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Office of the Scottish Charity Regulator

		Independent examiner's report on the accounts							v2
Report to the trustees/members of	Charity name	BEITH OLD PEOPLES WELFARE							
Registered charity number	SC004391								
On the accounts of the charity for the period	Period start date				Period end date				
	Day	Month	Year		Day	Month	Year		
	06	06	2025	to	05	06	2026		
Set out on pages								(remember to include the page numbers of additional sheets)	
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 ("the 2005 Act") and the Charities Accounts (Scotland) Regulations 2006 (as amended) ("the 2006 Regulations"). The charity's trustees consider that the audit requirement of Regulation 10(1)(d) of the 2006 Regulations does not apply. It is my responsibility to examine the accounts as required under section (44)(1)(c) of the 2005 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 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 connection with 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 Regulations, and – to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Regulations have not been met, or 2 to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.								
Signed:	Susan Manson						14/07/2026		
Name:	Susan Manson								
Relevant professional qualification(s) or body (if any):	A.C.I.E								
Address:	27 Vernon Street								
	Saltcoats								
	KA21 5HE								

APPENDIX 3

Disclosure section

Only complete if the examiner needs to highlight material problems.

Give here brief details of any items that the examiner wishes to disclose	An adjustment figure has been entered into the Balance Sheet, due to being omitted from previous years account sheet.
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Receipts and payments accounts

For the period from	Day	Month	Year	to	Day	Month	Year
	06	06	2025		05	06	2026

Section A Statement of receipts and payments

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total funds current period to nearest £	Total funds last period to nearest £
A1 Receipts						
Donations	1,690				1,690	1,200
Legacies					-	
Grants		13,053			13,053	4,553
Receipts from fundraising activities					-	
Gross trading receipts					-	
Income from investments other than land and buildings					-	
Rents from land & buildings					-	
Gross receipts from other charitable activities	841				841	650
A1 Sub total	2,531	13,053	-	-	15,584	6,403
A2 Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
A2 Sub total	-	-	-	-	-	-
Total receipts	2,531	13,053	-	-	15,584	6,403
A3 Payments						
Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities	2,089	7,207			9,296	6,661
Grants and donations					-	
Governance costs:					-	
Audit / independent examination	91				91	90
Preparation of annual accounts					-	
Legal costs					-	
Other					-	
A3 Sub total	2,180	7,207	-	-	9,387	6,751
A4 Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
A4 Sub total	-	-	-	-	-	-
Total payments	2,180	7,207	-	-	9,387	6,751
Net receipts / (payments)	351	5,846	-	-	6,197	(348)
A5 Transfers to / (from) funds					-	
Surplus / (deficit) for year	351	5,846	-	-	6,197	(348)

Section B Statement of balances

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
B1 Cash funds	Cash and bank balances at start of year	7,435	520			7,955	8,303
	Surplus / (deficit) shown on receipts and payments account	351	5,846			6,197	(348)
	adjustment due to entry being omitted from previous accounts	455				455	
						-	
	Cash and bank balances at end of year	8,241	6,366	-	-	14,607	7,955
	(Agree balances with receipts and payments account(s))						

Details	Fund to which asset belongs	Market valuation to nearest £	Last year to nearest £
B2 Investments			
	Total	-	-

Details	Fund to which asset belongs	Cost (if available) to nearest £	Current value (if available) to nearest £	Last year to nearest £
B3 Other assets			-	-
	Total	-	-	-

Details	Fund to which liability relates	Amount due to nearest £	Last year to nearest £
B4 Liabilities			
	Total	-	-

Details	Fund to which liability relates	Amount due (estimate) to nearest £	Last year to nearest £
B5 Contingent liabilities			
	Total	-	-

Signed by one or two trustees
on behalf of all the trustees

Signature

Print Name

Date of
approval

Section C Notes to the Accounts

C1 Nature and purpose of funds (may be stated on analysis of funds worksheets)

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C2 Grants

Type of activity or project supported	Individual / institution	Number of grants made	£
Total			-

C3a Trustee remuneration

If no remuneration was paid during the period to any charity trustee or person connected to a trustee cross this box (otherwise complete section 3b)	X
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C3b Trustee remuneration - details

Authority under which paid	£

C4a Trustee expenses

If no expenses were paid to any charity trustee during the period then cross this box (otherwise complete section 4b)	X
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C4b Trustee expenses - details

