

Stirling4Community SCIO

Annual Report & Financial Statements

For the year ended

31 January 2026



Scottish Charity No SC051038

ANNUAL REPORT & FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 JANUARY 2026

CONTENTS

Trustees' Annual Report	4 - 8
Independent Examiner's Report	9
Statement of Receipts & Payments	10
Statement of Balances	11
Notes to the Financial Statements	12 - 14

ANNUAL REPORT & FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 JANUARY 2026

The trustees are pleased to present their report and financial statements together with the independent examiner's report for the year ended 31 January 2026.

REFERENCE AND ADMINISTRATIVE DETAILS

Charity Name	Stirling 4 Community																					
Charity Number	SC051038																					
Principal Address	12 Mowbrey Court Wallacepark, Stirling FK7 7UX																					
Current Trustees	<table><tr><td>David Boyd</td><td>Acting Chairperson</td></tr><tr><td>Sally Forshaw</td><td>Secretary</td></tr><tr><td>Lorna Shaw</td><td>Treasurer</td></tr><tr><td>Gerard Forshaw</td><td>Assistant Treasurer</td></tr><tr><td>Raymond Phillips</td><td>Membership Secretary</td></tr><tr><td>Jane Steel</td><td></td></tr><tr><td>Natalie Forshaw</td><td></td></tr><tr><td>Jennifer MacMillan</td><td></td></tr><tr><td>Tina Cochrane</td><td>Corp Member William Simpsons</td></tr><tr><td>Evelyn McFarlane</td><td>Co-opted 14th Jan 2026</td></tr></table>		David Boyd	Acting Chairperson	Sally Forshaw	Secretary	Lorna Shaw	Treasurer	Gerard Forshaw	Assistant Treasurer	Raymond Phillips	Membership Secretary	Jane Steel		Natalie Forshaw		Jennifer MacMillan		Tina Cochrane	Corp Member William Simpsons	Evelyn McFarlane	Co-opted 14th Jan 2026
David Boyd	Acting Chairperson																					
Sally Forshaw	Secretary																					
Lorna Shaw	Treasurer																					
Gerard Forshaw	Assistant Treasurer																					
Raymond Phillips	Membership Secretary																					
Jane Steel																						
Natalie Forshaw																						
Jennifer MacMillan																						
Tina Cochrane	Corp Member William Simpsons																					
Evelyn McFarlane	Co-opted 14th Jan 2026																					
Other Trustees who served during the year	<table><tr><td>Colleen Sharp</td><td>Resigned 31st Dec 2025</td></tr><tr><td>Sheena Baker</td><td>Resigned 12th March 2025</td></tr></table>		Colleen Sharp	Resigned 31st Dec 2025	Sheena Baker	Resigned 12th March 2025																
Colleen Sharp	Resigned 31st Dec 2025																					
Sheena Baker	Resigned 12th March 2025																					
Bankers	Bank of Scotland The Mound Edinburgh EH1 1YZ																					
Independent Examiner	Lee Stevenson 22 Adam Grossert Court Tryst Road Stenhousemuir FK5 4QT																					

STRUCTURE GOVERNANCE AND MANAGEMENT

Governing Document

The charity is a Scottish Charitable Incorporated Organisation (SCIO) and was incorporated on 11th June 2021. It is governed by its constitution.

Management

The trustees are responsible for the strategic direction and governance of the charity, whilst day-to-day running is delegated to paid members of staff. The charity employs three members of staff and one sessional workers.

Appointment of Trustees

Trustees are either elected by the membership at the AGM or can be appointed or co-opted at other times throughout the year. Employees of the charity are not eligible to serve as trustees, except on specific projects or on written agreement by the board, that it serves the purposes of the charity.

ANNUAL REPORT & FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 JANUARY 2026

Organisational Structure

The structure of the organisation consists of: -

the 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;

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

OBJECTS & ACTIVITIES

The purposes of Stirling 4 Community are to provide a range of services, either on its own initiative or in partnership with others, in response to community needs. At present, this work focuses on four main areas:

- Addressing the challenges of loneliness and isolation
- Nurturing community and building a sense of belonging
- Developing friendship and fellowship
- Promoting wellbeing

We work in partnership with others to help achieve these objectives. Stirling4Community is founded on the Christian values of love, service, and inclusivity. We are a welcoming organisation that is open to everyone. We strive to be inclusive and accessible to all members of society.



