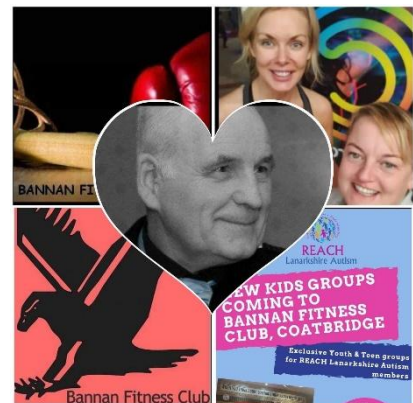
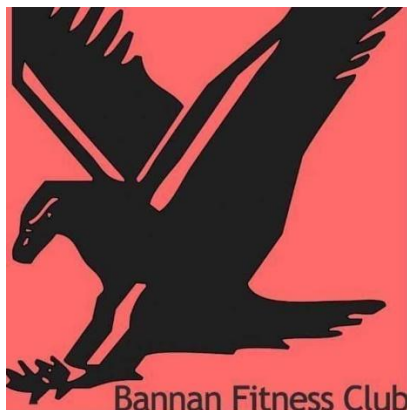


BANNAN FITNESS CLUB

SCOTTISH CHARITY SC044794 TRUSTEES ANNUAL REPORT AND ACCOUNT FOR 31ST MARCH 26



**BANNAN FITNESS CLUB SCOTTISH CHARITY SC044794,TRUSTEES ANNUAL
REPORT AND ACCOUNTS AS AT 31ST MARCH 2026**

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BANNAN FITNESS CLUB SCOTTISH CHARITY SC044794, TRUSTEES ANNUAL REPORT AND ACCOUNTS AS AT 31ST MARCH 2026

GOVERNING DOCUMENT

Bannan Fitness Club is an unincorporated association in Lanarkshire governed by its constitution and other regulatory bodies, dated 10 April 2014. Scottish Registered charity number SC044794.

APPOINTMENT OF TRUSTEES

Bannan Fitness Club is managed by a committee, comprising of between 8 to 16 members, who are appointed at an annual general meeting to serve for five years. The management committee meets no less than 2 times a year. Office-bearers are appointed by the management committee.

MEMBERSHIP AND ADMINISTRATIVE STRUCTURE

The committee was created to provide a democracy when making decisions that affect the club's daily running and decisions that affect the club's future. Decisions are confirmed and finalised following committee meetings monthly with a majority vote being decisive. A minimum of six votes are always required on individual agenda points raised. All members of committee are provided with a copy of minutes following each meeting.

- (a) Normal committee meetings will be held no less than twice per year, in August and December to discuss any ongoing business and agree Club business
- (b) The quorum required for normal business to be agreed (excluding matters in relation to dissolution) at Normal Committee meetings will be a simple majority of the committee.
- (c) The AGM will be held annually in April to: Trustees are provided with financial statements at each meeting which are discussed and lodged into minutes.

RISK MANAGEMENT

The trustees have considered the major risks to which the charity is exposed and have reviewed these regularly. Appropriate systems and procedures are in place to manage and mitigate identified risks, particularly in relation to financial controls, governance, and operational activities. The trustees are satisfied that the charity has adequate controls in place to reduce exposure to significant risks.

CURRENT TRUSTEES:

Name	Position
Tam Fagan	President
Pat Bannan	Treasurer
Tom Crilly	Vice Treasurer
Chris Baxter	Secretary
Chris Hynes	Vice Secretary

BANNAN FITNESS CLUB SCOTTISH CHARITY SC044794, TRUSTEES ANNUAL REPORT AND ACCOUNTS AS AT 31ST MARCH 2026

OPERATIONS VOLUNTEERS

Name	Position
Ryan McFarlane	Head Coach
Eddie Doyle	Trainer
E. Campbell	Trainer
M. Gray	Social Media
A Bain	Fundraiser
G. Summers	Promotions
Karen Doyle	Promotions
P. Bannan	Class Protect
Deborah Brown	Governance & Compliance
Michelle Dolan	Admin Clerk

CONTACT ADDRESS

16 Dunvegan Avenue
Townhead Coatbridge
Lanarkshire
ML5 2JG

Facebook- Bannan Fitness Club
Instagram- bannan_fitness_club
Email - bannanfitnessclubcb@gmail.com

OPERATING FROM

Old Monkland Library,
Cuparhead Ave,
Coatbridge,
ML5 5LT.