	Number of trustees	£

C5 Transactions with trustees and connected persons

Nature of relationship	Nature of transaction	Transaction amount (£)	Balance outstanding at period end (£)

C6 Other information

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Office of the Scottish Charity Regulator

Trustees' Annual Report for the period							
Period start date				Period end date			
From	Day	Month	Year	To	Day	Month	Year
	06	06	2025		05	06	2026

Reference and administration details

Charity name	Beith Old People's Welfare
Other names charity is known by	
Registered charity number	SC004391
Charity's principal address	7 Haupland Road
	Ardrossan
	Postcode KA22 7PN

Names of the charity trustees on date of approval of Trustees' Annual Report

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Anna Gibson	Chair		
2	Shona Pennie	Vice Chair	31.07.25	
3	Glenda McCarter	Secretary	25.03.26	
4	Nina Dick	Treasurer		
5	Elizabeth Adam	Committee		
6	Frances Trushell	Committee	25.03.26	
7	Margaret McTear	Committee		
8	Fiona Boyce	Committee		
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				

APPENDIX 1

Reference and administration details

Names of all other charity trustees during the period, if any, (for example, those who resigned part way through the financial period)

Name	Dates acted if not for whole year

Structure, governance and management

Type of governing document	Constitution
Trustee recruitment and appointment	The general committee shall consist of: 1) Members not exceeding 16 from the membership of the annual general meeting 2) All office bearers The general committee can co-opt members onto the general committee at any time if there is a shortfall All members of the general committee shall retire annually at the AGM but shall be eligible for re-election

Objectives and activities

Charitable purposes	To promote for the benefit of the retired inhabitants of the neighbourhood without distinction of sex or politics, religious or other opinions by associating with the Local Authority, voluntary organisations and inhabitants in common effort to enhance their welfare and to provide facilities in the interest of social welfare for recreation and leisure time occupation, so the conditions of life of the aforementioned inhabitant may improve.
Summary of the main activities in relation to these objects	July 2025 – bus trip to . Pay £5 per ticket and receive envelope with £10. Free raffle on buses – plus due to donation of chocolates and crisps additional raffles. December 2025 – Christmas lunch at local hotel with 3 course meal, tea/coffee/mints, entertainment, gift bag, transport

Achievements and performance

Summary of the main achievements of the charity during the financial period

Beith Old People's Welfare Committee
Trustees Report as at 5th June 2026

We continue to support Beith residents 60 years and over with two events during the year and we are supported in this by means of a grant from North Ayrshire Council. The first event is normally the first Thursday in July and it is a bus trip. The destination is decided from suggestions received from residents at the previous Christmas event – July 2025 was Stirling. The numbers are stabilizing again and we have quite a few new faces looking to attend this year. Unfortunately the downside is that a good few of the older ladies feel it is now too long a day for them.

The second event is normally the first Sunday in December where we provide a 3 course meal with entertainment, raffle, gift bags and transport included – we try to stay local to promote local businesses. Christmas 2025 Roebank House Hotel hosted and we opted for a Christmas Lunch rather than the evening and entertainment was provided by a Ukulele Group. The change of time was well received and everyone present had a great afternoon.

This year (2026) we are going to Barrfields Pavilion, Largs, to see production of Rapunzel. This will be followed by a High Tea at The Willowbank Hotel, Largs.

We are able to achieve this after our successful funding application to The National Lottery Community Fund.

Again, due to the successful funding application we added a third event : Afternoon Tea Boxes.

These were delivered on Sunday 5th April to residents who are unable to attend either the summer or Christmas events and also to those who are housebound. We delivered 80 boxes and this was a great success – well received and thoroughly enjoyed by everyone.

We are also looking at a fourth event. Beith Drama Group always have an annual production in November and we are looking into purchasing 100 tickets. These will be issued free of charge on a first come first served basis.

We know that we are not the only group in the local area struggling to further increase numbers however as the older generation start to feel they can no longer attend it is difficult encouraging residents of 60 plus to come along. As we know times have changed and when this started 40 plus years ago people were retired at 60 whereas now many of that age group are still working.

