



Annual Report

2024-25



Coulter Community Trust

Registered as a charity with the Office of the Scottish Charity Regulator, no. SC053346

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CCT receives the keys to Coulter Hall from South Lanarkshire Council (November 2024)

Part 1 – The year in review

Who we are

Coulter Community Trust (CCT) was founded in April 2024 by residents of the village who shared a concern about the accelerating decline in community cohesion and social inclusion in Coulter village and parish, and the loss of an increasing number of village assets. According to the Scottish Index of Multiple Deprivation (SIMD), Coulter parish is in the top 10% most deprived communities in terms of access to services. The will and the expertise to address this situation – and improve quality of life for all Coulter residents – exists in no small measure, and CCT has been able to gain rapid traction and enlist significant local support.



Our vision is for Coulter to become an inclusive, vibrant and thriving village and parish, with a resourceful, resilient and well-connected community, offering residents improved quality of life and making Coulter a better place to live, work and visit.

CCT was registered as a charity (a two-tier Scottish Charitable Incorporated Organisation) on the 13th May 2024. At the end of May 2025, we had 73 ordinary members (those living within the parish boundary), meaning that over a third of the adult population of Coulter parish are members of our charity

What we do

CCT's core aims are:

- To provide opportunities for village residents of all ages, background and ability to participate in events and activities on their doorstep, building an increased sense of ownership and inclusion in their community.
- To address the social needs of children, young people and their parents by providing opportunities for village families to come together, increasing their engagement and participation in community life.
- To address a lack of inclusion for those who are elderly, living alone or without their own transport, who struggle to maintain social connections because of poor bus service provision in the village.
- To promote physical wellbeing through the provision of leisure, sporting and recreational activities in the village.
- To improve mental wellbeing by encouraging residents to engage with community events and activities, extend their social and support networks within the village and develop greater personal resilience.
- To support aspiration and ambition, and encourage people to take an active role in organising activities in support of their community by providing opportunities for volunteering, personal development and lifelong learning.
- To build capacity within our community, strengthening the skills, abilities, experience, processes and resources that we need to become sustainable, adaptable and thriving.
- To lay solid foundations for rural regeneration and greater economic prosperity in the parish by making it a better place for people at all socioeconomic levels to live, work and visit.

The announcement by South Lanarkshire Council (SLC) that it intended to close our hall served as a catalyst for CCT's Board of Trustees, who met in May 2024 to consider the feasibility of

acquiring and running our hall as a sustainable community hub and village asset. They recognised that bringing our community together without a central, publicly accessible venue would be almost impossible – but were the village to have full control of its own hall, the possibilities for greater community cohesion and social inclusion would be enormous. Having reviewed the outcome of their discussion, the Trustees unanimously agreed to progress to the development of a Community Asset Transfer (CAT) application, backed by information and data acquired through community engagement, market analysis and research.

Our long-term project objectives are:

- To carry out a community-led redesign and refurbishment of our hall to create an asset that meets the present and future needs of our village
- To establish our hall as a vibrant and sustainable community hub, hosting a diverse range of events and activities
- To identify and protect other village assets that are at risk
- To provide opportunities for community volunteering and personal development
- To give residents of Coulter self-determination and a greater role in controlling the development of their village

What we have achieved



CCT went from a standing start to becoming a fully formed development trust in just six months, with a full governance structure in place and revenue funding secured for the first three years.

The charity began leasing Coulter Hall via SLC's "CAT Light" framework in November 2024. Since then, CCT has managed and operated the hall, ensuring that it remains open and accessible to residents of Coulter and the surrounding district, and available for use by local groups including Biggar and District Young Farmers, Coulter Carpet Bowling Club, Coulter Ringcraft Club, and Coulter SWI.

The Trustees of CCT were clear from the outset that the future plans for our hall must be **community led**. A survey of the community in May 2024 revealed solid support for our bid to take over the hall and the willingness of village residents to put themselves forward as volunteers, and this was further strengthened by the attendance of around fifty people at our first public meeting, which took place in November.

