

Cargill House Club

Annual Report & Financial Statement

For the year ended

31 March 2025

Scottish Charity No. SC002114

**Annual Report & Financial Statements
for the year ended 31 March 2025**

Contents	Page No.
Trustees' Annual Report	3 to 4
Independent Examiner's Report	5
Statement of Receipts & Payments	6
Statement of Balances	7
Notes to the Financial Statement	8 to 9

**Trustees' Annual Report
for the Year Ended 31 March 2025**

The trustees are pleased to present their report and financial statements together with the independent examiner's report for the year ended 31 March 2025.

Reference and Administrative Details

Charity Name Cargill House Club

Charity Number SC002114

Principal Address

Current Trustees

Independent Examiner

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

Cargill House club charity is an unincorporated charity governed by its Constitution and registered with the Office of the Scottish Charity Regulator (OSCR) with charity number SC002114.

Appointment of Trustees

New trustees, who are known as the Management Committee, are appointed at the Annual General Meeting (AGM) and retire at the next AGM following the effective date of their appointment or their date of selection. The retiring members shall be eligible for re-appointment to re-election. The management committee shall include two representatives appointed by the Trustees of the late [REDACTED] (if they wish at any time to exercise the right of appointment).

**Trustees' Annual Report
for the Year Ended 31 March 2025**

Organisational Structure

The Management Committee, who are the trustees, are responsible for the management and control of the charity. The day to day running of the club is designated to the club manager and the catering staff.

OBJECTS & ACTIVITIES

The objects of the charity are to advance Education, Health, Arts, Heritage, Culture, Science and the relief of those in need by reason of Age, Ill Health, Disability, Financial Hardship or other disadvantage within the town of Lanark and surrounding areas. The main activities that the charity pursues to meet its objects are through the running of the Cargill Club centre and the provision of educational, social and recreational activities.

ACHIEVEMENTS & PERFORMANCE

Over the last year the Club has continued to provide healthy subsidised meals and snacks for our members. Bus trips and weekly bingo sessions are provided for our members as well as indoor bowls, computer and exercise classes.

FINANCIAL REVIEW

Overview

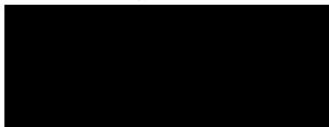
The trustees raised a total of £72,483 (2024 £61,059) in the year. The total expenditure was £70,671 (2024 £66,500) with the main expenditure being staff salaries. A falling membership and increased wage and food costs together with our inability to find new funders means that the Club is in a poor financial position. Our main funder South Lanarkshire Council has informed us that because of their financial position it cannot guarantee funding for next year.

Reserves Policy

Reserves at the year end were £2,151 (2024 £522). The trustee's policy is to have four months running costs as an appropriate level of reserves to cover costs of a dignified closure of the charity if required. Given the expenditure in the year that would amount to around £15,000. The trustees understand their responsibilities in ensuring that they continue to enable the charity to have enough reserves to keep the charity viable and continue to seek sources of income for this.

APPROVAL

This report was approved by the trustees on 22 July 2025 and signed on their behalf by :



Chair

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF CARGILL HOUSE CLUB

I report on the accounts of the charity for the year ending 31 March 2025 which are set out on pages 6 to 9.

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 and the Charities Accounts (Scotland) Regulations 2006. The Charity trustees consider that the audit requirement of Regulation 10(1)(a) to (c) of the 2006 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 report

My examination was 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 seeking 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.

In the course of my examination, no matter has come to my attention :

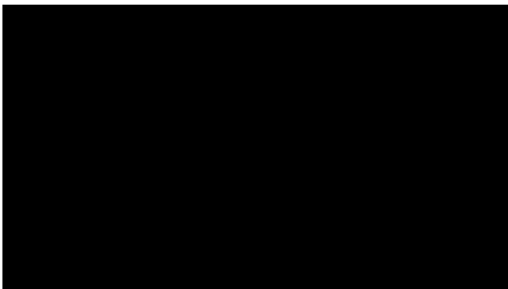
1. which gives me reasonable cause to believe that in any material respect the requirements :

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 8 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.



**Statement of Receipts and Payments
for the Year Ended 31 March 2025**

Receipts	Note	Total 2025	Total 2024
Donations		5,876	4,108
Grants received	5	16,527	5,047
Fund Raising		4,126	3,241
Charitable Activities		45,954	48,663
		<u>72,483</u>	<u>61,059</u>
Payments			
Charitable activities	6	69,571	65,800
Governance Costs		100	100
Loan repayment		1,000	600
		<u>70,671</u>	<u>66,500</u>
Surplus/(deficit) for the year		<u>1,812</u>	<u>-5,441</u>

All funds are unrestricted

The notes on pages 8 to 9 form an integral part of these accounts

**Statement of Balances
as at 31 March 2025**

	Total 2025	Total 2024
Funds Reconciliation		
Balance as at 1 April 2024	699	6,140
Surplus/(deficit) for the year	1,812	-5,441
<u>Balance as at 31 March 2025</u>	<u>2,511</u>	<u>699</u>
 Bank & Cash Balances		
Cash at Bank	<u>2,511</u>	<u>699</u>
 Current Liabilities		
HMRC	260	77
Independent Examiner expenses	276	100
	<u>536</u>	<u>177</u>

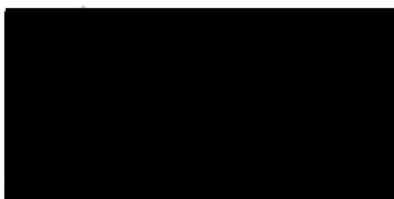
All funds are unrestricted

The notes on pages 7 to 9 form an integral part of these accounts.

These accounts were approved by the trustees on 22 July 2025 and signed on their behalf by :



Trustee



Trustee

NOTES TO THE FINANCIAL STATEMENTS

For the Year Ended 31 March 2025

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) 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.
- (c) As at the end of the financial year, all funds are unrestricted.

3 Taxation

- (a) The charity is not liable to corporation tax or capital gains tax on 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) No remuneration was paid to trustees or any persons connected with them during the year or in the previous year.
- (b) No expenses were reimbursed to the trustees during the year or in the previous year.
- (c) In 2025, one of the trustees provided the charity with an interest free loan. This loan was repaid in full during the year.

5 Grants Received

	Total 2025	Total 2024
South Lanarkshire Council - Core	5,047	5,047
South Lanarkshire Council - Area	480	0
South Lanarkshire Council - Windfarm	9,000	0
South Lanarkshire Council - Charitable	2,000	0
	<hr/> 16,527	<hr/> 5,047

NOTES TO THE FINANCIAL STATEMENTS
For the Year Ended 31 March 2025

6 Cost of charitable activities

	Total 2025	Total 2024
Telephone costs	557	527
Printing and stationery	186	128
Cleaning materials	128	418
Maintenance and repairs	432	867
Salaries	51,071	44,840
Insurances	1,325	1,228
Catering	12,193	13,405
South Lanarkshire Council (Management Fee)	3,009	4,208
Equipment	670	0
Presentation	0	179
	<u>69,571</u>	<u>65,800</u>

The average number of employees during the year was 3.