

## 1st Cowal Company Boys' Brigade &amp; Girls' Association

SC050657



Receipts and payments accounts							
For the period from	Period start date			to	Period end date		
	Day	Month	Year		Day	Month	Year
	01	Septembe	2024		31	August	2025

## Section A Statement of receipts and payments

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total funds current period to nearest £	Total funds last period to nearest £
<b>A1 Receipts</b>						
Donations	50				50	150
Legacies					-	
Grants					-	
Receipts from fundraising activities	518				518	1,476
Gross trading receipts					-	
Income from investments other than land and buildings					-	
Rents from land & buildings					-	
Gross receipts from other charitable activities	2,854				2,854	1,729
					-	
<b>A1 Sub total</b>	<b>3,422</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3,422</b>	<b>3,355</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>3,422</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3,422</b>	<b>3,355</b>
<b>A3 Payments</b>						
Expenses for fundraising activities	4,609				4,609	4,470
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					-	
Other					-	
					-	
<b>A3 Sub total</b>	<b>4,609</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>4,609</b>	<b>4,470</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>4,609</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>4,609</b>	<b>4,470</b>
<b>Net receipts / (payments)</b>	<b>(1,187)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(1,187)</b>	<b>(1,115)</b>
<b>A5 Transfers to / (from) funds</b>						
					-	
<b>Surplus / (deficit) for year</b>	<b>(1,187)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(1,187)</b>	<b>(1,115)</b>

## 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	2,863				2,863	2,863
	Surplus / (deficit) shown on receipts and payments account	(1,187)				(1,187)	-
						-	
						-	
	Cash and bank balances at end of year	1,676	-	-	-	1,676	2,863
	(Agree balances with receipts and payments account(s))	-	-	-	-	-	1,115

	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


## Section C Notes to the Accounts

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


### C2 Grants

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

### 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)	
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### Authority under which paid

£

### C3b Trustee remuneration - details


### C4a Trustee expenses

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

£

### C4b Trustee expenses - details


### C5 Transactions with trustees and connected persons

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

### C6 Other information


**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 £
Donations	50				50	150
					-	
					-	
					-	
Total	50	-	-	-	50	150

**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	883				883	376
Membership	1,946				1,946	1,270
Uniforms	25				25	83
Fundraising	518				518	1,476
					-	
					-	
					-	
					-	
Total	3,372	-	-	-	3,372	3,205
	reference error	-	-	-	reference error	reference error

**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 £
Awards	555				555	649
Bank Charge	70				70	
Equipment expensed	1,038				1,038	938
Events	1,043				1,043	1,073
Management fees	1,705				1,705	1,215
Meetings	198				198	412
Uniforms					-	183
					-	-
					-	
					-	
					-	
Total	4,609	-	-	-	4,609	4,470

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**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
<b>Receipts</b>						
Donations	50				50	150
Legacies					-	
Grants					-	
Receipts from fundraising activities	518				518	1,476
Gross trading receipts					-	
buildings					-	
Rents from land & buildings					-	
Gross receipts from other charitable activities	2,854				2,854	1,729
<i>Sub total</i>	3,422	-	-	-	3,422	3,355
<b>Receipts from asset &amp; investment sales</b>						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
<i>Sub total</i>	-	-	-	-	-	-
<i>Total receipts</i>	3,422	-	-	-	3,422	3,355
<b>Payments</b>						
Expenses for fundraising activities	4,609				4,609	4,470
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					-	
					-	
<i>Sub total</i>	4,609	-	-	-	4,609	4,470
<b>Payments relating to asset and investment movements</b>						
Purchases of fixed assets					-	
Purchase of investments					-	
<i>Sub total</i>	-	-	-	-	-	-
<i>Total payments</i>	4,609	-	-	-	4,609	4,470
<i>Net receipts / (payments)</i>	(1,187)	-	-	-	(1,187)	(1,115)
Transfers to / (from) funds					-	
<i>Surplus / (deficit) for year</i>	(1,187)	-	-	-	(1,187)	(1,115)

**Nature and purpose of funds**

## 1st Cowal Company Boys' Brigade &amp; Girls' Association

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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
<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>	-	-	-	-	-	-

**Nature and purpose of funds**

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**1<sup>st</sup> Cowal Boys' Brigade & Girls' Association**  
**Trustees' Annual Report**  
**1<sup>st</sup> September 2024 to 31<sup>st</sup> August 2025**

