

Receipts and payments accounts

For the period from			to		
	1	April	2024	31	March 2025

Section A Statement of receipts and payments

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total funds current period to nearest £	Total funds last period to nearest £
A1 Receipts						
Donations					-	540
Legacies					-	-
Grants	4,883				4,883	4,767
Receipts from fundraising activities					-	-
Gross trading receipts	9,137				9,137	9,113
Income from investments other than land and buildings					-	-
Rents from land & buildings					-	-
Gross receipts from other charitable activities					-	-
					-	-
A1 Sub total	14,020	-	-	-	14,020	14,420
A2 Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	-
Proceeds from sale of investments					-	-
A2 Sub total	-	-	-	-	-	-
Total receipts	14,020	-	-	-	14,020	14,420
A3 Payments						
Expenses for fundraising activities					-	-
Gross trading payments					-	-
Investment management costs					-	-
Payments relating directly to charitable activities	14,892				14,892	16,625
Grants and donations					-	-
Governance costs:					-	-
Audit / independent examination					-	-
Preparation of annual accounts					-	-
Legal costs					-	-
Other					-	-
					-	-
A3 Sub total	14,892	-	-	-	14,892	16,625
A4 Payments relating to asset and investment movements						
Purchases of fixed assets					-	-
Purchase of investments					-	-
A4 Sub total	-	-	-	-	-	-
Total payments	14,892	-	-	-	14,892	16,625
Net receipts / (payments)	(872)	-	-	-	(872)	(2,205)
A5 Transfers to / (from) funds					-	
Surplus / (deficit) for year	(872)	-	-	-	(872)	(2,205)

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	26,238	4,873			31,111	33,316
	Surplus / (deficit) shown on receipts and payments account	(872)	-			(872)	(2,205)
		-	-			-	-
		-	-			-	-
	Cash and bank balances at end of year	25,366	4,873	-	-	30,239	31,111

(/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					
		Total	-	-	-

	Details	Fund to which liability relates	Amount due to nearest £	Last year to nearest £
B4 Liabilities	Accrued operating Costs			
		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

16th September
2025

Section C Notes to the Accounts

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

Funds to be maintained and utilised to ensure the operation and best use of the Community Centre and projects beneficial to the villages community activity, specifically but not limited to:-

Community Centre

- routine upkeep
- longer term maintenance & repairs
- enhancement
- promoting and encouraging use of the Community Centre
- energy conservation and long term efficiency through use of renewables

Villages

- Defibrillator installation and upkeep

C2 Grants

[illegible]

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

C3b Trustee remuneration - details

Authority under which paid

3

C4a Trustee expenses

If no expenses were paid to any charity trustee during the period then cross this box (otherwise complete section 4b)



C4b Trustee expenses - details

Number of trustees

f

C5 Transactions with trustees and connected persons

Nature of relationship

Nature of transaction

Transaction
amount (E)

Balance
outstanding at
period end (£)

period_start	period_end

C6 Other information

[illegible]

Analysis of receipts and payments

	Unrestricted funds	Restricted funds	Expendable endowment funds	Permanent endowment funds	Total current period	Total last period
	to nearest £	to nearest £	to nearest £	to nearest £	to nearest £	to nearest £
Co-Op					-	500
Village Resident(s)					-	40
Village Resident(s) - Defibrillator Fund Raising and Donations		-			-	-
Dog Agility Class					-	-
Total	-	-	-	-	-	540

	Unrestricted funds to nearest £	Restricted funds to nearest £	Total current period to nearest £	Total last period to nearest £
Fife Council	4,883	-	4,883	4,741
Amazon Smile	-	-	-	26
Fife Communities Climate Action Network (FCCAN)	-	-	-	1,000
FCCAN - repayment of grant funding not spent	-	-	-	1,000
Total	4,883	-	4,883	4,767

[illegible]

