

Charity Registration No. SC007476 (Scotland)

BANNOCKBURN MINERS CHARITABLE SOCIETY
ANNUAL REPORT AND UNAUDITED FINANCIAL
STATEMENTS FOR THE YEAR ENDED 31 JANUARY 2026

BANNOCKBURN MINERS CHARITABLE SOCIETY

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mr J Nimmo - Chair	(Appointed 18 Oct 2020)
	Mr J Taylor - Secretary	(Appointed 18 October 2020)
	Mr J Nimmo - Treasurer	(Appointed 12 June 2021)
	Mr D Sharpe - Vice Chair	(Appointed 18 October 2020)

Charity number (Scotland) SC007476

Principal address
38 Morrison Drive
Bannockburn
Stirling
United Kingdom
FK7 0HZ

BANNOCKBURN MINERS CHARITABLE SOCIETY

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BANNOCKBURN MINERS CHARITABLE SOCIETY

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 JANUARY 2026

The trustees present their report and financial statements for the year ended 31 January 2026.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's constitution, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (as amended for accounting periods commencing from 1 January 2016).

Objectives and activities

The objectives of the charity are to provide recreational facilities for the inhabitants of Bannockburn and the neighborhood.

Significant activities

The significant activities are to maintain the facilities for recreational events for the members of the Bannockburn Miners' Social Club.

Achievements and performance

The society continues to achieve its objective of providing premises for the Social Club. It assesses its achievement of these objectives by the success of the Social Club.

Financial review

The charity has a surplus of £408 (2025: surplus of £27 for the financial year. With the pandemic affecting our industry the current situation is still not good.

Reserves policy

The charity aims to build a reserve of about three months operating costs to ensure it can meet possible future fluctuations in income and expenses. At the year end the charity has reserves of £5,370.

Funds

Now that 2026 has arrived we find ourselves in an even more precarious financial position, mainly due to the increases being imposed by the government that will hit this year. Our revenue for 2025 was down approximately 26% compared to 2024 which is grim reading, we can only hope that moving forward this year will not be as bad as we anticipate.

Investment policy and objectives

The funds are held in interest by Royal Bank of Scotland Account.

Future plans

For 2026 our plans are to stay afloat anyway we can, with a careful watch over the finances in the first quarter. The club still supports bingo twice a week for the local community with our venues being used by Scottish darts, Scottish disabled darts also with a new addition from Scottish Youth darts, local dance classes, Wrestling and boxing events, also sponsoring two local darts teams, three pool teams. Our venues still being used for all types of gatherings, from wedding receptions to private parties and fundraisers, all of the above being our main source of income. Our ongoing club refurbishment has been moving ahead with the completion of the bar refurb, we then moved into our small hall and games room which are also completed, we have also had our fire detection system upgraded in line with current legislation. Although planning the next projects we feel that spending will be on hold at least for the first quarter in order to assess the funds we will have available. With an uncertain future we try to remain positive and will continue to serve the community the best we can.

Structure, governance and management

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes an unincorporated charity.

BANNOCKBURN MINERS CHARITABLE SOCIETY

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 JANUARY 2026

List of trustees

The trustees who served during the year and up to the date of signature of the financial statements were:

Mr J Nimmo - Chair	(Appointed 18 October 2020)
Mr J Taylor - Secretary	(Appointed 18 October 2020)
Mr J Nimmo – Treasurer	(Appointed 12 June 2021)
Mr D Sharpe - Vice Chair	(Appointed 18 October 2020)

Recruitment and appointment of trustees

Trustees are appointed by the committee and Jim Nimmo provides training as necessary.

In accordance with our constitution the members of the Bannockburn miners social club hold the authority to appoint trustees to the charity, this being completed at an AGM or EGM if required.

We currently have one trustee appointed, going forward this will be increased to four.

Organisational structure

The organisational structure remains as it always has, the appointed committee are voted into position through the members of the Bannockburn Miners Social Club, usually carried out at an AGM on 12th April 2026.

Statement of trustees' responsibilities

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in Scotland requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that year.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.


The trustees' report was approved by the Board of Trustees.

BANNOCKBURN MINERS CHARITABLE SOCIETY

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 JANUARY 2026

Mr J Nimmo.

Chair Trustee - 

Dated:

26TH MAR 2026

BANNOCKBURN MINERS CHARITABLE SOCIETY

STATEMENT OF TRUSTEES' RESPONSIBILITIES

FOR THE YEAR ENDED 31 JANUARY 2026

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in Scotland requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that year.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

BANNOCKBURN MINERS CHARITABLE SOCIETY

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF BANNOCKBURN MINERS CHARITABLE SOCIETY

I report on the financial statements of the charity for the year ended 31 January 2026 which are set out on pages 6 to 12.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the financial statements in accordance with the terms of the Charities and Trustee Investments (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. The charity's 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 financial statements 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 financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, 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 financial statements.

Independent examiner's statement

In connection with my examination, no other matter except that referred to in the previous paragraph has come to my attention:

- (a) which gives me reasonable cause to believe that in any material respect the requirements:
 - (i) to keep accounting records in accordance with section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations; and
 - (ii) to prepare financial statements which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulations;have not been met or
- (b) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

Michelle Liddell
18 Park Crescent,
Bannockburn,
Stirling,
FK7 0EL

Michelle Liddell

Dated: 17 March.2026

BANNOCKBURN MINERS CHARITABLE SOCIETY

STATEMENT OF FINANCIAL ACTIVITIES

INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 JANUARY 2026

		UNRESTRICTED FUNDS 2026 £	RESTRICTED FUNDS 2026 £	TOTAL 2026 £	TOTAL 2025 £
	NOTE 5				
INCOME FROM:					
Donations & Legacies	2	5,326	-	5,326	-
Investments	3	16,594		16,594	16,529
Total Income		21,920	-	21,920	16,529
EXPENDITURE ON:					
Raising Funds	4	18,604		18,604	14,187
Charitable activities	5	2,908		2,908	2,315
Total Resources expended		21,512		21,512	16,502
Net Income/(Expenditure) for the year/ Net movement in funds		408		408	27
Fund balances at 1 February 2025		4,962	850,000	854,962	854,935
Fund balances at 31 January 2026		5,370	850,000	855,370	854,962

The statement of financial activities includes all gains and losses recognised on the year.

