

APPENDIX 3



Independent examiner's report on the accounts

v2

Report to the trustees/members of

Charity name

Waterside Miner's Charitable Society

Registered charity number

SC003983

On the accounts of the charity for the period

Period start date

Day

1st

Month

February 2024

Year

to

Day

31st

Period end date

Month

January 2025

Year

Set out on pages 1

(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 which gives me reasonable cause to believe that in any material respect the requirements have not been met.

Signed**:

Name:

Date:

8th August 2025

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.

** OSCR will accept digital or typed signatures

Waterside Miners' Charitable Society

SC003983



Receipts and payments accounts							
For the period from	Period start date			to	Period end date		
	Day	Month	Year		Day	Month	Year
	01	February	2024		31	January	2025

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	318				318	3,842
Legacies	-				-	
Grants	5,000	16,646			21,646	8,616
Receipts from fundraising activities	795				795	3,125
Gross trading receipts					-	
Income from investments other than land and buildings	319				319	249
Rents from land & buildings					-	
Gross receipts from other charitable activities					-	67
ADJUSTMENTS - SEE NOTES	3,237				3,237	
A1 Sub total	9,669	16,646	-	-	26,315	15,899
A2 Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
A2 Sub total	-	-	-	-	-	-
Total receipts	9,669	16,646	-	-	26,315	15,899
A3 Payments						
Expenses for fundraising activities	472				472	112
Hire of Meeting Rooms & Lets	1,366				1,366	
Planning Application EDC	1,460				1,460	
Short Term Loan to FofCHK	330				330	1,485
Architects Costs	12,240				12,240	
Non Domestic Rates	200				200	
Audit / independent examination	150				150	150
Preparation of annual accounts					-	
Consultancy Cost - Pre Planning Application	11,001				11,001	2,496
Insurance	319				319	333
Disconnection Electricity & Gas	2,313				2,313	
A3 Sub total	29,851	-	-	-	29,851	4,576
A4 Payments relating to asset and investment movements						
Purchases of fixed assets	59				59	1,068
Purchase of investments					-	
A4 Sub total	59	-	-	-	59	1,068
Total payments	29,910	-	-	-	29,910	5,644
Net receipts / (payments)	(20,241)	16,646	-	-	(3,595)	10,255
A5 Transfers to / (from) funds						
	-				-	
Surplus / (deficit) for year	(20,241)	16,646	-	-	(3,595)	10,255

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	10,920				10,920	666
	Surplus / (deficit) shown on receipts and payments account	(3,596)				(3,596)	10,254
						-	
						-	
	Cash and bank balances at end of year	7,324	-	-	-	7,324	10,920
	(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	Land	Waterside Miners Charitable Society	No Valuation		
	Main Site - 2147 Square Metres				
	Car Park - 731 Square Metres				
	Buildings	Waterside Miners Charitable Society	No Valuation		
	2 Storey Building with large adjoining Function Suite - 1465 Square Metres The Buildings are situated on the main Site.				
		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

Section C Notes to the Accounts

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

ADJUSTMENTS			
REPAYMENT OF SHORT TERM LOAN FofCHK	£330		
REPAYMENT FROM CD ARCHITECTS	£1800		
REPAYMENT FROM EDC PLANNING APPLICATION	£1107		
TOTAL £3237			

C2 Grants

Type of activity or project supported	Individual / institution	Number of grants made	£
Pre Planning Application	CRT		7,106
Seed Funding	CALA Homes		5,000
Pre Planning Application	Trust		2,000
Pre Planning Application	Trust		500
Pre Planning Application	Community		7,040
Total			21,646

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	£
Not Applicable	

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	£
Not Applicable		

C5 Transactions with trustees and connected persons

Nature of relationship	Nature of transaction	Transaction amount (£)	Balance outstanding at period end (£)
Not Applicable			

C6 Other information

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Waterside Miners' Charitable Society

SC003983

Additional analysis (1)**Analysis of receipts and payments****1 Donations**

	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 £
AIG Vanguard	318				318	100
					-	100
					-	746
					-	
Total	318	-	-	-	318	946
	-	-	-	-	-	reference

2 Grants

	Unrestricted funds to nearest £	Restricted funds to nearest £			Total current period to nearest £	Total last period to nearest £
CRT	-	7,106			7,106	-
CALA Homes	5,000				5,000	-
Robertson Trust	-	2,500			2,500	
EDC		7,040			7,040	8,616
Total	5,000	16,646			21,646	8,616
	-	-			-	-

