

CALDERGLEN COMMUNITY SCIO

SCOTTISH CHARITY NUMBER SC052056

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR TO 31 OCTOBER 2025

**JOHN M TAYLOR & CO
CHARTERED ACCOUNTANTS
9 GLASGOW ROAD
PAISLEY
RENFREWSHIRE
PA1 3QS**

CALDERGLEN COMMUNITY SCIO

Scottish Charity Number SC052056

Annual Report and Financial Statements

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CALDERGLEN COMMUNITY SCIO

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Trustees' Annual Report

The Trustees present their annual trustees' report together with the financial statements of the charity and for the year to 31st October 2025.

1.0 Objectives and activities

1.1 Introduction

The Calderglen Community SCIO (Scottish Charitable Incorporated Organisation) was established with a mission to enhance sports and recreation facilities in the village of Lochwinnoch. Our goal is to improve the well-being of community members by revitalising the public park and promoting health and wellbeing through physical activity.

1.2 A review of 2025

There is little doubt that 2025 was a year to remember at Calderglen. October saw us celebrate our 75th anniversary with more than one hundred friends, ex-players and family members joining us in the Mackillop Institute. Ex-players Lawrence Wylie and John Dolan were our guests of honour as we celebrated the landmark with interviews with ex-players, live music, and a disco.

We were also delighted to introduce a new player of the year trophy as we renamed our Players Player award in name of Glen legend Gordon Sinclair who sadly passed in 2019. This trophy will sit proudly alongside our Committee Player of the Year trophy that carries the name of another ex-player – Marc McCay.

Earlier in the year, the hot topic of discussion was our Community Asset Transfer (CAT) application. It was not a surprise to see that the application created differences of opinion – not unusual in a village/community like Lochwinnoch.

None of us at Calderglen had ever been involved in an asset transfer previously. It is fair to say that it was very much a learning experience. When we reflected on the feedback generated by the Renfrewshire Council process, we took the decision to withdraw our application. We remain committed to the idea that there are many benefits to the charity having responsibility for some of the sport and recreation facilities in the village but accept that we could have been much better at communicating our plans.

Learning from that experience, we are preparing another asset transfer application that will be submitted in the 25/26 financial year, but we will take a quite different approach to the scope of it and how we communicate our plans. Common themes identified from the previous consultation responses were concerns about use of the middle area of the public park, restrictions to access, the need for a new all-weather pitch and as referenced above communication. Reflecting on this the focus of the new application will be:

- A restriction in the scope of the land involved to only cover our existing pitch area and the ground that our new changing facility sits on
- A move away from our aspiration to build all-weather facilities. The cost of this would have been more than £1 million pounds which would have been a huge challenge
- Investment in improvements of the current grass pitch
- Greater investment in new fitness-based activities across the village

The park has been home to Calderglen for 75 years, something of which we are incredibly proud. The current group of volunteers running Calderglen have clocked up well over one hundred years of volunteer work

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supporting football and sport in the village.

The charity operates on a not-for-profit basis. This is a crucial point to understand, all day-to-day operations are on a voluntary basis. It means that we will always be able to invest all money raised, in excess of costs, back into activities that are aligned to our objectives.

Looking to the future

The removal of the all-weather pitch from our plans limits our ability to extend the range of activities that can be promoted in the public park. However, we will continue to explore ways of driving greater adoption of sport and recreation activities through investment in improving the existing grass surface and changing facility. Football will remain the core activity run from the area with the plan that we introduce additional teams and ad hoc mixed age group training sessions. Training sessions will, as always, be provided for free. We will also look to make the changing rooms and pitch area available to other community groups such as schools, Gala Day, young farmers, boys/girls brigade etc.

As part of the most recent CAT consultation, we have made it clear that we are open to ideas of working with other community groups to encourage activities beyond football. Initial conversations have been held with the likes of the Boys Brigade. We will continue to encourage such groups to consider Calderglen Community SCIO when support or funding is needed to drive adoption of new activities.

1.3 Community engagement

- Many of our trustees have deep roots in Lochwinnoch and the surrounding areas.
- Our plan aims to encourage community members to focus on well-being and active lifestyles.
- Once the facilities are of the required standard, we will look to build out community activities and make them available to the many community groups in the village who may benefit from improvements in physical health and well-being.

Our approach to inclusivity

- Our football club, founded in 1950, welcomes players of all ages and skill levels.
- No gender or age barriers; anyone can train for physical fitness and mental health benefits.
- Regular matches draw community members together, fostering pride and local spirit.

Overall Impact and Future Plans

- We prioritise health, well-being, social togetherness, and diversity.
- Long-term vision: Facilities accessible to all community groups, reducing social exclusion and promoting improvements in health and well-being.

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The trustees of the Calderglen Community SCIO

Structure, governance and management

The Calderglen Community SCIO was granted status as a Scottish Charitable Incorporated Organisation (SCIO) by the Scottish Charity Regulator (OSCR) on 10 October 2023.

