A group of about ten people, including several young men in blue and black athletic wear, are standing on a rocky beach. They are looking out towards the ocean. The beach is covered in grey and white stones, with some driftwood and seaweed scattered around. In the background, there's a sandy beach, the ocean, and a forested hillside under a dramatic, cloudy sky.

COOL

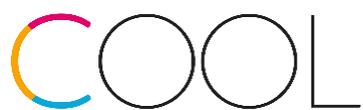
Annual Report

1st December 2024 to 30th November 2025



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Reference and Administrative Information

Charity Name: Christian Outlook On Lochalsh (COOL)

Scottish Charity Registration Number: SC031455

Contact Address: COOL, Ben A Chuirn, Glenelg, By Kyle, IV40 8LA

Trustees

Mr Colin MacDonald (Chair)	Glenelg
Rev Roddie Rankin	Badicaul
Mrs Frances Westerduin	Milngavie
Mr David Mockett	Braeintra

The Management Committee

Mr Colin MacDonald (Trustee)	Glenelg
Mr Colin Carmichael (SU Scotland)	Inverness
Mrs Fiona Macdonald	Ratagan
Dr Robert Shillaker	Lochcarron
Mr Robert McRae (Treasurer)	Breakish
Mr Jordan Bull	Portree
Mr Craig Scobie (Secretary)	Glenelg
Mrs Megan MacDonald (Joined 13/05/2025)	Glenelg
Rev James Blackwell (Joined 17/11/2025)	Ardelve
Mrs Moira Lane (Joined 28/11/2025)	Glenelg

Retired/Resigned Management Committee Members

Mrs Lynne Kearns (01/09/2025)

Independent Examiner

Mr. Robert Anderson

Bankers

Royal Bank of Scotland

Chairman of the Trustees' Report

As the Chair of Trustees for COOL it is my duty and privilege to present the 2025 Chairman of the Trustees' report. The Trustees would like to express our thankfulness to God for His faithfulness and for providing volunteers, prayer supporters and financial supporters without whom COOL could not function.

COOL is a Christian youth-work project in the West Highlands of Scotland that aims to encourage and support all children and young people, primarily helping to meet their emotional, social, and spiritual needs. Our goal is to see young people become successful learners, confident individuals, responsible citizens, and effective contributors through mentoring, providing safe spaces, giving



opportunities and encouragement to explore the Christian faith, discovering more about God and the Bible, and responding to the significance of Jesus Christ.

COOL's work extends over a geographical area of approximately 640 square miles, and we have the privilege of visiting 11 primary schools and Plockton High School on a regular basis. Our main work in schools includes Religious Observance assemblies, drop-in clubs and pastoral support as well as supporting specific projects as required. We also work alongside community youth clubs and church groups to encourage, train, and support local parishes. This includes residential youth weekends, Holiday Bible Clubs in the summer, other residential trips and youth events.

COOL works in partnership with SU Scotland through its Associate Worker Scheme and has employed a full-time Youth and Schools Worker for the last 24 years. The worker is supported by the Management Committee, local church leaders and youth leaders. We are very thankful to have the support and encouragement of our Primary Schools and High School, and therefore endeavour to have an excellent standard in all that we do. To achieve this we undertake regular training and development offered by SU Scotland as part of its scheme, and also by other organisations offering training for work with children and young people.

For the second year, we were delighted to be able to employ a Church Liaison Worker in a part-time position to support the Youth and Schools worker in his role by liaising with the local churches to encourage unity, volunteering and worship opportunities.

2025 has seen some changes in the COOL Management Committee. We were deeply saddened to hear of the passing of Lynne Kearns, who had retired from the position of Secretary to the Management Committee earlier this year, as she and her husband Andy had moved to Gairloch. Lynne worked tirelessly on COOL's behalf in her time as Secretary and she will be sorely missed. Our thoughts and prayers are with Andy at this sad time. We were blessed that Craig Scobie agreed to stand in as temporary Secretary until someone came forward on a permanent basis. We thank Craig for his willingness to serve and for taking time from his other roles to keep COOL running. We are thankful to God that Moira Lane has volunteered to step into the Secretary role, and we are most grateful that she has committed to serve the Lord and COOL in this capacity.

Also Robert McRae intimated that he wished to retire from his role as COOL Treasurer at the end of this financial year. Robert has steered the fortunes of COOL with an expert hand for a number of years and we are very sorry to lose him. But we have to accept that he deserves a very well-earned rest from his labours, and he goes with our heartfelt thanks and our best wishes for a blessed retirement. Again we are thankful to God for his amazing provision of Megan MacDonald who has volunteered to take on the Treasurer's role. Megan will initially work alongside Robert in a phased handover of responsibilities. We are delighted for her commitment to COOL and look forward to serving the Lord together in the years to come.

2025 has been a year which has brought some challenges to COOL. An increase in expenses and an unexpected decline in income has stretched our finances. However, we have moved quickly to ensure the charity stays on a good footing. Firstly, we sent out an appeal to donors to consider increasing their giving. Then we made several grant applications, some of which have been successful. This has gone some way to offset the shortfall. However, we still need to be careful and keep a watchful eye on our financial position.



