

APPENDIX 1



Office of the Scottish Charity Regulator

Trustees' Annual Report for the period							
	Period start date				Period end date		
	Day	Month	Year		Day	Month	Year
From	01	July	2024	To	30	June	2025

Reference and administration details

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

Stirling Triathlon Club
STC
SC047501
12 Birkhill Road
Stirling
Postcode FK7 9JS

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	Graham Coull	President		
2	John Craig	Treasurer		
3	Elspeth Burton			
4	Jenny Cuthill			
5	Gillian Stokes			
6	Keith Wilkinson			
7	Alex Wray			
8	Alan Findlay			
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

The charity is a Scottish Charitable Incorporated Organisation (SCIO). It was registered in its current legal form on 12 June 2017. The charity was previously an unincorporated association but changed its legal form to a SCIO. The assets of the unincorporated association were transferred to the SCIO.

Trustee recruitment and appointment

Trustees are elected at the Annual General Meeting (AGM). Members are also elected to the committee at the AGM. Under the constitution, there is a maximum of twelve trustees and a minimum of five. No valid decisions can be taken at the committee unless a quorum is present; the quorum is five trustees or 50% of the number of trustees (whichever is greater) present in person.

Objectives and activities

Charitable purposes

The Club operates as a non-profit distributing charity whose principal objective is: to promote and develop the sport of triathlon in the Stirling area for the advancement of participation in triathlon and its core disciplines of swimming, cycling and running.

Summary of the main activities in relation to these objects

The charity provides a large number of coached sessions every week for both adults and children in a friendly and encouraging environment.

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Achievements and performance

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

The club continues to provide a large number of training sessions. Events were not held.

Financial review

Brief statement of the charity's policy on reserves

The trustees' policy is to retain 3 months' worth of normal running costs in order to meet commitments and to cover any unexpected expenditure. Three months expenditure currently stands at £2,580, and reserves are in excess of this at £29,336.

Details of any deficit

The charity produced a small deficit in the financial year as a result of the costs of providing facilities and coach cover as the club continued to support members in the post covid environment. This position continues.

Donated facilities and services (if any)

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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)	<i>Graham Coull</i>	<i>John Craig</i>
Full name(s)	Graham Coull	John Craig
Position (e.g. Chair)	President	Treasurer
Date	31 st March 2026	31 st March 2026

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Receipts and payments accounts							
For the period from	Period start date			to	Period end date		
	Day	Month	Year		Day	Month	Year
	1	July	2024		30	June	2025

Section A Statement of receipts and payments

	Unrestricted funds	Restricted funds	Expendable endowment funds	Permanent endowment funds	Total funds current period	Total funds last period
	to nearest £	to nearest £	to nearest £	to nearest £	to nearest £	to nearest £
A1 Receipts						
Donations	8,880				8,880	8,070
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	592				592	2,022
					-	
A1 Sub total	9,472	-	-	-	9,472	10,092
A2 Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
A2 Sub total	-	-	-	-	-	-
Total receipts	9,472	-	-	-	9,472	10,092
A3 Payments						
Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities	10,320				10,320	19,506
Grants and donations					-	
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
Other					-	
					-	
A3 Sub total	10,320	-	-	-	10,320	19,506
A4 Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
A4 Sub total	-	-	-	-	-	-
Total payments	10,320	-	-	-	10,320	19,506
Net receipts / (payments)	(848)	-	-	-	(848)	(9,414)
A5 Transfers to / (from) funds					-	
Surplus / (deficit) for year	(848)	-	-	-	(848)	(9,414)

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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	30,184				30,184	39,598
	Surplus / (deficit) shown on receipts and payments account	(848)				(848)	(9,414)
						-	
						-	
	Cash and bank balances at end of year	29,336	-	-	-	29,336	30,184
	(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			
	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
	Graham Coull	Graham Coull	31st March 2026
	John Craig	John Craig	31st March 2026

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

[illegible]

Type of activity or project supported	Individual / institution	Number of grants made	£
		Total	

<p>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)</p>	
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Authority under which paid	£

