

# Black & Gold Foundation

Scotland · Charity number SC046074

## Details

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|            |                                                      |
|------------|------------------------------------------------------|
| Status     | Active                                               |
| Legal form | SCIO (Scottish Charitable Incorporated Organisation) |
| Registered | 2015-10-23                                           |
| Register   | <a href="#">View on the OSCR register</a>            |

## Contact

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|         |                                                       |
|---------|-------------------------------------------------------|
| Address | Galabank Stadium<br>North Street<br>Annan<br>DG12 5DQ |
|---------|-------------------------------------------------------|

## Activities

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**Activities:** 'It carries out activities or services itself'

**Purposes:** 'the advancement of public participation in sport', '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'

**What the charity does:** The foundation exists to advance citizenship, participation in sport, health, wellbeing and education, inclusion and equal opportunities and provision of recreational and social facilities. Guided by the vision "Inspiring Active Lives", the foundation supports activities for the community groups which are built around the 5 core values. Participation, Motivation, Employability, Venues and Partnership through our community groups. This is done through financial support and advice and support through grant fundraising and linking with or funding streams. Each one developing the community of Annan and fostering positive links with Annan Athletic FC.

**Beneficiaries:** 'Children or young people', 'Older People', 'People with disabilities or health problems', 'No specific group, or for the benefit of the community'

**Objectives:** 4.1.1 The advancement of public participation in sport and provision of opportunities and educational advancement to ensure lifelong involvement for all members of the community. 4.1.2 The provision of recreational and sporting facilities with the object of improving the conditions of health lifestyles and skills for the persons for whom these facilities are primarily intended.

## Geography

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- **Main operating location:** Dumfries And Galloway
- **Geographical spread:** Wider, but within one local authority area

## Finances

| Period end | Income   | Expenditure | Assets | Employees |
|------------|----------|-------------|--------|-----------|
| 2025-03-31 | £30,816  | £44,623     | -      | 0         |
| 2024-03-31 | £6,963   | £25,948     | -      | 0         |
| 2023-03-31 | £142,523 | £196,097    | -      | 0         |
| 2022-03-31 | £112,390 | £62,774     | -      | 0         |
| 2021-03-31 | £62,773  | £6,453      | -      | 0         |

**Black & Gold Foundation**

Scotland - Charity number SC046074

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# Accounts

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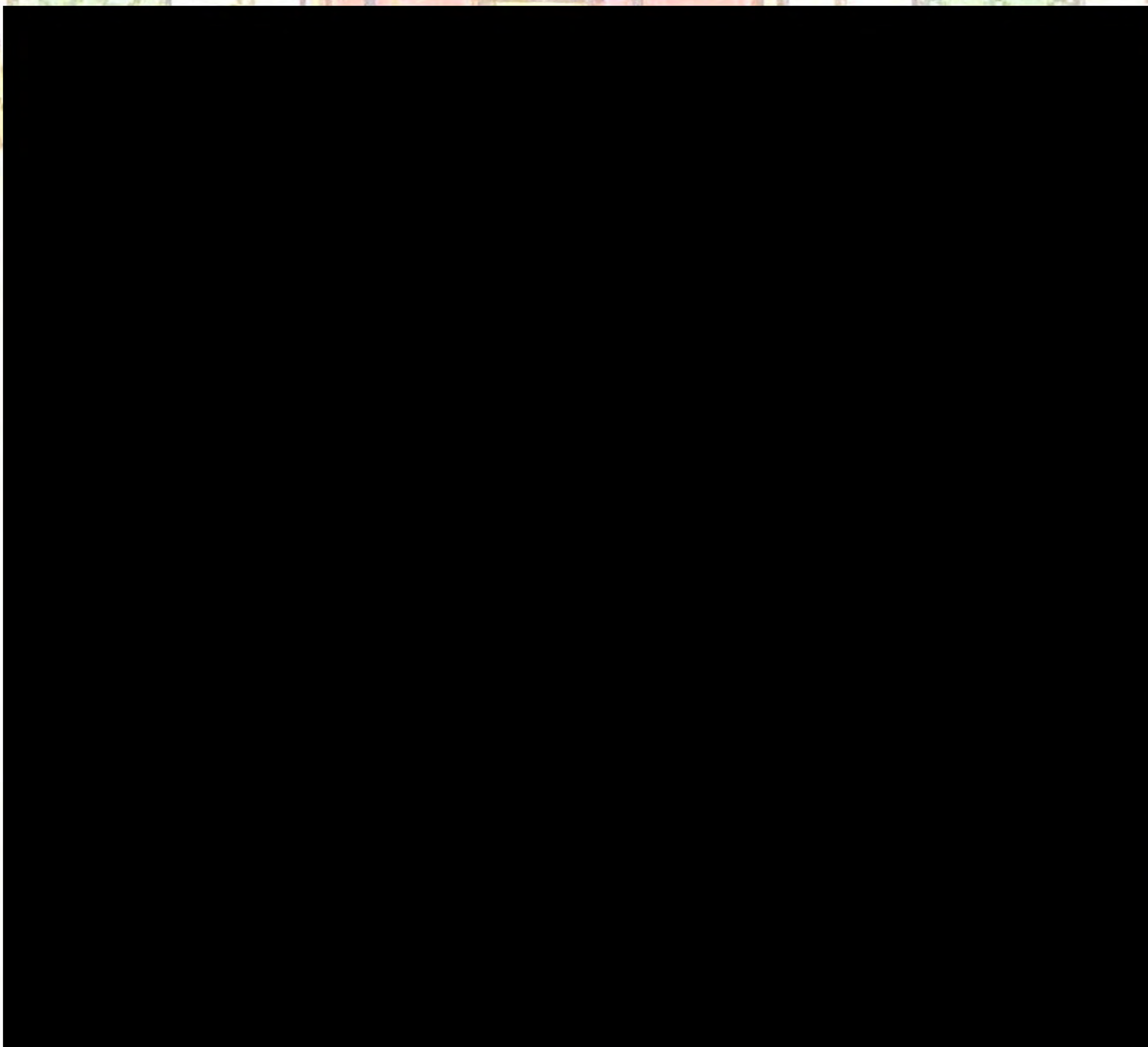
**Black & Gold Foundation**