CHARITABLE PURPOSES

The Bannan Fitness Club was founded by Patrick to enable the local community of Coatbridge to learn and enjoy Boxercise. Our club has been created to provide families the opportunity to train together at a low cost. We believe we are the only fitness club in our surrounding area which provides families with the unique experience of training together and keeping fit whilst having fun. The Bannan Fitness Club is open to all ages and we believe that keeping fit can be enjoyable.

The club is a complete non-profit organization and registered charity. The club is open seven days a week, providing early morning classes, evening classes, and weekend classes. All classes are very popular. Entry to each class for adults is £2 and 50p for children. Entry for unemployed and registered disabled is free. No membership or contracts are required. All monies raised from entry fees are re-invested into the club. No persons involved in the club are employed and take a salary.

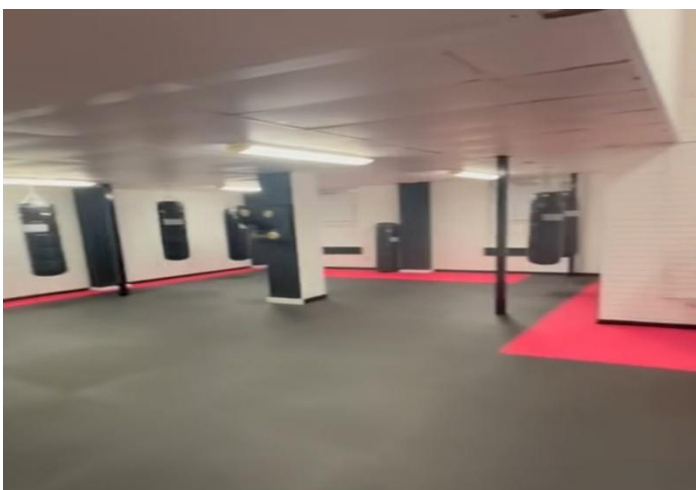
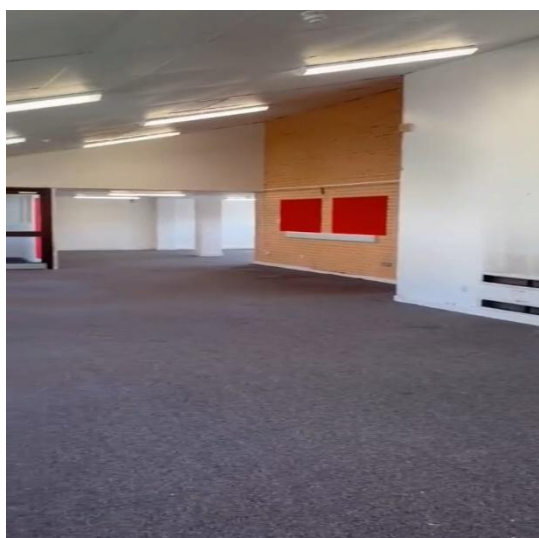
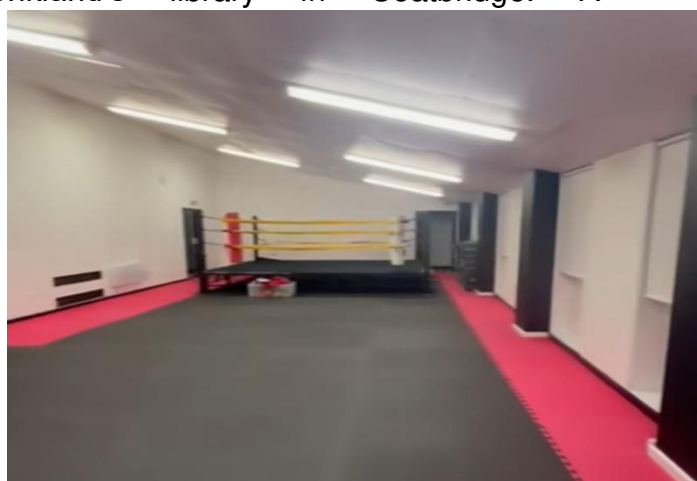
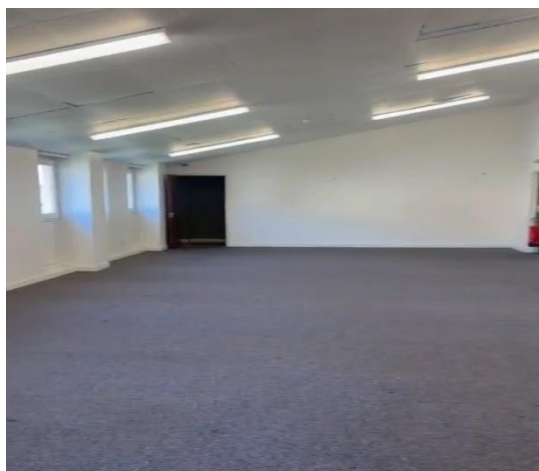
BANNAN FITNESS CLUB SCOTTISH CHARITY SC044794, TRUSTEES ANNUAL REPORT AND ACCOUNTS AS AT 31ST MARCH 2026