CCT secured funding from the Scottish Land Fund and SSE Renewables Clyde Extension Windfarm in February to enable the



charity to appoint Anderson Bell + Christie architects to carry out an initial feasibility study for the refurbishment of Coulter Hall, including capturing our community objectives and requirements, and defining project scope (RIBA Stage 1). The funding also allowed us to partner with Community Enterprise to develop our business plan and carry

out further detailed community engagement, which included running an open workshop event in the hall in April and hosting a stakeholder summit in May.

The year has also seen CCT launch its website (coultercommunitytrust.org) to provide information on the charity and updates on our activities and projects. The site also allows online visitors to book the hall, join the charity as members, and make donations.

Our Trustees

Malcolm Muir (Chair) is a retired local government manager and former chair of Duneaton Community Council. He has also chaired the board of Biggar Corn Exchange for many years, leading its development as a thriving and successful community arts and performance venue.

Roger Duerden (Treasurer & Secretary) is a Chartered Engineer with over thirty years' commercial and project management experience. He has been trustee and treasurer of a number of local and national charities, and currently sits on the board of Blood Bikes Scotland, a charity that provides specialist medical courier services to the NHS.

Mhairi Brown is a teacher with twenty years' experience in both school and adult education. She is also a local sheep farmer, farm bookkeeper and holiday property manager.

Ann Dobinson is a retired clerical worker, having worked in the railway industry and at the State Hospital, Carstairs. She has sixty years' experience as a Scottish Women's Rural Institute member and secretary, and is a member of ACWW, an international development organisation for women in rural communities.

Jane Harley is a senior procurement consultant with over thirty-five years' experience leading complex transformation programmes for global businesses. She has worked in diverse industries on cost reduction, sustainability strategy development and supplier performance improvement, through strategic procurement leadership in both public and private sectors.

Jen Meikle is Operations Manager at the Centre for Tropical Livestock Genetics & Health at the University of Edinburgh. As an experienced finance officer in the agriculture sector, she supports livestock farmers in Scotland whilst championing global collaboration and sustainable agriculture.

Gerard McKenna has over twenty years' experience working with national airlines as a senior cabin crew member, and five years' experience in the hospitality industry in events planning and delivery. As a volunteer, he has been involved with a number of community projects and events, as well as being a care giver and first-aider.

Chris Mitchell is a Chartered Surveyor with thirty years' experience in UK and international commercial property, and currently manages complex European transactions for a major multinational in the power generation sector.

Refurbishment of Coulter Hall



Coulter Hall has been maintained to a minimum standard by SLC over recent years. The building is essentially sound but external timberwork and masonry is deteriorating, with evidence of cracked render, rot and failure of glazing systems. There is water ingress from failed roof flashings between the old school building and the 1960s extension, and poorly installed drainage on the flat-roofed extension to the front of the building has allowed a significant volume of rainwater to flow into the roof and wall structures, resulting in rot and mould. Other rainwater systems and drainage also require attention. Internal decoration is in a generally poor

state, and the kitchen and toilet facilities are overdue for upgrade.

These defects will not prevent the building's continuing use in the short to medium term, but repair and preventative maintenance will be required to minimise longer-term issues and expenditure.

