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*COOL is a Recognised Scottish Charity (No. SCO31455)
and a Scottish Charitable Incorporated Organisation*

Annual Report

1 December 2019 to 30 November 2020



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Reference and Administrative Information

Charity Name: Christian Outlook On Lochalsh (COOL)

Scottish Charity Registration Number: SC031455

Contact Address: COOL, 8 Upper Ardelve, Kyle, IV40 8DY

Trustees

Mr. Colin MacDonald (Chair)	Glenelg
Mr. Norman Gillies	Ardvasar
Rev. Roddie Rankin	Badicaul
Ms. Christine Matheson	Ardelve
Mrs. Frances Westerduin	Achnashellach

The Management Committee

Mr. Colin MacDonald (Trustee)	Glenelg
Mr. Colin Carmichael	Scripture Union Scotland, Inverness
Mrs. Fiona Macdonald	Ratagan
Ms. Christine Matheson (Trustee)	Ardelve
Mrs. Lynne Kearns	Glenelg
Mr. Robert Shillaker	Lohcarron
Mrs. Helen Strang	Lohcarron
Mr. Robert McRae (Treasurer)	Breakish
Mr. Dave Mockett	Braeintra, Achmore

Resigned/Retired Management Committee Members

Mrs Sheila Stewart	April 2020
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Independent Examiner

Mr. Robert Anderson

Bankers

Royal Bank of Scotland

Chairperson of the Trustees' Report

As the Chair of Trustees for COOL it is my duty and privilege to present the 2020 Chairman of the Trustees report. The Trustees would like to express our thankfulness to God for his faithfulness and for providing the wide number of volunteers, prayer supporters and financial supporters without whom COOL could not function.

In this year which has brought so many challenges by the Covid-19 pandemic, we remain thankful and in awesome wonder for God's continuing provision and protection of the work of COOL. We open this report with our praise and thankfulness to God, he is good and he has been good to us.

This year we are profoundly thankful to God for the second year of service from Timmy Currie as our COOL Youth and Schools Worker. We are delighted to see him continuing to grow in the role and to see him use the gifts God has blessed him with so effectively in working with the young people of this area. His desire for the good of



our young people is heart-warming to witness and his passion for the gospel is a blessing. We are particularly thankful to see how he has worked innovatively and diligently to continue to support our young people in this time of pandemic and its associated restrictions. We are excited to see how the Lord will continue to lead him in this role into the future.

The Trustees are profoundly grateful to God for the support of Colin Carmichael, our SU Regional Worker. COOL is a member of the SU Scotland Associate

Worker Scheme and we value the advice, support and expertise Colin offers. His dedication and faithfulness is deeply appreciated. We also thank our local volunteers, especially Megan MacDonald and Angus MacLennan, for continuing to support Timmy in the Bible Clubs and Prayer meetings in the High School and Youth Fellowships on Friday Night.

We wish to thank the Rector of Plockton High School, Mrs Susan Galloway, on behalf of the Trustees and Management Committee members of COOL, for the continued good and positive relationship with the school which has been maintained in the past year despite coronavirus regulations. I also wish to thank the head teachers of the feeder primary schools and the many members of the staff at all the various schools, for the welcome given to Timmy and for working together to provide ways to maintain contact by video link. We are delighted to once again be able to report that COOL has an invited presence in every feeder primary of Plockton High School and the High School itself. If anything, this year has taught us that we should never take these invitations for granted and are humbly grateful to God for opening these doors and to

the head teachers and staff for allowing us to have a presence in their schools. We would very much like to see these positive relationships continue into the future.

It was with a deep and profound sadness that we learned of the death of Sheila Stewart this April. Sheila was a valued and hardworking member of the COOL Management Committee, her loss has been profound and we miss her deeply. Our prayers and thoughts remain with DJ and the family as they continue to come to terms with their loss. May the Lord bear them up and carry them through this most difficult of times.

COOL has a totally inclusive ethos; its activities and meetings are open to all young people of the area regardless of any or no church connections. There are many difficult issues facing our young people and although it is a privilege to be in this pastoral role, it is sometimes difficult and comes with a high personal involvement especially in these times where restrictions make meeting difficult. Please do pray for Timmy and the young people continuing to work through difficult and sometimes heart-rending circumstances.

The Trustees remain very grateful to everybody who has made, and continues to make, this Christian youth worker project possible in the area. Naturally, as Christians, our greatest appreciation and thanks go to God, who has inspired so many people to provide financially and pray for the work, and provided people to work alongside and in cooperation with COOL, in their capacity as voluntary youth workers. The Trustees are equally thankful to God for all those who serve COOL in an administrative capacity, without whom COOL would not be able to operate. We wish to thank all of those who faithfully pray for the Youth and Schools Worker, Management Committee and Trustees.

We once again record our thanks to Mr Robert Anderson for his willingness to continue to be the independent examiner of the COOL financial accounts for another year, even though he and his wife have moved away from the area.