CURRENT YEAR ACTIVITIES

April 25 Bannan Fitness Club proudly announced that their recent Tinto Hill climb raised an impressive £1,995, thanks to the generosity and spirit of everyone who took part. The team expressed heartfelt gratitude to all supporters, highlighting how the community's encouragement continues to make a real difference. The event brought people together for a great cause, capturing the strength and unity of the group.



In September 25 Bannan Fitness signed the lease to our new premises in the Old Monkland's library in Coatbridge. A



BANNAN FITNESS CLUB SCOTTISH CHARITY SC044794, TRUSTEES ANNUAL REPORT AND ACCOUNTS AS AT 31ST MARCH 2026

significant amount of time and dedication from the entire team and the community has gone into rebuilding the new gym

October 25 we had the grand opening, after a lot of work went into getting our home ready for the community.

After everything we have been through, today felt like a victory we had waited a lifetime for. When our old place burned down, it wasn't just a building we had lost — it was memories, routines, and a space that had shaped so many people. But the fire never took our spirit.

We have rebuilt from nothing. We had trained in borrowed halls, held classes in cold parks, and leaned on each other when things felt impossible. Every punch thrown, every session held, every person who showed up kept the heart of the club alive.

And now, standing inside our brand-new home, surrounded by familiar faces and fresh beginnings, it has finally felt real. The laughter, the cheers, the ribbon cutting — it wasn't just an open day. It was a comeback story.

A reminder that even after the toughest losses, community can rebuild something stronger than before.



BANNAN FITNESS CLUB SCOTTISH CHARITY SC044794, TRUSTEES ANNUAL REPORT AND ACCOUNTS AS AT 31ST MARCH 2026

On December Bannan Fitness Club brought festive magic to the community once again with their annual Kids Christmas Party, filling the day with excitement, colour, and Christmas cheer. Families enjoyed a lively afternoon complete with games, treats, and a warm visit from Santa, who surprised every child with a free present and selection box. With a buzzing tombola, raffle prizes, and a beautifully decorated Christmas display, the event captured the spirit of togetherness and joy that makes this celebration a favourite tradition for local families. We also help our local community kids Christmas parties with a donation from the club. All gifts and selection boxes that we had left over didn't go to waste as these were donated to Monklands Women's Aid.



BANNAN FITNESS CLUB SCOTTISH CHARITY SC044794, TRUSTEES ANNUAL REPORT AND ACCOUNTS AS AT 31ST MARCH 2026



On the 27th March 26 we held our first rave runner and managed to raise a whopping £2,535 for Bannan fitness Club.



FUTURE PLANS: A New Chapter Begins

While the fire at Langloan was a moment of devastation, this move represents our official "rise from the ashes." Having our own front door again gives us the stability to dream bigger and the space to do more for our community than ever before. This isn't just a relocation; it's a total fresh start and a chance to rebuild the club stronger, better, and more resilient.

Our Vision for 2026

Now that we have the keys, our focus has shifted from "where" to "what's next." We are committed to:

Expansion: Utilizing the new space to grow our programs and welcome even more members from our community.

Charitable Opportunities: Exploring new ways to give back and partner with local organizations.