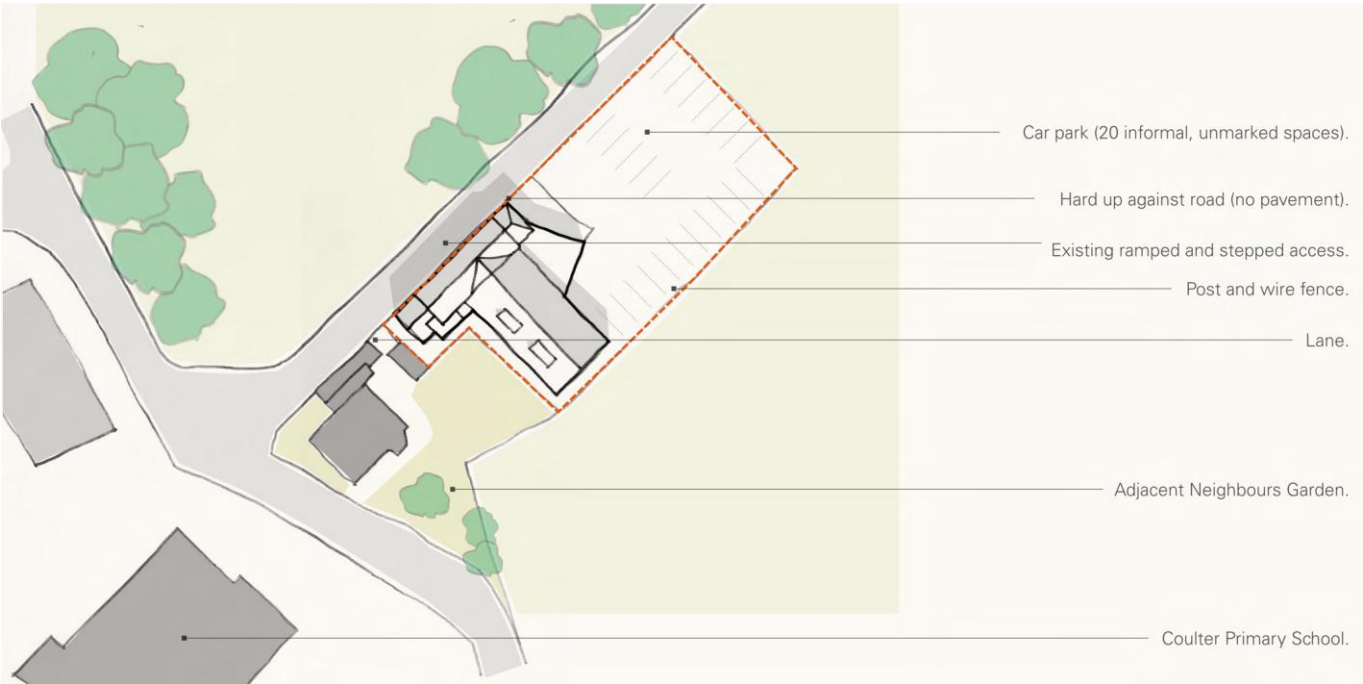


Our hall was designed almost seventy years ago, when building standards and the needs of the community were very different to today. There is significant scope to enhance the utility of the building by carefully considering both the present and future needs of our community. Putting the people of our community at



the heart of our plans for our hall is critical. The funding secured in February 2025 enabled the architect and Community Enterprise to carry out a community engagement study in which our members, other village residents and hall users were invited to express their views and ideas. This input enabled the architect to develop initial floor plans for the building that will provide our village with a hall that fully meets its needs. Pursuing a community-led design approach will ensure that the capital we invest in our hall today will continue to deliver value for the next seventy years and more.

The building, in its present state, is prohibitively expensive to operate. The levels of insulation fall well short of modern standards, many of the windows are single-glazed and badly deteriorated, and the main source of heat is an obsolete electric boiler that dates from the time of the main hall's construction. The refurbishment project offers the opportunity to carry out a significant upgrade to the thermal performance of the building, and will also include the installation of solar PV panels with associated battery storage, and an energy-efficient heat pump.



Funding

That CCT has achieved so much in its first year is due in large part to its success in securing funding from a variety of sources. The Trustees have taken a strategic approach to fundraising: identifying grant-giving bodies with funding objectives that most closely fit with our charitable aims and purposes, and seeking to establish strong relationships with them.

SLC Quarry Fund

At the time that CCT's lease of Coulter Hall began, SLC encouraged us to apply for one year's revenue funding from the Quarry Fund, which they administer on behalf of South Lanarkshire. An application for £10,000 was submitted and accepted, and an initial instalment of **£5,000** was paid to CCT in November 2024.