Going forward we put our trust in God as we seek to re-establish a sustainable financial footing – our ideal being a wide range of people committed to giving a realistic amount per month to the work of COOL. We pray that God will open the hearts of His generous people to meet this need.

So as we look into the coming year with hope, we continually thank the Lord for His provision and pray that He will lead us to serve Him for His glory.

Management Committee Report

The work has been blessed this year by the continued unparalleled access to all of the feeder primary schools, which has enabled a visit every month to take assemblies. Timmy has also been asked to visit Shieldaig Primary School, which is now in a cluster with Applecross. Rev. Colin Macleod has begun to do these visits with Timmy in addition to Lochcarron. Rev. John Murdo Nicholson has been able to accompany Timmy to the south Skye primary assemblies and Rev. James Blackwell has been asked to start the same with Loch Duich, Glenelg and Auchtertyre. Interaction with pupils has been good, with the children often asking so many questions that the final song has had to be cut. In May Timmy worked with those in P7 as they transitioned to High School for a week, some of whom were anxious and requiring extra support.

Prior to Christmas Timmy, with the help of local church volunteers, was able to run several sessions of 'Christmas Unwrapped' for primary schools exploring the biblical account of Christmas.

Plockton High School also welcomed Timmy for assemblies, individual pupil support, weekly lunchtime drop in clubs and a Bible reading session either at lunchtime or, more recently, after school, in response for more time to study the Bible.

Twenty-two mainly unchurched young people went to the Alltnacriche activity centre at the beginning of February with Timmy and a team of volunteers, several of them Plockton High School alumni, which was very encouraging. The weather was cold but they had fun and seemed to respond well to the Bible teaching.

Up to twenty young people attended the Youth Activity Week in Glenelg in July with teaching by James Blackwell and Colin Macleod. They listened well and good levels of discussions were had. Directly following this, three of our teenagers along with a group of seven others from Skye Bible Church and Glenelg Fellowship, attended Magnitude (a five-day annual Christian youth festival run by SU Scotland). Here they enjoyed worship, great teaching and discussion with many more young Christians than they normally encounter. Several of our young people who attended have come along to the joint Youth Night with Skye Bible Church which has been a great way to continue these friendships and be with others who love Jesus too.



Friday club continues to provide a valuable meeting place for High School pupils, run by Timmy and a wonderful handful of volunteers. More recently there have been fewer girls attending so new activities may be offered for them as an alternative to shinty and football.

A monthly Sunday club ran a few times in Kyleakin engaging with local families. Many of these then attended one of the three Holiday Bible Clubs in the summer. These followed the 'Tale of Two Kings: David and Jesus'. Engagement and attendance were good despite storms and power cuts.

Financial Review

This financial review covers the period 1st December 2024 to 30th November 2025.

The principal source of COOL's income remains regular pledged donations from local supporters, both individuals and church organisations. Contributions from our local church partners have been consistent. Expenditure during the year has increased, but overall, we experienced a net increase of funds amounting to £573.61

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 month's expenditure including designated funds. At the end of the year COOL held unrestricted cash funds of £48,026.60

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

Approval Statement and Signature

Approved by the trustees on 14th January 2026 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 2025 as set out on pages 8 and 9.

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



Date: 16th January 2026

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

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

**Statement of Receipts and Payments –
For Period 1 December 2024 to 30 November 2025**

	Note	Unrestricted Funds(£)	Restricted Funds(£)	Total Funds(£)	Last Year(£)
Receipts					
Individual Pledged Donations		21445		21445	18437
Other Personal Donations		8192		8192	5556
Pledged Church Donations		4490		4490	5544
Other Church Donations		491		491	0
Gift Aid from HMRC		4892		4892	4564
Open Door Café		3850		3850	6205
Easy fundraising & Amazon Smile		159		159	228
Other Receipts		19674		19674	5263
Bank Interest		398		398	437
		Total Receipts		63591	46234
Payments					
Youth Worker Employment Costs		45258		45258	39928
Youth Worker Travel		3180		3180	1142
Youth Worker Expenses		3547		3547	1019
Administration & Publicity		2160		2160	2323
Other Costs		758		758	400
Assoc. Worker Scheme		2004		2004	2004
Insurance		1058		1058	677
Staff development		0		0	0
Special Events		4446		4446	2367
Other Activities/equipment		0		0	947
Other Activities/Highland Cares		606		606	2023
		Payments Subtotal		63017	52830
		Capital Expenditure		0	0
		Total Payments		63017	52830
		Net receipts/payments (-)		574	-6596
Transfers t/from Funds					
		Surplus/Deficit (-) for year		574	-6596

Statement of Balances – As at 30 November 2025

	Unrestricted Funds(£)	Restricted Funds(£)	Total Funds(£)	Last Year(£)
Funds Reconciliation				
Bank Balances at start of year	47453		47453	54049
Surplus/Deficit (-) as Receipts & payments a/c	574		574	-6596
Bank Balances at end of year	48027		48027	47453

Other Assets	Purchase Cost (£)	Current Value(£)	Value at Last Year end (£)
Laptop	679	1	1
Projector	366	1	1
External Hard drive	115	1	1
Brother Mono laser printer	40	1	1
Popcorn Maker	250	1	1

Approved by the trustees on 14th January 2026 and signed on their behalf by:



(C MacDonald, Chairperson)