Knit and Stitch Group

We currently run several weekly community groups, including:

- Dementia and Older People's Lunch Club
- Wellbeing & Friendship Choir
- Men's Group
- Knitting & Sewing Group
- Women's Health & Wellbeing Group

ANNUAL REPORT & FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 JANUARY 2026

- Art Group

All of our groups aim to reduce loneliness and isolation by building community, offering a warm welcome, and encouraging friendships.

ACHIEVEMENTS & PERFORMANCE

It has been another very positive year for our community groups.

We continued to run our Lunch Club, Choir, Knitting Group, Art Group, Women's Health & Wellbeing Group, and Men's Group. Attendance increased across most groups, with particularly strong participation in the Art Group, Choir, Lunch Club, and Knitting Group.

Our partnership with William Simpsons continues to develop positively. We are very grateful to their Chief Executive and Board of Directors for their ongoing support, including access to a former graveyard site that we now use as a Memorial and Community Garden, and land in Plean where our Men's Group manages several vegetable plots.

We have also been fortunate to receive financial support from a range of external funders through successful applications made by our funding coordinator. In addition, membership fees and donations from our members continue to make an important contribution to our financial stability.



Christmas wreaths made by the Friday Art Group

HALLS

We continue to use two excellent venues to run our groups while we search for a permanent base: Holy Trinity Church Hall, next to the Albert Halls on Dumbarton Road, Stirling, and the Mayfield Centre in St Ninians, Stirling.

We are grateful to all members of our Board of Trustees for their support and hard work throughout the year. In particular, we would like to thank our Secretary and Fundraising Coordinator for taking minutes at each meeting and securing substantial grant funding to support the continuation of our groups.

We also thank our Membership Secretary for managing membership queries, and our Treasurer and Depute Treasurer for keeping the financial records in good order and preparing the year-end management accounts for independent examination.

We are excited to continue our work in the Stirling community and to strengthen our partnership with William Simpsons. We hope to create more opportunities for meaningful interaction with residents. We also recently

ANNUAL REPORT & FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 JANUARY 2026

completed garden improvements with Roselea, another local care home, making their outdoor space easier for residents to use and enjoy. Our primary focus remains reducing loneliness and isolation, particularly through developing additional community groups. We also continue to hope that suitable premises will become available so that we can secure our own rented base in the coming year.

STAFF

During the year, we operated with three funded members of staff and one sessional worker. These roles were all part-time and were either fully, or partially funded.

- Manager / Coordinator of Volunteers - Employee
- Lunch Club Coordinator - Employee
- Wellbeing Group Coordinator - Employee
- Wellbeing Choir Leader - Sessional Worker

VOLUNTEERS

We have a team of more than 15 volunteers who support our groups each week, giving their time generously to help us and to support those who attend our community activities.

We are very grateful to our staff and volunteers, whose commitment makes it possible for us to continue this work.



Men's Shed at work

FINANCIAL REVIEW

Overview

Our main source of income this year was received through grants, annual membership fees, donations, and regular contributions from attendees across our various groups.

We wish to thank the following funders -

- Bank of Scotland Foundation
- Asda Foundation
- Arnold Clark, Age Scotland
- Foundation Scotland
- Stirling Round Table
- Hugh Fraser Foundation
- RS Macdonald, and the many individuals for their kind donations.

ANNUAL REPORT & FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 JANUARY 2026

Overall costs increased compared with the previous year, including a rise in salaries from £9,999 to £10,794 in line with Living Wage increases.

- Rent reduced slightly overall from £6,436 to £5,999.
- The increase in the minimum wage to £12.71 per hour may lead to further salary increases in 2026, which will be discussed by the Board in March/April 2026.

Fund Raising

Total receipts for the year were £34,751 (2025: £39,769), total payments for the year were £29,014. (2025: £37,286). The charity had a surplus of £5,737 (2025: £2,483).

We are especially grateful to Sally Forshaw, our Fundraising Coordinator, who successfully secured £22,400 in grant funding this year to help sustain our groups into the future. We are also extremely thankful to all our funders, without whose support we could not operate.

Reserves Policy

The trustees aim to maintain free reserves at a level equivalent to approximately three to six months of unrestricted expenditure.

The trustees believe that holding reserves equivalent to six months of expenditure is currently appropriate, given our funding position, the nature of our work, the fact that we do not own property requiring maintenance, and the short notice period, normally one month, on any rented premises we use.

Trustees maintain that they need £12,000 for normal day to day running of the charity for a six-month period. Overheads include salary costs, rent and project costs. As of 1st February 2026, there was £40,173 (Re-stated 2025: £34,030) in reserves.

We continue to maintain a healthy balance sheet, supported in part by weekly attendee donations across our groups. However, it will remain important to focus on grant funding for the foreseeable future in order to protect our long-term financial position.

