

KIRKCOWAN AUTUMN SOCIAL CLUB SCIO

Annual Report & Financial Statements

For the Year Ended

30 April 2026

Scottish Charity No SC051714

Kirkcowan Autumn Social Club SCIO
ANNUAL REPORT & FINANCIAL STATEMENTS
For the Year Ended 30 April 2026

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ANNUAL REPORT & FINANCIAL STATEMENTS
For the Year Ended 30 April 2026

The Trustees are pleased to present their report together with the financial statements and the Independent examiners report for the year ended 30 April 2026.

Reference & Administrative Information

Charity Name

Kirkcowan Autumn Social Club SCIO

Charity No

SC051714

Address

5 Newton Stewart Road, Kirkcowan, Newton Stewart. DG8 0HA

Current Trustees

Jim Adair

Mary Murdoch

Elizabeth McMillan

David Edwards

Adele Potton

Margaret McCulloch

Margaret Rickaby

Chairman

Deputy Chair

Secretary

Treasurer

Deputy Treasurer

Independent Examiner

Gill Kent

The Winnowing

Machermore

Newton Stewart

DG8 7AW

gilliankent69@gmail.com

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Structure Governance & Management

Constitution

The charity is an Incorporated Organisation. It is governed by its constitution which was originally adopted almost 40 years ago and last amended on 20 October 2022. The Club was granted charitable status by OSCR on 31 July 2017 as SC047616. On the 27th of April 2022 the Club status was changed to a Scottish Charitable Incorporated Organisation (SCIO). The charity number was changed to SC051714

Appointment of Trustees

The Trustees are appointed by the members at their Annual General Meeting, which is normally held in April. The office bearers are also elected at the Annual General meeting. Under the constitution, there must be a minimum of three and not more than eight elected trustees.

Management

The Trustees are responsible for the strategic direction and governance of the Club. Except as otherwise provided in the constitution, the Club and its assets and undertaking will be managed by the Trustees, who may exercise all the powers of the Club.

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Objectives & Activities

Charitable Purposes

To relieve the needs of the elderly within the Kirkcowan area and to promote the benefit of the inhabitants of Kirkcowan and its environs, particularly the elderly by providing facilities in the interest of social welfare for recreation and other leisure time occupations so that their conditions of life may be improved.

Activities

Our activities are all about encouraging the well-being of the club members. Activities include having a meeting every week, where all Kirkcowan residents over 60 are welcome to come to a warm space for a cup of tea and a 'blether'. We also welcome people under 60 years old as Associate Members. We have a craft group which meets every Monday afternoon for all things craft related. Some of the activities are, knitting crocheting, making soft toys, sewing, candle making.

We have hosted a variety of guest speakers during the year.

We host a Christmas party and a Burns lunch for the members.

The minibus has again been used extensively throughout the year.

This has made a tremendous difference to the quality of life of many of our members, most of whom do not have access to a car. We are able to take them out for visits to places that they would otherwise be unable to get to on public transport. We are able to go on a regular basis for lunch at various venues around the area.

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Achievements & Performance

There are currently 35 members in the Club.

In addition to members, we welcome those who just 'drop in ' occasionally.

Financial Review

Our main source of income comes from our membership, donations and the support of the Kirkcowan Community Development Trust.

Unrestricted fund receipts for the charity were £3933.30 with payments for the year of £4653.15 resulting in a deficit of £719.85

There was a restricted fund of £3617. This was to cover vehicle insurance, running costs (excluding fuel) and, towards catering costs for the Christmas Lunch and Burns Lunch. There was a surplus of restricted funds of £715.09.

Reserves Policy

The Trustees policy is to maintain reserves at around 3 months of normal running costs in order to meet commitments and to cover any unexpected expenditure. Unrestricted reserves at the end of the year were £3336.19 which well exceeds this.

Plans for Future Periods

The Trustees can again report that although very slow, some progress has been made in obtaining the deeds for the Club building.

Our solicitors tell us that they have been trying to trace a copy of a Folio Deed from 1932 which, should contain the legal description of the property.

We plan to continue to make full use of the minibus to the benefit of the membership with more days out and lunches planned.

This report is approved by the Trustees and signed on their behalf by :



