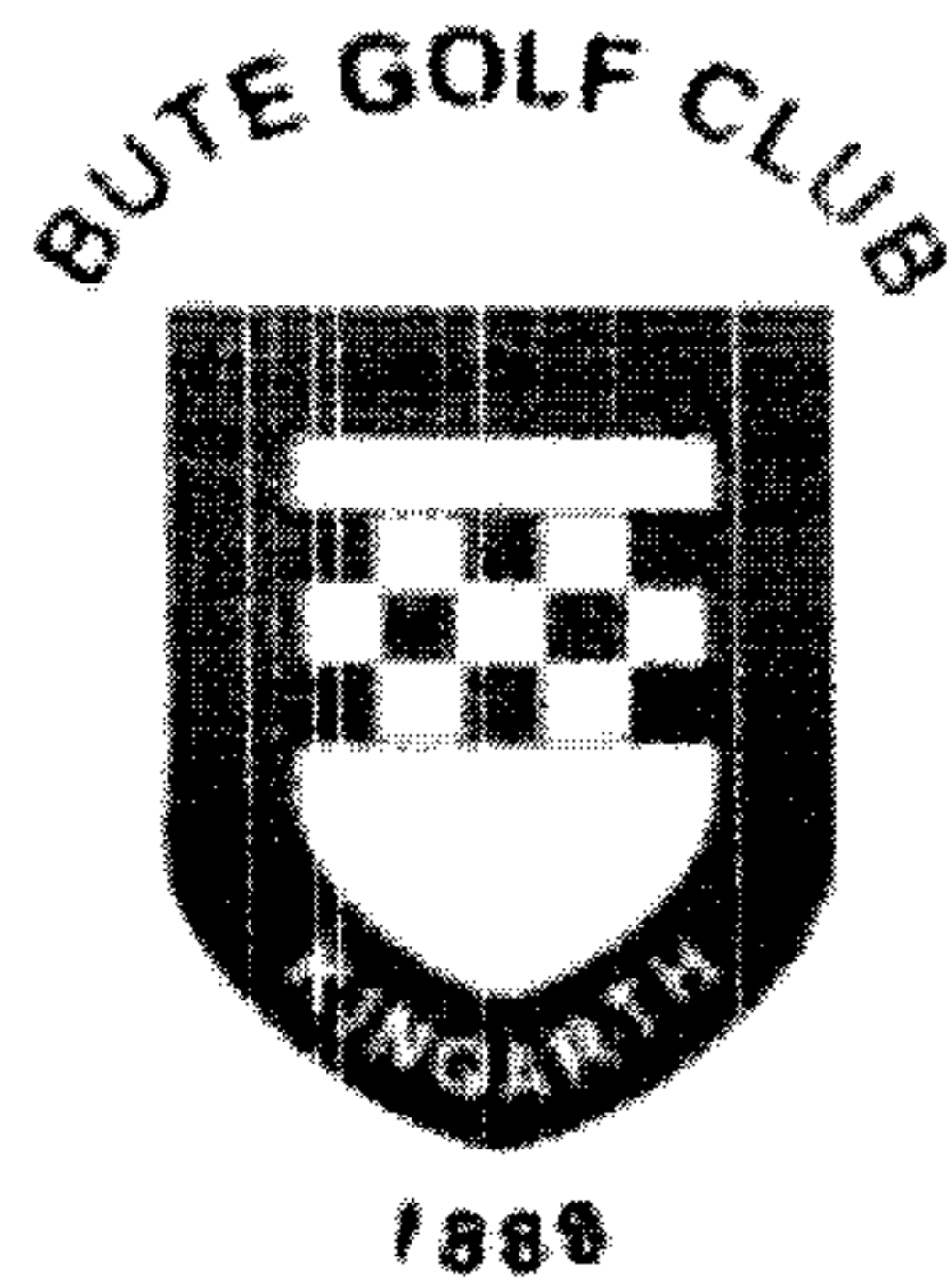


Bute Golf Club



Statement of Accounts At 31st December 2025

Bute Golf Club Trustees' Annual Report – Year ended 31 December 2025

Reference and Administrative Information

Charity Name: Bute Golf Club
 Charity Registration No: SCO 053361
 Contact Address: Cairncraig
 56 Crichton Road
 Rothesay
 Isle of Bute
 PA20 9JT

