

APPENDIX 3



		Independent examiner's report on the accounts						v2
Report to the trustees/members of	Charity name	Garmouth and Kingston Community Association						
	Registered charity number	SC050545						
	On the accounts of the charity for the period	Period start date				Period end date		
	Day	Month	Year		Day	Month	Year	
	01	11	2023	to	31	10	2024	
Set out on pages	1-6						(remember to include the page numbers of additional sheets)	
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) 2005 Act and the Charities Accounts (Scotland) Regulations 2006 (as amended). 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 2006 Accounts 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 the course of my examination, no matter has come to my attention [other than that disclosed on the attached page*] - 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 Regulations have not been met, or - to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.							
Signed:					Date:			
Name:								
Relevant professional qualification(s) or body (if any):								
Address:								

*Please delete the words in the brackets if they do not apply. If the words do apply, set out those matters which have come to your attention on the following page.

APPENDIX 3

Disclosure section

Only complete if the examiner needs to highlight material problems.

Give here brief details of
any items that the
examiner wishes to
disclose

**Garmouth and Kingston Community Association
Chairs Annual Report
For the Year Ended 31 October 2024**

The trustees have pleasure in presenting their report together with the financial statements and the independent examiner's report for the year ended 31 October 2024.

Reference and Administrative Information

Charity Name

Garmouth & Kingston Community Association

Charity No

SC050545

Address

MacLean's Buildings, High Street, Garmouth, Moray, IV32 7NQ

Trustees in 2023-24



Structure, Governance and Management

Constitution

The Association was registered as a Charity by OSCR on 28 October 2020. It is governed by the constitution as approved by OSCR. This charity was created with the explicit intention of providing a modern governance structure for the villages' community assets and services, replacing older governance arrangements.

Appointment of Trustees

The twelve trustees named above were appointed at the AGM of the Association in March 2023. Under the terms of the Constitution, the term of office of a Trustee is 3 years, after which he/she has to be reappointed, and as such there will need to be an appointment process at the AGM in 2026.

Management

The Trustees of this organisation are responsible for the strategic direction and governance of the Association. The trustees have established three sub-committees and a group to assist with the delivery of the organisations responsibilities as follows:

1. Fund raising sub-committee
2. Village Hall sub-committee
3. Community Hub sub-committee
4. Outdoor spaces group

Objectives and Activities

Charitable purposes

The constitution provides the following clarification as to the purposes of the organisation:

The organisation's main purpose is to support the wellbeing of people in the communities of Garmouth and Kingston and the surrounding area, by providing facilities and activities that promote community cohesion and development and the wellbeing of individuals. In particular: -

- a. The advancement of community development and in furtherance of the above purpose, we will carry out the following activities:
 - i. Providing, maintaining and managing the Village Hall, the Garmouth Park and the Community Hub as focal points for village engagement and resilience and as venues that can be used for sporting, recreational, educational, heritage and cultural pursuits and activities in order to improve the wellbeing of residents and visitors to the area;
 - ii. Supporting local people to identify and articulate their needs and act to address those needs.
- b. The provision of sporting and recreational facilities, and the organisation of recreational activities, with the object of improving the conditions of life for the persons for whom the facilities or activities are primarily intended. In furtherance of the above purpose, we will carry out the following activities:
 - i. Delivering community based events that bring together members of the community and thereby promote social interaction;
 - ii. Providing both individuals and groups/clubs with the opportunity to book the organisation's facilities for the purposes of taking part in and/or providing sporting and recreational classes/activities
 - iii. Maintaining the Garmouth Park and other areas of amenity land in the villages
 - iv. Helping to maintain the local network of footpaths and to ensure effective signage so that local residents and visitors are encouraged to explore the area and learn about its heritage and natural history
- c. The advancement of the arts, heritage and culture by providing access to facilities for drama, music and other entertainments and to encourage participation in music, theatre and other creative arts amongst the Community;
- d. The advancement of education for the community about its environment,

culture, heritage and history to include the delivery of exhibitions, presentations, displays, demonstrations and talks in order to increase knowledge about the village and its history and ecology.

Activities

The main facilities, activities and services that are overseen and supported by the Association are:

- the village hall – and a range of activities that take place there
- the community hub – and a range of activities that take place there
- fund raising – including the annual village fair (Maggie Fair) – to provide funds to maintain property owned by the Association and to facilitate a range of activities
- the maintenance of local footpaths, local parks and other open spaces -- a historic former water tower, a sensory garden, a community garden and a wooded area -- as well as the maintenance of several defibrillators

Achievements and Performance

Village Hall

The local playgroup continued to use the hall 5 days a week during school term time until the end of June 2024. Since ceasing its pre-school provision the group subsequently started a 2-3 Group, again 5 days per week. Other regular users include the art group, a bowls club and more recently ballroom dancing. The hall is also used for fundraising activities and private parties. Income from Hall rental does not cover the annual running costs and a working party has been established to consider ways of addressing this matter together with the investment required to repair and upgrading the hall.

Community Hub

The hub forms a central point of contact and an arena for developing community engagement within the villages. It is used by various groups and also as a food share hub. One-off events occur throughout the year and further developments such as expanding community gardening are being progressed. The Hub has maintained a good financial position. It now also operates a successful food-share operation and community garden.

Fundraising

The annual Maggie Fair took place again in June 2024. It was very well supported by the local community resulting in a welcome boost to community funds.

Outdoor spaces

A small group of volunteers cut the grass in Garmouth Park throughout the growing season. Many other people have given up their time to carry out a wide range of maintenance to paths and open spaces in the villages. A shed has been built in the park to house the mower.

