

COWIE RURAL ACTION GROUP
Annual Report & Financial Statements
For the year ended
31st August 2025



Scottish Charity No SC045898

**TRUSTEES' ANNUAL REPORT
FOR THE YEAR ENDED 31ST AUGUST 2025**

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TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDED 31ST AUGUST 2025

The trustees are pleased to present their report and financial statements together with the independent examiner's report for the year ended 31st August 2025.

REFERENCE AND ADMINISTRATIVE DETAILS

Charity Name	Cowie Rural Action Group (CRAG)	
Charity Number	SC045898	
Principal Address	10 Roundhouse Cowie Stirling FK7 7AX	
Current Trustees	Graeme Slater	Chair
	Clare Stevenson	Treasurer
	Margaret Hughes	Vice Chair
	Jane Hamill	Secretary
	Maria Cooper	
Bankers	The Cooperative Bank PO Box 250 Skelmersdale WN8 6WT	
Independent Examiner	Lee Stevenson 22 Adam Grossert Court Tryst Road Stenhousemuir Falkirk FK5 4QT	

STRUCTURE GOVERNANCE AND MANAGEMENT

Governing Document

The Charity is Scottish Charitable Incorporated Organisation (SCIO). It is governed by its constitution which was registered with OSCR on the 13th August 2015.

Appointment of Trustees

Trustees are either elected by the membership at the AGM or can be co-opted at other times throughout the year. No employees of the charity will be eligible to be a trustee.

Organisational Structure

The structure of the organisation consists of:-

MEMBERS - who have the right to attend members' meetings (including any annual general 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;

BOARD - who hold regular meetings, and generally control the activities of the organisation; the board is responsible for monitoring and controlling the financial position of the organisation.

The people serving on the board are referred to as CHARITY TRUSTEES.

TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDED 31ST AUGUST 2025

Risk Assessment

The Trustees regularly review the risks to which the Group is exposed. They do not consider that there are any substantial risks beyond the liabilities disclosed in the financial statement. CRAG has no employees. It holds public liability insurance.

OBJECTS, ACTIVITIES & VISION

The objects of the charity are

- The advancement of citizenship and community development;
- The provision of recreational facilities and the organisation of recreational activities, with the object of improving the conditions of life for all the residents of Cowie and for members of the public at large.

CRAG's vision is for the Cowie community to have equal access to a wide range of services and community-based activities which will improve the lives of all Cowie residents.

CRAG activities are aligned to five key aims:

- Cowie Community Centre as part of the Main Street should become the attractive heart of the village, with places to meet and connect
- Cowie should be a safe and healthy place in which to live and bring up children, and anti-social behaviour, drug dealing, and vandalism should be tackled more collaboratively
- There should be more opportunities for the whole community, including raising aspirations of children/young people and families
- Improve communications and link up activities
- To be a positive impact on the community, supporting community members pro-actively to identify community needs and helping to bring activities and resources to the community.

CRAG has been instrumental in consulting with the community of Cowie about changes that could be implemented, at local level, to improve the quality of life and the physical activity of the community. In particular, they have encouraged local children and young people to be involved in raising issues and identifying solutions.

ACHIEVEMENTS & PERFORMANCE

CRAG has continued to deliver a full calendar of community events and activities from the community centre throughout the accounting year. The charity remains responsible for the management and day-to-day running of the centre and has introduced a range of improvements aimed at increasing usage and community benefit.

Several new initiatives were launched last year, and their success has ensured they are now established as permanent features. Each has received consistently positive feedback and strong participation from the community.

- Back on the Rack – The charity shop continues to be a major success, offering a wide range of clothing, toys, books, and household items to the community.
- Cosy Cup Café – A donation-based café providing a warm, welcoming space where people of all ages can come together for soup, conversation, and company.
- Community Gym – Bringing affordable fitness to the village through a pay-as-you-go model, helping residents save on travel costs while improving accessibility for all.
- Table Tennis Over 50s – Another well-received activity, offering a sociable morning session that encourages physical activity and connection.
- Munch Bunch Club – A popular toddler group where parents, grandparents, and carers can bring young children to play, with free snacks provided.

TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDED 31ST AUGUST 2025

Activities included:

- Over 50's Group: offering information sessions with partner organisations, keep-fit classes and arts and crafts activities; reducing social isolation, and providing a platform for consultation with older residents.
- Cowie Rural Activities Group: offering opportunities to participate in bowling, bingo, lunch meet ups and social events
- Summer Family Programme
- Arts and Crafts
- Rugby
- Football Sessions
- Summer Trips
- Cookery Classes
- Keep Fit
- Dance Camp
- Lego Days
- Social Events
- Fashion Shows
- Come Dine with Me experiences
- Tae Kwon Do for Kids
- Kids Fitness Boot Camps



Plus many more.....



