

STOW KIDS CLUB
ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 AUGUST 2025

Scottish Charity Number SC043975

STOW KIDS CLUB

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STOW KIDS CLUB

Trustees' Annual Report for the year ended 31 August 2025

The trustees have pleasure in presenting their report together with the financial statements for the year ended 31 August 2025.

Scottish Charity Number: SC043975

Trustees

Katy Birchall, Chairperson – appointed 23 September 2024

Antonia Wesley, Secretary – appointed 23 September 2024

Bob Reid, Treasurer – appointed 23 September 2025

Rosie Alliston

Tracey Stewart – resigned 24 July 2025

Amy French – resigned 23 September 2024

Laura Hardie – resigned 23 September 2024

Julie Wood – resigned 23 September 2025

Kat Custard – resigned 20 January 2026

Laura Weir – resigned 9 July 2026

Charity's Principal Address

Stow Primary School, Station Road, Stow, Galashiels, TD1 2SQ

Governing Document

The charity is a Scottish Charitable Incorporated Organisation (SCIO) set up on 30 April 2013 with a new constitution. The charity was previously an unincorporated association but changed its legal form to a SCIO. Some minor changes to the Constitution were approved on 6 September 2023, which included increasing the maximum number of trustees from four to nine.

Recruitment and Appointment of Trustees

All of the trustees are appointed or reappointed by the members at our Annual General Meeting, which is held in September or throughout the year where the Trustees deem fit.

Objectives and Activities

Charitable Purposes

Our purposes, as recorded in our constitution, are:

- To promote the care and education of children of school age Primary one to seven, in need of care during out of school hours and to promote the provision of facilities for the recreation and other leisure time occupation of such children in the interests of social welfare with the object of improving their conditions of life.
- To advance the education and training of persons providing such care and education recreational facilities.

Activities and Achievements

During the year our Activities and Achievements are:

- We have engaged the children in the weekly planning of activities at the club using the curriculum of excellence as a guide for personal development
- Streamlined policies and procedures
- All the staff are SSSC registered
- The billing and financial aspect has been improved

- There is now a structure to activities and the appearance of the club environment has been improved

Financial Review

Our main source of funding is fees which are charged to parents.

The biggest cost to the club is wages and contract staff costs, which was £23,032 in 2025 (£31,147 in 2024).

Reserves

The club has a deficit of £2,937 for the year. The club held unrestricted funds of £2,711 at the period end.

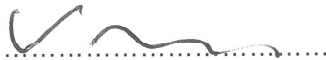
The trustees' policy is to retain 2 months' worth of normal running costs in order to meet commitments and to cover any unexpected expenditure. This may prove difficult to maintain depending on future grants and funding.

Plans for future period

The club continues to operate using contract staff members from Schools Out, an out of school provider in the Borders. In the longer term, the intention was that Schools Out would take over the full running of the club and the charity would be closed. This is no longer the case and the club is now looking to move to a working relationship with Schools Out where they take over the day-to-day management of the club, while the charity remains in place to oversee. The club has received a grant to support us in this transition period and to cover any loss of income during holiday clubs.

The Trustees declare that they have approved the Trustees' report above.

Signed on behalf of the Charity's Trustees



Katy Birchall, Chairperson

Date 6/6/26.

Independent Examiner's Report to the Trustees of Stow Kids Club

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 August 2025 which are set out on pages 5 to 7.

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.

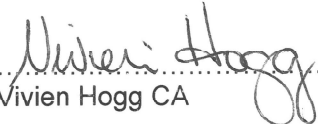
Basis of independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006 (as amended). 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 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 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.


Vivien Hogg CA

The Institute of Chartered Accountants of Scotland

JRW Hogg & Thorburn CA
Riverside House, Ladhope Vale, Galashiels, TD1 1BT

Date 10 June 2026

STOW KIDS CLUB

STATEMENT OF RECEIPTS AND PAYMENTS FOR THE YEAR ENDED 31 AUGUST 2025

	Notes	Year ended 31 August 2025 £	Period ended 31 August 2024 £
Receipts	4		
Grants		2,561	550
Fundraising		70	667
Charitable activities - After school & holiday club fees		<u>22,286</u>	<u>34,116</u>
Total receipts		<u>24,917</u>	<u>35,333</u>
Payments			
Fundraising costs		-	37
Cost of charitable activities	5	25,833	33,004
Governance costs	6	<u>2,052</u>	<u>2,566</u>
		<u>27,885</u>	<u>35,607</u>
Total payments			
(Deficit)/Surplus for year		<u>(2,967)</u>	<u>(273)</u>

All funds are unrestricted

The notes on page 7 form an integral part of these accounts

STOW KIDS CLUB

**STATEMENT OF BALANCES
FOR THE YEAR ENDED 31 AUGUST 2025**

	2025	2024
	£	£
Funds reconciliation		
Opening bank and cash introduced	5,678	5,952
(Deficit)/Surplus for year	(2,967)	(273)
Closing bank and cash balances	<u>2,711</u>	<u>5,678</u>
Bank and cash balances		
Bank current account	2,711	5,664
Cash in hand	-	14
	<u>2,711</u>	<u>5,678</u>

All funds are unrestricted

The Club has outstanding liabilities of £nil (2024: £142) at the period end which are not reflected

The notes on page 7 form an integral part of these accounts

Approved by the Trustees and signed on their behalf


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Katy Birchall
Chairperson
Date: 6/6/26

STOW KIDS CLUB

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 AUGUST 2025

1 Basis of preparation

The accounts have been prepared on the Receipts and Payments basis, and in accordance with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

2 Nature and purpose of funds

All the funds are unrestricted and may be used at the discretion of the trustees in furtherance of the objects of the charity, which are to provide an after school or holiday care service for the children in Stow and surrounding areas in a friendly and safe environment being run by qualified staff.

3 Related party transactions

The trustees did not receive any remuneration or during the year (2024: Nil)

The trustees receive expense reimbursements only where they purchase items on behalf of the Club.

The trustees and committee are all customers of the Club and pay on the same terms as all other parents.

4 Receipts	2025 £	2024 £
Grants received		
Foundation Scotland	2,409	250
Stow Community Council	152	300
Virgin Money	-	-
	<u>2,561</u>	<u>550</u>
Fundraising	<u>70</u>	<u>667</u>
Charitable activities - After school & holiday club fees	<u>22,286</u>	<u>34,116</u>
5 Cost of charitable activities	2025 £	2024 £
Wages and National Insurance Contributions	9,555	31,147
Contract staff	13,477	-
Consumables and activities	2,039	1,189
Memberships	-	210
Insurance	345	372
Miscellaneous	417	87
	<u>25,833</u>	<u>33,004</u>
6 Governance costs	2025 £	2024 £
Independent examination	600	600
Accountancy fees	1,286	1,659
Subscriptions	166	307
	<u>2,052</u>	<u>2,566</u>