*"Inspiring Active Lives"*

# **Annan Athletic Black and Gold Foundation**

## **Trustees' Annual Report**

**2024-2025**





## Charity contact information

Black and Gold Foundation

Scottish Charity Number: SC046074

Principal Office:

Galabank Stadium

Annan

Dumfries & Galloway

DG12 5DQ

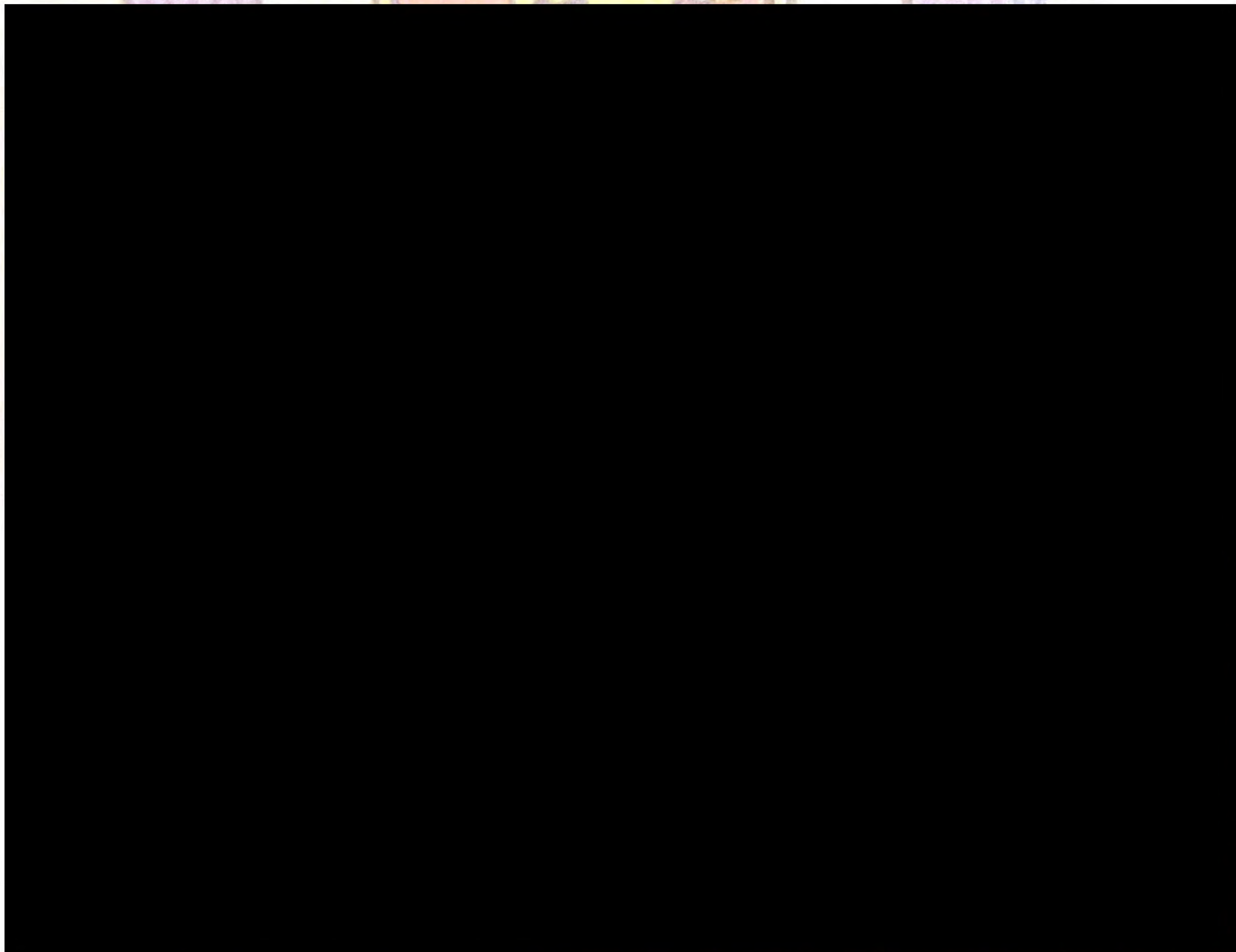
Telephone: 01461 204108

Email: [REDACTED]

Website: <https://www.annanathleticfc.com/annan-athletic-in-the-community/>

Facebook: <https://www.facebook.com/AAFCBGF/>

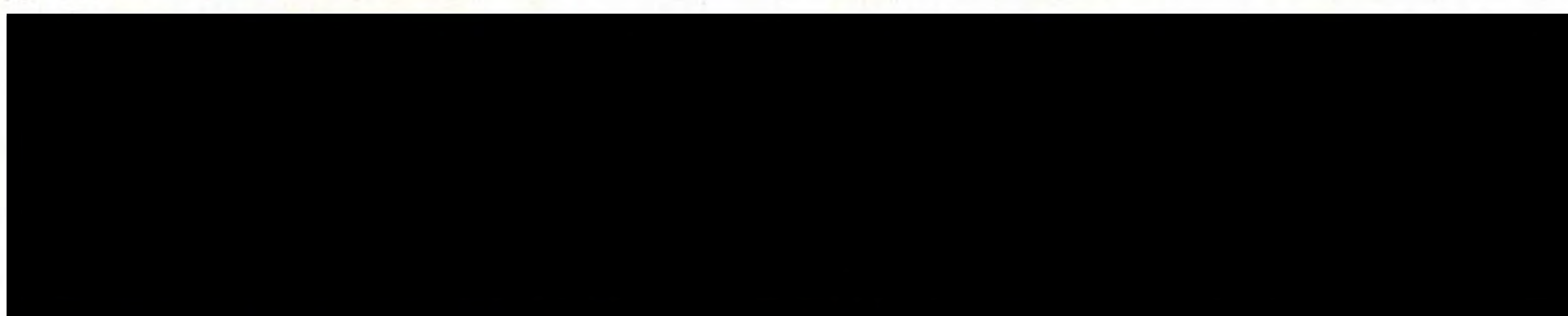
X: <https://x.com/AnnanAthleticFC>





## Charity Trustees

The Trustees for the period April 2024 to March 2025 were;

