Gifford Community Association
Trustees' Annual Report

Period 1st April 2025 to 31st March 2026



Gifford Community Association
Scottish Charity Number SC012581
Gifford Village Hall
The Square
Gifford
EH41 4QJ

Registered Address:	Park Cottage, Newlands, Gifford, EH41 4PJ
Contact Email:	giffordhalltreasurer@btinternet.com
Website:	www.giffordvillage.org/villagehall



Charity Trustees

The Association's four Trustees were unchanged during the year:

- Adam White
- Wendy Ferguson
- John Lamb
- Carole Douglas

The Deed of Trust requires a minimum of three Trustees.

Objectives and Activities

The objectives of the Gifford Community Association, as outlined in its constitution, are to 'advance education and to provide facilities in the interests of social welfare for recreation and leisure time occupation with the object of improving the conditions of life for the inhabitants of Gifford'. In practice this involves the day-to-day management and maintenance of the historic Gifford Village Hall, so that it can be used by many clubs, societies and individuals within the Gifford area. Since the GCA receives no routine external funding, these activities include fundraising to help cover the ever-increasing costs of running the hall. Funds are raised from social events and, where appropriate, grant applications.

Structure, Governance and Management

The documents which govern the operation of the GCA are Deed of Trust, dated 28th April 1980 and the Constitution of the Gifford Community Association, dated 15th November 2007 as amended on 19th June 2024.

The Gifford Community Association is run by a Committee of Management comprising nine elected members, all of whom are volunteers residing in Gifford or the surrounding area. All members retire from office at the AGM but are eligible for re-election. At the AGM, the Committee elects a Chairperson (for the year being reported Mrs Elaine Austin) and Treasurer (Dr John Fry). The Management Committee meets approximately every six weeks and it is usual for at least one of the Trustees to attend each meeting. Mrs Elaine Austin has advised that she wishes to retire at the next AGM and the Vice-Chair (Mr Roger Wilson) has agreed to stand for election as Chairperson.

The responsibilities of individual Committee membership remained unchanged throughout the year. Liz Stewart continued to be our secretary; Eileen Carnwath continued with the onerous task of looking after the hall bookings and managing the calendar, as well as all enquiries to the giffordhallbookings@gmail.com email address; Roger Wilson continued to look after ongoing maintenance; Fiona Holt had responsibilities towards Gift Aid and Tilda Dewar helped with our fund raising. With a committee membership of seven they therefore, according to the constitution, have two vacancies. They can also co-opt up to three additional members and so actively encourage approaches from anyone who would like to join the committee. They also maintain a list of volunteers

who would be willing to assist them on an ad hoc basis without the commitment of full committee membership.

The Trustees wish to express their grateful thanks to all these volunteers for their hard work which has allowed the hall to continue to function as a vital hub for the village, throughout the past year and into the future.

Trustee Recruitment and Appointment

Throughout the period there has been no requirement to appoint new Trustees.

Achievements and Performance

Last year we reported that we had secured funding from East Lothian Council in the form of a Community Intervention Capital Grant, with matched funding from Tweed Forum, to cover the cost of re-pointing the front steps, refurbishing the clocktower and re-sanding and re-sealing all the wooden floors in the hall. The Hall was closed for the month of July 2025 to allow these works to be successfully undertaken.

In other improvements, in August 2025 we fitted a new WiFi enabled electronic door lock to the main entrance door, with entry by means of a keypad. Regular hall users have all been issued with pincodes, as have Trustees and Committee members, whereas occasional lets are issued with time limited codes allowing them access for the extent of their lets. The lock also monitors and reports back on any unauthorised activity and allows certain committee members to facilitate remote access via their mobile phones if problems arise. Finally, new spot lights have been installed to replace the old failing system.

During the year, to raise funds for the hall, a number of well-supported social events were organised. The Hall committee, with the help of volunteers, served tea and cake in the hall on the Sunday of our Flower Show. Along with De Burgh Wines, a very successful wine tasting evening was hosted. This was enjoyed by all and is rapidly becoming a regular event in our diary. At the instigation of a local resident, an intersociety quiz was organised in the hall which proved very popular, as did the accompanying raffle with all proceeds going towards hall funds

In terms of regular income from users of the hall, our Bridge Clubs and Bridge Classes continue to be increasingly popular; the Art Group is very well supported; the Choir practices weekly and holds regular sell-out concerts in the Hall; the Toddler Group has increased the number of sessions it holds and the Film Club has, in conjunction with the local café, organised supper evenings before many of its screenings. Well-being classes continue to be very popular with yoga and pilates classes on the rise.