In this year of pandemic, we are reminded of the awesome faithfulness of our God in his continued provision of generous supporters whose financial commitment has enabled COOL to run for nineteen years.

The Trustees wish to thank everybody in their continuing support of COOL in this way. This year for the first time in several years, and thanks in part to a generous donation from a local fellowship, our income has exceeded expenses. We continue however to beseech our supporters to continue to seek the Lord's face in prayer, to open the hearts of the Christian community in Lochalsh and South Skye, to continue to widen and diversify our income stream and to set COOL on a sound financial platform for the years to come.



There is always the need for more adults to offer their time, energy and expertise to assist and lead young people's work locally. There are areas of work which may be

forced to stop if new volunteers are not forthcoming. The voluntary youth workers and helpers in the different areas are often very busy and overstretched, and when there is no additional help some things are not achievable. COOL is always willing to continue to offer advice and help train any who wish to volunteer.

Further details on the work of COOL can be found in the Management Committee Report and the regular newsletters and other reports available on our website: www.coolscotland.org.uk



Our thanks also go to all those adults who have enabled the annual residential weekend at Alltnacriche to happen, by giving of their time and talents to make the weekend possible.

The Trustees wish to record their grateful thanks to all who serve COOL on the Management Committee and the Finance Sub-Committee. Without their faithful and dedicated hard work COOL would not be able to function. We thank God for his provision of these dedicated people.

As we look into the coming year with hope of a return to meeting together and the end of Covid-19 restrictions we

thank the Lord for his provision and protection and pray that he will lead us into this coming year to serve him for his glory.

Management Committee Report



Like everyone else, the Management Committee has been affected by the implications of Covid-19. The last time the committee met face-to-face was on 20th January, when we were looking at plans for Timmy to provide a SU course for one of the local primary school and to offer to help with the statutory religious education obligations placed on primary schools. Little did we expect the radical changes that were about to occur in education, as well as everywhere else.

The committee were grateful that, even amongst all the adjustments having to be made in education, Timmy was included as a part of the team in the schools. COOL in previous years has helped with pupils transitioning from primary to secondary school, and Timmy was pleased to have been involved in hosting the P7 transition talks this year too. A Google Classroom was set up for all P7 pupils transitioning, and Timmy had the opportunity to re-establish contact with the children he had come to know through his visits to primary schools.

Timmy was also invited to join a small team of teachers putting arrangements in place for the schools to open in August. Since the restrictions changed and the new processes were put in place, Timmy has recently had greater opportunities, once again, to be in school. The Committee is greatly encouraged that Timmy has been so closely involved with school staff and pupils throughout the pandemic crisis.

The situation has obviously impacted many of the regular activities of COOL. The Committee have been impressed that, through some inventive, flexible and agile organisation, Timmy has managed to achieve so much by replacing or running the events in adapted forms. The Holiday Clubs were run this year online, overseen by COOL. Though not as dynamic and boisterous as the get-together versions, many children were able to watch locally produced videos, do activities and contribute via a webpage.

Timmy has also managed to keep the Friday night meetings going, within the constraints of the social distancing requirements. This has meant a lot of work keeping up with the regulations and having to make varied arrangements week-by-week. The

Committee is very grateful to Timmy for doing this, especially as all the extra work fell when he and Janette were also enjoying the arrival of the youngest addition to the Currie family.

With no opportunity to hold the 'Back to School with God' service, Timmy prepared a video for use in the churches on Sunday, 9th August 2020. Technology was also used for the COOL Joint Prayer Meeting and the November prayer meetings in support of the work. These were held by Zoom, and they were well attended by members from different churches, which was great to see.

As the COOL Annual Celebration normally occurs in February, it went ahead as planned in 2020. We were able to enjoy fellowship and a message from the guest speaker, Dave Rickards, Head of National Ministries Department, SU Scotland. With so much uncertainty, the 2021 event has been postponed until the situation becomes clearer. This event will mark a significant anniversary: twenty years of COOL's ministry. The Committee were delighted that Seamus Lane had agreed to speak; Seamus is a former pupil of Plockton High School and was actively involved with COOL. It is great to see things coming full circle, so to speak, and having a former pupil now teaching about Christ.



The annual Youth Weekend was, also, early enough in the calendar to allow it to run this year. Twenty-four young folk went to Alltnacriche to learn more about what it is to follow Jesus, as well as being involved in a cowboy themed whodunnit and other activities.

As mentioned in last year's report, the Committee have been investigating refreshing the COOL website and logo. This is in the final stages of preparation, with a development website in operation.

As more folk adapt to connecting electronically, it is an opportunity to reflect on the best way to receive the newsletter. Electronic newsletters have several advantages. One being for COOL's finances, by not attracting printing and postage costs. They are also easy to forward to any friends, or congregation members, who might be interested in hearing about COOL's work, perhaps for the first time. Christine Matheson (secretary@coolscotland.org.uk) is happy to facilitate the change if anyone wants to receive the newsletter electronically rather than by post.