Principal Office Bearers:

Captain: Kevin Anderson
 Secretary: Nicola Speirs
 Treasurer: Karen Hardy

Independent Examiner: One 2 One Accountancy Services
 10 Gallowgate
 Rothesay
 Isle of Bute
 PA20 0HR

Bankers: The Co-operative Bank
 PO Box250
 Skelmersdale
 WN8 6WT

Management Committee

Trustee

Anderson, Kevin		Yes
Gillies, Jane		No
Hake, Stephen	Appointed 26 February 2025 Resigned 13 th July 2026	Yes
Hardy, Karen	Appointed 23 March 2026	Yes
Duncan Keith	Appointed 26 February 2025	Yes
Long, Malcolm	Honorary President	No
McLean, Stuart	Appointed 8th September 2025 Resigned 18 May 2026	No Yes
McDonald, Edward		Yes until resignation
McKirdy, Robert	Resigned 23 March 2026	No
Neilson, Steven	Resigned 26 February 2025	No
Ratcliffe, Philip	Appointed 26 February 2025	Yes until resignation
Shepherd, Paul	Resigned 23 March 2026	Yes
Smith, Alison		Yes
Speirs, Elizabeth		Yes
Speirs, Nicola		Yes
Swan, Susan	Resigned 7 April 2025	Yes until resignation
Webster, Alexander	Resigned 6 March 2025 Reappointed 23 March 2026	Yes until resignation No
Wilson, Stuart	Resigned 26 February 2025	Yes until resignation

Structure, Governance and Management

Governing Document

The Club is governed by its Constitution, (based on the SCVO Model SCIO Constitution).

Recruitment and Appointment of Management Committee

Office Bearers are appointed by the membership in line with the Constitution at the Annual General Meeting held each February. With the exception of the Captain and Vice-Captain, who have the option of serving for 2 years, appointments are for 1 year, running from each AGM to the next. All Members of the Management Committee are eligible for re-election.

Organisational Structure

The Club is run by the Management Committee. It consists of the Principal Office Bearers and Convenors of several small Sub-Committees which are responsible for various aspects of the Club. The Captain Chairs the monthly meetings

Trustee Induction and Training

The appointment of a new Trustee is made after Board discussion regarding the skills, abilities and experiences that they can bring to Bute Golf Club. On the recruitment of new Trustees, they are given documentation on their responsibilities. There are also an explanation and discussion of roles and responsibilities during the first Committee meeting that new Trustees attend. Wherever possible there is a period of handover for the new trustees with their predecessors.

1. Objectives and Activities

The purpose of the Club is the advancement of public participation in the sport of golf. Annual Membership is open to all over the age of 6 who are interested in the game and supportive of the Club. Social and competitive golf are well supported. The course is also used by casual golfers and visitors to our Island from other parts of the UK and abroad.

To attract new Lady Members, we held a successful 'Get into Golf' event again during the year, resulting in some new members for the club

Summer Sessions were held for school-age children during the summer holidays and were taken up by some children who already played the game, but most were complete beginners. We are fortunate that our Junior Convenor is an Active Schools Coordinator which enhances our visibility in our local schools.

We have seen the course used over the winter by Members, and with additional winter memberships, which run from 1st October to 31st March, that have been popular.

A Seniors' Open and the Kingarth Open competitions run annually with a good turnout at each.

Mixed fun days and social events with other golf clubs, as well as non-golfing events were enjoyed throughout the year by our members.

