in accordance with the small companies regime (and) (take advantage of the small companies exemptions in preparing the Trustees' Annual Report)

HEATHER YOUNG (Senior Statutory Auditor)  
for and on behalf of YOUNG & CO , Statutory Auditor  
11/06/2015



**Arrochar & Tarbet Community Development Trust**  
**Profit and Loss Account**  
**For The Year Ended 31 March 2015**

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	Notes	2015 £	2014 £
<b>TURNOVER</b>		<b>8,602</b>	<b>76,460</b>
<b>GROSS PROFIT</b>		<b>8,602</b>	<b>76,460</b>
Administrative expenses		(19,258)	(123,501)
Other operating income		19,314	1,792
<b>OPERATING PROFIT/(LOSS)</b>		<b>8,658</b>	<b>(45,249)</b>
<b>PROFIT/(LOSS) ON ORDINARY ACTIVITIES BEFORE INTEREST</b>		<b>8,658</b>	<b>(45,249)</b>
Interest payable and similar charges		(383)	(677)
<b>PROFIT/(LOSS) FOR THE FINANCIAL YEAR</b>	<b>8</b>	<b>8,275</b>	<b>(45,926)</b>

**Arrochar & Tarbet Community Development Trust**  
**Balance Sheet**  
**As at 31 March 2015**

	Notes	2015		2014	
		£	£	£	£
<b>FIXED ASSETS</b>					
Tangible assets	3		129,994		129,994
			<u>129,994</u>		<u>129,994</u>
<b>CURRENT ASSETS</b>					
Debtors	4	100		100	
Cash at bank and in hand		9,335		18,739	
		<u>9,435</u>		<u>18,839</u>	
<b>Creditors: Amounts Falling Due Within One Year</b>	<b>5</b>	<b>-</b>		<b>(13,347)</b>	
			<u>9,435</u>		<u>5,492</u>
<b>NET CURRENT ASSETS (LIABILITIES)</b>			<b>9,435</b>		<b>5,492</b>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>			<b>139,429</b>		<b>135,486</b>
<b>Creditors: Amounts Falling After More Than One Year</b>	<b>6</b>		<b>(2,278)</b>		<b>(6,610)</b>
<b>NET ASSETS</b>			<b>137,151</b>		<b>128,876</b>
Profit and Loss account			<u>137,151</u>		<u>128,876</u>
<b>SHAREHOLDERS' FUNDS</b>	<b>8</b>		<b>137,151</b>		<b>128,876</b>

**Directors' responsibilities:**

- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.
- These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime and in accordance with the Financial Reporting Standard for Smaller Entities (effective 2008).

On behalf of the board

Mr Duncan McLachlan  
11/06/2015

**Arrochar & Tarbet Community Development Trust**  
**Notes to the Accounts**  
**For The Year Ended 31 March 2015**

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**1. Accounting Policies**

**1.1. Basis of Preparation of Financial Statements**

The financial statements are prepared under the historical cost convention.

**1.2. Turnover**

Turnover comprises the invoiced value of goods and services supplied by the company, net of Value Added Tax and trade discounts.

**1.3. Tangible Fixed Assets and Depreciation**

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost of the fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Freehold 0%

**2. Tax on Profit on Ordinary Activities**

	<b>2015</b>	<b>2014</b>
	£	£
UK Corporation Tax	-	-
	<u>          </u>	<u>          </u>

**3. Tangible Assets**

		<b>Land &amp; Property Freehold</b>
		£
<b>Cost</b>		
As at 1 April 2014		129,994
As at 31 March 2015		<u>129,994</u>
<b>Net Book Value</b>		
As at 31 March 2015		<u>129,994</u>
As at 1 April 2014		<u>129,994</u>

**4. Debtors**

	<b>2015</b>	<b>2014</b>
	£	£
<b>Due within one year</b>		
Called up share capital	100	100
	<u>          </u>	<u>          </u>

**Arrochar & Tarbet Community Development Trust**  
**Notes to the Accounts (continued)**  
**For The Year Ended 31 March 2015**

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**5. Creditors: Amounts Falling Due Within One Year**

	<b>2015</b>	<b>2014</b>
	<b>£</b>	<b>£</b>
Trade creditors	-	3,347
Bank loans and overdrafts	-	10,000
	-	13,347
	-	13,347

**6. Creditors: Amounts Falling After More Than One Year**

	<b>2015</b>	<b>2014</b>
	<b>£</b>	<b>£</b>
Bank loans	2,278	6,610
	2,278	6,610
	2,278	6,610

**7. Reconciliation of Reserves**

	<b>Profit &amp; Loss Account</b>
	<b>£</b>
As at 1 April 2014	128,876
Profit for year	8,275
	137,151
As at 31 March 2015	137,151

**8. APB Ethical Standard - Provision Available for Small Entities**

In common with other businesses of our size and nature we use our auditors to prepare and submit returns to the tax authorities and assist with the preparation of the financial statements.

**Arrochar & Tarbet Community Development Trust**  
**Trading Profit and Loss Account**  
**For The Year Ended 31 March 2015**

	2015		2014	
	£	£	£	£
<b>TURNOVER</b>				
Fundraising		630		-
Gift Aid		1,962		-
Rental income		6,000		6,000
Grants and subsidies received Restricted (Sales)		-		70,310
Membership Fees		10		150
		<b>8,602</b>		<b>76,460</b>
<b>GROSS PROFIT</b>		<b>8,602</b>		<b>76,460</b>
<b>Other Operating Income</b>				
Grants and subsidies Unrestricted (Other operating income)	19,314		1,792	
		<b>19,314</b>		<b>1,792</b>
<b>Administrative Expenses</b>				
Staff expenses	-		9,250	
Repairs and maintenance	202		-	
Insurance	1,050		994	
Printing, postage and stationery	31		86	
Hidden Heritage	17,981		60,656	
Scottish Youth Theatre HH	-		3,750	
Build & Professional fees	-		24,133	
Professional subscriptions	75		75	
Bank charges	(100)		-	
Grants to Village Hall	-		24,559	
Other Costs	-		(2)	
Sundry type A	19		-	
		<b>(19,258)</b>		<b>(123,501)</b>
<b>PROFIT/(LOSS) ON ORDINARY ACTIVITIES BEFORE INTEREST</b>		<b>8,658</b>		<b>(45,249)</b>
<b>Finance Costs</b>				
Bank charges	69		81	
Bank loan interest	314		596	
		<b>(383)</b>		<b>(677)</b>

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**Arrochar & Tarbet Community Development Trust**  
**Trading Profit and Loss Account (continued)**  
**For The Year Ended 31 March 2015**

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NET PROFIT/(LOSS)

8,275

(45,926)