Events delivered:

- Litter Pick
- Cowie 10K
- Summer Programme
- Family Fun Day
- Pumpkin Patch
- November Christmas Lights Switch-On
- Christmas Parties
- Santa's Grotto
- Pantomime

TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDED 31ST AUGUST 2025



Regular monthly Bingo sessions have continued to raise much needed funds to help cover the running costs of the CRAG Community Centre.

Soup 'n' Blether provides a free warm space and light lunch every Tuesday, and has been consistently well attended.

Eat 'n' Play offers after-school activities where children can come straight to the centre, enjoy dinner with other families, play, and burn off energy. These sessions remain extremely popular.

CRAG maintains strong engagement with the community through Facebook, a regular newsletter, presentations, and close links with local schools. The charity also organises community events, meetings, and consultation sessions.

In July, Maria Cooper (trustee) and William Stevenson were invited to attend the Royal Garden Party at the Palace of Holyrood in recognition of their voluntary work with CRAG, where they had the opportunity to meet the King and Queen.

CRAG extends its sincere thanks to all volunteers who have given their time and energy throughout the year.

FINANCIAL REVIEW

Overview

Our main source of funding this year has come from room rentals, funders, local businesses and donations. CRAG would like to thank everyone for their funding contributions which have enabled the charity to provide crucial services and activities that have made such a positive impact to the community of Cowie.

Thanks to the Stirling Council and National Lottery Awards for All, for awarding CRAG grants. Also, Westfraser, Lothian Broadband, Cowie Community Enterprise, British Gas, Bella's Takeaway, and the many individuals for their kind donations.

Fund Raising

Other funds raised through fundraising activities totalled £17,389. CRAG would like to thank all the volunteers who gave their time and support to running these events and raising these much needed funds through a variety of activities.

Total receipts for the year were £68,029 (2024: £45,444), total payments for the year were £52,393. (2024: £53,857). The charity had a surplus of £15,536 (2023: (£8,412)).

Reserves Policy

Trustees maintain that they £9,000 for normal day to day running of the charity for a three-month period. Overheads include utility costs, maintenance and admin costs. As of 1st September 2025, there was £14,310 (2024: £4,390) in reserves.

TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDED 31ST AUGUST 2025

FUTURE PLANS

CRAG has taken on a 25-year lease of the community centre and will review, in due course, whether to assume ownership through an Asset Transfer. Our future plans include making significant improvements to the centre to further the charity's purposes. These include refurbishing the hall, adding insulation to the walls and ceiling to improve heat efficiency, installing new lighting and decoration, and replacing all windows with double glazing.

We also plan to upgrade the rooms to maximise their use, with new furniture and décor for the Cosy Cup and the gym. New external signage will help the building stand out and become more visible to the wider community, along with a large outdoor noticeboard promoting our weekly activities.

Our aims are ambitious. We also intend to replace the kitchen, floor the loft, and upgrade the heating throughout the centre. A major project for the coming year will be exploring the installation of solar panels on the roof. These improvements will help attract new lets and create more opportunities for the village.

By holding the lease, CRAG aims to:

- maintain its key role within the community
- grow membership through active marketing and profile-raising, helping generate interest and new income streams
- improve communication and access to facilities for all age groups
- strengthen the community's voice
- expand and enhance the range of activities on offer
- encourage wider involvement and participation
- CRAG recognises that the Community Hub in Cowie, managed by Stirling Council, provides valuable support and services to the local community. The services CRAG intends to deliver through the community centre are designed to complement, enhance, and add to the existing Hub provision.



In addition, the Community Hub is not suitable for all CRAG activities, particularly those that require larger spaces for children and families, high-capacity community events, or access during evenings and weekends.

CRAG also intends to source funding to employ a Community Centre Manager next year.

This report was approved by the trustees on 16th February 2026 and signed on their behalf by:

Graeme Slater

Chair

INDEPENDENT EXAMINERS REPORT

AS AT 31ST AUGUST 2025

Independent Examiner's Report to the Trustees of Cowie Rural Action Group

I report on the accounts of the charity for the year ended 31st August 2025, which are set out on pages 9 to 14.

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 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 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 came 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 Regulationshave 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.