3 Gross receipts from other charitable activities

	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 £
Just Giving	482				482	120
Tombola	313				313	2,205
Bank Interest	319				319	800
					-	2,895
					-	
					-	
Total	1,114	-	-	-	1,114	6,020
	reference error	-	-	-	reference error	reference error

4 Payments relating directly to charitable activities

	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 £
Consultancy - Planning Application	11,001				11,001	2,496
Hire of Rooms for Meetings & Licenses EDC	1,366				1,366	285
CD Architects	12,240				12,240	1,200
Insurance	319				319	299
Office Equipment	59				59	1,068
Printing T Shirts & Flyers	349				349	34
Loan Friends of Campsie High Kirk	330				330	112
Independent Examination	150				150	150
Non-Domestic Rates	200				200	
EDC Planning Application & Demolition Warrant	1,460				1,460	
Training	13				13	
Flowers	110				110	
Disconnection Gas & Electricity	2,313				2,313	
Total	29,911	-	-	-	29,911	5,644
	reference error	-	-	-	reference error	reference error

SC003983

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
Receipts						
Donations	318				318	3,842
Legacies	-				-	
Grants	5,000				5,000	8,616
Receipts from fundraising activities	795				795	3,125
Gross trading receipts	319				319	249
buildings					-	
Rents from land & buildings					-	
	-				-	66
Sub total	6,432	-	-	-	6,432	15,898
cross ref error						
Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
Sub total	-	-	-	-	-	-
Total receipts	6,432	-	-	-	6,432	15,898
cross ref error						
Payments						
Expenses for fundraising activities	472				472	112
Hire of Meeting Rooms & Lets	1,366				1,366	
Planning Application EDC	1,460				1,460	
Short Term Loan to FofCHK	330				330	1,485
Architects Costs	12,240				12,240	
Non Domestic Rates	200				200	
Audit / independent examination	150				150	150
Preparation of annual accounts					-	
Consultancy Cost - Pre Planning Application	11,001				11,001	2,496
Insurance	319				319	299
Disconnection Electricity & Gas	2,313				2,313	34
Sub total	29,851	-	-	-	29,851	4,576
-						
Payments relating to asset and investment movements						
Purchases of fixed assets	59				59	1,068
Purchase of investments					-	
Sub total	59	-	-	-	59	1,068
-						
Total payments	29,910	-	-	-	29,910	5,644
-						
Net receipts / (payments)	(23,478)	-	-	-	(23,478)	10,254
Transfers to / (from) funds						
					-	
Surplus / (deficit) for year	(23,478)	-	-	-	(23,478)	10,254
cross ref error						
Nature and purpose of funds						
Waterside Miners Welfare and Social Club at Duntiblae Road, Waterside and build a New State of the Art Community Hub on that site which will be run by the Community						

Waterside Miners' Charitable Society

SC003983

Additional analysis (3)

6 Breakdown of restricted funds

		CRT Coalfields Regeneration Trust	EDC Community Grant	Robertson Trust	Total restricted funds	Total restricted funds last period
Receipts						
Grants		7,106	7,040	2,500	16,646	8,616
Donations					-	3,842
					-	-
Receipts from fundraising activities					-	3,125
Gross trading receipts					-	
Income from investments other than land and buildings					-	249
Rents from land & buildings					-	
Gross receipts from other charitable activities					-	66
Sub total	-	7,106	7,040	2,500	16,646	15,898
Receipts from asset & investment sales						
Proceeds from sale of fixed assets	-				-	
Proceeds from sale of investments	-				-	
Sub total	-	-	-		-	-
Total receipts	-	7,106	7,040	2,500	16,646	15,898
Payments						
Expenses for fundraising activities	472				472	472
Hire of Meeting Rooms & Lets	1,366				1,366	
Planning Application EDC	1,460				1,460	
Short Term Loan to FofCHK	330				330	330
Architects Costs	12,240				12,240	
Non Domestic Rates	200				200	
Audit / independent examination	150				150	150
Preparation of annual accounts					-	
Consultancy Cost - Pre Planning Application	11,001				11,001	11,001
Insurance	319				319	319
Disconnection Electricity & Gas	2,313				2,313	
Sub total	29,851	-	-	-	29,851	12,272
Payments relating to asset and investment movements						
Purchases of fixed assets	59				59	59
Purchase of investments	-				-	
Sub total	59	-	-	-	59	59
Total payments	29,910	-	-	-	29,910	12,331
Net receipts / (payments)	(29,910)	7,106	7,040	2,500	(13,264)	3,567
Transfers to / (from) funds	7,324				7,324	7,324
Surplus / (deficit) for year	(22,586)	7,106	7,040	2,500	(5,940)	10,891