When advertising the events we have changed the title to Young at Heart 60's plus as we felt the name of the group was not helping attract new attendees. This seems to be working and we will press on this coming year promoting in this way. However having said that all official accounts etc will still be maintained in the original format.

We now have 8 on the committee which although really good we are still trying to attract new committee members.

The committee members work hard to ensure that the events go to plan and everyone is catered for and looked after which is appreciated as numbers show no sign of tailing away. We continue to meet at Bellsdale Park, the home of Beith Juniors FC, where the committee are very accommodating and continue to make us feel very welcome.

We all look forward to another successful year and hopefully for many years to come.

Anna Gibson
Chairperson

Financial review

Brief statement of the charity's policy on reserves

The group do not currently have a reserve policy.

Details of any deficit

N/A

Donated facilities and services (if any)

N/A

Other optional information

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s) Nina Dick

Full name(s) Nina Dick

Position (e.g. Chair) Treasurer

Date 14.06.26

Beith Old People's Welfare Committee

Income and Expenditure Statement

Year to 5th June 2026

Income

Non Restricted	2,531	
Restricted	<u>13,053</u>	15,584

Expenditure

Non Restricted

Bus Trip	900	
Christmas Dinner	924	
Hall Lets	200	
Independent Examiner	91	
Miscellaneous	<u>65</u>	2,180

Restricted

Bus Trip	1,180	
Christmas Dinner 2025	3,179	
Christmas Panto 2026	1,620	
Afternoon Tea Boxes	<u>1,228</u>	7,207

9,387

Surplus for year

6,197

Beith Old People's Welfare Committee

Balance Sheet

5th June 2026

Current Assets

Balance at bank	14,607
Total	<u>14,607</u>

Reserves

Balance brought forward	8,410
Surplus for year	6,197
Total	<u>14,607</u>

POST



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1 Causeyside Street
Paisley
PA11UW

Tel: 0800 3457365
[virginmoney.com](https://www.virginmoney.com)

MRS N DICK
7 Haupland Road
Androssan
KA22 7PN

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02 June 2026



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Your Club & Societies Current Account statement

Statement No: 477

Date	Description	Debits	Credits	Balance
01 May 2026	Previous statement			14631.67
14 May	000259		10.00	14641.67
27 May	000515	35.00		14606.67

Statement date

01 June 2026

Account name

BEITH OLD PEOPLE'S WELFARE
COMMITTEE

Sort Code

82-61-03

Account number

90014113

IBAN

GB92CLYD82610390014113

BIC

CLYDGB21103

Current balance

£14606.67 CR

DD = Direct Debit
SO = Standing Order
TB = Telephone Banking
MB = Mobile Banking
TL = Over the Counter Payment
EB = Electronic Banking
OD = Overdraft
CLS = Contactless Debit Card Transaction
WLT = Digital Wallet Payment
FGN = Foreign
CHQ = Cheque
LTE = Less than or equal to
MT = More than
PMT = Payment
ACC = Account
GBP = Pounds Sterling
REV = Reversal
Purch = Purchase
WDL = Withdrawal
CCY = Currency
Unarr = Unarranged

Continued overleaf...

Nationwide Building Society (trading as Virgin Money). Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 106078. Head Office: Nationwide House, Pipers Way, Swindon, Wiltshire, SN38 1NW. Credit facilities other than regulated mortgages and regulated credit agreements are not regulated by the Financial Conduct Authority.

VM46693 V1 03/04/2026

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900200393900010001

Transaction Details

Credit Card:

☐

Account Number:

*826103-

90014113

Account Name: BEITH OLD PEOPLE'S
WELFARE COMMITTEE

Account Status: ACTIVE

Product Name: 240 - CLUB
CHARITY RO ASSC**Matching Transactions**

Date	Transaction Type	Amount	Balance
06/03/2026	0000000506	-240.00	16688.66
11/03/2026	000256	331.00	17019.66
11/03/2026	000257	510.00	17529.66
26/03/2026	0000000507	-750.00	16779.66
26/03/2026	0000000508	-1620.00	15159.66
14/04/2026	0000000510	-200.00	14959.66
14/04/2026	0000000509	-450.00	14509.66
27/04/2026	000258	150.00	14659.66
30/04/2026	0000000511	-27.99	14631.67
14/05/2026	000259	10.00	14641.67
27/05/2026	0000000515	-35.00	14606.67