

Scottish Charity No: SC029441

CRAIGARD CLUB

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR YEAR ENDED 31ST MARCH 2026

CRAIGARD CLUB

FOR YEAR ENDED 31ST MARCH 2026

CONTENTS

	Page
Trustees' Annual Report	3 & 4
Independent Examiner's Report	5
Statement of Receipts and Payments	6
Statement of Balances	7
Notes to the Financial Statements	8

CRAIGARD CLUB

TRUSTEES' ANNUAL REPORT

FOR YEAR ENDED 31ST MARCH 2026

Reference and Administrative Details

Charity Name	Craigard Club
Charity Number	SC029441
Principal Address	10b Leny Road Callander FK17 8BA
Current Trustees	Ann Edwards, Chair Jim Nixon Lorna Blair Moyra Pywell Raymond Conroy
Volunteer Administrators	Anne Docherty Mary MacDonald
Bankers	Bank of Scotland P O Box 1000 BX2 1LB
Independent Examiner	Brian McKay ACIBS 58 Vorlich Crescent Callander FK17 8JE

STRUCTURE GOVERNANCE AND MANAGEMENT

Governing Document

The Craigard Club was established as a charity on 30th April 1993 and is registered with the Office of the Scottish Charity Regulator (OSCR) with charity number SC029441. It is an unincorporated association which is governed by its constitution. The constitution allows for a minimum of three trustees.

Appointment of Trustees

The committee, who are the charity trustees, are elected at the AGM by the members. The committee may co-opt other trustees during that year and this is ratified at the next AGM.

Objects and Activities

The Craigard Club was started to promote the welfare of seniors within the town of Callander and its environs. The membership is gathered from those in receipt of the Old Age Pension within this district. The main activities to facilitate its purposes is the weekly lunch club and special events including outings within the year.

Achievements and Performance

Membership again reached 30 this year, occasionally increasing for short periods as potential new members tried it out but could not commit to being regular attenders, usually for health reasons involving hospital appointments which always seem to be scheduled for Thursdays.

The Club is grateful to Mark Nicols for his continuing voluntary support as chef, providing nourishing and tasty meals, taking note of some of the members' favourites. The meals are excellent value, costing £9 per head (ingredients only, Mark making no charge for his time each week, nor for his professional skills).

The staff of CYP also take note of individual needs whilst Craigard are on their premises, and now take on table service as the previous arrangement with school pupils was discontinued. The CYP venue is an easy access venue, proving that recognition of the premises as dementia friendly is well deserved.

This year the cost to members per meal was increased from £5 to £6, in order to avoid any loss of membership which might happen if it were more. This has been accepted without question. However, this does not meet the cost to the chef, nor hire of CYP premises, so the grant from CCDT/ Hydro is not now enough to cover the deficit and allow for sundries of admin and an annual outing. An increase in financial support from CCDT/ Hydro is requested for 2026/7 and beyond.

There were two outings during the year, the first in June to the Bo'ness Preservation Railway, with a meal at the Hawes Inn, overlooked by the three bridges over the Forth. In the autumn, another trip was on board the Sir Walter Scott on Loch Katrine, thanks to the generosity of James Fraser who chose Craigard Club as a community group helping to celebrate the return of the boat to the loch.

Craigard Club continues to appreciate the support given by volunteer Mary Macdonald who, along with volunteer Anne Docherty, ensures that Craigard Club continues to offer an important social service for senior residents of Callander.

Financial Review

The total income for the year was £14,894.30 and the total expenditure was £13,963.44

Reserves Policy

The reserves are £3,106.86 (2025: £2,176.00)

The Executive Committee believes that the reserves are sufficient to ensure the continuation of the charity and to protect the beneficiaries.

 Ann Edwards, Chair

Dated:



CRAIGARD CLUB

Independent Examiner's Report to the Trustees of Craigard Club

I report on the accounts of the Charity for the year ended 31st March 2026 which are set out on the following pages.

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 (as amended). The trustees consider that the audit requirement of Regulation (10) (1) (d) of the 2006 Regulations do not apply.

It is my responsibility to examine the accounts under Section (44) (1) © of the 2005 Act 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 these 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 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.



Brian McKay ACIBS
58 Vorlich Crescent
Callander
FK17 8JE

CRAIGARD CLUB**STATEMENT OF RECEIPTS & PAYMENTS
FOR YEAR ENDED 31 MARCH 2026**

	Notes	Amount 2026	2025
Receipts			
Lunches and Hall Hire		£5,796.00	£5,247.00
Donations		£3,000.00	£836.00
Grants		£5,000.00	£5,000.00
Membership		£347.00	£390.00
Sundries		£751.30	£0.00
Total Receipts		£14,894.30	£11,473.00
Payments			
Charitable Activities	3	£13,069.67	£12,968.00
Sundries		£893.77	£310.00
Total Payments		£13,963.44	£13,278.00
Surplus / Deficit for Year		£930.86	-£1,805.00

The notes on the following pages form an integral part of these accounts

CRAIGARD CLUB

STATEMENT OF BALANCES
AS AT 31 MARCH 2026

	2026	2025
Funds Reconcilliation		
Balance at 1 April 2025	£2,176.00	£3,981.00
		-
Surplus / Deficit for Year	£930.86	£1,805.00
Balance at 31 March 2026	£3,106.86	£2,176.00
Bank and Cash Balances		
Cash in Bank	£3,106.86	£2,176.00
Liabilities		
Independent Examination Fee	£0.00	£310.00

These accounts were approved by the trustees and signed on their behalf by:

Ann Edwards Ann Edwards, Chair

Dated: 21st May 2026

CRAIGARD CLUB

NOTES TO THE FINANCIAL STATEMENTS FOR YEAR ENDED 31 MARCH 2026

1. Basis of Preparation

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

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

2. Fund Accounting

Unrestricted funds are those that can be expended at the discretion of the trustees in the furtherance of the objects of the charity

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.

At this time there are no restricted funds.

	2026	2025
3. Cost of Charitable Activities		
Meals	£8,915.66	£8,018.00
Hall Hire and Teas	£3,802.91	£4,081.00
Sundries / Admin	£1,244.87	£869.00
Balance at 31 March 2026	£13,963.44	£12,968.00