Nadara Glenkerie Windfarm Community Fund

The Nadara Glenkerie Wind Farm Community Fund is administered by Foundation Scotland and supports community projects benefiting those living within 15km of the Glenkerie Wind Farm, near Tweedsmuir. CCT submitted an application seeking additional revenue funding to support the operation of our hall over a longer term, and was awarded **£30,000** at the end of November 2024 to be paid in annual instalments of £10,000 over three years. The first payment was made to the charity in February 2025.

Scottish Land Fund

The Scottish Land Fund (SLF) supports rural and urban communities to become more resilient and sustainable through the ownership and management of land and land assets. Funded by the Scottish Government, it offers grants of up to £1 million to help communities take ownership of the land and buildings that matter to them, as well as practical support to develop their aspirations into viable projects. CCT applied for Stage 1 funding from SLF to support the cost of the architect and Community Enterprise carrying out initial building surveys, community engagement work, a feasibility study and the development of outline floorplans for the refurbished hall. Our application was successful, and the charity was awarded a grant of **£15,500** in January 2025.

SSE Renewables Clyde Extension Windfarm

Match funding for the Stage 1 SLF grant was sought from the SSE Renewables Clyde Extension Windfarm, which supports community projects in Biggar, Duneaton, Symington, Quothquan and Thankerton. CCT was awarded a grant of **£21,700** in February 2025.

Microgrants

Duneaton Community Council administers three funds on behalf of Nadara Glenkerie and SSE Renewables, awarding microgrants to organisations across the Duneaton community council area. CCT was awarded two microgrants of **£250** each during the period, for the purchase of kitchen equipment and an outdoor noticeboard.



Foundation
Scotland

Scottish Land Fund
Iomhas Fearainn na h-Alba

Delivered by
THE NATIONAL LOTTERY
COMMUNITY FUND

H I E
Highlands and Islands Enterprise
www.hie.co.uk

Funded by
Scottish Government
Gobairneachd na h-Alba
gov.scot

Funded by
Clyde
wind farm

sse
Renewables

Donations

CCT received several generous donations from both individuals and local businesses, which provided us with vital funds in the early stages of our charity's development. Including gift aid claimed on these donations, we received a total of **£3,375**. We continue to seek donations to support the work of the charity.

Volunteer contribution

The total time that our volunteers devoted to the work of the charity during our first year is conservatively estimated at over 2,500 hours, which at the £11.44 per hour UK minimum wage during the period equates to an equivalent value of over **£28,500**.

Partnerships

CCT received invaluable support from a range of sources during the period, and our work with Anderson Bell + Christie architects, Community Enterprise and our funders has already been outlined in this report. Our partnerships with the following organisations also played a critical role in supporting the work of the charity during its first year.

Development Trusts Association Scotland (DTAS) provided us with advice and support to become a charity and their team have guided us through the Community Asset Transfer application process.



Voluntary Action South Lanarkshire (VASLan) has been an important network, connecting us with other similar community organisations in our area. One of our Trustees was invited to participate in VASLan's Business Growth Programme in the first quarter of 2025



As a member of the **Scottish Council for Voluntary Organisations (SCVO)**, CCT had access to a wealth of resources and received legal and financial advice free of charge.



Did you know that you can support Coulter Community Trust every time you shop online with thousands of retailers?

And best of all, it won't cost you a penny!

To find out how, scan the QR code below



Part 2 – Annual accounts

The Trustees of Coulter Community Trust present their Annual Accounts together with the Independent Examiner's report, for the period 13th May 2024 to 31st May 2025. The financial statements have been prepared in accordance with the accounting policies set out in note 2 to the accounts and the charity's Constitution.

Legal and administrative information

Coulter Community Trust (hereafter referred to as CCT) is a Scottish Charitable Incorporated Organisation (SCIO) registered with the Office of the Scottish Charity Regulator (OSCR), number SC053346.