## Charity contact information



1<sup>ST</sup> COWAL BOYS' BRIGADE & GIRLS' ASSOCIATION

Scottish Charity Number: SC050657

7 Queens Road

Sandbank

PA23 8PY

[1cowal@boys-brigade.org.uk](mailto:1cowal@boys-brigade.org.uk)

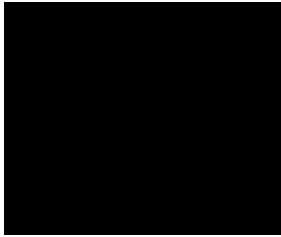
[www.facebook.com/1cowalbb](https://www.facebook.com/1cowalbb)



## Charity Trustees

During the period, our charity was governed by the Trustees named below;

- 1.
- 2.
- 3.
- 4.



**ANCHORS** **យុវជន** **Company** **Seniors**



## Objectives and activities

Our aim is the advancement of education through the provision of extracurricular activities to contribute to the development of young people; and the advancement of citizenship and community development through the provision of opportunities for individuals to engage more widely in their local community.

At the 1<sup>st</sup> Cowal we achieve these aims through the provision of weekly sessions in a safe, nurturing environment supported by volunteer leaders who are passionate about supporting the development of young people in our local community and providing opportunities that may ordinarily not be available to them.

We achieve this through a structured programme that provides fun and exciting activities with opportunities for children and young people to be recognised for their participation and achievement through awards

Our programme is anchored around six key themes; Get Active, Get Adventurous, Get Creative, Get Learning, Get Involved and Get into the Bible.

In addition to our core programme, we seek to provide additional opportunities outside of our routine sessions, such as through the provision of Adventure days at local outdoor education centres, planned activities within our own Company and also through partnering with Cowal Kirk on activities.

These opportunities are provided to children and young people between the ages of 5 – 18, regardless of gender, ethnicity or culture.

We are the 1<sup>st</sup> Cowal, and the adventure begins here.

## Structure, governance and management

### Type of governing document

We are a Scottish Charitable Incorporated Organisation (SCIO) governed by a constitution.

Our structure is that of a single-tier SCIO membership-based organisation.

This constitution sets out how the organisations charitable activities are structured; how you can become members and how the Trustees must govern the organisation to ensure it achieves its charitable objectives.

### Trustee recruitment and appointment

We have not in this period recruited any additional Trustees.

Our constitution sets out that we must have a minimum of 3 trustees and a maximum of 7.

It stipulates that one Trustee must be the Company Captain, and no more than 4 shall be charity trustees who were elected as per our constitution.

Our Trustees also have the option to appoint no more than 2 co-opted trustees for their specific knowledge or experience.

Each Trustee must be re-elected annually at an Annual General Meeting (AGM) of the Charity.

Any member of our Charity is eligible to be appointed as a Trustee as per Clauses 11 and 12 of our Constitution, subject to Eligibility criteria set out in Clauses 56 and 57.

## Achievements and performance

1st Cowal Achievements 2024–2025

### Growth & Inclusion

- Membership grew to **61 young people**, with Anchors, Juniors, Company, and Seniors all thriving.
- For the first time in 18 months, the waiting list was cleared - though demand quickly returned with 9 more young people waiting.
- Two new adult volunteers ( [REDACTED] ) joined, strengthening the leadership team.
- Weekly fees remained at **£1 per child**, ensuring affordability in a community facing economic challenges.
- Launch of the **Adventure Fund** (April 2025), a crowdfunding campaign to sustain activities and subsidise larger events like residential weekends.

### Anchors & Juniors

- Anchors explored identity and uniqueness through **self-portraits**, crafts, and stories, learning about sharing and God's protection.
- Juniors tackled **coding and Braille**, created constellation boxes, and enjoyed creative Bible-themed activities like "What if God were an Emoji?"
- Both groups embraced outdoor learning, teamwork, and faith-based reflection.

### Adventure & Outdoor Learning

- **Ardentinny Adventure Day (June 2025):**
- 30 young people took part in canoeing, archery, gorge walking, and waterfall climbing.
- The day emphasised courage, resilience, and teamwork, leaving lasting memories and excitement for future adventures.

### Awards & Recognition

- **Awards Night (June 2025):**
- Over **200 awards** presented to 62 young people.
- **27 Steadfast Spirit Awards** for high attendance and positive attitude.
- Historic presentation of **two President's Badges** (to Elise and Alexia Wilson).