In addition to the many regular bookings from local clubs and societies, we also let the Hall for basket making classes, sculpture weekends, medal valuation days and rug sales. More lucratively, we occasionally let the hall to film makers and for public consultation for wind farm developments.



Financial Review
The accounts for the financial year are on pages 6-10.

The Management Committee maintained its policy of using fundraising activities to support the running costs of the hall. This allows local groups, societies and individuals to hire the hall at less than the true cost of their use. We aim to make a small surplus on the basic operation of the hall.

This surplus has been achieved over the last year, but it is obscured in the accounts by much larger movements of funds associated with a grant-aided programme of renovations. For the year 2024-25 a large grant was received in the closing days of the financial year and was intended to fund works the following Summer. Consequently, the sum remained unspent at year end and contributed most of the recorded surplus.

As planned, various renovations were carried out in the 2025-26 year, resulting in unusually large expenditure under the “repairs and maintenance” heading. These outgoings greatly exceeded the grant income for 2025-26, causing an apparent deficit. However, taken over the two years, the renovations were fully covered by grants and the basic operations of the hall remained in surplus.

We are very grateful to the grant-awarding bodies the East Lothian Council Community Intervention Fund and the Fallago Environment Fund. Their generous support has been crucial in helping to maintain the fabric of the building.

At the end of the year a further grant was received from Tesco to fund equipment for the Toddler Group, expenditure planned for the 2026-27 financial year.

In conclusion, there has been substantial grant-funded expenditure on building renovation. The day-to-day operation of the hall remained adequately funded and the venue continues to be a safe, warm, welcoming environment for its many users.

Reserves
The Association aims to keep a minimum reserve of cash at bank equal to its average running costs for three months, this figure being derived from the total outgoings predicted in the annual budget. Should reserves decline below this amount a meeting of the Management Committee shall be held within one month to address the situation.

As at 31 March 2026, the Association had a level of 16 months’ cover, based on normal running costs.

The Association’s reserves policy is reviewed annually to take account of hall running costs and anticipated capital expenditure or future maintenance liabilities.



Going Concern

The Trustees have reviewed the financial position of the Association, including projected budgets, cash flows, and the availability of liquid cash reserves. At the date of approving this report, the trustees maintain a reasonable expectation that the Association possesses adequate resources to continue its operations and maintain the village hall facility for the foreseeable future. The trustees confirm that there are no material uncertainties that cast significant doubt on the Association's ability to continue as a going concern, and they continue to adopt the going concern basis in preparing the financial statements.

Future Plans

With running costs forever rising, the Committee continually seeks to keep its hourly tariff as low as possible. To this end tentative enquiries are being made into whether or not it would be permissible to install solar panels on the Hall roof.

In an attempt to lessen the workload of both the Booking Coordinator and the Treasurer, the Committee plans to investigate the possibility of trialling an online booking system.

Public meetings held recently have generated interest in the idea of setting up a 'Friends scheme'. Along with volunteers, the Committee hopes to investigate this further.

Declaration

The Trustees declare that they have approved the Trustees' Annual Report above (including the preceding Reference and Administrative Details, Governance, Performance, and Financial Reviews) on 7th September 2026, and have authorized the undersigned to sign it on their behalf.

By order of the Trustees:

Wendy Ferguson

Signature: _____

Wendy Ferguson

Name: _____



Enter charity name below	Enter SC No.
Gifford Community Association	**SC012581**

OSCR Scottish Charity Regulator

Receipts and payments accounts

For the period from	Period start date: Day	Month	Year	to	Period end date: Day	Month	Year
	1	4	2025		31	3	2026