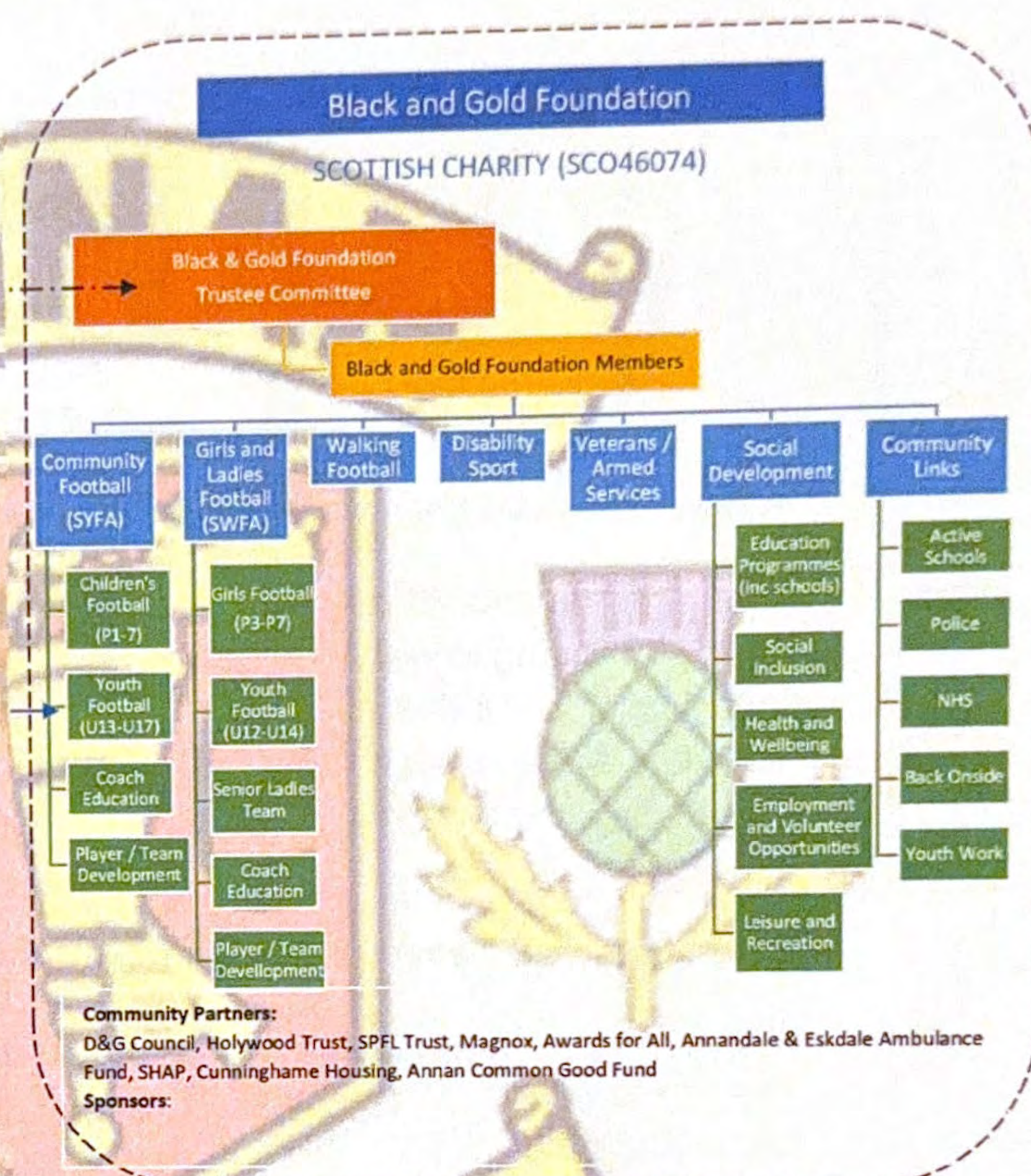


## Structure, Governance and Management

The Black & Gold Foundation operates as the charitable arm of Annan Athletic Football Club (AAFC), while remaining organisationally independent. Governance is undertaken by a volunteer Board of Trustees who oversee strategy, risk, finance, safeguarding, and legal compliance.

The Foundation is governed by its own Foundation Strategy and Constitution which set out our purpose, structure and describes how we operate. The trustees ensure that Foundation complies with our constitution and within the legal parameters set by the [Scottish Charity Regulator \(OSCR\)](#)

It supports a number of member groups within the club and local community.



## Recruitment and Appointment of Trustees

The board of between 3-9 trustees (with up to 2 appointed by Annan Athletic FC) are recruited from:

- Community groups
- Annan Athletic FC
- User organisations
- Professional backgrounds supportive of the charity's aims

Trustees are appointed following an application and approval process and inducted using OSCR best practice, including training in governance, safeguarding and charity finance.

Our trustees have remained consistent across the year and are drawn from the community groups linked to Annan Athletic FC and the main board. They have a diverse range of experience within business, charity and community work.



## Management

The board of trustees aim to support the user and community groups within Annan. The day-to-day operations are delivered by coaches, volunteers, community staff and support personnel linked to Annan Athletic community groups. These activities are supported by partnership working with Dumfries & Galloway Council, Active Schools, SPFL Trust and local organisations. Alongside this the Trustees work to access additional funding that supports the activities and developments within the club.

## Charitable Purposes

The charity exists to advance:

- Citizenship and community development
- Public participation in sport
- Health, wellbeing and education
- Inclusion and equal opportunities
- Provision of recreational and social facilities

Guided by the vision **"Inspiring Active Lives"**, the Foundation supports activities for:

- Schools
- Children & young people
- Adults and older people
- Girls & women
- Disability groups
- Rural communities
- Minority groups
- Health & wellbeing initiatives
- Employability & education programmes

## Objectives and activities

The Foundation operates under the vision **"Inspiring Active Lives"**, built around five core values:

**Participation, Motivation, Employability, Venues and Partnership.**

Its charitable purposes focus on:

1. **Advancement of citizenship and community development**
2. **Advancement of public participation in sport**
3. **Provision of recreational facilities to improve health and wellbeing**

The Foundation delivers programmes across several key target groups listed in the strategy:

- Schools
- Community Football (P1–P7)
- Youths (U13–U17)
- Adults and Older People
- Girls and Women
- Disability groups
- Rural communities
- Health and lifestyle projects
- Education and employability
- Minority and hard-to-reach groups

Activities delivered throughout the year align with the Strategic Development Plan aims of increasing participation, widening community engagement and supporting healthier, more active lifestyles.