Governing Document: Constitution (dated 13/05/2024)

Trustees:	Mhairi Brown	(founder)
	Ann Dobinson	(founder)
	Roger Duerden	(founder)
	Jane Harley	(co-opted 02/04/2025)
	Gerard McKenna	(founder)
	Jennifer Meikle	(founder)
	Chris Mitchell	(founder)
	Malcolm Muir	(founder)

Chair: Malcolm Muir

Treasurer & Secretary: Roger Duerden

Principal office: East Cottage, Coulter Mains, Coulter, Biggar ML12 6PR

Bankers: Bank of Scotland

Companies House ref: CS006899

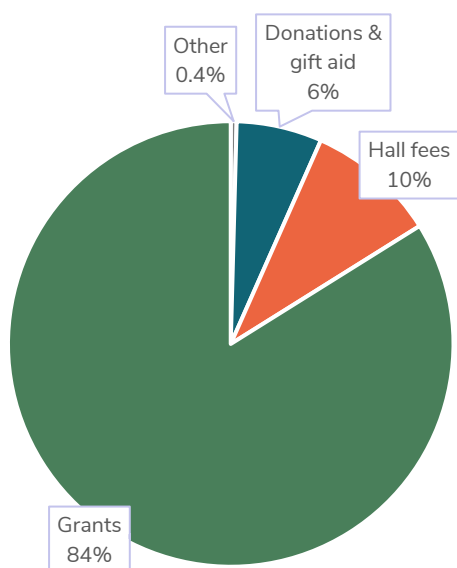
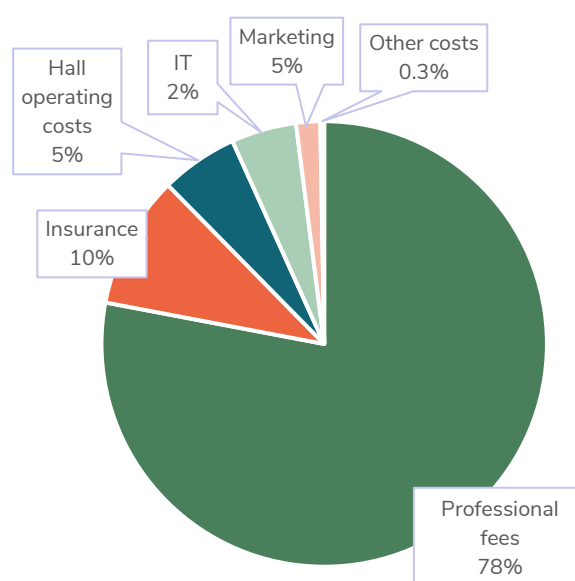
Independent Examiner: Robert W Gordon BFP FCA ATT FMAAT

Financial Review

The Trustees consider that the outgoing resources for the period of £17,696 was reasonable in view of the operation and nature of CCT. This figure was lower than initially budgeted, resulting from the decision to carry out all hall housekeeping during the year with the help of volunteers, and a delay on the part of the electricity supplier in opening an account in the name of the charity and transferring the balance to it.

CCT ended its first financial period with a strong balance sheet, showing a surplus (net movement in funds) of £34,100. The charity received a total of £46,825 in donations, grants and Gift Aid during the period, and generated income of £4,908 in hall fees. Total income of £51,796 allowed the charity to accumulate unrestricted reserves of £20,450, and the Trustees are confident that the financial health and long-term sustainability of the charity are secure.

The charts overleaf summarise the principal sources of income and expenditure over the period.

Income**Expenditure****Accounting basis**

CCT reports its accounts on an accruals (income and expenditure) basis.

Restricted funds

Restricted funds represent donations or grants received by a charity that are allocated by the donor or grant body for specific purposes. CCT was awarded £37,200 in restricted grants during the period, from which it drew down £27,450, which was placed in a restricted fund until used. All other funds held by CCT during the period were unrestricted and were available for use at the discretion of the Trustees within the charity's purposes.

