

**Garmouth and Kingston Community Association
Chairs Annual Report
For the Year Ended 31 October 2023**

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 2023.

Reference and Administrative Information

Charity Name

Garmouth & Kingston Community Association

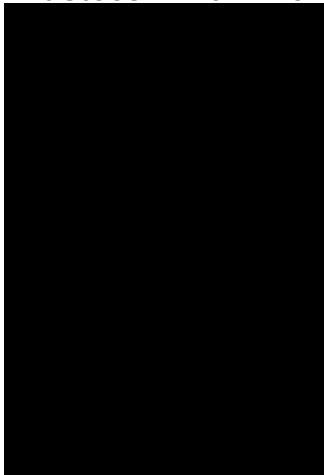
Charity No

SC050545

Address

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

Trustees in 2022-23



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 first AGM of the Association in November 2021. 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 2024.

Management

The Trustees of this new 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 uses the hall 5 days a week during school term time. Other regular users include the art group. The hall is also used for fundraising activities and private parties. Income from Hall rental continues to cover the running costs. For the longer term, however, considerable investment will be required in the repair and upgrading of 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 but covering the running costs for the long-term with no guaranteed external funding will be challenging.

Fundraising

The annual Maggie Fair took place again in June 2023. It was 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 grant of over £7000 was obtained from Moray Council which will be used to pay for a range of things to support the upkeep of local spaces – a professional overhaul of the park mower, a storage shed for the mower, a new rechargeable-battery pedestrian mower, two rechargeable-battery trimmers and a small fund to pay for contractors to carry out maintenance which volunteers cannot complete. Four information points were

completed and built giving locals and visitors useful facts about the location of each plinth.

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 2023, 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 £7000 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, the provision of local historical information, ownership of local resources for the benefit of the community, and addressing the environmental agenda (such as by acquiring EV charging points and community ebikes) will be considered.

Approved by the Trustees on 13 March 2024 and signed on their behalf by:



Garmouth and Kingston Community Association

SC050545



Receipts and payments accounts						
For the period from	2022			to	2023	
	01	11	2022		31	10

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		160			160	
Legacies					-	
Grants	2,788	1,720			4,508	
Receipts from fundraising activities	13,003	818			13,821	
Gross trading receipts	2,625	4,206			6,831	
Income from investments other than land and buildings					-	
Rents from land & buildings					-	
Gross receipts from other charitable activities					-	
					-	
A1 Sub total	18,416	6,904	-	-	25,320	-
A2 Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
A2 Sub total	-	-	-	-	-	-
Total receipts	18,416	6,904	-	-	25,320	-
A3 Payments						
Expenses for fundraising activities	4,054				4,054	
Gross trading payments		758			758	
Investment management costs					-	
Payments relating directly to charitable activities	6,387	5,679			12,066	
Grants and donations					-	
Governance costs:					-	
Audit / independent examination	15				15	
Preparation of annual accounts					-	
Legal costs					-	
Other	150	79			229	
					-	
A3 Sub total	10,606	6,516	-	-	17,122	-
A4 Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
A4 Sub total	-	-	-	-	-	-
Total payments	10,606	6,516	-	-	17,122	-
Net receipts / (payments)	7,810	388	-	-	8,198	-
A5 Transfers to / (from) funds						
					-	
Surplus / (deficit) for year	7,810	388	-	-	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	19,475	5,855			25,330	
	Surplus / (deficit) shown on receipts and payments account	7,810	388			8,198	
						-	
						-	
	Cash and bank balances at end of year (Agree balances with receipts and payments account(s))	27,285	6,243	-	-	33,528	-

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

Categories	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	-	-	-

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

Categories	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

12/03/24

	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 £
Insurance	1,109	180			1,289	
Wages		4,120			4,120	
Maintenance	416	55			471	
Cleaning	237				237	
Electricity	733	983			1,716	
Internet	143	164			307	
Consumables	196	5			201	
Equipment/facilities	3,400	167			3,567	
Other	153	5			158	
					-	
					-	
Total	6,387	5,679	-	-	12,066	

Garmouth and Kingston Community Association

SC050545

Additional analysis (2)

5 Breakdown of unrestricted funds

	Unrestricted fund 1 - enter name of fund below	Unrestricted fund 2 - enter name of fund below	Unrestricted fund 3 - enter name of fund below	Unrestricted fund 4 - enter name of fund below	Total unrestricted funds	Total unrestricted funds last period
	Community Association	Maggie Fair	Village Hall			
Receipts						
Donations					-	
Legacies					-	
Grants	2,788				2,788	
Receipts from fundraising activities		13,003			13,003	
Gross trading receipts			2,625		2,625	
Income from investments other than land and buildings					-	
Rents from land & buildings					-	
Gross receipts from other charitable activities					-	
Sub total	2,788	13,003	2,625	-	18,416	-
Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
Sub total	-	-	-	-	-	-
Total receipts	2,788	13,003	2,625	-	18,416	-
Payments						
Expenses for fundraising activities		4,054			4,054	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities	5,191		1,196		6,387	
Grants and donations					-	
Governance costs:						
Audit / independent examination			15		15	
Preparation of annual accounts					-	
Legal costs					-	
Other	150				150	
Sub total	5,341	4,054	1,211	-	10,606	-
Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
Sub total	-	-	-	-	-	-
Total payments	5,341	4,054	1,211	-	10,606	-
Net receipts / (payments)	(2,553)	8,949	1,414	-	7,810	-
Transfers to / (from) funds					-	
Surplus / (deficit) for year	(2,553)	8,949	1,414	-	7,810	-

Nature and purpose of funds

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Garmouth and Kingston Community Association

SC050545

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	Total restricted funds	Total restricted funds last period
	Community Hub	Environment (Water Tower)				
Receipts						
Donations	52	108			160	
Legacies					-	
Grants	1,720				1,720	
Receipts from fundraising activities	818				818	
Gross trading receipts	4,206				4,206	
Income from investments other than land and buildings					-	
Rents from land & buildings					-	
Gross receipts from other charitable activities					-	
Sub total	6,796	108	-	-	6,904	-
Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
Sub total	-	-	-	-	-	-
Total receipts	6,796	108	-	-	6,904	-
Payments						
Expenses for fundraising activities					-	
Gross trading payments	758				758	
Investment management costs					-	
Payments relating directly to charitable activities	5,679				5,679	
Grants and donations					-	
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
Other	79				79	
Sub total	6,516	-	-	-	6,516	-
Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
Sub total	-	-	-	-	-	-
Total payments	6,516	-	-	-	6,516	-
Net receipts / (payments)	280	108	-	-	388	-
Transfers to / (from) funds						
Surplus / (deficit) for year	280	108	-	-	388	-
Nature and purpose of funds						

APPENDIX 3



Report to the trustees/members of
Registered charity number
On the accounts of the charity for the period

Independent examiner's report on the accounts								v2
Charity name								
Garmouth and Kingston Community Association								
Registered charity number								
SC050545								
Period start date					Period end date			
Day	Month	Year			Day	Month	Year	
01	11	2022	to		31	10	2023	
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*]

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 Regulations

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

Signed:

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.