

Carnwath in Bloom

Charity Reg No: SC034314

Annual Report and
Financial Statements

Year Ended 31 December 2025

GARDINER & CO LTD

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Carnwath in Bloom
SC034314

Annual Report and Financial Statements
Year Ended 31 December 2025

Contents:

Trustees' Annual Report	3, 4
Independent Examiner's Report	5
Statement of Receipts and Payments	6
Balance Sheet	7
Notes to the Accounts	8

Accounts prepared by:

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Carnwath in Bloom
SC034314

Trustees' Annual Report
Year Ended 31 December 2025

Carnwath in Bloom present their annual report and financial statements for the year ended 31 December 2025 together with the Independent Examiner's Report.

Reference and Administration Details: -

The charity is registered as Carnwath in Bloom. It was formed on 3 December 2001 and registered with the Office of the Scottish Charity regulator (OSCR) number SC034314 on 17 March 2003.

The principal office and operating address for the organisation is 40 Main Street, Carnwath, ML11 8JZ.

The following served as charity trustees during the year and up to the date of this report:

Kevin Lindsay	Chairperson
Roselyn Lindsay	Treasurer
Helen Chapman	Secretary
Evelyn Stewart	

Structure Governance and Management: -

The Charity is governed by a Constitution, adopted on 24.3.2025, replacing all previous versions. The charity is unincorporated. New trustees are appointed annually at the Annual General Meeting. If a vacancy occurs, new trustees can be co-opted by the trustees and ratified at the next Annual General Meeting.

Objectives and Activities: -

The objects of the charity is to promote horticulture in and around Carnwath for the benefit of the public by providing or encouraging the provision of displays of flowers, shrubs, trees and landscaping in places visible to the public and to advance the education of the public concerning the natural environment through the development of environmental programmes.

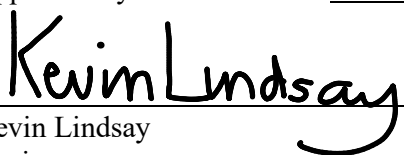
Achievements and Performance: -

During the year, we have replaced plants in several of the tubs within George 5th Park. as well as continuing our regular maintenance activities such as weeding, pruning, topping up soils levels and splitting larger plants to replace losses. We planted several small hawthorn trees to replace older trees damaged by the storms unfortunately these disappeared within a few days. We attempted to sow annual wildflower seeds on a sloping area within the park however this was unsuccessful, perhaps due to the quality of the seeds.

Financial Review: -

At the year end the charity have a deficit of £391 (£317 deficit: 2024). The group are looking at alternative structuring of the charity but at the moment feel that they are able to carry on with their work using these reserves as overheads are minimal.

Approved by the Trustees on 25th March 2026 (date) and sign on their behalf by:



Kevin Lindsay
Chairperson

Carnwath in Bloom
SC034314

Independent Examiner's Report to the Trustees of Carnwath in Bloom
Year Ended 31 December 2025

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 6, 7 and 8.

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)(d) 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 statement: -

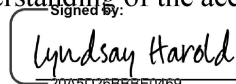
My examination is carried out in accordance with Regulation 11 of the 2006 Accounts Regulations. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures 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;

1. Which gives me reasonable cause to believe that in any material respect the requirements:
 - a. to keep accounting records in accordance with Section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
 - b. 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:


—20A5D26BB5E0469...

Date:

10 March 2026

Lyndsay Harold FMAAT
Gardiner & Co Ltd
Accountants
151 Main Street
Forth
ML11 8AE

Statement of Receipts and Payments for the Year Ended 31 December 2025

		Restricted Funds	Unrestricted Funds	Total 2025	Total 2024
<u>Receipts</u>					
Donations		0	0	0	0
Grants	3	0	0	0	0
Bank Interest	4	46	0	46	66
Receipts from Fundraising activities		0	0	0	0
Total Receipts		46	0	46	66
<u>Payments</u>					
Payments relating directly to charitable activities	6	437	0	437	383
Total Payments		437	0	437	383
Surplus/Deficit for the Year		(391)	0	(391)	(317)

Statement of Balances for the Year Ended 31 December 2025


	Restricted Funds	Unrestricted Funds	Total 2025	Total 2024
Cash and bank balance at 01/01/2025	4306	211	4517	4765
Surplus/(Deficit) for the year	(391)	0	(391)	(317)
Cash and bank balance at 31/12/2025	3915	211	4126	4448

Other Assets		Additions	2025	2024
Equipment – cost	8	0	0	0

These accounts were approved by the Trustees on:

Date: 25th March 2026

And signed on their behalf by:


Kevin Lindsay
Chairperson


Roselyn Lindsay
Treasurer

The notes on page 7 form part of these accounts

Notes to the Accounts Year Ended 31 December 2025**1 Funds**

Unrestricted funds are the funds the charity may freely use in the furtherance of its objects. Any restricted funds have to be used for the purpose for which they were given.

2 Trustee Remuneration and Expenses

No trustees received any remuneration or reimbursement of expenses in the year 2025.

3 Receipts

Grants Received:

n/a

<u>2025</u>	<u>2024</u>
0	0
0	0

4 Income from investments:

Bank Interest – RBS

46	66
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5 Payments

Grants and donations

0	0
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6 Payments relating directly to charitable activities:

Plants and related materials

80 12

Accountant

80 80

Stationery and postage

2 46

Travel costs

18 17

Tools

29 0

Insurance

228 228

437 383

7 Basis of Accounting

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

8 Equipment

No reliable market value information is available for the equipment added yearly to the Asset Register.