Reserves policy

Reserves are that part of a charity's unrestricted funds that is freely available to spend on any of the charity's purposes. Holding a minimum level of reserves enables the charity to mitigate the following risks:

- Unforeseen incidents, emergencies or other unexpected needs, for example an unexpected maintenance or repair bill.
- A change in economic climate resulting in increased running costs, a reduction in the level of donations or grant funding becoming harder to secure.
- The need to cover short-term deficits in the charity's cash budget, for example if debtor invoices are unpaid.

The Trustees have considered the purpose and size of retained income and have set a policy of maintaining reserves equivalent to four months' charity running costs. In view of current expenditure commitments and anticipated further commitments to be entered into in the future, the current level of reserves is considered to be appropriate. In reaching this conclusion the Trustees had regard to expected future income.

The charity's running costs are subject to continual monitoring and the Trustees will review the reserves policy periodically to ensure that the level of reserves reflects changes in financial requirements and economic conditions.

Total charity running costs for the period were £3,846, although this did not include electricity costs as mentioned above, which are estimated at £7,200. So, four months' reserves would be in the order of £3,700. The charity's unrestricted cash balance at the end of the period was £20,450, and the reserves policy is therefore met by a comfortable margin.

Closing fund balances

At the 31st May 2025, the charity held funds totalling £34,100, of which £20,450 was held in the general fund and £13,650 was held in a restricted fund.

Going concern

During the course of the period (the first since the charity was founded) 73 residents of Coulter Parish joined CCT as members, representing 36% of the adult population. Coupled with the strength of the balance sheet, the level of reserves, and funding received, the Trustees can state with confidence that the charity is a going concern.

Remuneration costs

The charity had no employees during the period, and no Trustee or other member received remuneration. Members of the charity incurring an expense in the course of their volunteer duties that related to a charity running cost were able to claim reimbursement in line with the charity's Expenses Policy.

Trustee's statement of responsibilities

The Trustees are responsible for preparing and approving the Annual Report and the financial statements in accordance with applicable law and regulations.

The law applicable to charities in Scotland requires the Trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the Trustees are required to:

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

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 and the provisions of CCT's Constitution. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the trustees on 29/06/2025 and signed on their behalf by



Malcolm Muir, Chair

Independent Examiner's report to the Trustees

I report on the accounts of Coulter Community Trust for the period ended 31st May 2025 which are set out below.

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) (a) to (c) 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.

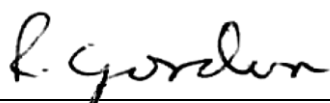
Basis of independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the 2006 Accounts Regulations. 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
 - to prepare accounts which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulations
 have not been met, or
2. to which, in my opinion, attention should be drawn in to enable a proper understanding of the accounts to be reached.



24/07/2025

Robert W Gordon BFP FCA ATT FMAAT

Gordon Consultancy

Briar Lea House, Brampton Road, Longtown, Carlisle CA6 5TN

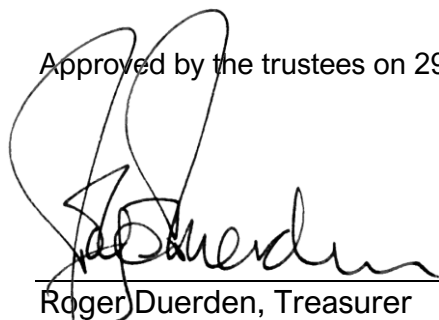
Statement of financial activities

	Notes	2024-25		
		Unrestricted funds	Restricted funds	Total funds
		£	£	£
Income				
Donations & legacies	1	19,375	27,450	46,825
Charitable activities	2	4,908	-	4,908
Interest		63	-	63
Total income		24,346	27,450	51,796
Expenses				
Professional fees	3	-	13,800	13,800
Charity running costs		2,853	-	2,853
Hall running costs		993	-	993
Other costs		50	-	50
Total expenditure		3,896	13,800	17,696
Net resource movement		20,450	13,650	34,100
Other recognised losses		-	-	-
Transfers between funds		-	-	-
Net movement in funds		20,450	13,650	34,100
Total funds brought forward		-	-	-
Total funds carried forward		20,450	13,650	34,100