- 1 The structure of the organisation consists of: -
 - (a) the MEMBERS - who have the right to attend members' meetings (including any annual members' meeting) and have important powers under the constitution; in particular, the members appoint people to serve on the board and take decisions on changes to the constitution itself.
 - (b) the BOARD - who hold regular meetings, and generally control the activities of the organisation; for example, the board is responsible for monitoring and controlling the financial position of the organisation.
- 2 The people serving on the Board are referred to in our constitution as the charity trustees.

Charity Trustees

The following people acted as trustees of the charity during the 2024-25 financial year.

- | | |
|---------------------|----------------------|
| 1. Billy Mackay | Chair |
| 2. Alan Davis | |
| 3. Stephen Russell | |
| 4. Jim Jamieson | |
| 5. Derrick Hodgson | |
| 6. Alan Kearney | |
| 7. Graham Donaldson | |
| 8. Susan Busby | Appointed 08/03/2025 |

Trustee bios

Billy Mackay

Billy is Managing Director of FTSE 250 firm AJ Bell plc. In a financial services career spanning 39 years, he has built experience across a wide range of business strategy, sales, distribution & marketing roles.

From a sport perspective, Billy has experience working in brand & sponsorship of large sporting events such as the World Squash Championships, London Triathlon, Leeds Triathlon & the Great Run Series.

He has been involved as a player, manager and committee member at Calderglen since 1985.

Alan Davis

Alan is a time served Cooper who learned his trade in the original Lochwinnoch cooperage, he has worked in the whisky industry for more than 30 years.

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Alan has been a Calderglen stalwart for more than 30 years carrying out various roles from player, coach, treasurer to pitch and facilities maintenance.

He also has experience coaching youth football having managed teams at various age groups.

Stephen Russell

Stephen is an Addiction Worker in North Ayrshire Council and in the Health and Social Care Partnership (HSCP). He has more than 25 years of experience working in Rehabilitation, Occupational Therapy and Addiction Services specialising in rehabilitation of people with physical and Mental health difficulties.

Stephen has been involved in coaching within youth football in which he was part of a team and committee member that was recognised as a legacy approved club by the SYFA. He was responsible for setting up a disability football team through his role in rehabilitation with the team playing throughout Scotland in many tournaments.

He has been at Calderglen for more than 15 years as a player, coach, Team Manager and committee member.

Jim Jamieson

Jim has worked in the IT, Banking and oil sectors for 30 years in a variety of network and project management roles. For the past decade he has worked as a project/program manager in the Finance and Oil/Gas industries.

He has been actively involved in a number of sports both playing and coaching for many years. He has coaching experience in both football and boxing for both adults and kids where he held Disclosure Scotland certification for many years.

Derrick Hodgson

Derrick has worked for British Airways since 1990 holding a variety of positions within the group. He is currently Safety, Risk & Compliance Executive for BA with responsibility for their US and Canadian airports.

Derrick has been involved in a variety of committee roles with Calderglen since 1991.

Alan Kearney

Alan is a time served car mechanic who has worked in the rail maintenance sector for the last 19 years.

Alan has played, coached and managed at amateur football level for more than 25 years. He also has experience coaching youth football having managed teams at various age groups across three different youth teams for more than 10 years.

Graham Donaldson

Graham is a Project Director leading international engineering and construction projects in the nuclear, oil and gas, pharmaceutical and chemical sectors with capital investment values in excess of £1 billion.

He has significant experience in dealing with complex stakeholder and regulatory environments, whilst

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delivering positive business outcomes and returns for these significant capital investments.

He has previous experience in coaching youth football at Gleniffer Thistle prior to his son moving onto the pro youth development environment.

Susan Busby

Susan is license holder of the Three Churches, a longstanding supporter of Calderglen and one of the most popular public houses in the village.

A member of the Gala Day committee, she is heavily involved in the varied work carried out by the committee for the benefit of the community.

Susan has extensive experience in negotiation, sales, and event management – skills that have been developed over many years working in both the hospitality and cosmetics industries.

Financial review

The attached set of accounts prepared by John M Taylor and Co outline the current financial position within the charity.

Statement of the charity's policy on reserves

The football side of the charity is very light on cost. The month-to-month donations from players and officials comfortably cover the running costs involved.

This means that the bulk of our fund-raising activities will remain focused on raising the cash needed to improve the sporting facilities in the village. The general principle of the charity will be to carefully manage any cash reserves so that most of the money raised is being re-invested to improve the facilities made available to help us deliver against the objectives outlined earlier in this report.

Details of any deficit

N/A, the charity remains in a cash positive state and will continue to focus on raising the funds needed to complete the four phases of our plan

Related parties

There were no transactions with any related parties.