Much work has been done on the Course by our part-time Greens staff this year to make it more attractive to Members and visitors. The success was measured by the many compliments received throughout the season. Skills levels and enjoyment of the course and game have improved and health and wellbeing have been promoted.

2. Achievements

Membership numbers have remained steady for the ladies and gents sections. We hosted members of staff from the Community Mental Health Team who wished to hold a relaxing and bonding golf experience. This proved a thoroughly enjoyable day out for these essential workers.

We now have golf clubs and trollies available for loan to visitors. We ask that a donation be made to the Club for this hire.

Skills levels and enjoyment of the course and game have improved, and health and wellbeing have been promoted. Members enjoyed success at Club, Area and National level during the season.

We have an active presence on Facebook and Instagram which further enhances our visibility to new members and visitors alike. Some very positive reviews have been received.

3. Financial Review

Principle Funding Sources

Our income comes from Annual Membership subscriptions, Visiting Golfers Green Fees and sponsorship. We hope to be successful in the future with a grant application to improve course and practice area equipment.

Like many golf clubs who do not have a starter in their clubhouse, we suffer lost revenue from non-payers, and we continue to mitigate against this as best we can. The club makes use of an online booking system and has QR codes displayed to help encourage all users of the course to pay for their round.

Affordable Golf has introduced a 3% revenue return for participating golf clubs. We will insert a link to this scheme on our website in early 2026.

Overall, the Club had a small cash loss in the year, after purchasing capital equipment.

Capital Equipment

During the year capital equipment purchased included £8,000 on a John Deere tractor. A Pedestrian Greens mower was kindly donated by our greenkeeper Mr E Sheehan with a value of £3,000.

Banking

A new current account was opened with The Co-operative Bank during the year. New accounts for deposits holdings were investigated during the 2025 year and opened in 2026 with Hampshire Trust Bank and the Income Bond with NS&I was closed.

Restricted Funds

The Club has restricted funds that have arisen from the Cuthbertson family's bequest for a ladies competition. This £500 a year donation started in 2017 with £300 being used in prize money and £200 being kept back to continue the legacy should the family wish to discontinue their kind annual donations. During this year, Mr Cuthbertson increased his donation to £600. The competition created for this is a 3 round, 9 hole Stableford format allowing for as many of our Lady Members to play as possible.

Reserves Policy

We will ensure that there are sufficient reserves to support the Club. Our policy is to keep six months of annual expenditure, based on our reserves of unrestricted funds this would be possible. This would enable us to wind down the running of the Club in an orderly manner and honour any commitments we may have if the Club was to cease.

4. Future Plans

There are plans to increase the fund-raising activities of the Club, and a Race night was run in the Spring of 2026. Further fund-raising activities are being considered, including applying to the CO OP Community Fund to enable us to upgrade our Greens Keeping machinery.

Our growing Junior section will hopefully be boosted further in 2026 as we are participating with the Junior Roving Pro Programme via Scottish Golf. This is proving highly successful as many younger people are enjoying learning golf in 2026 through this programme. It is also hoped that the Pro will also be available to provide some adult member coaching.

5. Statement of Trustees' Responsibilities

The Management Committee / Trustees must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the Club during the year. The Management Committee / Trustees are responsible for keeping proper accounting records which, on request, must reflect the financial position of the Club at that time. This must be done to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, and the Charities Accounts (Scotland) Regulations 2006. They are also responsible for safeguarding the assets of the Club and must take reasonable steps for the prevention and / or detection of fraud and other irregularities.

6. Related Parties

The Trustees committee includes two family members, Elizabeth and Nicola Speirs are mother and daughter. The part-time employee of the club is connected to Nicola Speirs. Elizabeth and Nicola Speirs do not partake in any committee decisions relating to the employment of our employee.

Approved by the Trustees and signed on their behalf,

Captain 

Date: 7/9/26

Independent Examiner's Report to the Trustees of Bute Golf Club SCIO.

I Report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 1 to 10.