Nature and purpose of funds

rs Welfare and Social Club at Duntiblae Road, Waterside and build a New State of the Art Community Hub on that site which will be run by the Community for the Com

Waterside Miners Charitable Society

Registered Scottish Charity Number SC003983

Trustees' Annual Report

1 February 2024 to 31 January 2025

We will build a new start-of-the-art community hub, run by the community for the community



Proposed hub design by CD Architects

Contact details

Address: [REDACTED]

Email: waterside.mcs@gmail.com

Telephone: [REDACTED]

Website: <https://watersidecommunityhub.co.uk>

Facebook: Waterside Community Hub



Our Trustees: [redacted] with our EDVA nomination award for
Organisation of the Year)

Structure, governance and management

Type of governing document: constitution adopted 1992 (however, CISWO is aiming to provide a SCIO-friendly update)

How the charity is constituted: unincorporated association (with aims to become a SCIO)

Trustee selection: appointment and/or reappointment of office holders, who automatically become trustees at AGM

Trustees

1. [redacted]
2. [redacted]
3. [redacted]
4. [redacted]

From a variety of professional backgrounds, WMCS trustees have a wealth of knowledge in:

Information Technology

Sales and Marketing

Project Management

Publishing and Communications

Community Involvement

Engineering

Accountancy

History and objectives

Established in May 1929, Waterside Miners Charitable Society (WMCS) had as its object 'to provide facilities for such forms of recreation and other leisure-time occupation as are conducive to the improvement of the conditions of living of the inhabitants of Waterside and the neighbourhood thereof ...'

In March 2020, when Waterside Miners Welfare and Social Club closed, taking with it the area's last remaining indoor facility for recreation, sport, exercise, meetings and social events, Waterside Miners Charitable Society became dormant, only to be re-formed by a new group with fresh ideas in May 2022 with the aim of reviving its still valid objectives and constructing a fit-for-purpose community hub on the site of the increasingly derelict club.

Why do we need a community hub? Having somewhere to meet, socialise and hold community events is invaluable for the mental wellbeing of people of all ages and contributes to improving social skills and creating community cohesion. The activities possible in the community hub that we envisage range from exercise and sport, training and learning, films and drama, crafts and clubs, community events and social functions to toddler groups, support and counselling sessions, memory cafes and cafe treats – and this will all be in a safe, positive environment a walk away from home. A community hub will improve life for everyone in the community, including the less well-off and those with too much time on their hands. The benefits will cascade into education, work and life at all stages, with a happier, healthier, more socially engaged population.

Actions undertaken since May 2022 and in the financial year ending 31 Jan 2025

Since May 2022, charity members have been busy with feasibility studies; architect plans; surveys; community engagement; talking to MPs, MSPs and councillors; demolition quotes; and fundraising – all with the aim of demolishing the old club and making this much-needed community hub a reality. There have been administrative and legal hoops to jump through too, and we've bounded through them!

Help and advice from organisations such as the following have been invaluable:

Business Gateway

CRT – Coalfields Regeneration Trust

EDVA – East Dunbartonshire Voluntary Action

OSCR – Office of the Scottish Charity Regulator

SCVO – Scottish Council for Voluntary Organisations

CISWO – Coal Industry Social Welfare Organisation

DTAS – Development Trusts Association Scotland

COSS – Community Ownership Support Service

CEIS – Community Enterprise and Investment Scotland

As for funding from the groups below, we couldn't be more grateful:

Cala Homes

The Coalfields Regeneration Trust

The Robertson Trust

EDC Community Grants

Thank you, too to all those MPs, MSPs and councillors who have written in support. And a huge debt of gratitude is owed to the movers and shakers at a number of Scottish community centres for their invaluable advice.

Actions during the 2024/25 financial year

FEBRUARY 2024

[REDACTED] ran the Winter Warmer Half Marathon and raised £505.

We met with Myrette Bracken of CISWO (Coal Industry Social Welfare Organisation) to discuss becoming a SCIO and possible funding opportunities.

Two meetings were held with stakeholders and potential hub users to discuss the project and ask for support.