	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 £
Electric	2,157				2,157	2,785
Gas	3,711				3,711	4,299
Insurance/Rates/Licence	1,331				1,331	1,764
Caretaker Services	6,300				6,300	6,700
Maintenance/Service/Minor Upgrades	976				976	717
Kitchen, Toilet & Other Consumables	185				185	58
Waste Collection	203				203	200
Other	29				29	78
Defibrillator - Instal/Maintenance/Consumables/Promotion					-	24
					-	-
Total	14,892	-	-	-	14,892	16,625

Additional analysis (2)

5 Breakdown of unrestricted funds

	Operating Account Fund 1: Ongoing operating basis	Operating Contingency Fund Fund 2: Ongoing operating basis	Maintenance Contingency Fund Fund 3: Ongoing operating basis	Unrestricted Fund 4: Ongoing operating basis	Total unrestricted funds	Total unrestricted funds last period
Receipts						
Donations					-	540
Legacies					-	-
Grants	4,883				4,883	4,767
Receipts from fundraising activities					-	-
Gross trading receipts	9,137				9,137	9,113
Income from investments other than land and buildings					-	-
Rents from land & buildings					-	-
Gross receipts from other charitable activities					-	-
Sub total	14,020	-	-	-	14,020	14,420
Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	-
Proceeds from sale of investments					-	-
Sub total	-	-	-	-	-	-
Total receipts	14,020	-	-	-	14,020	14,420
Payments						
Expenses for fundraising activities					-	-
Gross trading payments					-	-
Investment management costs					-	-
Payments relating directly to charitable activities	14,892				14,892	16,601
Grants and donations					-	-
Governance costs:					-	-
Audit / independent examination					-	-
Preparation of annual accounts					-	-
Legal costs:					-	-
Sub total	14,892	-	-	-	14,892	16,601
Payments relating to asset and investment movements						
Purchases of fixed assets					-	-
Purchase of investments					-	-
Sub total	-	-	-	-	-	-
Total payments	14,892	-	-	-	14,892	16,601
Net receipts / (payments)	(872)	-	-	-	(872)	(2,181)
Transfers to / (from) funds						
Surplus / (deficit) for year	(872)	-	-	-	(872)	(2,181)

Nature and purpose of funds

Operating Account holds the cumulative ongoing operating basis and available funds to support routine operations of and for the hall and villages activities.

Operating and Maintenance Contingency Funds are held as unrestricted funds held in reserve to meet any unexpected, significant costs in operating and/or maintaining the hall, in case of sustained annual operating deficits and unexpected significant maintenance requirements.

Additional analysis (3)

6 Breakdown of restricted funds

	Co-Op Funding for Toilet Upgrade	Village Defibrillator	Co-Op Funding for WiFi	Climate Action & Renewables	Total restricted funds	Total restricted funds last period
Receipts						
Donations					-	-
Legacies					-	-
Grants					-	1,000
Refund of Unspent Funding Grant					-	1,000
Receipts from fundraising activities					-	-
Gross trading receipts					-	-
Income from investments other than land and buildings					-	-
Rents from land & buildings					-	-
Gross receipts from other charitable activities					-	-
Sub total	-	-	-	-	-	-
Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	-
Proceeds from sale of investments					-	-
Sub total	-	-	-	-	-	-
Total receipts	-	-	-	-	-	-
Payments						
Expenses for fundraising activities					-	-
Gross trading payments					-	-
Investment management costs					-	-
Payments relating directly to charitable activities					-	24
Grants and donations					-	-
Governance costs:					-	-
Audit / independent examination					-	-
Preparation of annual accounts					-	-
Legal costs					-	-
Sub total	-	-	-	-	-	24
Payments relating to asset and investment movements						
Purchases of fixed assets					-	-
Purchase of investments					-	-
Sub total	-	-	-	-	-	-
Total payments	-	-	-	-	-	24
Net receipts / (payments)	-	-	-	-	-	(24)
Transfers to / (from) funds						
Surplus / (deficit) for year	-	-	-	-	-	(24)

Nature and purpose of funds

There are two restricted funds held:-

1) The villages Defibrillator was installed in the prior year, the retained restricted funds will be utilised for the maintenance, upkeep, replacement parts and promotion of the Defibrillator.