## 2024-25 Achievements and Performance

Using the strategic plan as a guide, the Foundation has continued to support our community groups and local schools, allowing them to expand participation and deliver community benefit. Due to the level of reserves that were held at the start of the financial year, the Foundation took the decision to continue to financially support our user groups, allowing the financial reserves to come to a more sustainable level.

Key activity areas include:

### School Engagement:

- Supporting school football festivals, providing opportunities for increased participation in football.

### Community Football Programme

- Providing financial support (£4000) for training kit, reducing the cost of participating in football for over 200 children.
- Supporting training costs (£1,600 towards coaching qualifications and first aid training) ensuring that children participating within the club and supported by qualified coaches.
- Supporting the purchase and repairs of training equipment (e.g. £3233 towards coach kit).

### Girls and Ladies

- Supported the female player pathway by sponsoring the girls under 14 team in their first season within the league development structure. The team went on to have a successful season finishing 2<sup>nd</sup> in their league.
- Supporting training costs (£606 towards coaching qualifications and first aid training) increasing coach education provision and ensuring high quality coaching for all participants.
- Supporting the purchase and repairs of training equipment.

### Education and Employability

- SPFL Trust-supported programmes (e.g. £250 towards our FFIT Fan Group supporting them to continue to access football sessions, running holiday camps including First Aid skills.
- Promotion of free Summer activities in partnership with Dumfries and Galloway Council.
- Accessing SPFL Trust and McDonalds funding (£3600), allowing children to access football sessions through our Community Football and Girls programmes.





## Disability Sports

- Supported Annan Athletics' Disability Football Team with a donation (£933) allowing them to purchase new training kit for both squads.

## Engagement

- Increased social media presence through Facebook and X. This has allowed opportunities to share community group activities and increase interactions (73% followers, 27% non-followers)

## Annan Athletic FC

- Supporting the club through loans to maintain the running of essential services and running costs.

## Governance and Organisation Development

Ensuring the Foundation continues to operate with integrity, transparency and community focus, the foundation developed;

- Clearer audit trails for funding requests
  - Introduced a standardised process for documenting all funding applications and awards.
  - Ensured records are accessible, verifiable, and aligned with OSCR best practice.
  - Provided regular reports through meetings to Trustees and community partners on funding outcomes.
- Defined Boundaries Between Foundation and User Groups
  - Established clearer lines of responsibility between the Foundation and affiliated user groups.
  - Empowered groups to take greater ownership of their activities, budgets, and decision-making.
  - Maintained oversight through Trustee representation while encouraging autonomy and innovation.
- Defined Boundaries Between Foundation and User Groups
  - Mapped all community groups within the Foundation's structure.
  - Supported clear terms of reference and reporting lines for each group where appropriate.
  - Increased visibility of group activities through social media links and community updates at trustee meetings.

By embedding these improvements, the Foundation aimed to strengthen trust with funders, partners, and the community, while ensuring that user groups felt empowered and supported to deliver their programmes effectively.



**Financial review**

As can be seen from the audited accounts the Foundation has managed to reduce held reserves. Whilst continuing to access SPFL Trust funding (£3600), this has contributed towards the support for the various user groups. The foundation has supported the groups with nearly £18,000 of grant funding over the financial year 2024-25. Within the current reserve of £32,276 the foundation has agreed to support AAFC's development of the kitchen (£5,000 with the potential addition of another £5,000 contingency).

**Details of any deficit**

In line with the strategic plan for the Foundation, the deficit shown this year (£13,807) has allowed the Foundation to bring the reserves down to around £30,000. This will allow the Foundation to continue to support the activities of the user groups and Annan Athletic FC's community work.

**Declaration**

Signed on behalf of the charity trustees:

[Redacted signature area]

Designation

Chairperson

Date

8<sup>th</sup> December 2025



SC046074



## Receipts and payments accounts

| For the period from | Period start date |       |      | to | Period end date |       |      |
|---------------------|-------------------|-------|------|----|-----------------|-------|------|
|                     | Day               | Month | Year |    | Day             | Month | Year |
|                     | 01                | 04    | 2024 |    | 31              | 03    | 2025 |