BANNAN FITNESS CLUB SCOTTISH CHARITY SC044794, TRUSTEES ANNUAL REPORT AND ACCOUNTS AS AT 31ST MARCH 2026

Community & Traditions

Even though we have a new roof over our heads, our heart remains the same. We are proud to confirm that we will continue our favourite traditions, including our Christmas Extravaganza and even starting new traditions. We also have plans for a hill walk in August for the Nuns, also looking to put more of our volunteers through their piloting instructor certification.

We want to thank the community for standing by us during the talks with the council and the transition period. We've found our new home—now let's get to work making it the best it can be. Bigger, better, and back for good!

RESERVES-

The Trustees maintain unrestricted reserves to ensure the charity can meet its ongoing obligations and manage financial risk. The target level is set at three months' operating expenditure, estimated at £5,000, to cover essential costs including rent, insurance and other core expenses. The policy is reviewed annually to ensure it remains appropriate and to support effective financial planning.

At the reporting date, unrestricted reserves total £11,545, which is above the target level. As the charity has no salaried staff, the Trustees consider this level reasonable and will keep it under review, with any surplus applied in furtherance of the charity's purposes.

The balances held by the Group on 31st March 2026 comprise **Cash and Bank Balances**

Total funds held were £14,410 (2025: £18,497), comprising:

- Unrestricted funds: £11,545
- Restricted funds: £2,865

FINANCIAL REVIEW

Total income for the year amounted to £37,281 (2025: £21,098), representing a significant increase driven primarily by higher grant funding and the receipt of an insurance claim. Income from charitable activities remained stable at £16,940 (2025: £15,630), continuing to be the charity's main source of unrestricted income.

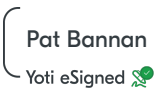
Total expenditure for the year was £41,368 (2025: £19,443), reflecting increased activity levels, particularly in equipment purchases and delivery of charitable programmes. As a result, the charity recorded a net deficit of £4,087 (2025: surplus £1,655). Unrestricted funds showed a deficit of £5,670, while restricted funds recorded a surplus of £1,584, reflecting the timing and use of grant-funded activities.

At 31 March 2026, total funds stood at £14,410 (2025: £18,497), comprising £11,545 in unrestricted funds and £2,865 in restricted funds. Despite the reduction in overall funds, the charity remains in a stable financial position, with sufficient reserves to meet its ongoing commitments.

**BANNAN FITNESS CLUB SCOTTISH CHARITY SC044794, TRUSTEES ANNUAL
REPORT AND ACCOUNTS AS AT 31ST MARCH 2026**

The Trustees will continue to monitor income and expenditure closely to ensure the long-term sustainability of the charity and the effective use of funds in furtherance of its charitable purposes.

Approved by the trustees on [date] and signed on their behalf by:

Signature  Pat Bannan
Yoti eSigned 

Treasurer: Patrick Bannan

Date 27 May 2026 (UTC)

Signature  Ryan McFarlane
Yoti eSigned 

Secretary : Ryan McFarlane

Date 27 May 2026 (UTC)

BANNAN FITNESS CLUB SCOTTISH CHARITY SC044794, TRUSTEES ANNUAL REPORT AND ACCOUNTS AS AT 31ST MARCH 2026

RECEIPTS AND PAYMENTS ACCOUNTS AS AT 31ST MARCH 2026

				AMENDED	
		Unrestricted 2026 £	Restricted 2026 £	Total Funds 2026 £	Total Funds 2025 £
RECEIPTS					
Donations	(4)	1,927	1,950	3,877	3,584
Income from Charitable Activities	(5)	16,940	-	16,940	15,630
Fundraising activities	(6)	1,450	-	1,450	384
Grant income	(7)	-	8,514	8,514	1,501
Other income	(8)	6,500	-	6,500	-
TOTAL INCOME		26,817	10,464	37,281	21,098
PAYMENTS					
Charitable Activities	(9)	31,965	8,881	40,846	18,573
Governance	(10)	522	-	522	870
TOTAL PAYMENTS		32,487	8,881	41,368	19,443
SURPLUS/(DEFICIT) FOR THE YEAR		(5,670)	1,584	(4,087)	1,655