Section A Statement of receipts and payments

	Unrestricted funds	Restricted funds	Expendable endowment funds	Permanent endowment funds	Total funds current period	Total funds last period
	to nearest £	to nearest £	to nearest £	to nearest £	to nearest £	to nearest £
A1 Receipts						
Donations	2,175	-	-	-	2,175	3,945
Legacies	-	-	-	-	-	-
Grants	-	7,926	-	-	7,926	9,423
Receipts from fundraising activities	2,771	-	-	-	2,771	2,539
Gross trading receipts	13,338	-	-	-	13,338	11,611
Income from investments other than land and buildings	-	-	-	-	-	-
Rents from land & buildings	-	-	-	-	-	-
Gross receipts from other charitable activities	-	-	-	-	-	-
	-	-	-	-	-	-
A1 Sub total	18,284	7,926	-	-	26,210	27,518
A2 Receipts from asset & investment sales						
Proceeds from sale of fixed assets	-	-	-	-	-	-
Proceeds from sale of investments	-	-	-	-	-	-
A2 Sub total	-	-	-	-	-	-
Total receipts	18,284	7,926	-	-	26,210	27,518
A3 Payments						
Expenses for fundraising activities	441	-	-	-	441	290
Gross trading payments	16,188	-	-	-	16,188	15,847
Investment management costs	-	-	-	-	-	-
Payments relating directly to charitable activities	-	-	-	-	-	-
Grants and donations	-	-	-	-	-	-
Governance costs:	-	-	-	-	-	-
Audit / independent examination	-	-	-	-	-	-
Preparation of annual accounts	-	-	-	-	-	-
Legal costs	-	-	-	-	-	-
Other		-	-	-	-	-
Renovations	-	14,666	-	-	14,666	-
A3 Sub total	16,629	14,666	-	-	31,295	16,137
A4 Payments relating to asset and investment movements						
Purchases of fixed assets	877	-	-	-	877	696
Purchase of investments	-	-	-	-	-	-
A4 Sub total	877	-	-	-	877	696
Total payments	17,506	14,666	-	-	32,172	16,833
Net receipts / (payments)	778	(6,740)	-	-	(5,962)	10,685
A5 Transfers to / (from) funds	-	-	-	-	-	-
Surplus / (deficit) for year	778	(6,740)	-	-	(5,962)	10,685



	Gifford Community Association						SC012581
Section B Statement of balances							
Categories	Details	Unrestricted funds	Restricted funds	Expendable endowment funds	Permanent endowment funds	Total current period	Total last period
		to nearest £	to nearest £	to nearest £	to nearest £	to nearest £	to nearest £
B1 Cash funds	Cash and bank balances at start of year	20,968	8,686	-	-	29,654	18,968
	Surplus / (deficit) shown on receipts and payments account	778	(6,740)	-	-	(5,962)	10,685
						-	
						-	
	Cash and bank balances at end of year	21,746	1,946	-	-	23,692	29,653
	(Agree balances with receipts and payments account(s))	-	-	-	-	-	-
	Details			Fund to which asset belongs		Market valuation	Last year
						to nearest £	to nearest £
B2 Investments	None						
					Total	-	-
	Details			Fund to which asset belongs	Cost (if available)	Current value (if available)	Last year
					to nearest £	to nearest £	to nearest £
B3 Other assets	none						-
				Total	-	-	-
	Details			Fund to which liability relates		Amount due	Last year
						to nearest £	to nearest £
B4 Liabilities	creditors			unrestricted general		142	-
					Total	142	-
	Details			Fund to which liability relates		Amount due (estimate)	Last year
						to nearest £	to nearest £
B5 Contingent liabilities	none						0
					Total	-	-
Signed by one or two trustees on behalf of all the trustees	**Signature***			**Print Name**			**Date of approval**
	Wendy Ferguson			WENDY FERGUSON			1/9/26



	Gifford Community Association	SC012581

Section C Notes to the Accounts

C1 Nature and purpose of funds *(may be stated on analysis of funds worksheets)*

The Association has a single unrestricted fund for general purposes. It is used to maintain and service Gifford Village Hall and to support fundraising activities. The latter provide income used to subsidise hall hire charges for local societies and individuals.
The Association has three restricted funds, each provided by a different grant-awarding body as described in Additional note 3.
There are no Designated funds.
There are no Endowment funds.