Date: 17th February 2026

Lee Stevenson
22 Adam Grossert Court
Tryst Road
Stenhousemuir
Falkirk
FK5 4QT

STATEMENT OF RECEIPTS & PAYMENTS

FOR YEAR ENDED 31ST AUGUST 2025

	Note	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
		£	£	£	£
Receipts					
Donations	5	7,295	5,600	12,895	2,766
Grants	6	772	30,000	30,772	21,440
Fund Raising	7	16,904	485	17,389	11,691
Trading Income - Rent		6,810	-	6,810	6,850
Bank Interest		163	-	163	151
		31,944	36,085	68,029	42,898
Payments					
Fund Raising Costs		1,157	-	1,157	169
Governance Costs		350	-	350	250
Cost of Trading	8	8,540	2,800	11,340	15,766
Adjustment		-	-	-	3
Charitable Activities	9	9,829	22,820	32,649	28,858
		19,876	25,620	45,496	45,046
Equipment	10	2,151	4,846	6,997	8,810
		22,027	30,466	52,493	53,856
Net movement in funds		9,917	5,619	15,536	(10,958)
Transfers between funds		4	(4)		
Surplus/(Deficit) for year		9,921	5,615	15,536	(10,958)

The Notes on pages 11 to 14 form an integral part of these accounts.

STATEMENT OF BALANCES

FOR YEAR ENDED 31ST AUGUST 2025

	Unrestricted	Restricted	Total	Total
Note	Funds	Funds	2025	2024
	£	£	£	£
Funds Reconciliation				
Balance as at 01 September 2024	4,389	(1,299)	3,090	11,502
Surplus/(Deficit) for year	9,921	5,615	15,536	(8,412)
Balance as at 31 August 2025	14,310	4,316	18,626	3,090

Bank & Cash Balances

Cash at Bank			18,626	3,090
			18,626	3,090

Other Assets

Skate Park (est)			230,000	231,946
Outside Gym (est)			13,000	14,400
Laptop			1,546	-
Washing Machines & Dryers			3,300	-
2 Defibrillators (est)			2,000	3,000
Xmas Lights (est)			5,000	6,522
4 Gazebos (est)			120	170
2 BBQs (est)			150	250
Dyson Floor Cleaner			953	-
Cooker and Fridge (est)			200	300
Storage Containers			1,032	-
Rowing Machine			84	-

Liabilities

IE Fee			350	350
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CRAG has no other material contingent liabilities

The Notes on pages 11 to 14 form an integral part of these accounts.

These accounts were approved by the trustees on 16th February 2026 and signed on their behalf by:



Graeme Slater
Chair



Clare Stevenson
Treasurer

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31ST AUGUST 2025

1. Basis of Preparation

These accounts have been prepared on the receipts & payments basis in accordance with:

- (a) The Charities and Trustee Investment (Scotland) Act 2005
- (b) The Charities Accounts (Scotland) Regulations 2006 (as amended)

2. Fund Accounting

- (a) Unrestricted funds are those that can be expended at the discretion of the trustees in the furtherance of the objects of the charity.
- (b) Designated funds are unrestricted funds that the trustees have set aside for particular purposes. The designation is administrative only and does not restrict the trustees' ability to apply the funds. There are no designated funds for the accounting period.
- (c) Restricted funds are those that may only be used for specific purposes. Restrictions arise when specified by the donor, or when funds are raised for specific purposes. CRAG operated seven restricted funds during the accounting period (see Note 11).
- (d) The purposes of the funds are shown in Note 12.

3. Taxation

- (a) The charity is not liable to corporation tax or capital gains tax on its charitable activities.
- (b) The charity is not registered for VAT, thus all costs are shown inclusive of VAT charged.

4. Transactions with trustees and related parties

- (a) No remuneration was paid to trustees during the accounting year. (2024: £nil)
- (b) No expenses were reimbursed during the accounting year. (2024: £nil)
- (c) Trustees do not have indemnity insurance.