STATEMENT OF BALANCES AS AT 31ST MARCH 2026

	AMENDED			
CASH AT BANK AND IN HAND	Unrestricted 2026 £	Restricted 2026 £	Total Funds 2026 £	Total Funds 2025 £
Opening balances (01.04.25)	17,216	1,281	18,497	16,842
(Surplus)/Deficit for the year	(5,670)	1,584	(4,087)	1,655
CLOSING BALANCES (31.03.26)	11,545	2,865	14,410	18,497
REPRESENTED BY CLOSING BALANCES				
Cash at bank	11,545	2,865	14,319	18,494
Cash in hand		-	91	3
CLOSING BALANCES (31.03.26)	11,545	2,865	14,410	18,497

BANNAN FITNESS CLUB SCOTTISH CHARITY SC044794, TRUSTEES ANNUAL REPORT AND ACCOUNTS AS AT 31ST MARCH 2026

NOTES TO THE ACCOUNTS

1. BASIS OF PREPARATION

These accounts have been prepared on the Receipts and Payments basis in accordance with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006.

2. NATURE AND PURPOSE OF FUNDS

- **Unrestricted funds** are available for use at the discretion of the Trustees in furtherance of the charity's objectives.
- **Restricted funds** are received for specific purposes and are applied in accordance with the conditions set by the funders.

Analysis of Receipts and Payments

A detailed analysis of receipts and payments is provided within the accounts. Income is derived from donations, charitable activities, fundraising activities, grants, and other income. Expenditure relates primarily to the delivery of charitable activities and governance costs.

3. TRUSTEE REMUNERATION, EXPENSES AND RELATED PARTY TRANSACTIONS

No Trustee received remuneration or benefits in kind during the year (2026: £nil).

No expenses were reimbursed to Trustees (2026: £nil).

There were no related party transactions during the year.

4. DONATIONS

	Unrestricted 2026 £	Restricted 2026 £	Total Funds 2026 £	Amended Total Funds 2025 £
Donations-personal	1,677	500	2,177	2,970
Donations-business	250	1,450	1,700	500
Edinburgh 10k	-	-	-	114
Total	1,927	1,950	3,877	3,584

5. INCOME FROM CHARITABLE ACTIVITIES

	Unrestricted 2026 £	Restricted 2026 £	Total Funds 2026 £	Total Funds 2025 £
Fees	16,940	-	16,940	15,630
Total	16,940	-	16,940	15,630

6. FUNDRAISING ACTIVITIES

	Unrestricted 2026 £	Restricted 2026 £	Total Funds 2026 £	Total Funds 2025 £
Fundraising activities	-	-	-	384
Fun Day	-	-	0	-
Christmas party	1,450	-	1,450	-
Total	1,450	-	1,450	384

BANNAN FITNESS CLUB SCOTTISH CHARITY SC044794, TRUSTEES ANNUAL REPORT AND ACCOUNTS AS AT 31ST MARCH 2026

7. GRANT INCOME

During the year, the charity received restricted grant funding totalling £8,514 (2025: £1,501). These funds are to be used for specific activities in line with funder requirements. Unspent amounts are included within restricted funds at the year end.

	Unrestricted 2026 £	Restricted 2026 £	Total Funds 2026 £	Total Funds 2025 £
NLC-Creditors	-	4,934	4,934	1,501
North Lanarkshire Disability forum		3,580	3,580	-
Total	-	8,514	8,514	1,501

8 OTHER INCOME

	Unrestricted 2026 £	Restricted 2026 £	Total Funds 2026 £	Total Funds 2025 £
Insurance claim	6,500	-	6,500	-
Total	6,500	-	6,500	-

9 CHARITABLE ACTIVITIES

	Unrestricted 2026 £	Restricted 2026 £	Total Funds 2026 £	Total Funds 2025 £
Rent	11,737	-	11,737	8,504
Van Repairs & Maintenance	1,224	-	1,224	888
Bus hire	560	-	560	-
Clubercise Costs	1,021	50	1,071	324
Boxercise Costs	298	1,865	2,163	650
Equipment	6,117	4,435	10,553	130
Fuel	622	-	622	835
Gifts	706	-	706	930
Hospitality	934	200	1,134	768
Events	515	1,150	1,665	1,587
Insurance	1,009	-	1,009	1,030
Office costs	716	-	716	568
Repairs	1,776	-	1,776	-
T/shirts	1,488	1,180	2,668	1,160
Donations-Paid	1,905	-	1,905	1,200
Professional fees	1,336	-	1,336	-
Total	31,965	8,881	40,846	18,573