GRM Graphics was selected to design our new logo, website and Facebook offering.

Rona Mackay MSP wrote us a letter of support.

MARCH 2024

In March we held our third AGM.

GRM Graphics designed a logo (right) that we liked enormously and soon adopted. It distilled many of the ideas provided by students at Gartconner Primary School and Kirkintilloch High School.



Senior executives from EDC (Heather Holland and David Gear) attended a hub presentation and discussed support for the project.

A meeting took place with Hillhead Housing Association to discuss possible links.

We finalised our first business plan and started work on our fundraising strategy.

At the end of the month, Cala Homes pledged £35k towards demolition along with another £5k general contribution towards the project.

Paul O’Kane MSP and Stuart McDonald MP wrote letters of support for our project.

APRIL 2024



In April, as part of our community engagement initiative, we had a tombola and bric-a-brac stall at Twechar Spring Fayre and raised £343.00.

CD Architects submitted our pre-planning application to EDC along with an application for a demolition warrant.



[Home](#) / [Our registers](#) / RCI

Register of Persons Holding a Controlled Interest in Land

We provided trustee details for the Register of Persons Holding a Controlled Interest in Land (R.C.I.) in relation to the former Waterside Miners Club, as required by law.

MSPs Ross Greer, [REDACTED] sent letters of support.

MAY 2024

In May the Coalfields Regeneration Trust provided £7,106 towards our planning application costs.

And our fundraising team attended masterclasses on getting grants.



JUNE 2024



In June a demolition warrant was granted by East Dunbartonshire Council (EDC), and a demolition plan put in place.

After considerable efforts from [REDACTED], our funding lead, and her team, a comprehensive fundraising strategy was presented to the membership.

EDC's Richard Todd attended a meeting to explain the Local Place Plan initiative, something which will be important not just for the community hub, but for the area as a whole.

JULY 2024

An ecology study was carried out at the site and surrounding area by Cairn Ecology (right).

A topography survey was conducted by Pinnacle Phoenix.

Reigart was selected to demolish the Waterside Club buildings (right), provide security fencing and reinforce windows and doors to stop intruders.

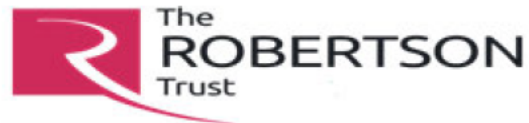
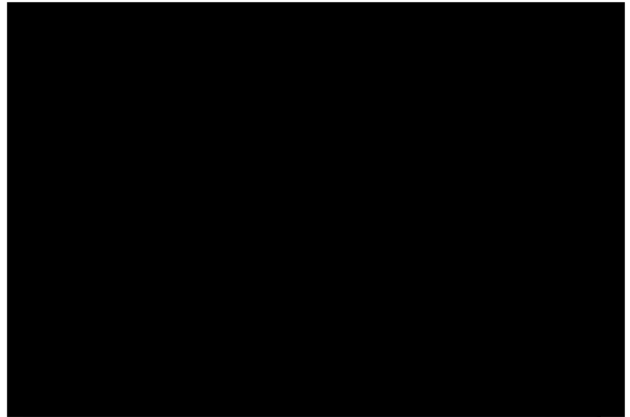
AUGUST 2024

The Robertson Trust awarded the project £2,000.

Starling Learning carried out a bat survey, and discovered there was a maternity roost with over 140 Pipistrelle bats in the main building, meaning demolition cannot take place until winter 2025/26.

A Coal Authority CON29M coal mining report was obtained, and JW Ross carried out a coal-mining risk assessment.

The Trustees' Annual Report and Financial Report for year ending 31 January 2024 were submitted to OSCR.



SEPTEMBER 2024

The hub project had a stand at the Kirkintilloch Festival of Clubs (left), with a slide show of Waterside events of the past by local historian [REDACTED].

EDC Community Grants awarded us £7,040 towards the planning application costs of £9,600.

The Robertson Trust awarded the project a further £500 (having provided £2000 in August).

A planning sustainability report was completed by Hulley and Kirkwood.

Quantity surveying was carried out by Armour Construction.

On the 20th of the month, charity members attended the East Dunbartonshire Voluntary Action (EDVA) dinner honouring volunteers. The charity had been nominated for the Organisation of the Year award.