5. Donations

	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
	£	£	£	£
Westfraser	3,000	-	3,000	250
Lothian Broadband	250	-	250	150
Fairdeal Autos	-	-	-	500
British Gas Donation	1,000	-	1,000	-
Bella's Takeaway	250	-	250	-
Cowie Community Enterprises	500	600	1,100	1,500
RBS Compensation	200	-	200	-
Xmas Buckets	-	-	-	366
Election Rent	820	-	820	-
Community Laundry	-	5,000	5,000	-
Nerf Arena Fun Day	50	-	50	-
Icecream Van Fun Day	75	-	75	-
Shannon's Sparkles	20	-	20	-
Charities Trust	500	-	500	-
Stirling Council	500	-	500	-
Funfair	130	-	130	-
	7,295	5,600	12,895	2,766

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31ST AUGUST 2025

6. Grants

	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
	£	£	£	£
Awards for All	-	-	-	20,000
UK Shared Prosperity Fund	-	20,000	20,000	-
SC Employability Fund	-	5,000	5,000	-
Summer Programme	272	5,000	5,272	-
Hall Revenue Grant	500	-	500	-
Stirling Council Community Grant	-	-	-	1,440
	772	30,000	30,772	21,440

7. Fundraising

	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
	£	£	£	£
Music Event	-	-	-	180
Bingo	2,152	-	2,152	7,185
Charity Shop	2,800	-	2,800	838
Stalls	170	-	170	80
Blackpool Trip	-	-	-	525
Fun Day	-	-	-	2,883
Over 50's	-	485	485	2,546
Stirling Lottery	1,486	-	1,486	-
Calendars	172	-	172	-
Raffles	180	-	180	-
Panto	1,030	-	1,030	-
Nathan's Waste	46	-	46	-
Santa's Breakfast	221	-	221	-
Xmas Event	2,902	-	2,902	-
Other Fundraising	5,745	-	5,745	-
	16,904	485	17,389	14,237

8. Cost of Trading

	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
	£	£	£	£
Utilities	6,263	-	6,263	3,038
Insurance	1,345	-	1,345	416
Maintenance	932	2,800	3,732	12,196
Refund	-	-	-	116
	8,540	2,800	11,340	15,766

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31ST AUGUST 2025

9. Cost of Charitable Activities

	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
	£	£	£	£
Rent	-	-	-	690
Summer Events	370	10,962	11,332	10,992
Winter Events	2,166	5,035	7,201	5,756
Other Events	1,465	3,412	4,877	659
Consumables	1,417	1,548	2,965	8,626
Marketing	2,297	315	2,612	1,244
Admin Costs	744	-	744	406
Training	613	1,543	2,156	401
Volunteer Expenses	257	5	262	-
Donation Cowie United	500	-	500	-
	9,829	22,820	32,649	28,774

10. Equipment

	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
	£	£	£	£
Air Fryer	-	-	-	246
Trolley	-	-	-	100
Kitchen Equipment	-	-	-	94
Chairs	-	-	-	1,134
Chair Trolley	-	-	-	102
Gym Equipment	-	-	-	2,000
Cross Trainer	-	-	-	150
Computer	-	-	-	634
Table Cloths	-	-	-	175
Tables & Table Trolley	-	-	-	2,817
Storage containers	1,032	-	1,032	34
Xmas Lights	-	-	-	235
Gazebos	-	-	-	792
BBQs	-	-	-	222
BBQ Padlocks	-	-	-	75
Dyson Floor Cleaner	953	-	953	-
Hoover Parts	82	-	82	-
Rowing Machine	84	-	84	-
Laptop	-	1,546	1,546	-
Washing Machines & Dryers	-	3,300	3,300	-
	2,151	4,846	6,997	8,810

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31ST AUGUST 2025

11. Movements in Funds

	As at				As at
	31/08/2024	Receipts	Payments	Transfers	31/08/2025
	£	£	£	£	£
<u>Unrestricted Funds</u>					
General Fund	4,389	31,944	(22,027)	4	14,310
<u>Restricted Funds</u>					
Over 50's Group	1,835	1,085	(1,239)	-	1,681
Awards For All	8,328	-	(8,134)	-	194
Summer Programme	-	5,000	(4,471)	-	529
Laundry Room	-	5,000	(5,000)	-	-
Employability Grant	-	5,000	(3,088)	-	1,912
UK Prosperity Fund	(11,462)	20,000	(8,534)	(4)	-
	(1,299)	36,085	(30,466)	(4)	4,316
Total Funds	3,090	68,029	(52,493)	-	18,626

12. Purpose of Funds

General Fund	An unrestricted fund that can be expended at the discretion of the trustees in furtherance of the objects of the charity.
Over 50's Group	Restricted funding raised through donations events and activities, to help sustain this group. This included a donation from Cowie Community Enterprise.
Employability Fund	Restricted funding to be used for training courses and laptops.
Awards for All	Restricted funding cover the cost of equipment, training, events, employability costs, etc.
UK Prosperity Fund	Restricted funding to cover the cost training, events, employability costs, etc.
Laundry Room Fund	Restricted grant to pay for washing machines, dryers and installation.
Summer Programme	Restricted funds to pay towards summer events.