## Section A Statement of receipts and payments

|                                                               | Unrestricted funds<br>to nearest £ | Restricted funds<br>to nearest £ | Expendable endowment funds<br>to nearest £ | Permanent endowment funds<br>to nearest £ | Total funds current period<br>to nearest £ | Total funds last period<br>to nearest £ |
|---------------------------------------------------------------|------------------------------------|----------------------------------|--------------------------------------------|-------------------------------------------|--------------------------------------------|-----------------------------------------|
| <b>A1 Receipts</b>                                            |                                    |                                  |                                            |                                           |                                            |                                         |
| Donations                                                     | £216.00                            |                                  |                                            |                                           | 216                                        |                                         |
| Legacies                                                      |                                    |                                  |                                            |                                           | -                                          |                                         |
| Grants                                                        | £3,600.00                          |                                  |                                            |                                           | 3,600                                      |                                         |
| 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               | £27,000.00                         |                                  |                                            |                                           | 27,000                                     |                                         |
|                                                               |                                    |                                  |                                            |                                           | -                                          |                                         |
| <b>A1 Sub total</b>                                           | <b>30,816</b>                      | <b>-</b>                         | <b>-</b>                                   | <b>-</b>                                  | <b>30,816</b>                              | <b>-</b>                                |
| <b>A2 Receipts from asset &amp; investment sales</b>          |                                    |                                  |                                            |                                           |                                            |                                         |
| Proceeds from sale of fixed assets                            |                                    |                                  |                                            |                                           | -                                          |                                         |
| Proceeds from sale of investments                             |                                    |                                  |                                            |                                           | -                                          |                                         |
| <b>A2 Sub total</b>                                           | <b>-</b>                           | <b>-</b>                         | <b>-</b>                                   | <b>-</b>                                  | <b>-</b>                                   | <b>-</b>                                |
| <b>Total receipts</b>                                         | <b>30,816</b>                      | <b>-</b>                         | <b>-</b>                                   | <b>-</b>                                  | <b>30,816</b>                              | <b>-</b>                                |
| <b>A3 Payments</b>                                            |                                    |                                  |                                            |                                           |                                            |                                         |
| Expenses for fundraising activities                           |                                    |                                  |                                            |                                           | -                                          |                                         |
| Gross trading payments                                        |                                    |                                  |                                            |                                           | -                                          |                                         |
| Investment management costs                                   |                                    |                                  |                                            |                                           | -                                          |                                         |
| Payments relating directly to charitable activities           | £44,622.60                         |                                  |                                            |                                           | 44,623                                     |                                         |
| Grants and donations                                          |                                    |                                  |                                            |                                           | -                                          |                                         |
| Governance costs:                                             |                                    |                                  |                                            |                                           | -                                          |                                         |
| Audit / independent examination                               |                                    |                                  |                                            |                                           | -                                          |                                         |
| Preparation of annual accounts                                |                                    |                                  |                                            |                                           | -                                          |                                         |
| Legal costs                                                   |                                    |                                  |                                            |                                           | -                                          |                                         |
| Other                                                         |                                    |                                  |                                            |                                           | -                                          |                                         |
|                                                               |                                    |                                  |                                            |                                           | -                                          |                                         |
| <b>A3 Sub total</b>                                           | <b>44,623</b>                      | <b>-</b>                         | <b>-</b>                                   | <b>-</b>                                  | <b>44,623</b>                              | <b>-</b>                                |
| <b>A4 Payments relating to asset and investment movements</b> |                                    |                                  |                                            |                                           |                                            |                                         |
| Purchases of fixed assets                                     |                                    |                                  |                                            |                                           | -                                          |                                         |
| Purchase of investments                                       |                                    |                                  |                                            |                                           | -                                          |                                         |
| <b>A4 Sub total</b>                                           | <b>-</b>                           | <b>-</b>                         | <b>-</b>                                   | <b>-</b>                                  | <b>-</b>                                   | <b>-</b>                                |
| <b>Total payments</b>                                         | <b>44,623</b>                      | <b>-</b>                         | <b>-</b>                                   | <b>-</b>                                  | <b>44,623</b>                              | <b>-</b>                                |
| <b>Net receipts / (payments)</b>                              | <b>(13,807)</b>                    | <b>-</b>                         | <b>-</b>                                   | <b>-</b>                                  | <b>(13,807)</b>                            | <b>-</b>                                |
| <b>A5 Transfers to / (from) funds</b>                         |                                    |                                  |                                            |                                           |                                            |                                         |
|                                                               |                                    |                                  |                                            |                                           | -                                          |                                         |
| <b>Surplus / (deficit) for year</b>                           | <b>(13,807)</b>                    | <b>-</b>                         | <b>-</b>                                   | <b>-</b>                                  | <b>(13,807)</b>                            | <b>-</b>                                |



| Categories    | Details                                                    | Unrestricted funds<br>to nearest £ | Restricted funds<br>to nearest £ | Expendable endowment funds<br>to nearest £ | Permanent endowment funds<br>to nearest £ | Total current period<br>to nearest £ | Total last period<br>to nearest £ |
|---------------|------------------------------------------------------------|------------------------------------|----------------------------------|--------------------------------------------|-------------------------------------------|--------------------------------------|-----------------------------------|
| B1 Cash funds | Cash and bank balances at start of year                    | 46,082                             |                                  |                                            |                                           | 46,082                               |                                   |
|               | Surplus / (deficit) shown on receipts and payments account | (13,807)                           |                                  |                                            |                                           | (13,807)                             |                                   |
|               |                                                            |                                    |                                  |                                            |                                           | -                                    |                                   |
|               |                                                            |                                    |                                  |                                            |                                           | -                                    |                                   |
|               | Cash and bank balances at end of year                      | 32,276                             | -                                | -                                          | -                                         | 32,276                               | -                                 |
|               | (Agree balances with receipts and payments account(s))     |                                    |                                  |                                            |                                           |                                      |                                   |

|                | Details | Fund to which asset belongs | Market valuation<br>to nearest £. | Last year<br>to nearest £. |
|----------------|---------|-----------------------------|-----------------------------------|----------------------------|
| B2 Investments |         |                             |                                   |                            |
|                |         |                             |                                   |                            |
|                |         |                             |                                   |                            |
|                |         |                             |                                   |                            |
|                |         |                             |                                   |                            |
|                |         |                             |                                   |                            |
|                |         | Total                       |                                   |                            |

|                 | Details | Fund to which asset belongs | Cost (if available)<br>to nearest £ | Current value (if available)<br>to nearest £ | Last year<br>to nearest £ |
|-----------------|---------|-----------------------------|-------------------------------------|----------------------------------------------|---------------------------|
| B3 Other assets |         |                             |                                     |                                              |                           |
|                 |         |                             |                                     |                                              |                           |
|                 |         |                             |                                     |                                              |                           |
|                 |         |                             |                                     |                                              |                           |
|                 |         |                             |                                     |                                              |                           |
|                 |         |                             |                                     |                                              |                           |
|                 |         |                             |                                     |                                              |                           |
|                 |         |                             |                                     |                                              |                           |
|                 |         |                             |                                     |                                              |                           |
|                 |         |                             |                                     |                                              |                           |
|                 |         | Total                       | -                                   | -                                            |                           |

|                | Details | Fund to which liability relates | Amount due<br>to nearest £ | Last year<br>to nearest £ |
|----------------|---------|---------------------------------|----------------------------|---------------------------|
| B4 Liabilities |         |                                 |                            |                           |
|                |         |                                 |                            |                           |
|                |         |                                 |                            |                           |
|                |         |                                 |                            |                           |
|                |         |                                 |                            |                           |
|                |         |                                 |                            |                           |
|                |         |                                 |                            |                           |
|                |         | Total                           | -                          |                           |

|                           | Details | Fund to which liability relates | Amount due (estimate) to nearest £ | Last year to nearest £ |
|---------------------------|---------|---------------------------------|------------------------------------|------------------------|
| B5 Contingent liabilities |         |                                 |                                    |                        |
|                           |         |                                 |                                    |                        |
|                           |         |                                 |                                    |                        |
|                           |         |                                 |                                    |                        |
|                           |         | Total                           | -                                  |                        |

Date of approval

9/12/25  
9/12/25



## Section C Notes to the Accounts

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

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C2 Grants

| Type of activity or project supported | Individual / institution | Number of grants made | £      |
|---------------------------------------|--------------------------|-----------------------|--------|
| Community and Ladies Football         | Institution              | 16                    | 17,623 |
|                                       |                          |                       |        |
|                                       |                          |                       |        |
|                                       |                          |                       |        |
|                                       |                          |                       |        |
| Total                                 |                          |                       | 17,623 |