C2 Grants

Type of activity or project supported	Individual / institution	Number of grants made	£
building renovation	Tweed Forum	1	7,426
Toddler Group equipment	Tesco	1	500
		Total	7,926

C3a Trustee remuneration

If no remuneration was paid during the period to any charity trustee or person connected to a trustee cross this box (otherwise complete section 3b) — X

C3b Trustee remuneration - details

Authority under which paid	£

C4a Trustee expenses

If no expenses were paid to any charity trustee during the period then cross this box (otherwise complete section 4b) — X

C4b Trustee expenses - details

	Number of trustees	£

C5 Transactions with trustees and connected persons

Nature of relationship	Nature of transaction	Transaction amount (£)	Balance outstanding at period end (£)
none			

C6 Other information



	Gifford Community Association					SC012581

Additional analysis (3)

6 Breakdown of restricted funds

	Restricted fund 1 - enter name of fund below	Restricted fund 2 - enter name of fund below	Restricted fund 3 - enter name of fund below	Restricted fund 4 - enter name of fund below		
	Tweed Forum	Tesco			Total restricted funds	Total restricted funds last period
Receipts						
Donations					-	-
Legacies					-	-
Grants	7,426	500			7,926	9,423
Receipts from fundraising activities					-	-
Gross trading receipts					-	-
Income from investments other than land and buildings					-	-
Rents from land & buildings					-	-
Gross receipts from other charitable activities					-	-
Sub total	7,426	500	-	-	7,926	9,423
					-	
Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	-
Proceeds from sale of investments					-	-
Sub total	-	-	-	-	-	-
Total receipts	7,426	500	-	-	7,926	9,423
					-	
Payments						
Expenses for fundraising activities					-	-
Gross trading payments					-	-
Investment management costs					-	-
Payments relating directly to charitable activities					-	-
Grants and donations					-	-
Governance costs:					-	-
Audit / independent examination					-	-
Preparation of annual accounts					-	-
Legal costs					-	-
Renovations	14,666				14,666	489
					-	-
Sub total	14,666	-	-	-	14,666	489
					-	
Payments relating to asset and investment movements						
Purchases of fixed assets					-	248
Purchase of investments					-	-
Sub total	-	-	-	-	-	248
					-	
Total payments	14,666	-	-	-	14,666	737
					-	
Net receipts / (payments)	(7,240)	500	-	-	(6,740)	8,686
Transfers to / (from) funds					-	
Surplus / (deficit) for year	(7,240)	500	-	-	(6,740)	8,686
					-	

Nature and purpose of funds

Tweed Forum grant was to cover partial cost of a variety of specified building renovations to the Gifford Village Hall. The same renovations also received partial support in a Lothian Intervention Fund (LIF) grant received in the closing days of the 24-25 year and unspent in that year, thus creating the surplus shown at cell M52. The bulk of the renovations expenditure was incurred in the 25-26 year and results in the deficit listed, actually funded by the surplus from the previous year's LIF grant.

The Tesco grant was awarded in March 2026 to cover equipment to be purchased for the Toddler Group operating at Gifford Village Hall and was unspent at year end.



2. Mandatory Notes to the Financial Statements

Note 2.1: Basis of Preparation & Going Concern

The financial statements have been prepared on a compliant cash receipts and payments basis in accordance with Section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and Regulation 9 of the Charities Accounts (Scotland) Regulations 2006 (as amended). The Management Committee has reviewed projected budgets and cash flows. At the approval date, the trustees possess a reasonable expectation that the charity maintains adequate liquid resources to sustain operations for at least 12 months from signing. No material uncertainties challenge this going concern basis.

Note 2.2: Fund Accounting & Restricted Grant Allocation

Unrestricted funds manage general operations. Restricted capital grants of £7,926 were received, of which one grant of £500 was held in reserve for future expenditure. The balance of £7,426, combined with reserved funds from the previous year, was used during this financial period, directly funding structural property repairs and maintenance to the hall infrastructure. £1,446 of this funding remains reserved for future expenditure.

Note 2.3: Other Assets & Liabilities (Creditors)

As of 31 March 2026, the charity holds no long-term debt. Outstanding short-term creditors total £142 (2024-25: £0), representing returnable breakage deposits received prior to year-end but not yet returned. The historic village hall building is occupied under a long-term lease agreement from a separate charitable trust which holds the property title. The Association holds no capital property value on its Statement of Balances, but retains ownership of core indoor fixtures, fittings, and operational equipment which are held as functional charitable assets and fully covered under our commercial contents and public liability insurance frameworks.

Note 2.4: Trustee and Committee Remuneration, Benefits & Expenses

No Charity Trustee, member of the Management Committee, related party, or connected person received any remuneration, honoraria, or material financial benefits during this financial year (2024-25: £0). No travel or administrative expenses were claimed by, or reimbursed to, any Trustee or committee member during the period (2024-25: £0).

END