Balance sheet

	Notes	31 st May 2025
	1	£
Assets & liabilities		
Current assets		
Debtors		
Customer accounts receivable		330
Cash at bank and in hand		
Current account		5,707
Reserves account		28,063
Creditors		
Trading creditors		-
Tangible assets	4	-
Net Assets		34,100
Funds & reserves		
Restricted funds		13,650
General fund		20,450
Funds provided		34,100

Approved by the trustees on 29/06/2025 and signed on their behalf by



Roger Duerden, Treasurer

Notes to the accounts:

1. Accounting policies

Basis of preparation

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The accounts have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), and with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

Going concern

At the time of approving the accounts, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Further details are included in the Trustees' Report. The trustees continue to adopt the going concern basis of accounting in preparing the accounts.

Income

Income recognition

All income is recognised in the Statement of Financial Activities (SoFA) once the charity has entitlement to the funds, it is probable that the income will be received, and the amount can be measured reliably.

Donations

Donations are only included in the SoFA when the charity has been notified of the amounts and the settlement date in writing. If there are conditions attached to the donation and this requires a level of performance before entitlement can be obtained, then the income is deferred until those conditions are fully met or the fulfilment of those conditions is within the control of the charity, and it is probable they will be fulfilled.

Legacies

Legacies are included in the SoFA when receipt is probable – that is, when there has been grant of confirmation or probate, the executors have established that there are sufficient assets in the estate and any conditions attached to the legacy are either within the control of the charity or have been met.

Grants

Income from grants is recognised when the charity has entitlement after any performance related conditions have been met, it is probable that the income will be received, and the amount can be measured reliably. If entitlement is not met, then these amounts are deferred.

Gift Aid

Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.

Volunteer help

The value of help received from volunteers is not included in the accounts but is described in the trustees' annual report.

Interest

This is included in the accounts when receipt is probable and the amount receivable can be measured reliably.

Expenditure and liabilities

Liability recognition

Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.

Governance costs

Included in governance costs are the costs associated with the governance arrangements of the charity. Costs include independent examination, legal advice for trustees and costs associated with constitutional and statutory requirements.

Current Assets

The charity has cash on deposit and cash equivalents with a maturity date of less than one year held for investment purposes rather than to meet short term cash commitments as they fall due.

2. Analysis of income

Donations and legacies

	2024-25		
	Unrestricted funds £	Restricted funds £	Total funds £
Donations	3,197	-	3,197
Gift Aid	178	-	178
Legacies	-	-	-
Grants	16,000	27,450	43,450
Total donations & legacies	19,375	27,450	46,825

Investment income

	2024-25
	Total funds £
Interest received	63
Total investment income	63

Charitable activities

	2024-25
	Total funds £
Hall fees	4,908
Total charitable activities	4,908

3. Analysis of expenditure

Charity running costs

	2024-25
	Total funds £
Insurance	1,707
Internet hosting and online services	309
Marketing	838
Total charity running costs	2,853

Hall running costs

	2024-25
	Total funds £
Health & safety	238
Housekeeping	52
Kitchen equipment	252
Licence costs	331
Routine repairs and maintenance	120
Total hall running costs	993

Project costs

	2024-25
	Total funds £
Architect fees	12,000
Surveyor fees	1,800
Total project costs	13,800

Other costs

The charity spent £50 to allow a Trustee to attend a facilities management training course.

4. Tangible fixed assets

The charity held no fixed assets during the period

We need your help!

donate

We have ambitious plans for our hall and our village, and raising funds to support our activities is an essential and ongoing part of turning our vision into reality. **Just scan the QR code below on your phone.**

join

Becoming a member of our charity gives you the chance to keep updated, have your voice heard and help us shape the future of our charity and our community. **Visit our website to find out more.**

support

Follow us on social media, keep up to date by visiting our website, and tell your family and friends! News travels best by word of mouth – and the more people that know about our charity, the brighter Coulter's future will be!



Give as you Live
Donate