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) |  |
|------------------------------------------------------------------------------------------------------------------------------------------------------|--|

C3b Trustee remuneration - details

| Authority under which paid | £ |
|----------------------------|---|
|                            |   |
|                            |   |
|                            |   |
|                            |   |
|                            |   |

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 | £ |
|--|--------------------|---|
|  |                    |   |
|  |                    |   |
|  |                    |   |
|  |                    |   |
|  |                    |   |

C5 Transactions with trustees and connected persons

| Nature of relationship | Nature of transaction | Transaction amount (£) | Balance outstanding at period end (£) |
|------------------------|-----------------------|------------------------|---------------------------------------|
|                        |                       |                        |                                       |
|                        |                       |                        |                                       |
|                        |                       |                        |                                       |
|                        |                       |                        |                                       |
|                        |                       |                        |                                       |

C6 Other information

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**Additional analysis (1)**

## Analysis of receipts and payments

## 1 Donations

|              | Unrestricted funds<br>to nearest £ | Restricted funds<br>to nearest £ | Expendable endowment funds<br>to nearest £ | Permanent endowment funds<br>to nearest £ | Total current period<br>to nearest £ | Total last period<br>to nearest £ |
|--------------|------------------------------------|----------------------------------|--------------------------------------------|-------------------------------------------|--------------------------------------|-----------------------------------|
| Individual   | £216.00                            |                                  |                                            |                                           | 216                                  |                                   |
|              |                                    |                                  |                                            |                                           | -                                    |                                   |
|              |                                    |                                  |                                            |                                           | -                                    |                                   |
|              |                                    |                                  |                                            |                                           | -                                    |                                   |
| <b>Total</b> | <b>216</b>                         | <b>-</b>                         | <b>-</b>                                   | <b>-</b>                                  | <b>216</b>                           | <b>-</b>                          |

## 2 Grants

|              | Unrestricted funds<br>to nearest £ | Restricted funds<br>to nearest £ |  |  | Total current period<br>to nearest £ | Total last period<br>to nearest £ |
|--------------|------------------------------------|----------------------------------|--|--|--------------------------------------|-----------------------------------|
| SFA          | £3,600.00                          |                                  |  |  | 3,600                                |                                   |
|              |                                    |                                  |  |  | -                                    |                                   |
|              |                                    |                                  |  |  | -                                    |                                   |
|              |                                    |                                  |  |  | -                                    |                                   |
| <b>Total</b> | <b>3,600</b>                       | <b>-</b>                         |  |  | <b>3,600</b>                         | <b>-</b>                          |

## 3 Gross receipts from other charitable activities

|              | Unrestricted funds<br>to nearest £ | Restricted funds<br>to nearest £ | Expendable endowment funds<br>to nearest £ | Permanent endowment funds<br>to nearest £ | Total current period<br>to nearest £ | Total last period<br>to nearest £ |
|--------------|------------------------------------|----------------------------------|--------------------------------------------|-------------------------------------------|--------------------------------------|-----------------------------------|
| Loans Repaid | £27,000.00                         |                                  |                                            |                                           | 27,000                               |                                   |
|              |                                    |                                  |                                            |                                           | -                                    |                                   |
|              |                                    |                                  |                                            |                                           | -                                    |                                   |
|              |                                    |                                  |                                            |                                           | -                                    |                                   |
|              |                                    |                                  |                                            |                                           | -                                    |                                   |
|              |                                    |                                  |                                            |                                           | -                                    |                                   |
| <b>Total</b> | <b>27,000</b>                      | <b>-</b>                         | <b>-</b>                                   | <b>-</b>                                  | <b>27,000</b>                        | <b>-</b>                          |

## 4 Payments relating directly to charitable activities

|                                         | Unrestricted funds<br>to nearest £ | Restricted funds<br>to nearest £ | Expendable endowment funds<br>to nearest £ | Permanent endowment funds<br>to nearest £ | Total current period<br>to nearest £ | Total last period<br>to nearest £ |
|-----------------------------------------|------------------------------------|----------------------------------|--------------------------------------------|-------------------------------------------|--------------------------------------|-----------------------------------|
| Loans                                   | £27,000.00                         |                                  |                                            |                                           | 27,000                               |                                   |
| AAFC Ladies                             | £6,000.00                          |                                  |                                            |                                           | 6,000                                |                                   |
| AAFC Youths First Aid                   | £1,600.00                          |                                  |                                            |                                           | 1,600                                |                                   |
| AAFC FFIT                               | £250.00                            |                                  |                                            |                                           | 250                                  |                                   |
| Annandale & Eskdale Disability Football | £933.60                            |                                  |                                            |                                           | 934                                  |                                   |
| AAFC Youth 2013 Training Kit            | £500.00                            |                                  |                                            |                                           | 500                                  |                                   |
| AAFC U 13 Donation                      | £500.00                            |                                  |                                            |                                           | 500                                  |                                   |
| AAFC Youths Coach Kit                   | £3,233.00                          |                                  |                                            |                                           | 3,233                                |                                   |
| AAFC Ladies                             | £606.00                            |                                  |                                            |                                           | 606                                  |                                   |
| AAFC U15                                | £500.00                            |                                  |                                            |                                           | 500                                  |                                   |
| AAFC 2015                               | £500.00                            |                                  |                                            |                                           |                                      |                                   |
| AAFC U17                                | £500.00                            |                                  |                                            |                                           |                                      |                                   |
| AAFC 2017                               | £500.00                            |                                  |                                            |                                           |                                      |                                   |
| AAFC P1                                 | £500.00                            |                                  |                                            |                                           |                                      |                                   |
| AAFC P2                                 | £500.00                            |                                  |                                            |                                           |                                      |                                   |
| AAFC P6                                 | £500.00                            |                                  |                                            |                                           |                                      |                                   |
| AAFC P4                                 | £500.00                            |                                  |                                            |                                           |                                      |                                   |
|                                         | 0                                  |                                  |                                            |                                           | -                                    |                                   |
| <b>Total</b>                            | <b>44,623</b>                      | <b>-</b>                         | <b>-</b>                                   | <b>-</b>                                  | <b>41,123</b>                        | <b>-</b>                          |