BANNAN FITNESS CLUB SCOTTISH CHARITY SC044794, TRUSTEES ANNUAL REPORT AND ACCOUNTS AS AT 31ST MARCH 2026

10 GOVERNANCE

	Unrestricted 2026 £	Restricted 2026 £	Total Funds 2026 £	Total Funds 2025 £
Meetings	472		472	405
Bank Charge	50		50	5
Community accounting	-		-	460
Total	522	-	522	870

11. MOVEMENT OF FUNDS

(01.04.2025-31.03.2026)

Movement of funds	Opening Balance	Income	Payments	Tran	Closing Balance
2026 Restricted, Asda Foundation		500	-		500
2026 Restricted, BFC Christmas Party		1,025	1,025		-
2026 Restricted, New Equipment		750	750		-
2026 Restricted, NLC -Community Support Funding	1,281	3,909	5,190		-
2026 Restricted, NLC MICRO FUND		700	50		650
2026 Restricted, The growth pot fund		3,580	1,865		1,715
Total Restricted Fund	1,281	10,464	8,881	-	2,865
2026 Unrestricted, General Fund	17,216	26,817	32,487		11,545
Total Funds	18,497	37,281	41,368	-	14,410

(01.04.2024-31.03.2025)

Movement of funds	Opening Balance	Income	Payments	Tran	Closing Balance
2025 Restricted, NLC -Community Support Funding	1,800	1,501	2,020		1,281
Total Restricted Fund	1,800	1,501	2,020	-	1,281
2026 Unrestricted, General Fund	15,042	19,598	17,424		17,216
Total Funds	16,842	21,099	19,444	-	18,497

At 31 March 2026, total funds held were £14,410 (2025: £18,497), comprising:

- Unrestricted funds: £11,545
- Restricted funds: £2,865

These balances are held as cash at bank and in hand.

BANNAN FITNESS CLUB SCOTTISH CHARITY SC044794, TRUSTEES ANNUAL REPORT AND ACCOUNTS AS AT 31ST MARCH 2026

12 FIXED ASSETS

Bannan Fitness club Establishes £250 as the threshold amount for minimum before being added to Fixed asset register. All items of a capital nature are expensed in the Receipts and Payments accounts. Assets are currently valued at historic cost.

Fixed Assets	2026 £	2025 £
Value	9,850	17,100

13. COMMITMENTS AND CONTINGENT LIABILITIES

There were no material commitments or contingent liabilities at the reporting date. The club has no liabilities at this time.

14 PRIOR YEAR ADJUSTMENT

Fee income of £769.20 relating to a previous financial year was omitted from the accounts for that year. This amount has been included in the current year's Receipts and Payments account

15. POST BALANCE SHEET EVENTS

There were no material events after the year end requiring disclosure.

The notes on pages 1 to 13 form an integral part of these accounts

Receipts & Payments accounts and Statement of balance are Approved by the trustees on:-

Signature  Pat Bannan
Yoti eSigned 

Treasurer: Patrick Bannan

Date 27 May 2026 (UTC)

Signature  Ryan McFarlane
Yoti eSigned 

Secretary : Ryan McFarlane

Date 27 May 2026 (UTC)

BANNAN FITNESS CLUB SCOTTISH CHARITY SC044794, TRUSTEES ANNUAL REPORT AND ACCOUNTS AS AT 31ST MARCH 2026

INDEPENDENT EXAMINER'S REPORT TO THE MEMBERS OF THE TRUSTEES OF BANNAN FITNESS CLUB

I report on the accounts of the charity for the year ended 31st March 2026, which are set out on pages 1 to 15

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER

The charity's trustees are responsible for the preparation of the accounts by 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 Charities Accounts (Scotland) Regulations 2006 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 by 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 you as 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 EXAMINERS' 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 by Section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
 - to prepare accounts that accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations
 Have not been met; or
- 2) To which, in my opinion, attention should be drawn to enable a proper understanding of the accounts to be reached.

Signed:  Lisa Scott

Finance: Lisa Scott

Professional Qualification : MAAT AATQB

Address: Voluntary Action North Lanarkshire
Dalziel Building
7 Scott Street
Motherwell
ML1 1PN

Date 01 Jul 2026 (UTC)