<p>If no expenses were paid to any charity trustee during the period then cross this box (otherwise complete section 4b)</p>	
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	Number of trustees	£

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

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Additional analysis (1)

Analysis of receipts and payments

1 Donations

	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 £
Membership Fees	8,880				8,880	8,070
					-	
					-	
					-	
Total	8,880	-	-	-	8,880	8,070
	-	-	-	-	-	-

2 Grants

	Unrestricted funds to nearest £	Restricted funds to nearest £		Total current period to nearest £	Total last period to nearest £
				-	
				-	
				-	
				-	
Total	-	-		-	-
	-	-		-	-

3 Gross receipts from other charitable activities

	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 £
Events					-	
Training					-	
Activities	573				573	1,685
Kit					-	
Other	19				19	337
					-	
					-	
					-	
Total	592	-	-	-	592	2,022
	-	-	-	-	-	-

4 Payments relating directly to charitable activities

	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 £
Events					-	
Training	642				642	2,453
Activities	3,635				3,635	4,674
Kit					-	
Other	1,052				1,052	2,140
Coaching	4,991				4,991	10,239
					-	
					-	
					-	
					-	
					-	
Total	10,320	-	-	-	10,320	19,506
	-	-	-	-	-	-

Additional analysis (2)

5 Breakdown of unrestricted funds

	Unrestricted fund 1 - enter name of fund below	Unrestricted fund 2 - enter name of fund below	Unrestricted fund 3 - enter name of fund below	Unrestricted fund 4 - enter name of fund below	Total unrestricted funds	Total unrestricted funds last period
Receipts						
Donations	8,880				8,880	8,070
Legacies					-	
Grants					-	
Receipts from fundraising activities					-	
Gross trading receipts					-	
buildings					-	
Rents from land & buildings					-	
Gross receipts from other charitable activities	592				592	2,022
Sub total	9,472	-	-	-	9,472	10,092
Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
Sub total	-	-	-	-	-	-
Total receipts	9,472	-	-	-	9,472	10,092
Payments						
Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities	10,320				10,320	19,506
Grants and donations					-	
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
					-	
					-	
Sub total	10,320	-	-	-	10,320	19,506
Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
Sub total	-	-	-	-	-	-
Total payments	10,320	-	-	-	10,320	19,506
Net receipts / (payments)	(848)	-	-	-	(848)	(9,414)
Transfers to / (from) funds					-	
Surplus / (deficit) for year	(848)	-	-	-	(848)	(9,414)

Nature and purpose of funds	
Unrestricted funds are those that may be used at the discretion of the trustees in the furtherance of the objects of the charity. The trustees maintain a single unrestricted fund for the day-to-day running of the Club.	

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Additional analysis (3)

6 Breakdown of restricted funds

	Restricted fund 1 - enter name of fund below	Restricted fund 2 - enter name of fund below	Restricted fund 3 - enter name of fund below	Restricted fund 4 - enter name of fund below	Total restricted funds	Total restricted funds last period
Receipts						
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					-	
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					-	
Grants and donations					-	
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
					-	
					-	
Sub total	-	-	-	-	-	-
Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
Sub total	-	-	-	-	-	-
Total payments	-	-	-	-	-	-
Net receipts / (payments)	-	-	-	-	-	-
Transfers to / (from) funds					-	
Surplus / (deficit) for year	-	-	-	-	-	-

Nature and purpose of funds

APPENDIX 3



Independent examiner's report on the accounts

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Report to the trustees/members of

Charity name
STIRLING TRIATHLON CLUB

Registered charity number

SC047501

On the accounts of the charity for the period

Period start date			to	Period end date		
Day	Month	Year		Day	Month	Year
1	July	2024		30	June	2025

Set out on pages

(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*]

- 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 understanding of the accounts to be reached.

Signed:

Name:

G. Marshall
GEORGE MARSHALL

Date:

30/03/2026

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

CPFA

Address:

5A OCHIL STREET
ALLOA
CLACKMANNANSHIRE
FK10 2DS

*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.

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**