reference error



SC046074

**Additional analysis (2)****5 Breakdown of unrestricted funds**

|                                                            | Unrestricted<br>fund 1 - enter<br>name of fund<br>below | Unrestricted<br>fund 2 - enter<br>name of fund<br>below | Unrestricted<br>fund 3 - enter<br>name of fund<br>below | Unrestricted<br>fund 4 - enter<br>name of fund<br>below | Total<br>unrestricted<br>funds | Total<br>unrestricted<br>funds last<br>period |
|------------------------------------------------------------|---------------------------------------------------------|---------------------------------------------------------|---------------------------------------------------------|---------------------------------------------------------|--------------------------------|-----------------------------------------------|
| <b>Receipts</b>                                            |                                                         |                                                         |                                                         |                                                         |                                |                                               |
| Donations                                                  | Current Account                                         |                                                         |                                                         |                                                         | -                              |                                               |
| Legacies                                                   |                                                         |                                                         |                                                         |                                                         | -                              |                                               |
| Grants                                                     | Current Account                                         |                                                         |                                                         |                                                         | -                              |                                               |
| Receipts from fundraising activities                       | Current Account                                         |                                                         |                                                         |                                                         | -                              |                                               |
| Gross trading receipts                                     |                                                         |                                                         |                                                         |                                                         | -                              |                                               |
| buildings                                                  |                                                         |                                                         |                                                         |                                                         | -                              |                                               |
| Rents from land & buildings                                |                                                         |                                                         |                                                         |                                                         | -                              |                                               |
| Gross receipts from other charitable activities            | Current Account                                         |                                                         |                                                         |                                                         | -                              |                                               |
| <b>Sub total</b>                                           | -                                                       | -                                                       | -                                                       | -                                                       | -                              | -                                             |
|                                                            |                                                         |                                                         |                                                         |                                                         | cross ref error                |                                               |
| <b>Receipts from asset &amp; investment sales</b>          |                                                         |                                                         |                                                         |                                                         |                                |                                               |
| Proceeds from sale of fixed assets                         |                                                         |                                                         |                                                         |                                                         | -                              |                                               |
| Proceeds from sale of investments                          |                                                         |                                                         |                                                         |                                                         | -                              |                                               |
| <b>Sub total</b>                                           | -                                                       | -                                                       | -                                                       | -                                                       | -                              | -                                             |
| <b>Total receipts</b>                                      | -                                                       | -                                                       | -                                                       | -                                                       | -                              | -                                             |
|                                                            |                                                         |                                                         |                                                         |                                                         | cross ref error                |                                               |
| <b>Payments</b>                                            |                                                         |                                                         |                                                         |                                                         |                                |                                               |
| Expenses for fundraising activities                        | Current Account                                         |                                                         |                                                         |                                                         | -                              |                                               |
| Gross trading payments                                     |                                                         |                                                         |                                                         |                                                         | -                              |                                               |
| Investment management costs                                |                                                         |                                                         |                                                         |                                                         | -                              |                                               |
| Payments relating directly to charitable activities        | Current Account                                         |                                                         |                                                         |                                                         | -                              |                                               |
| Grants and donations                                       | Current Account                                         |                                                         |                                                         |                                                         | -                              |                                               |
| Governance costs:                                          |                                                         |                                                         |                                                         |                                                         | -                              |                                               |
| Audit / independent examination                            |                                                         |                                                         |                                                         |                                                         | -                              |                                               |
| Preparation of annual accounts                             |                                                         |                                                         |                                                         |                                                         | -                              |                                               |
| Legal costs                                                |                                                         |                                                         |                                                         |                                                         | -                              |                                               |
| <b>Sub total</b>                                           | -                                                       | -                                                       | -                                                       | -                                                       | -                              | -                                             |
|                                                            |                                                         |                                                         |                                                         |                                                         | cross ref error                |                                               |
| <b>Payments relating to asset and investment movements</b> |                                                         |                                                         |                                                         |                                                         |                                |                                               |
| Purchases of fixed assets                                  |                                                         |                                                         |                                                         |                                                         | -                              |                                               |
| Purchase of investments                                    |                                                         |                                                         |                                                         |                                                         | -                              |                                               |
| <b>Sub total</b>                                           | -                                                       | -                                                       | -                                                       | -                                                       | -                              | -                                             |
| <b>Total payments</b>                                      | -                                                       | -                                                       | -                                                       | -                                                       | -                              | -                                             |
| <b>Net receipts / (payments)</b>                           | -                                                       | -                                                       | -                                                       | -                                                       | -                              | -                                             |
|                                                            |                                                         |                                                         |                                                         |                                                         | cross ref error                |                                               |
| <b>Transfers to / (from) funds</b>                         |                                                         |                                                         |                                                         |                                                         | -                              |                                               |
| <b>Surplus / (deficit) for year</b>                        | -                                                       | -                                                       | -                                                       | -                                                       | -                              | -                                             |
|                                                            |                                                         |                                                         |                                                         |                                                         | cross ref error                |                                               |
| <b>Nature and purpose of funds</b>                         |                                                         |                                                         |                                                         |                                                         |                                |                                               |
|                                                            |                                                         |                                                         |                                                         |                                                         |                                |                                               |