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.

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 as required under Section 44(1)(c) of the Act and to state whether matters have come to my attention.

Basis of independent examiner's statement

My examination is carried out in accordance 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 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

During 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, or
2. to which, in my opinion, attention should be drawn to enable a proper understanding of the accounts to be reached.



Mrs L A Paul – AIAAP, MIAB One 2 One Accountancy Services, 10 Gallowgate Rothesay
Isle of Bute, PA20 0HR

Date:

Bute Golf Club

Receipts and Payments Account - Year ended 31 December 2025

		Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Receipts	Note				
Donations	3	391	600	991	1,065
Activities for generating Funds		20,538		20,538	17,686
Subscriptions		28,030		28,030	27,980
Entry Fees		<u>2,427</u>	<u> </u>	<u>2,427</u>	<u>2,247</u>
		51,386	600	51,986	48,978
Investment Interest		2,011		2,011	2,450
Grants					
Sponsorship		700		700	1,100
Miscellaneous		2,827		2,827	157
					62
		<u>5,538</u>	<u> </u>	<u>5,538</u>	<u>3,707</u>
Total Receipts		<u>56,924</u>	<u>600</u>	<u>57,524</u>	<u>52,685</u>
Payments					
Cost of Generating Funds	4	2,231	275	2,506	2,667
Charitable Activities		44,965		44,965	49,569
Other – Assets		8,000		8,000	2,425
Governance Costs	5	276		276	
Total Payments		<u>55,472</u>	<u>275</u>	<u>55,747</u>	<u>54,661</u>
Excess of Receipts over Payments (Payments over Receipt) for the year		<u>1,452</u>	<u>325</u>	<u>1,777</u>	<u>(1,976)</u>

Bute Golf Club

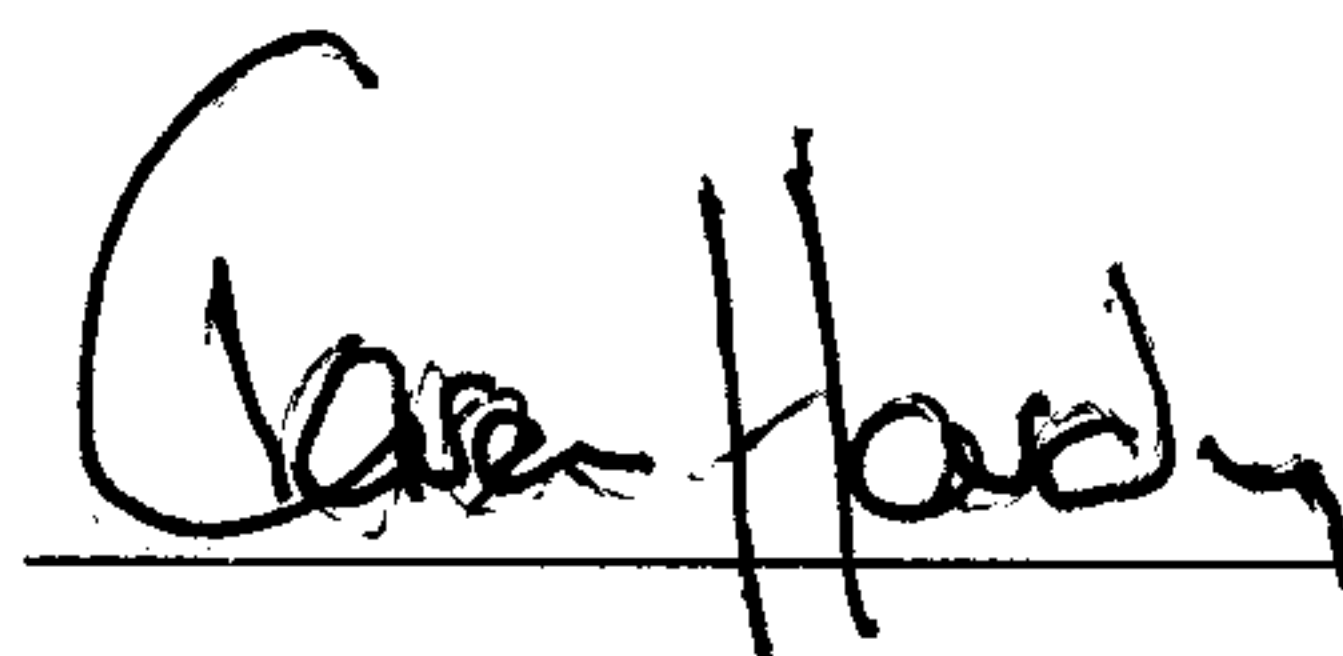
Statement of Balances on 31 December 2025