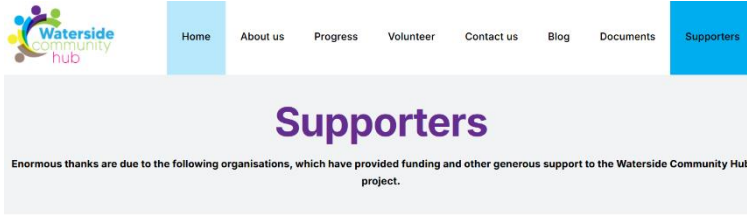
OCTOBER 2024

In October, Hub trustees met EDC Councillors and senior officials from the planning department to discuss progress on fundraising and the planning application.

A walk celebrating the mining history of the area went live on the Eco-Museum of Scottish Mining Landscapes website. History notes and photos had been supplied by charity members, and the walk starts from our car park.



NOVEMBER 2024



The Coalfields Regeneration Trust (CRT)

The Coalfields Regeneration Trust is a community wealth building charity operating in Britain's former coalfield areas. It creates jobs and economic growth by building industrial units for SMEs and using its taxable profits to generate social value through working with partners to enable its communities to reach their full potential.



November proved a pivotal month as the **watersidecommunityhub.co.uk** website and **Waterside Community Hub** Facebook page were launched.

Long-time supporters the Coalfields Regeneration Trust celebrated their 25th anniversary at Holyrood, where one of the team offered help with our Local Place Plan – something which will highlight the need for our hub.

Also in the month, two members took the very useful 'All Things Financial' online training course with Pamela Redpath, courtesy of EDC.

There were more engagement meetings with potential hub users to clarify their aims.

At the end of the month, SP Energy Network, cut off the electricity supply to the building – a big step forward in preparations for the club's demolition.

DECEMBER 2024

In December a much-appreciated donation was received from AIS Vanguard Community Fund.

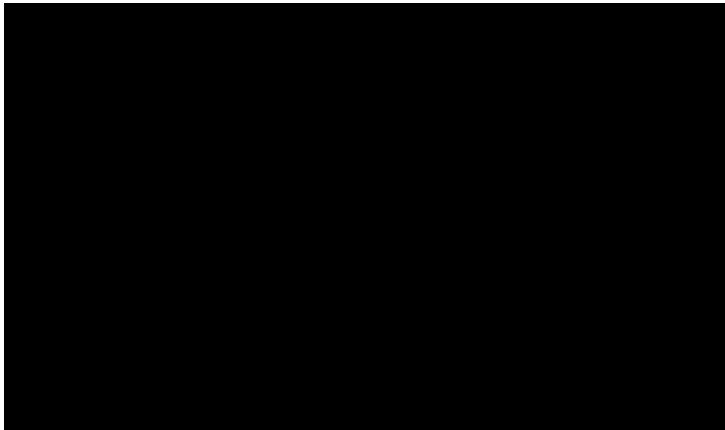
Members of the charity joined others from the community to sing Christmas carols outside Santa's Grotto, Waterside.



JANUARY 2025



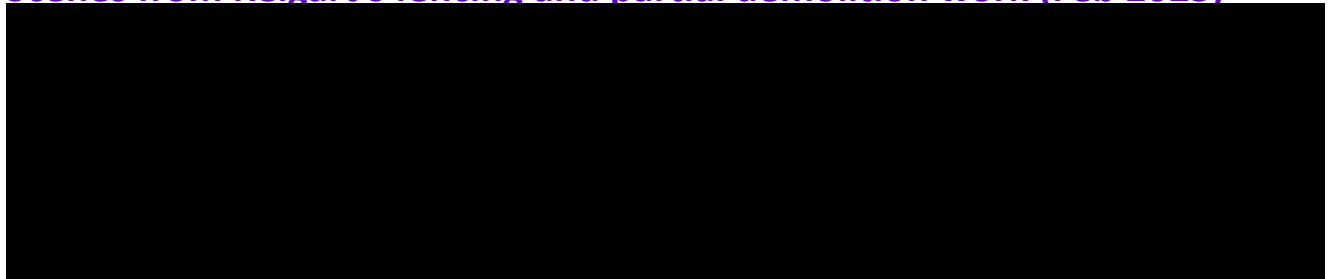
With the new year came new action – Reigart were given the go-ahead to demolish the outhouses at the back of the building (which would not affect the bats), secure the windows and doors and erect security fencing around the premises.