FUTURE PLANS

Jane Steel, stepped down from the role of chairperson on 31 January 2026. A new Chairperson will be appointed in due course, in the meantime David Boyd is the Acting Chairperson. Jane will continue to support the charity in her role as a Trustee.

The organisation intends to continue delivering all existing group activities while also exploring opportunities to expand its services. This will include considering additional needs within the local community and how these can be best supported.

Efforts will continue to secure suitable full-time rental premises during 2026/27. Establishing a dedicated base is expected to provide significant organisational benefits and improve accessibility for community users, allowing them to attend multiple groups at a single, consistent location.

APPROVAL

This report was approved by the trustees on 8 July 2026 and signed on their behalf by:

David Boyd

David Boyd
Acting Chairperson

INDEPENDENT EXAMINER'S REPORT

FOR THE YEAR ENDED 31 JANUARY 2026

Independent Examiner's Report to the Trustees of Stirling4Community SCIO

I report on the accounts of the charity for the year ended 31 January 2026, which are set out on pages 10 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.



Lee Stevenson
22 Adam Grossert Court
Stenhousemuir
Falkirk
FK5 4QT
13 July 2026

STATEMENT OF RECEIPTS & PAYMENTS

FOR THE YEAR ENDED 31 JANUARY 2026

	Note	Unrestricted Funds	Restricted Funds	Total 2026	Total 2025
Receipts		£	£	£	£
Donations		476	-	476	817
Membership Fees		336	-	336	360
Grants	5	10,000	12,400	22,400	27,694
Group Income	6	11,086	-	11,086	10,039
Fundraising		453	-	453	859
Bank Interest		-	-	-	-
		22,351	12,400	34,751	39,769
Payments					
Cost of Charitable Activities	7	15,258	12,806	28,064	35,903
Governance Costs		514	-	514	714
Equipment		436	-	436	669
		16,208	12,806	29,014	37,286
Net movement in funds		6,143	(406)	5,737	2,483
Transfers between funds		-	-		
Surplus/(Deficit) for year		6,143	(406)	5,737	2,483

The Notes on pages 12 to 14 form an integral part of these accounts.

STATEMENT OF BALANCES

AS AT 31 JANUARY 2026

	Note	Unrestricted Funds	Restricted Funds	Total 2026	Total 2025
Funds Reconciliation		£	£	£	£
Balance at the 1st February 2025		34,030	7,946	41,976	39,493
Surplus/(Deficit) for year		6,143	(406)	5,737	2,483
Balance as at 31 January 2026		40,173	7,540	47,713	41,976

Bank & Cash Balances

Cash at Bank		47,713	39,493
Cash in Hand		-	2,483
		47,713	41,976

Other Assets

Shelving Container	217	-
Garden Tools	219	-

Liabilities

Independent Examiner Fees	450	500
---------------------------	------------	-----

Contingent Liabilities

The charity has no contingent liabilities

The Notes on pages 12 to 14 form an integral part of these accounts.

These accounts were approved by the trustees on 8 July 2026 and signed on their behalf by:

David Boyd

David Boyd
Acting Chairperson



Lorna Shaw
Treasurer

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 JANUARY 2026

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)

There have been no changes to the basis of preparation or to the previous year's accounts.

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.
- (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.
- (d) Endowment funds (permanent) are those where the capital cannot be spent but the income arising from the funds will be either restricted or unrestricted, depending on the terms of the endowment.
- (e) Endowment funds (expendable) are endowment funds where the trustees have the power to convert the capital into income, but are not required to do so.
- (f) The purposes of the funds are shown in Note 9.

3. Taxation

- (a) The charity is not liable to income 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) Remuneration was paid to two trustees during the year. Sally Forshaw £3,859 and Lorna Shaw £977, Gerry Forshaw and Natalie Forshaw were also remunerated as connected persons, as they are connected to Sally Forshaw and Lorna Shaw. (2025: £Nil).
- (b) No expenses were reimbursed to the trustees during the year (2025: £Nil).
- (c) The charity's insurance policy includes trustee indemnity insurance cover for all of its trustees.

