

Charity number SC020257

Dunoon Senior Citizen's Club

Financial Accounts

For year ended 31 March 2026

Dunoon Senior Citizens Club
Trustees' Annual Report and Accounts for the year ended 31 March 2026

Scottish Charity Number SC 020257

Current Trustees

The members of Committee during the year to 31 March 2026 are considered to be the trustees for the purposes of the Act and were as follows:

John Kennedy	President	Eileen Cowley	Treasurer
Catherine Denman	Secretary	Anne Currie	Committee
Rena McIntyre	Asst Treasurer	Kell Brown	Committee
Anna Harkis	Committee	Eileen Watson	Committee
Ann Fletcher	Committee		

Contact Address

Catherine Denman, Dunrod, 42 Alexander Street, Dunoon, Argyll PA23 7EW .

Recruitment and Appointment of Trustees

The Club's Trustees are appointed and re-appointed at the Annual General Meeting which is held in September each year.

Also, when necessary as required, to maintain adequate committee members to fulfil obligations of the Club .

Governing Document.

The Club is an unincorporated association and the purposes are set out in our constitution.

Charitable Purposes

The purposes provided in our constitution are to provide companionship, welfare, entertainment, or anything discerned by law to be charitable and generally for the benefit of elderly people who live in the burgh of Dunoon.

Activities and Achievements

During the year, some very necessary repairs were carried out, required due to wear and tear on the building. We installed a debrillator on the Hall for the use of the general public. Some of the activities during the course of the year were: parties, bingo, dances, quizzes, singing, exercises, day trips, dining out on special occasions, refreshments and special events at Easter, Halloween and Christmas. There was also a trip to Strathpeffer during the year which was a great success and enjoyed by a number of members.

We continue, through these activities, to support our members' physical and mental well-being, help to decrease isolation, and fund raise for other charities. Members are able to make new friends through the club.

Trustee Remuneration and Expenses

Trustees did not receive any remuneration during the year. They were reimbursed for out-of-pocket expenses on the same basis as any other member.

Reserves

At the year end the organisation had cash reserves of £37k.

Approved by the Trustees , and signed on their behalf :-


.....
Catherine Denman


.....
Eileen Cowley

Dated: 15.09.26

Dunoon Senior Citizens Club

Independent examiner's report to the Trustees of the Dunoon Senior Citizen's Club SC020257

I report on the accounts of the charity for the year ended 31 March 2026

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 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 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

In the course of 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 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.

Signed:

Ailsa E Close

Ailsa E Close

Chartered Accountant

15/9/26

Ava, 45 Bullwood Road
Dunoon, PA23 7QJ

Date:

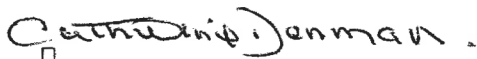
Dunoon Senior Citizens Club (Charity SC 020257)

RECEIPTS AND PAYMENTS ACCOUNT for the YEAR ENDED 31 MARCH 2026

All receipts and payments are in respect of the charitable objectives of the club.

	<u>Restricted</u>	<u>Unrestricted</u>	<u>2026</u> <u>Total</u>	<u>2025</u> <u>Total</u>
	£	£	£	£
<u>RECEIPTS</u>				
Hire of Hall & Facilities	0	11,549	11,549	13,071
Members Dues & Social Events	0	30,837	30,837	24,801
Grants	0	0	0	500
Interest	0	111	111	181
<u>TOTAL RECEIPTS</u>	0	42,497	42,497	38,553
<u>PAYMENTS</u>				
Repairs	0	11,232	11,232	12,315
Heat and Light	0	4,770	4,770	4,136
Water & refuse rates	0	509	509	(254)
Insurance	0	1,819	1,819	0
Cleaning and Hall wages	0	2,280	2,280	1,489
Stationery Flowers Advertising Other	0	1,498	1,498	3,683
Guest & Social Events Costs	0	14,442	14,442	15,516
OSCR Accounts Preparation	0	200	200	200
<u>TOTAL PAYMENTS</u>	0	36,752	36,752	37,085
<u>Surplus/(Deficit) for the Year</u>	0	5,746	5,746	1,468
<u>STATEMENT OF BALANCES at 31 MARCH 2026</u>	£	£	£	£
Cash & Bank Balances B/Fwd From Previous Year :-	0	31,555	31,555	30,087
Surplus/(Deficit) for year ended 31 March 2026	0	5,746	5,746	1,468
<u>Cash & Bank Balances At 31 March 2026</u>	0	37,301	37,301	31,555
<u>Represented By :-</u>				
Bank of Scotland - Instant	0	16,493	16,493	16,381
Bank of Scotland - Charity	0	20,690	20,690	15,174
Cash in Hand		119	119	-
<u>Total Balances at 31 March 2026</u>	0	37,301	37,301	31,555

Approved by the trustees and signed on their behalf by:



Catherine Denman

Date: 15.09.26.



Eileen Cowley

Date: 15.9.26.