Also in January, our president, Ian Bowman, went to a lunch organised by The Robertson Trust which Scotland's First Minister, John Swinney, attended. Among other things, he spoke about the importance of communities and their place in society.

Finally, at the end of the month, SGN carried out preparatory work to disconnect the gas supply from the building.

Scenes from Reigart's fencing and partial demolition work (Feb 2025)



What some of our elected representatives say about this project

'I am delighted to be able to commend the commitment and dedication of the Waterside Miners' Charitable Society in progressing the vision of establishing a community hub in the absence of similar facilities in the immediate and surrounding areas...There is undoubtedly a tangible need for a community facility in Waterside, as there are no publicly accessible halls in the immediate vicinity...Due to the absence of similar facilities nearby and the adjacent car park, a community facility at this location could serve both the aspirations of the local community and become a destination for daytime and evening activities, events, performances and functions...I offer the Waterside Miners' Charitable Society encouragement and my very best wishes for success with their plans.'

Rona Mackay MSP, 24 February 2024

'Given the local community has increased markedly in recent years following the creation of various new housing developments, coupled with the ongoing deterioration of the current building, the need to put in place a modern local community asset has never been

greater...I am in no doubt about the energy, determination and passion this group has in harnessing the help and support of expert local organisations in working towards their aims. Alongside their extensive engagement with the local community to understand and incorporate their needs and requirements, these are excellent foundations upon which their desired community hub might be built.'

15 March 2024

'I understand that since March 2020 there has been no public meeting or social space for my constituents due to the closure of the Waterside Miners Club. I believe it is imperative for people to have a place to meet in helping tackling loneliness and poor mental health. A Community Hub would also allow for people in my region to host a range of activities including aiding in physical exercise for all ages and stages.'

Paul O'Kane MSP, 24 March 2024

'I am writing to express my enthusiastic support for the proposed establishment of a community centre serving Waterside, Woodilee Village, Fauldhead and other surrounding areas. There is clear local support for this proposal and its potential value to the communities it would serve is obvious...I admire your dedication to this important initiative. As a local elected representative committed to the welfare and progress of our community, I am happy to endorse the project. I hope you can create a thriving community space that fosters inclusivity, community engagement, and wellbeing.'

Ross Greer MSP, 2 April 2024

'As a member of the Scottish Parliament representing the West of Scotland, I would urge potential funders to consider the significant positive impact that the proposed community hub will have on the local community. I am confident that with WMCS' determination, resourcefulness and community support, this project will be realised, enriching the lives of residents for generations to come.'

Neil Bibby MSP, 8 April 2024

'It's genuinely heartening to see your group's dedication and initiative in reviving the Waterside Miners Charitable Society with such a noble aim. The closure of Waterside Miners Club in 2020 left a palpable void in the community, and your efforts to fill that gap with a revitalised community facility are commendable...I'm particularly impressed by the proactive steps you've taken, including conducting surveys, obtaining funding for a feasibility study, and collaborating with local authorities and elected representatives. Your commitment to transparency and community involvement shines through in every aspect of your endeavour.'

'In principle, I support your project and its mission to create a space where community life can thrive once more. The proposed hub will clearly serve as a vital resource for the residents of Waterside, Woodilee, Fauldhead, and beyond, fostering a sense of belonging and togetherness.'

Katy Clark MSP, 24 April 2024

Financial review

Bank balance when charity reformed (17 May 2022): **£336.60**

Bank balance at 31 January 2024: **£10,919.93**

Bank balance at 31 January 2025: **£ 26,314.87**

The completed and inspected receipts and payments account for the year 1 February 2024 to 31 January 2025 is included with this Trustees' Annual Report.

Statement of the charity's policy on reserves

The charity's policy is to keep in reserve at any time unrestricted funding equivalent to three months' outgoings. (This excludes specific payments from restricted funding.)

As projected monthly outgoings are £300, this means a reserve of £900.

Additionally, we have an unrestricted contingency fund of £2,500, held back to cover any extraordinary expenses we incur, for example legal fees.

We are currently looking into ways to build our unrestricted funds.

Our reserves policy will be reviewed annually. However, the trustees also discuss our accounts every month, which would allow any issues to be raised in a timely manner.

Details of any deficit

Not applicable

Donated facilities and services

Not applicable

Future plans

- Become a SCIO (awaiting CISWO's agreement)
- Demolish the buildings on the Waterside Miners Club site
- Continue with fundraising at national and local levels
- Keep engaging with and consulting the community (as below) and recruiting members