**Additional analysis (3)****6 Breakdown of restricted funds**

|                                                            | Restricted fund<br>1 - enter name of<br>fund below | Restricted fund<br>2 - enter name of<br>fund below | Restricted fund<br>3 - enter name of<br>fund below | Restricted fund<br>4 - enter name of<br>fund below | Total restricted<br>funds | Total restricted<br>funds last<br>period |
|------------------------------------------------------------|----------------------------------------------------|----------------------------------------------------|----------------------------------------------------|----------------------------------------------------|---------------------------|------------------------------------------|
| <b>Receipts</b>                                            |                                                    |                                                    |                                                    |                                                    |                           |                                          |
| Donations                                                  |                                                    |                                                    |                                                    |                                                    | -                         |                                          |
| Legacies                                                   |                                                    |                                                    |                                                    |                                                    | -                         |                                          |
| Grants                                                     |                                                    |                                                    |                                                    |                                                    | -                         |                                          |
| 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            |                                                    |                                                    |                                                    |                                                    | -                         |                                          |
| <b>Sub total</b>                                           |                                                    |                                                    |                                                    |                                                    |                           |                                          |
| <b>Receipts from asset &amp; investment sales</b>          |                                                    |                                                    |                                                    |                                                    |                           |                                          |
| Proceeds from sale of fixed assets                         |                                                    |                                                    |                                                    |                                                    | -                         |                                          |
| Proceeds from sale of investments                          |                                                    |                                                    |                                                    |                                                    | -                         |                                          |
| <b>Sub total</b>                                           |                                                    |                                                    |                                                    |                                                    |                           |                                          |
| <b>Total receipts</b>                                      |                                                    |                                                    |                                                    |                                                    |                           |                                          |
| <b>Payments</b>                                            |                                                    |                                                    |                                                    |                                                    |                           |                                          |
| Expenses for fundraising activities                        |                                                    |                                                    |                                                    |                                                    | -                         |                                          |
| Gross trading payments                                     |                                                    |                                                    |                                                    |                                                    | -                         |                                          |
| Investment management costs                                |                                                    |                                                    |                                                    |                                                    | -                         |                                          |
| Payments relating directly to charitable activities        |                                                    |                                                    |                                                    |                                                    | -                         |                                          |
| Grants and donations                                       |                                                    |                                                    |                                                    |                                                    | -                         |                                          |
| Governance costs:                                          |                                                    |                                                    |                                                    |                                                    | -                         |                                          |
| Audit / independent examination                            |                                                    |                                                    |                                                    |                                                    | -                         |                                          |
| Preparation of annual accounts                             |                                                    |                                                    |                                                    |                                                    | -                         |                                          |
| Legal costs                                                |                                                    |                                                    |                                                    |                                                    | -                         |                                          |
| <b>Sub total</b>                                           |                                                    |                                                    |                                                    |                                                    |                           |                                          |
| <b>Payments relating to asset and investment movements</b> |                                                    |                                                    |                                                    |                                                    |                           |                                          |
| Purchases of fixed assets                                  |                                                    |                                                    |                                                    |                                                    | -                         |                                          |
| Purchase of investments                                    |                                                    |                                                    |                                                    |                                                    | -                         |                                          |
| <b>Sub total</b>                                           |                                                    |                                                    |                                                    |                                                    |                           |                                          |
| <b>Total payments</b>                                      |                                                    |                                                    |                                                    |                                                    |                           |                                          |
| <b>Net receipts / (payments)</b>                           |                                                    |                                                    |                                                    |                                                    |                           |                                          |
| <b>Transfers to / (from) funds</b>                         |                                                    |                                                    |                                                    |                                                    |                           |                                          |
| <b>Surplus / (deficit) for year</b>                        |                                                    |                                                    |                                                    |                                                    |                           |                                          |
| <b>Nature and purpose of funds</b>                         |                                                    |                                                    |                                                    |                                                    |                           |                                          |
|                                                            |                                                    |                                                    |                                                    |                                                    |                           |                                          |



APPENDIX 3



Report to the trustees/members of

Registered charity number

On the accounts of the charity for the period

Set out on pages

| Independent examiner's report on the accounts <span>v2</span> |       |      |    |                 |       |                                                             |
|---------------------------------------------------------------|-------|------|----|-----------------|-------|-------------------------------------------------------------|
| Charity name<br>Black and Gold Foundation                     |       |      |    |                 |       |                                                             |
| SC046074                                                      |       |      |    |                 |       |                                                             |
| Period start date                                             |       |      |    | Period end date |       |                                                             |
| Day                                                           | Month | Year |    | Day             | Month | Year                                                        |
| 01                                                            | 04    | 2024 | to | 31              | 03    | 2025                                                        |
|                                                               |       |      |    |                 |       | (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 [other than that disclosed on the attached page\*]

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 9 of the 2006 Accounts Regulations

have not been met, or

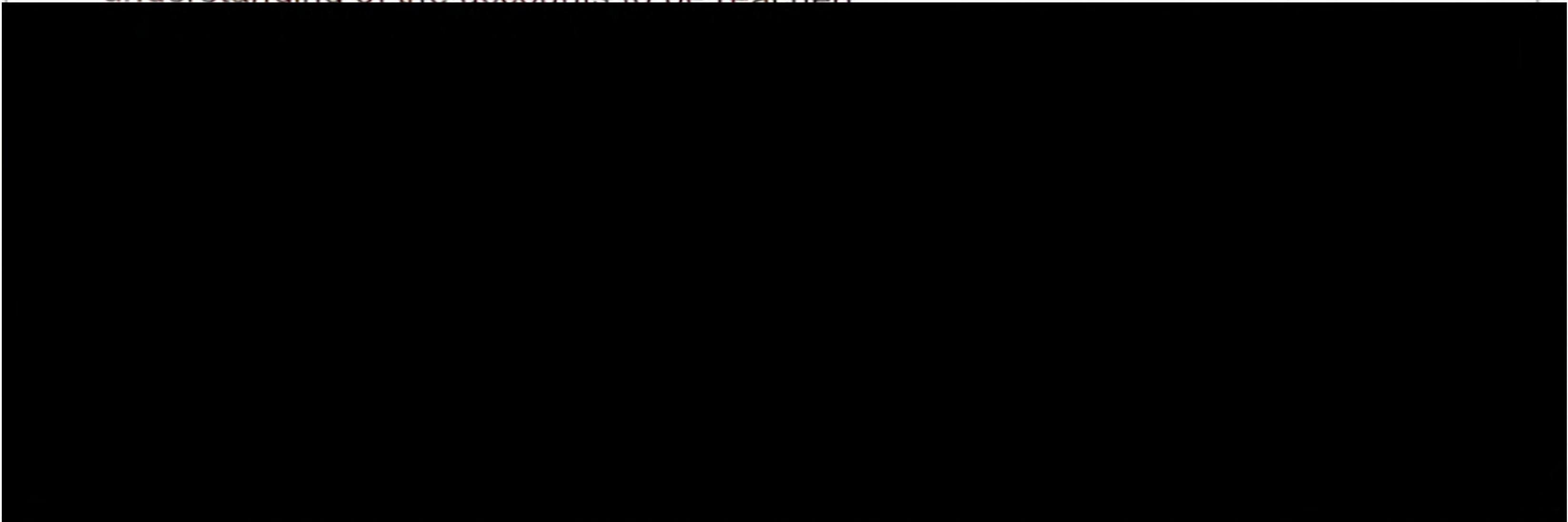
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached

Signed\*\*:

Name:

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



## APPENDIX 3

### 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