Jim Adair
Chairman

Kirkcowan Autumn Club
Period 01/05/2025 – 30/04/2026
Income and Expenditure

Income		Current Year			Last Year		
		Unrestricted Funds	Restricted Funds	Total Funds	Unrestricted Funds	Restricted Funds	Total Funds
		£	£	£	£	£	£
Members	1	1965.00		1,965.00	2,346.96		2,346.96
Donations	2	1948.30		1,948.30	1,680.75		1,680.75
KCDT Club Hire	3				440.00		440.00
KDCT Restricted - Xmas & Burns Lunch Contribution			450.00	450.00		450.00	450.00
KDCT Restricted - Club Insurance Contribution			300.00	300.00			
KDCT Restricted - Minibus Insurance Contribution			1,400.00	1,400.00		1,500.00	1,500.00
KDCT Restricted - Minibus Upkeep Contribution	4a		1,467.00	1,467.00			
KDCT Restricted - Minibus Purchase	4						
Fundraising	5				92.00		92.00
Energy Discount Scheme							
Sale of Goods	6						
Used for Cash in Hand	7	20.00		20.00	30.24		30.24
Total Income		3933.30	3,617.00	7,550.30	4,589.95	1,950.00	6,539.95
Less Restricted Funds				3,617.00			1,950.00
Sub Total				3,933.30			4,589.95
Expenses							
Electricity	8	870.02		870.02	483.29		483.29
Club upkeep	9	917.11		917.11	997.08		997.08
Club insurance	9a	285.22	300.00	585.22	571.25		571.25
Accounts	10						
Cleaning	11						
Donations to speakers	12	20.00		20.00	20.00		20.00
Catering/Entertainment (inc Burns & Xmas)	13	2392.86	450.00	2,842.86	546.95	450.00	996.95
Stationary (inc misc postage)	14				72.87		72.87
Minibus Purchase (not an asset for resale)	15						
Minibus Insurance			1,230.73	1,230.73			
Minibus Upkeep Costs (ex Fuel)	16		921.18	921.18	1,348.58	1,500.00	2,848.58
Minibus Fuel	17	167.94		167.94	327.00		327.00
Total Expenditure		4653.15	2,901.91	7,555.06	4,367.02	1,950.00	6,317.02
Less Restricted Funds Used				2,901.91			1,950.00
Sub Total				4,653.15			4,367.02
Surplus/Deficit for year		-719.85	715.09	-4.76	222.93		222.93
Restricted income carried over to next year							
KDCT Restricted - Xmas & Burns Lunch Contribution							
KDCT Restricted - Club Insurance Contribution							
KDCT Restricted - Minibus Insurance Contribution			169.27				
KDCT Restricted - Minibus Upkeep Contribution			545.82				
KDCT Restricted - Minibus Purchase			715.09				

Kirkcowan Autumn
Club
Period 01/05/2025 –
30/04/2026
Statement of Balances

	Unrestrict ed	Restrict ed			
Bank Balance at 1st May 2025	4047.04	0.00	4,047.04		
Cash in hand at 1st May 2025	9.00	0.00	9.00		
Total of funds as at 1 st May 2025	4056.04	0.00			4,056.04
Total Income in year	3933.30	3617.00	7,530.30		
Cash held for Cash in Hand	20.00	0.00	20.00		
Sub Total Income				7,550.30	
Expenditure from Bank in year	4653.15	2901.91	7,535.06		
Expenditure in Cash in year	20.00	0.00	20.00		
Sub total Expenditure				7,555.06	
Surplus/Deficit for Year	-719.85	715.09			-4.76
Bank Balance at 30th April 2026	3327.19	715.09	4,042.28		
Cash in hand at 30th April 2026	9.00	0.00	9.00		
Total Funds at 30th April 2026	3336.19	715.09			4,051.28

Period 01/05/24 - 30/04/2025

	Unrestrict ed	Restrict ed			
Bank Balance at 1st May 2024	3790.21	0.00	3,790.21		
Cash in hand at 1st May 2024	42.90	0.00	42.90		
Total of funds as at 1st May 2024	3833.11	0.00			3,833.11
Total Income in year	4559.71	1950.00	6,509.71		
Cash held for Cash in Hand	30.24	0.00	30.24		
Sub Total Income				6,539.95	
Expenditure from Bank in year	4302.88	1950.00	6,252.88		
Expenditure in Cash in year	64.14	0.00	64.14		
Sub total Expenditure				6,317.02	
Surplus/Deficit for Year	222.93	0.00			222.93
Bank Balance at 30th April 2025	4047.04	0.00	4,047.04		
Cash in hand at 30th April 2025	9.00	0.00	9.00		
Balance at 30th April 2025	4056.04	0.00			4,056.04

Independent Examiner's Report

Independent Examiners Report to the Kirkcowan Autumn Social Club SCIO SC No. SC051714

I report on the accounts of the Autumn Club for 1st May 2025 to 30th April 2026

Respective Responsibility of Trustees and Examiner

The Autumn Club is responsible for the preparation of the accounts in accordance with the terms of the Charities Accounts (Scotland) Regulations 2006. The Charity Trustees consider that the audit requirement of Regulation 10(1)(a) to (c) of the Accounts Regulations does to 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 Autumn Club and a comparison of the accounts presented within these records. It also includes consideration of any unusual items or disclosures in the accounts and seeks explanation from Trustees concerning 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 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 Regulation, 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.

Gillian Kent
AAT Qualified 2004 (non-member) & experienced Finance Manager (retired since 2022)
The Wincowring
Machermore
Newton Stewart
DG8 7AW


22nd May 2026