

Charity No. SC045397

Bellsmyre Community Garden SCIO
Annual Report and Financial Statements
Year Ended 28 February 2026

Chalmers Accountants
Chartered Certified Accountants
85 Glasgow Road, Dumbarton, G82 1RE

Bellsmyre Community Garden SCIO
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For Year Ended 28 February 2026

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Bellsmyre Community Garden SCIO Members and Group Information For Year Ended 28 February 2026

Chairperson	David McCafferty ✓
Secretary	Danielle Casey ✓
Treasurer	Stephen McConnachie ✓
Other Committee Members	James Bushrod ✓ Andrew Caldwell Daniel Caldwell ✓ Martin Love Mary Lownes ✓ Paul Lownes ✓ Rochelle McGavin James McLaughlin ✓ Allan Wardlaw ✓ Robert Wardlaw FD 8/2/26
Independent Examiner	Linda Chalmers FCCA Chalmers Accountants Chartered Certified Accountants 85 Glasgow Road, Dumbarton, G82 1RE
Bankers	Virgin Money 47 High Street Dumbarton G82 1LS
Charity Number	SC045397

Bellsmyre Community Garden SCIO Report of Committee of Management For Year Ended 28 February 2026

The Committee of Management have pleasure in presenting their report together with the financial statements and the independent examiner's report for the year ended 28 February 2026.

Structure Governance and Management

Constitution

Bellsmyre Community Garden is a Scottish Charitable Incorporated Organisation (SCIO) and was registered in its current legal form on 5 February 2015. The charity and administration arrangements are set out in the charity's constitution.

Appointment of Trustees

The management committee appoints new Trustees at the Annual General Meeting.

Management

The committee members are responsible for the strategic direction and governance of the organisation, whilst the day-to-day running is delegated to the Project Manager.

Objectives and Activities

Charitable purpose

To manage and supervise the charity's allotments and gardens for the benefit of its members and the Bellsmyre community.

Activities

To promote community participation, to increase the number of volunteers, to foster good relations with residential neighbourhoods, local statutory organisations and our community partners in Bellsmyre.

Financial Review

Receipts on the unrestricted and restricted funds totalled £12,376. Payments for the year of £14,615 left the charity with a deficit of £2,239.

Reserves Policy

It is the Trustees' policy to hold funds available for withdrawal to cover six months' operating costs.

Plans for the Future

The Trustees intend to continue and develop the services that the charity provides for the benefit of the Bellsmyre community and neighbouring communities.

On behalf of the Committee of Management



David McCafferty
Chairperson

Date: 3 April 2026

Bellsmyre Community Garden SCIO

Responsibilities of the Committee of Management

For Year Ended 28 February 2026

Charity No. SC045397

The responsibilities of the Committee of Management detailed below should be read in conjunction with the independent examiner's report as a means of distinguishing their respective responsibilities in relation to the financial statements.

Preparation of Financial Statements

The Committee of Management are required to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Group and of its income and expenditure for that period.

Accounting Policies

In preparing the financial statements set out on pages 5 to 7 the Committee of Management have used appropriate accounting policies, consistently applied and supported by reasonable and prudent judgements and estimates, and all accounting standards which they consider to be applicable have been followed.

Accounting Records

The Committee of Management have responsibility for ensuring that the Group keeps accounting records which disclose with reasonable accuracy the financial position of the Group and which enable them to ensure that the financial statements comply with appropriate legislation.

General Responsibility

The Committee of Management have a general responsibility for taking such steps as are reasonably open to them to safeguard the assets of the Group and to detect irregularities.

**Independent Examiner's Report to the Trustees of
Bellsmyre Community Garden SCIO
For Year Ended 28 February 2026**

I report on the accounts of the charity for the year ended 28 February 2026 which are set out on pages 5 to 7.

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's trustees consider that the audit requirement of Regulation 10(1) (a) to (c) 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 Charities Accounts (Scotland) Regulations 2006. 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:
 - 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.



Linda Chalmers FCCA
Independent Examiner

Date: 3 April 2026

85 Glasgow Road
Dumbarton
G82 1RE

Bellsmyre Community Garden SCIO **Receipts and Payments Account** **For Year Ended 28 February 2026**

		General Funds	Restricted Funds	2026	2025
		£	£	£	£
Receipts					
Gardening services/plant sales		7,120	-	7,120	8,815
Grants		2,043	1,200	3,243	3,988
Donations		2,013	-	2,013	200
Sale of Polytunnel & Shed		-	-	-	300
		<u>11,176</u>	<u>1,200</u>	<u>12,376</u>	<u>13,303</u>
Payments					
Cost of charitable activities	2	12,792	-	12,792	12,183
Governance costs	3	540	-	540	540
Equipment	4	<u>83</u>	<u>1,200</u>	<u>1,283</u>	<u>4,236</u>
		<u>13,415</u>	<u>1,200</u>	<u>14,615</u>	<u>16,959</u>
(Deficit) for year		<u>(2,239)</u>	<u>-</u>	<u>(2,239)</u>	<u>(3,656)</u>

Bellsmyre Community Garden SCIO
Statement of Balances
As at 28 February 2026

	Note	Unrestricted Funds	Restricted Funds	2026 £	2025 £
Bank and cash balances					
Balances brought forward		3,576	-	3,576	7,232
(Deficit) for year		(2,239)	-	(2,239)	(3,656)
Balances carried forward		<u>1,337</u>	<u>-</u>	<u>1,337</u>	<u>3,576</u>

Approved by the Management Committee on 2nd April 2026 and signed on their behalf by:-


 _____ David McCafferty Chairperson

Date: 2 April 2026

Bellsmyre Community Garden SCIO

Notes to the Financial Statements

As at 28 February 2026

1. Accounting Policies

The following accounting policies have been applied consistently in dealing with items which are considered material in relation to the charity's financial statements.

Basis of Preparation

The financial statements are prepared under the historical cost convention. They have been prepared in accordance with the Charities Statement of Recommended Practice (SORP 2005), the Charities Accounts (Scotland) Regulations 2006, and Applicable Accounting Standards.

Income Recognition

Income is received by way of grants and community services and these are included in full in the receipts and payments account as they are received.

Bank interest is included in the receipts and payments account upon receipt.

2. Cost of Charitable Activities

	2026 £	2025 £
Material costs	7,511	7,092
Insurance and water costs	-	186
Repairs and tools	2,817	2,429
Motor expenses	2,071	1,778
Internet costs	202	-
Sundry costs	191	698
	<u>12,792</u>	<u>12,183</u>

3. Governance Costs

	2026 £	2025 £
Independent examiner's fee	<u>540</u>	<u>540</u>

4. Equipment

	2026	2025
Security Camera	1,283	-
Solar Panels	-	4,236
	<u>1,283</u>	<u>4,236</u>