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Registered Charity number

SC052056

Registered office

Auchinsale
Well Road
Kilbarchan
PA10 2LZ

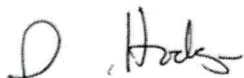
Independent Examiner

Ian Barr CA
John M Taylor & Co
9 Glasgow Road
Paisley Renfrewshire PA1 3QS

Approved by order of the board of trustees on 28/7/26, and signed on its behalf by:



B Mackay Trustee



D Hodgson Trustee

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Independent Examiner's Report to the Trustees of Calderglen Community SCIO

I report on the accounts for the period ended 31 October 2025 set out on pages 8 to 11.

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's 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 particular matters have come to my attention.

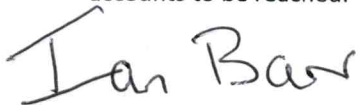
Basis of the independent examiner's report

My examination was 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 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 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 Accounts Regulations; and to prepare accounts which accord with the accounting records and to comply with Regulation 9 of the 2006 Accounts 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.



Ian Barr CA
John M Taylor & Co
9 Glasgow Road
Paisley
Renfrewshire
PA1 3QS

Dated : 28/07/2026

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Statement of Receipts and Payments for the period to 31 October 2025

	Notes	Unrestricted Funds £	Total Funds 2025 £	Total Funds 2024 £
Receipts				
Donations, gifts and legacies	4	16,340	16,340	4,475
Fundraising	5	<u>2,537</u>	<u>2,537</u>	<u>2,537</u>
Total Receipts		<u>18,877</u>	<u>18,877</u>	<u>5,625</u>
Payments				
Raising Funds	6	838	838	400
Cost of charitable activities	7	<u>10,584</u>	<u>10,584</u>	<u>10,511</u>
Total Payments		<u>11,422</u>	<u>11,422</u>	<u>10,911</u>
Net (expenditure)/income		7,455	7,455	(5,286)
Total funds brought forward		<u>11,527</u>	<u>11,527</u>	16,813
Total funds carried forward		<u>18,982</u>	<u>18,982</u>	<u>11,527</u>

The notes on pages 10 to 11 form part of these financial statements.

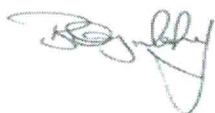
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Statement of Balances as at to 31 October 2025

	Unrestricted Funds	Total Funds 2025	Total Funds 2024
	£	£	£
Opening Balance	11,527	11,527	16,813
(Deficit)/surplus for year	<u>7,455</u>	<u>7,455</u>	<u>(5,286)</u>
	<u>18,982</u>	<u>18,982</u>	<u>11,527</u>
Bank and Cash balances			
Bank current account	<u>18,982</u>	<u>18,982</u>	<u>11,527</u>
Fixed Assets held by charity			
Equipment - cost	<u>6,740</u>	<u>6,740</u>	<u>6,740</u>

Approved by the trustees on 28/7/26 and signed on their behalf by



..... Trustee
B Mackay



..... Trustee
D Hodgson

The notes on pages 10 to 11 form part of these financial statements.

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Statement of Balances as at to 31 October 2025**1. Basis of accounting**

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

2. Funds structure

Unrestricted income funds comprise those funds which the directors are free to use for any purpose in furtherance of the charitable objects.

Trustees maintain a single unrestricted fund for the day to day running of the charity.

3. Trustees remuneration

No other remuneration was paid to the trustees or any connected persons during the period.

4. Donations, gifts and legacies

	Unrestricted Fund	Total Fund 2025	Total Fund 2024
	£	£	£
Sundry donations	9,760	9,760	4,475
Tax Recovered – Gift Aid	<u>6,580</u>	<u>6,580</u>	-
	<u>16,340</u>	<u>16,340</u>	-

5. Other trading activities

	Unrestricted Fund	Total Fund 2025	Total Fund 2024
	£	£	£
Fundraising	2,537	2,537	1,150

6. Cost of raising funds

	Unrestricted Fund	Total Fund 2025	Total Fund 2024
	£	£	£
Raising funds	839	839	400

7. Cost of charitable activities

	Unrestricted Fund	Total Fund 2025	Total Fund 2024
		£	£
Groundworks, Referees & Trophies	2,696	2,696	796
Match costs	2,519	2,519	1,895
Equipment and kit	-	-	5,820
Professional fees	960	960	975
Insurance	1,251	1,251	-
Travel	-	-	950
Other	620	620	75
75 th Anniversary costs	<u>2,537</u>	<u>2,537</u>	-
	<u>10,583</u>	<u>10,583</u>	<u>10,511</u>

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Statement of Balances as at to 31 October 2025

8. Movement in Funds

	As at 01.11.24	Incoming Resources	Outgoing Resources	As at 31.10.25
	£	£	£	£
Unrestricted Funds				
General Fund	<u>11,527</u>	<u>18,877</u>	<u>(11,422)</u>	<u>18,982</u>
	As at 01.11.23	Incoming Resources	Outgoing Resources	As at 31.10.24
	£	£	£	£
Unrestricted Funds				
General Fund	<u>16,813</u>	<u>5,625</u>	<u>10,911</u>	<u>11,527</u>