5. Grants

	Unrestricted Funds	Restricted Funds	Total 2026	Total 2025
	£	£	£	£
Age Scotland	-	5,000	5,000	500
Stirling Round Table	-	400	400	-
Bank of Scotland 2nd Instalment	10,000	-	10,000	10,000
Hugh Fraser Foundation	-	2,000	2,000	-
RS Macdonald	-	5,000	5,000	10,000
Foundation Scotland	-	-	-	3,414
Robertson Trust	-	-	-	500
Allen Lane	-	-	-	2,380
Baynes Foundation	-	-	-	100
Asda Foundation	-	-	-	800
	10,000	12,400	22,400	27,694

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 JANUARY 2026

6. Group Income

	Unrestricted Funds	Restricted Funds	Total 2026	Total 2025
	£	£	£	£
Lunch Club	4,404	-	4,404	3,974
Choir	3,175	-	3,175	3,041
Tea Dance	88	-	88	330
Arts & Crafts Group	1,962	-	1,962	1,797
Knit & Stitch	1,205	-	1,205	897
Wellbeing Group	252	-	252	-
	11,086	-	11,086	10,039

7. Cost of Charitable Activities

	Unrestricted Funds	Restricted Funds	Total 2026	Total 2025
	£	£	£	£
Salaries	4,333	6,462	10,795	9,999
Rent	4,232	1,767	5,999	6,436
Insurance	259	-	259	181
Transport	626	-	626	-
Admin	317	-	317	214
Marketing	480	180	660	972
Project Costs	5,011	4,397	9,408	17,129
Events	-	-	-	972
	15,258	12,806	28,064	35,903

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 JANUARY 2026

8. Movements in Funds

	As at 31/01/2025	Receipts	Payments	As at 31/01/2026
<u>Unrestricted Funds</u>	£	£	£	£
General Fund	34,030	22,351	(16,208)	40,173
<u>Restricted Funds</u>				
Asda Foundation	120	-	(21)	100
LC Salaries	1,275	-	(1,275)	-
LC - RS MacDonald 25	4,553	-	(4,553)	-
MG 4 - Arnold Clark	127	-	(127)	-
Age Scotland	304	-	(304)	-
WG -Foundation Scotland	1,567	-	(1,567)	-
Stirling Round Table	-	400	(400)	-
Hugh Fraser Foundation	-	2,000	-	2,000
LC - Age Scotland 25/26	-	5,000	(4,560)	440
LC - RS Macdonald 26	-	5,000	-	5,000
	7,946	12,400	(12,807)	7,540
Total Funds	41,976	34,751	(29,015)	47,713

9. 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.
Foundation Scotland	Restricted funding to be used for the Wellbeing Group.
Stirling Round Table	Restricted funding to be used for Lunch Club outing.
Hugh Fraser	Restricted funding for the Art Club.
R S Macdonald	Restricted funding to be used for the Lunch Club.
Arnold Clark	Restricted grant to be used for the Men's Group.
Age Scotland	Restricted funds to be used towards the Lunch Club.
LC Salaries	Restricted funding to pay for session staff for the Lunch Club.
Asda Foundation	Restricted funding to be used for the Men's Shed.



KNIT & STITCH GROUP

A friendly informal group who meet weekly to knit and sew together, on individual or joint projects.
No experience needed

MONDAY'S FROM 10.30AM TO 12PM
AT
**THE MAYFIELD CENTRE, SUNNYBANK ROAD,
STIRLING FK7 0DB**

Contact Paula by email at
paulafreckstirling4community@gmail.com






stirling4community
Building Community Together

BANK OF SCOTLAND
Foundation

www.stirling4community.org

S4C'S MEN'S GROUP

Stirling 4 Community's Men's Group is an opportunity for men to join together in community projects such as gardening and DIY, make new friends and enjoy occasional social gatherings and outings together



Contact us on Facebook 'S4C Men's Group' or by email to Stirling4Community@gmail.com

www.stirling4community.org

stirling4community
Building Community Together

BANK OF SCOTLAND
Foundation

COMMUNITY FUND
WILLIAM SHIRPSONS
Shops and Industrial Units

STIRLING WELLBEING & FRIENDSHIP CHOIR

WE ARE AN INFORMAL CHOIR WITH CHOIR LEADER - NO EXPERIENCE NEEDED - NO INTERVIEWS - COME ALONG AND ENJOY SINGING TO A WIDE VARIETY OF SONGS

EVERY THURSDAY (TERM TIME)
7.30PM TO 9PM

**HOLY TRINITY CHURCH HALL
DUMBARTON ROAD, STIRLING**

E: PAULAFRECKSTIRLING4COMMUNITY@GMAIL.COM




stirling4community
Building Community Together

BANK OF SCOTLAND
Foundation

Art Group

Every Friday
11am to 12.30pm
@
Holy Trinity Church Hall
Dumbarton Road
Stirling FK8 2RG

E: stirling4community@gmail.com

£5 per person
All materials supplied

A friendly, weekly & led art group




stirling4community
Building Community Together

BANK OF SCOTLAND
Foundation