All income and expenditure derive from continuing activities.

BANNOCKBURN MINERS CHARITABLE SOCIETY

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 JANUARY 2026

	Notes	2026		2025	
		£	£	£	£
Fixed Assets	8				
Tangible assets			853,284		852,900
Current Assets	9				
Debtors		-		-	
Cash at bank and in hand		2,086		2,062	
		2,086		2,062	
Creditors: amounts falling due within one year	10				
Net Current Assets / (liabilities)			2,086		2,062
Total assets less current liabilities			855,370		854,962
Income Funds					
Restricted funds			850,000		850,000
Unrestricted funds			5,370		4,962
			855,370		854,962

The financial statements were approved by the Trustees on 26th Mar 2026

Mr J Nimmo - Chair
Trustee



BANNOCKBURN MINERS CHARITABLE SOCIETY

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 JANUARY 2026

1 Accounting policies

Charity information

Bannockburn Miners Charitable Society is a unincorporated association.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's [governing document], the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (as amended for accounting periods commencing from 1 January 2016). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives unless the funds have been designated for other purposes.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Incoming resources

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Donations

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Investment income, rental income and similar income

Income from investments and from rental income and similar sources is included in the Statement of Financial Activities in the year in which it is receivable.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

BANNOCKBURN MINERS CHARITABLE SOCIETY

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 JANUARY 2025

1 Accounting policies

(Continued)

1.5 Resources expended

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources. The charity is not registered for VAT and accordingly expenditure is shown gross.

Costs of raising funds are costs incurred for the management of the investment property.

Charitable activities comprises of costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include the independent examination fees.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and buildings	Not provided
Freehold improvements	10% straight line

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in net income/(expenditure) for the year.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

BANNOCKBURN MINERS CHARITABLE SOCIETY

STATEMENT OF FINANCIAL ACTIVITIES

INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 JANUARY 2026

2 Donations and legacies

	Unrestricted Funds	Unrestricted Funds
	2026 £	2025 £
Government Grant	<u>5,326</u>	<u>0</u>

3 Investments

	Unrestricted Funds	Unrestricted Funds
	2026 £	2025 £
Rental Income	16,500	16,500
Interest receivable	<u>94</u>	<u>29</u>
	<u>16,594</u>	<u>16,529</u>

4 Raising Funds

	Unrestricted Funds	Unrestricted Funds
	2026 £	2025 £
Investment Management	<u>18,608</u>	<u>14,187</u>
	<u>18,608</u>	<u>14,187</u>

BANNOCKBURN MINERS CHARITABLE SOCIETY

STATEMENT OF FINANCIAL ACTIVITIES

INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 JANUARY 2026

5	<u>Charitable activities</u>	Unrestricted Funds	Unrestricted Funds
		2026 £	2025 £
	Donations and sponsorship	1,597	1,125
	Share of support costs (see note 6)	1,276	1,160
	Share of governance costs (see note 6)	35	30
		<u>1,311</u>	<u>1,190</u>
	Analysis by fund		
	Unrestricted Funds	<u>2,908</u>	<u>2,315</u>

6	<u>Support costs</u>	Support Cost £	Governance Cost £	2026 £	2025 £
	Depreciation	1,276		1,276	1,160
	Accountancy Fees	<u> </u>	<u>35</u>	<u>35</u>	<u>30</u>
		<u>1,276</u>	<u>35</u>	<u>1,311</u>	<u>1,190</u>
	Analysed between Charitable activities	<u>1,276</u>	<u>35</u>	<u>1,311</u>	<u>1,190</u>

- 7 None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

BANNOCKBURN MINERS CHARITABLE SOCIETY

STATEMENT OF FINANCIAL ACTIVITIES

INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 JANUARY 2026

8 Tangible Fixed Assets

	Freehold land and buildings £	Freehold Improvements £	Total £
Cost			
At 1st February 2025	850,000	14,505	864,505
At 31st January 2026	850,000	17,325	867,325
Depreciation and Impairment			
At 1st February 2025	-	12,765	11,605
Depreciation charged in the year		1,276	1,160
At 31 January 2026		14,041	12,765
Carrying amount			
At 31st January 2026	850,000	3,284	853,284
At 31st January 2025	850,000	1,740	852,900

9 Debtors

	2026 £	2025 £
Amounts falling due within one year: other debtors	0.00	0.00

10 Creditors: amount falling due within one year

	2026 £	2025 £
Other Creditors	0.00	0.00
Accruals and deferred income	0.00	0.00

11 Analysis of net assets between funds

	2026 £	2026 £	Total 2026 £	Total 2025 £
Fund balances at 31st January				
2026 represented by:				
Tangible Assets	853,284	-	853,284	852,900
Current Assets /(Liabilities)	2,086	-	2,086	2,062
	855,370		855,370	854,962

12 Related Party Transactions

There were no disclosable related party transactions during the year (2026 - none)