- **High Kirk Trophy** awarded to Fraser Whitworth-Foster for effort and courage.
- Farewell to Elise Wilson, the group's first Senior leaver heading to university.
- Long Service Awards: [REDACTED], with a surprise presentation by Battalion President [REDACTED].

### Service & Fundraising

- **1240 Challenge (Dec 2024):** Anchors caught a ball 1,240 times; older sections completed a 1,240-second silence.
  - Raised **£434**, funding vaccinations for 6,510 children against polio.
  - With Gates Foundation match funding, the impact grew to **19,530 children vaccinated**.
- Ongoing **Adventure Fund** campaign ensures sustainability of outdoor learning and award celebrations.

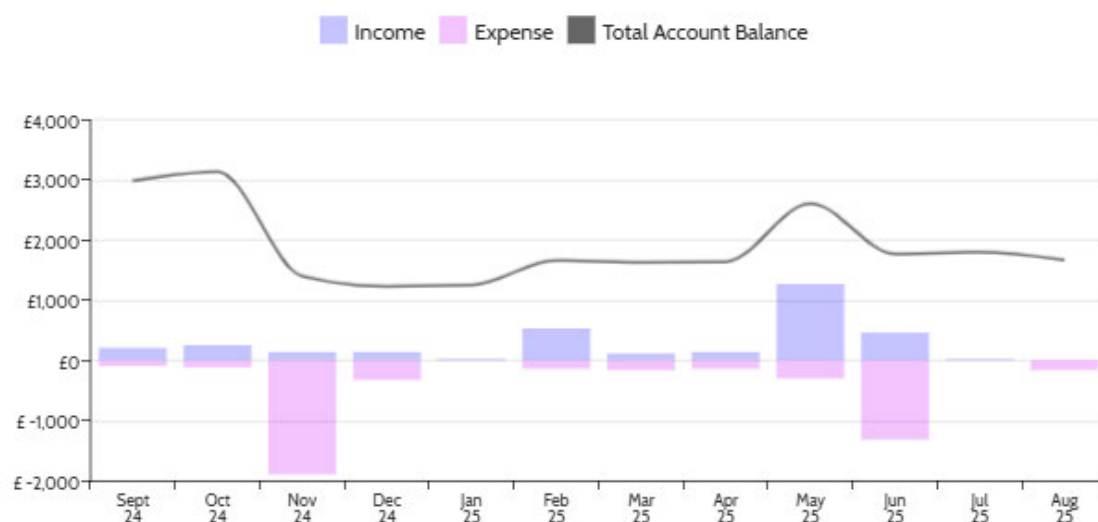
### Community & Faith

- Strong support from Cowal Kirk, parents, guardians, and leaders made all achievements possible.
- Activities consistently blended **fun, faith, and personal growth**, nurturing resilience, leadership, and teamwork.
- The year's theme: "**Adventure, Dedication, and Opportunity for All.**"

### Overall Impact

The 2024–2025 year was marked by **growth, inclusion, adventure, and recognition**. From coding challenges to waterfall climbs, from fundraising feats to historic awards, 1st Cowal empowered young people to build courage, character, and community. With the Adventure Fund now in place, the group is well-positioned to sustain and expand opportunities into 2026 and beyond.

## Financial review



	2024-2025	2023-2024
<b>Income</b>		
Administration	30.00	95.07
Donations	50.00	150.00
Events	882.96	357.34
Fundraising	517.56	1,476.00
Membership Fees	1,946.23	1,305.15
Uniform	25.36	82.62
<b>Expense</b>		
Administration	1,734.88	1,318.67
Awards	555.02	0.00
Bank Fees	70.34	16.45
Equipment	1,037.78	2,027.79
Events	1,042.97	1,034.14
Meetings	198.12	0.00
Uniform	0.00	184.00
<b>Account balances</b>		
1st Cowal BB & GA	1,676.09	2,863.09
<b>Summary</b>		
Account balance brought forward	2,863.09	3,977.96
Total income	3,452.11	3,466.18
Total expenditure	4,639.11	4,581.05
Net income	-1,187.00	-1,114.87
Account balance carried forward	1,676.09	2,863.09

## Summary of Key Notes: Financial Comparison 24-25 vs 23-24

The financial figures for the periods ending 2024-2025 and 2023-2024 reveal several notable changes:

- **Income Trends:** Overall income held steady year-on-year (£3,452.11 in 2024-2025 vs £3,466.18 in 2023-2024). Notable differences are seen in individual categories:
- **Fundraising** income dropped significantly (£517.56 vs £1,476.00), mainly due to reduced grant income and delays in expected payments.
- **Events** income increased markedly (£882.96 vs £357.34), showing greater success in activity-based fundraising.
- **Membership Fees** rose (£1,946.23 vs £1,305.15), continued growth in membership numbers and greater adherence to payments by individual families.
- **Donations** and **Administration** income both fell in 2024-2025 compared to the previous year.
- **Expenditure Patterns:** Total expenditure rose slightly (£4,639.11 vs £4,581.05) driven by greater membership numbers and increased costs for activities and equipment.
- **Awards** costs appeared for the first time in 2024-2025 (£555.02), having been previously included within equipment costs.
- **Equipment** spend decreased (£1,037.78 vs £2,027.79), largely due to the exclusion of awards.
- **Bank Fees** increased (£70.34 vs £16.45), attributed to more payments made via direct debit and the online shop.
- **Meetings** expenses were present in 2024-2025 (£198.12) but not in the prior year.
- **Uniform** expenditure dropped to zero in 2024-2025, having been £184 in 2023-2024.
- **Net Income & Account Balances:** Both years ended with a deficit (–£1,187.00 in 2024-2025, –£1,114.87 in 2023-2024), resulting in a reduction of the closing bank balance (£1,676.09 vs £2,863.09).
- **Accounting Notes:** The new separation of awards from equipment costs provides improved clarity in financial reporting for 2024-2025. The accounts were independently examined by Solena MacLeod, ensuring transparency and accuracy.

## Statement of the charity's policy on reserves

The Trustees operate on the basis of seeking to a minimum balance to cover our Capitation Fees which cover the cost of our Insurance, which is on average £1,600 per year, or equivalent to three months running costs.

## Details of any deficit

During the period, the charity experienced a deficit of £1,187.00. This shortfall was primarily due to fundraising from grants being lower than anticipated, alongside a delay in receiving a £1,200 grant from Generation Cashback; this payment is expected in September 2025.

To address this, the Trustees are actively working to boost fundraising by expanding initiatives such as the Adventure Fund, participating in the Community Lottery, and encouraging more frequent ad-hoc donations.

## Donated facilities and services

The charity has not donated any facilities or services in the period.



## Future plans

In the 2025/26 financial year, we will be intensifying our fundraising efforts for the Adventure Fund, alongside seeking additional funding from a wider range of sources. Our goal is to broaden the scope of outdoor and adventure-based activities, with plans to host our first residential or sleepover event for young people aged 8 to 18.

We also intend to deepen our engagement with the local community, including collaboration with local emergency services, initiatives exploring mental health among young people, and fundraising to support organisations that make a positive impact locally.

Our commitment to training and development for adult volunteers will continue, and we aim to support one of our young people in achieving their King's Badge - building on our achievements in 2024/25, when we presented our first Presidents Badges in several years.

Maintaining financial stability and self-sufficiency remains a priority, while ensuring our activities remain affordable and accessible for as many families as possible. We will continue our collaboration with the Boys' Brigade locally in Argyll and Inverclyde, and nationally, to enhance opportunities for young people - particularly by championing the Girls' Association and amplifying the voices and experiences of young girls and women within our organisation.

Social media will continue to play a vital role in raising awareness and driving engagement within our community, helping us to extend our reach to neighbouring villages and further afield.

## Declaration

Signed on behalf of the charity trustees:

[Redacted signature]

Print name


[Redacted name]

Designation

Date

APPENDIX 3



	<b>Independent examiner's report on the accounts</b> v2						
<b>Report to the trustees/members of</b>	Charity name <b>1<sup>st</sup> Cowal Boys' Brigade &amp; Girls' Association</b>						
<b>Registered charity number</b>	<b>SC050657</b>						
<b>On the accounts of the charity for the period</b>	Period start date				Period end date		
	Day	Month	Year		Day	Month	Year
	01	September	2024	<b>to</b>	31	August	2025
<b>Set out on pages</b>						(remember to include the page numbers of additional sheets)	
<b>Respective responsibilities of trustees and examiner</b>	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.						
<b>Basis of independent examiner's statement</b>	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.						
<b>Independent examiner's statement</b>	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.						
<b>Signed:</b>					<b>Date:</b>	19 December 2025	
<b>Name:</b>							
<b>Relevant professional qualification(s) or body (if any):</b>							
<b>Address:</b>							

\*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