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Bank and Deposit Balances				
Balances brought forward	60,231	1,700	61,931	63,907
Movement in year				
Excess of Receipts over Payments	1,452	325	1,777	(1,976)
Bank and Deposit Balances				
Balances carried forward	<u>61,683</u>	<u>2,025</u>	<u>63,708</u>	<u>61,931</u>
<u>ASSETS</u>		<u>Added</u>		
B/Fwd.				
Clubhouse	6,000		6,000	6,000
Fixtures & Fittings	3,378		3,378	3,378
Greens Equipment	28,032	11,000	39,032	28,032
Water Irrigation	7,110		7,110	7,110
Equipment	12,250		12,250	12,250
Computer Equipment				
Total	<u>56,770</u>	<u>11,000</u>	<u>67,770</u>	<u>56,770</u>
<u>LIABILITIES</u>				
Trustee Unsecured Loan		2,000	2,000	

The Accounts were approved by the Board of Bute Golf Club on 7 SEPTEMBER 2026



Captain



Treasurer

Bute Golf Club
Notes to the Accounts

1. Movements in Funds

	At 01.01.25	Receipts	Payments	Transfers	At 31.12.25
Unrestricted Funds	£	£	£	£	£
General Fund	60,231	54,924	55,472		59,683
Loan - Trustee		2,000			2,000
Restricted Funds	<u>60,231</u>	<u>56,924</u>	<u>55,472</u>	<u>—</u>	<u>61,683</u>
Cuthbertson	1,700	600	275		2,025
	<u>1,700</u>	<u>600</u>	<u>275</u>	<u>—</u>	<u>2,025</u>
Total Funds	<u>61,931</u>	<u>57,524</u>	<u>55,747</u>		<u>63,708</u>

	Unrestricted Funds	Restricted Funds	2025	2024
	£	£	£	£
2. Analysis of Donations				
Cuthbertson Donation		600	600	500
Miscellaneous	391		3,391	565
	<u>391</u>	<u>600</u>	<u>3,991</u>	<u>1,065</u>
3. Analysis of Payments				
Cost of Fundraising Events				
Fundraising Expenses	2,231	275	2,506	2,667
Charitable Activities				
Golf Club Wages	15,304		15,304	14,586
Course Rent	2,782		2,782	2,318
Building Repairs				4,867
Insurance	2,404		2,404	2,378
Subscriptions	2,736		2,736	3,065
Course Maintenance	9,475		9,475	13,808
Equipment Repairs	2,258		2,258	2,965
Entertainment	779		779	410
Fuel Costs	1,532		1,532	1,834
Postage & Stationery	84		84	1,836
Advertising				
Other Costs	1,633		1,633	783
Electricity	592		592	357
Water Rates	340		340	362
Donations	375		375	
Travel Costs	2,250		2,250	
IT costs	440		440	
Legal Fees	1,112		1,112	
Card Fees	869		869	
5. Governance Costs				
Accountancy Fees	<u>276</u>	<u>—</u>	<u>276</u>	<u>—</u>
	<u>47,472</u>	<u>275</u>	<u>47,747</u>	<u>52,236</u>