2) Sustainable Energy & High Utility Cost Fund - to support continuing high energy costs and to develop a sustainable solution to the high energy costs for the centre and the possible installation of a renewable energy facility.

APPENDIX 1

OSCr

Office of the Scottish Charity Regulator

Period start date				Period end date			
Day	Month	Year		Day	Month	Year	
From	1	April	2024	To	31	March	2025

Reference and administration details

Charity name
Other names charity is known by
Registered charity number
Charity's principal address

Carnock & Gowkhall Community Trust
CarGo Hub
SC034793
Carnock & Gowkhall Community Centre
18 Camps Road
Carnock
Fife
Postcode KY12 9JP

Names of the charity trustees on date of approval of Trustees' Annual Report

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1				
2		Treasurer		
3		Secretary		
4		Minute Secretary		
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Reference and administration details

Names of all other charity trustees during the period, if any, (for example, those who resigned part way through the financial period)

Name	Dates acted if not for whole year

Structure, governance and management

Type of governing document

SCIO Constitution

Trustee recruitment and appointment

Objectives and activities

Charitable purposes

The purposes of the Trust are:

- To own, manage and maintain Carnock & Gowkhill Community Centre (CarGo Hub) as a resource for the use and benefit of the community of Carnock and Gowkhill.
- To support or undertake other small local projects for the benefit and wellbeing of the residents and community of Carnock and Gowkhill.
- To enter into partnerships as appropriate for furtherance of the above.

Summary of the main activities in relation to these objects

The provision of recreational facilities, or the organisation of recreational activities, with the object of improving the conditions of life for the persons for whom the facilities or activities are primarily intended.

Oversight and management in partnership with local resident of the defibrillator located in Carnock.

Achievements and performance

Summary of the main achievements of the charity during the financial period

The continuing significant cost of energy (£5,868; 2023/24 £7,084; and 2022/23 £6,286) to operate the community centre resulted in an operating loss of £872 (2023/24 £2,205; and 2022/23 £4,532) for the year. The reducing loss over recent years is due to increasing hire charges and where possible reducing maintenance costs.

The constant upkeep of the community centre requires routine key elements of maintenance and upkeep, which is dependent on sustainable operating surplus to fund.

Financial review

Brief statement of the charity's policy on reserves

Reserves are retained to allow the Trust to meet any centre operational or unexpected maintenance costs to ensure the centre remains open and operational in future years.

The Trust holds £20,000 in reserve at the end of the year. The Trust routinely reviews the need for reserves.

The Trust also holds £4,874 of Restricted Funds for two projects not yet completed.

Details of any deficit

N/A

Donated facilities and services (if any)

N/A

Other optional information**Declaration**

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

Signed on behalf of the charity's trustees

Signature(s)

Full name(s)

Position (e.g. Chair)

Treasurer

Date 16th September 2025

Report to the
trustees/members of

Registered charity
number

On the accounts of the
charity for the period

Set out on pages

Respective
responsibilities of
trustees and examiner

Basis of independent
examiner's statement

Independent examiner's
statement

Independent examiner's report on the accounts v2

Charity name

Carnock & Gowkhall Community Trust

SC034793

Period start date			Period end date		
Day	Month	Year	Day	Month	Year
1	April	2024	To	31	March 2025

(remember to include the page numbers of additional sheets)

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.

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.

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:
 - 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

- to which, in my opinion, attention should be drawn in order to enable a proper view to be reached.

Signed:

Date:

16th September 2025

Name:

Relevant professional
qualification(s) or body
(if any):

ACMA - Associate Member of The Chartered Institute of Management Accountants

Address:

Disclosure section

Only complete if the examiner needs to highlight material problems.

Give here brief details of
any items that the
examiner wishes to
disclose