Another way that COOL hopes to keep its supporters informed is through Church Ambassadors. Many congregations in the area have such Ambassadors, though more are welcome. The Committee is grateful to Lynne Kearns for agreeing to act as the coordinator, and a point of contact, for COOL Ambassadors.

The Management Committee itself is made up by folks from across the geography and churches in the area. It is always glad to hear from anyone who thinks that they may be able to serve COOL on the Committee in the future.

Above all the Committee is grateful to the Lord for his guidance and provision in this year, where everything could have easily stopped in the face of lockdown. Instead, things have progressed and moved forward, thanks to the generosity of COOL's supporters in providing finance, time and prayers.

Financial Review

This financial review covers the period 1 December 2019 to 30 November 2020.

The principal source of COOL's income remains regular pledged donations from local supporters, both individuals and church organisations. Contrary to expectations there has been no discernible drop in donations in spite of the pandemic, and income was boosted by a donation of £7,028 from a local congregation. Contributions from our local church partners have been consistent. Expenditure during the year has decreased, so overall, we experienced a net increase of funds amounting to £3,872.

Once again, we are grateful for God's provision to us through the financial giving and prayerful support of his people during this past year and additionally for the practical assistance provided by supporters which enabled the background work of COOL to be maintained.

Reserves Policy

It is our policy to hold reserves of approximately six months expenditure including designated funds. At the end of the year COOL held unrestricted cash funds of £50,129 plus £1,206 of restricted funds, which have been designated for supporting young people on trips abroad (not necessarily to Peru).

Our current reserves will definitely be sufficient to cover anticipated expenditure for the coming year.

Approval Statement and Signature

Approved by the trustees on 26th January 2020 and signed on their behalf by:



C. MacDonald, Chairperson

Independent Examiner's Report

I report on the accounts of the charity for the financial year ended 30 November 2020 as set out on pages 11 to 13.

Respective responsibilities of Trustees and Examiner

The charity 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 Accounts Regulations does not apply. It is my responsibility to examine the accounts 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 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 seeking 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 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.
2. or to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed



Name: Robert Anderson M.C.I.B.S., B.A.

Address: 32 Bobbin Wynd, Cambusbarron, Stirling, FK7 9LZ

Date:

**Statement of Receipts and Payments –
For Period 1 December 2019 to 30 November 2020**

	Note	Unrestricted Funds (£)	Restricted Funds (£)	Total Funds (£)	Last Year (£)
Receipts					
Individual Pledged Donations		18721		18721	13729
Other Personal Donations		1940		1940	4160
Pledged Church Donations		4280		4280	3880
Other Church Donations		7613		7613	607
Gift Aid from HMRC		3540		3540	3105
Open Door Café		500		500	1000
Easyfundraising	1	135		135	233
Special Events		0		0	134
Peru		0		0	0
Books and Bibles donations		0		0	115
Other receipts		356		356	2500
Bank Interest		55		55	69
Special Donations		0		0	0
Total Receipts		37139	0	37139	29532
Payments					
Youth Worker Employment costs		25893		25893	25435
Youth Worker Travel		1220		1220	2358
Youth Worker Expenses		915		915	542
Youth Worker Telephone		0		0	0
Administration & Publicity	2	1945		1945	2056
Other Sundries		30		30	0
SU Assoc. Worker Scheme		2004		2004	2004
Insurance		661		661	576
Staff Development		0		0	314
Special Events		500		500	638
Peru		0		0	0
Other activities/equipment		100		100	330
Books and Bibles purchased		0		0	0
Payments Subtotal		33268	0	33268	34253
Capital Expenditure					
Total Payments		33268	0	33268	34253
Net receipts / (payments)		3872	0	3872	-4721
Transfers to / (from) funds					
Surplus / (deficit) for year		3872	0	3872	-4721

Statement of Balances – As at 30 November 2020

	Unrestricted Funds (£)	Restricted Funds (£)	Total Funds (£)	Total Last Year (£)
Funds Reconciliation				
Bank Balances at start of year	46257	1206	47463	52184
Surplus / (deficit) as shown on Receipts and Payments Account	3872		3872	-4721
Bank balances at end of year	50129	1206	51335	47463
Bank Balances				
General Account			24526	20669
Deposit Account			15059	15044
Peru Account			1206	1206
Virgin Money Account			10544	10544
			51335	47463
Other Assets (Unrestricted Funds)				
		Purchase Cost (£)	Current value (£)	Value at Last Year end (£)
Laptop		679	339	509
Projector		366	1	92
External hard drive		115	1	28
Brother mono laser printer		40	1	10
Popcorn maker		250	1	63

Approved by the Trustees on 26th January 2020 and signed on their behalf by:



C. MacDonald, Chairperson

Notes to the Accounts - For Period 1 December 2019 to 30 November 2020

- 1 Easyfundraising.org.uk gave £135 from online transactions carried out via their website by COOL supporters. We would again encourage all our supporters who shop online to consider using Easyfundraising or Amazon Smile to raise additional funds for COOL at no additional cost to themselves.
- 2 Administration & Publicity includes office rental of £1,120.