Financial Review

The Associations income and expenditure are shown in the accompanying financial statement. Due in large part to the high level of net income from Maggie Fair 2024, but also due to careful management of expenditure on Association facilities and activities, the Association's financial position at the end of the financial year was some £2,704 higher than at the start of the financial year.

Reserves Policy

The trustees' policy is to maintain reserves to cover the recurring annual commitments such as Insurance.

Plans for Future Periods

Maintaining and funding existing activities is a considerable responsibility for the trustees and will remain the prime concern for the foreseeable future. This includes the maintenance and development of buildings and land to ensure that community needs continue to be met. Other opportunities such as expanding community gardening, improving and diversifying activities held in the hall will be additional priorities over the next few years.

Approved by the Trustees on 21 March 2025 and signed on their behalf by:



Chair

Garmouth and Kingston Community Association

SC050545



Receipts and payments accounts							
For the period from	Period start date			to	Period end date		
	Day	Month	Year		Day	Month	Year
	01	11	2023		31	10	2024

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	205	1,573			1,778	160
Legacies					-	
Grants	7,602	-			7,602	4,508
Receipts from fundraising activities	16,292	1,260			17,552	13,821
Gross trading receipts	8,048	9,954			18,002	6,831
Income from investments other than land and buildings					-	
Rents from land & buildings					-	
Gross receipts from other charitable activities					-	
					-	
A1 Sub total	32,147	12,787	-	-	44,934	25,320
A2 Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
A2 Sub total	-	-	-	-	-	-
Total receipts	32,147	12,787	-	-	44,934	25,320
A3 Payments						
Expenses for fundraising activities	3,218				3,218	4,054
Gross trading payments		1,671			1,671	758
Investment management costs					-	
Payments relating directly to charitable activities	27,215	9,357			36,572	12,066
Grants and donations					-	
Governance costs:					-	
Audit / independent examination	-				-	15
Preparation of annual accounts					-	
Legal costs	550				550	
Other	37	182			219	229
					-	
A3 Sub total	31,020	11,210	-	-	42,230	17,122
A4 Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
A4 Sub total	-	-	-	-	-	-
Total payments	31,020	11,210	-	-	42,230	17,122
Net receipts / (payments)	1,127	1,577	-	-	2,704	8,198
A5 Transfers to / (from) funds						
					-	
Surplus / (deficit) for year	1,127	1,577	-	-	2,704	8,198

Section B Statement of balances

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
B1 Cash funds	Cash and bank balances at start of year	27,285	6,243			33,528	25,330
	Surplus / (deficit) shown on receipts and payments account	1,127	1,577			2,704	8,198
						-	
						-	
	Cash and bank balances at end of year	28,412	7,820	-	-	36,232	33,528
	(Agree balances with receipts and payments account(s))	-	-	-	-	-	-

	Details	Fund to which asset belongs	Market valuation to nearest £	Last year to nearest £
B2 Investments				
		Total	-	-

	Details	Fund to which asset belongs	Cost (if available) to nearest £	Current value (if available) to nearest £	Last year to nearest £
B3 Other assets					
		Total	-	-	-

	Details	Fund to which liability relates	Amount due to nearest £	Last year to nearest £
B4 Liabilities				
		Total	-	-

	Details	Fund to which liability relates	Amount due (estimate) to nearest £	Last year to nearest £
B5 Contingent liabilities				
		Total	-	-

Signed by one or two trustees
on behalf of all the trustees

Signature

Print Name

Date of approval

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Section C Notes to the Accounts

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

The Association holds a general fund which is used for the purchase, operation and maintenance of facilities and equipment which are of benefit to the villages of Garmouth and Kingston. In addition it holds separate funds for the ongoing operation of a community hub and a village hall. A further fund is used for the maintenance of public access defibrillators in the villages and finally a fund is held for the maintenance of an historic building (water tower).

C2 Grants

Type of activity or project supported	Individual / institution	Number of grants made	£
Total			-

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
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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
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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 (£)

C6 Other information

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Garmouth and Kingston Community Association

SC050545

Additional analysis (2)**5 Breakdown of unrestricted funds**

	Unrestricted fund 1 - enter name of fund below Community Association	Unrestricted fund 2 - enter name of fund below Maggie Fair	Unrestricted fund 3 - enter name of fund below Village Hall	Unrestricted fund 4 - enter name of fund below	Total unrestricted funds	Total unrestricted funds last period
Receipts						
Donations	200		5		205	
Legacies					-	
Grants	7,602				7,602	2,788
Receipts from fundraising activities		16,292			16,292	13,003
Gross trading receipts	101		7,947		8,048	2,625
Income from investments other than land and buildings					-	
Rents from land & buildings					-	
Gross receipts from other charitable activities					-	
Sub total	7,903	16,292	7,952	-	32,147	18,416
Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
Sub total	-	-	-	-	-	-
Total receipts	7,903	16,292	7,952	-	32,147	18,416
Payments						
Expenses for fundraising activities		3,218			3,218	4,054
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities	13,424		13,791		27,215	6,387
Grants and donations					-	
Governance costs:					-	
Audit / independent examination					-	15
Preparation of annual accounts					-	
Legal costs	550				550	
Other	37				37	150
Sub total	14,011	3,218	13,791	-	31,020	10,606
Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
Sub total	-	-	-	-	-	-
Total payments	14,011	3,218	13,791	-	31,020	10,606
Net receipts / (payments)	(6,108)	13,074	(5,839)	-	1,127	7,810
Transfers to / (from) funds					-	
Surplus / (deficit) for year	(6,108)	13,074	(5,839)	-	1,127	7,810
Nature and purpose of funds						