

Falkirk Camera Club

Income and Expenditure for 1st April 2024 to 31st March 2025

FCC Income 2024-2025

Xmas Social	£120.00	
Donations	£1,824.00	
Door Money	£1,008.00	
Membership Subs	£2,870.00	
IT Refund - IONOS	£7.20	
Bank Interest	£165.53	
Bank Cashback	£3.39	
	<u>£5,998.12</u>	<u>£5,998.12</u>

FCC Expenses 2024-2025

Xmas Social	£100.00	
Club Event - 35mm Camera	£73.82	
Catering	£294.81	
Competitions	£636.37	
Venue Hire	£1,015.00	
Gifts	£138.16	
Insurance	£492.17	
IT - Zoom Etc	£373.11	
External Membership Fees	£236.30	
Speaker fees	£517.50	
Donations	£30.00	
	<u>£3,907.24</u>	<u>£3,907.24</u>

Starting Balances as of 1st April 2024

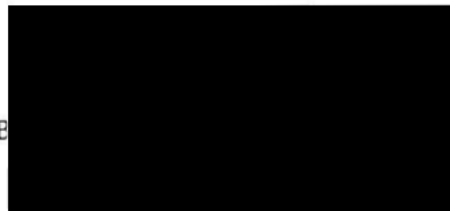
Cash In Hand	£214.50	
RBoS	£9,222.67	
Virgin Money	£4,850.31	
Cash & Bank Total	<u>£14,287.48</u>	<u>£14,287.48</u>
		<u>£20,285.60</u>

Closing Balances as of 31st March 2025

Cash In Hand	£594.76	
RBoS	£14,826.90	
Virgin Money	£956.70	
Cash & Bank Total	<u>£16,378.36</u>	<u>£16,378.36</u>
		<u>£20,285.60</u>

Audited By

Date:



6/10/25

Opening Balance
Receipts
Payments
Closing Balance

£14,287.48
£5,998.12
£3,907.24
£16,378.36

FALKIRK CAMERA CLUB

comply with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). They are also responsible for safeguarding the assets of the Falkirk Camera Club and must take reasonable steps for the prevention and/or detection of fraud and other irregularities.

Financial Review

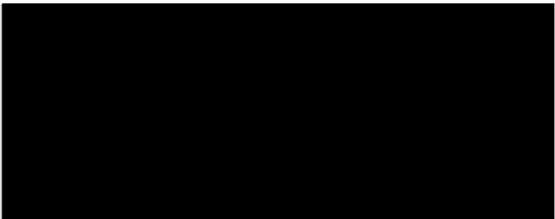
Income during the year amounted to £5,998.12 and expenditure to £3907.24, resulting in an overall surplus of £2090.88.

Balances in the bank and cash in hand amounted to £16,378.36

Conclusion

The members of the Management Team would like to thank all of those who support and contribute their time, energy and encouragement so generously to other members, thus ensuring the continuation and development of Falkirk Camera Club as a centre of photographic knowledge and also as a community.

This financial overview demonstrates the Club's ongoing commitment to transparency and sound fiscal management. The Management Team remains dedicated to ensuring that all financial activities are conducted responsibly and in alignment with statutory obligations. Regular monitoring and review processes are in place to maintain the integrity of the Club's finances and to support its future initiatives.



President & Trustee
Falkirk Camera Club

9 October 2025

I report on the financial statements of the charity for the year ended 31 March 2025 which are set out on page 8.

Respective responsibilities of Trustees and Examiner

The Club's Trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. (as amended) ("the 2006 Regulations") The Club's Trustees consider that the audit requirement of Regulation 10(1)(d) of the 2006 Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1)(c) of the 2005 Act and to state whether particular matters have come to my attention.

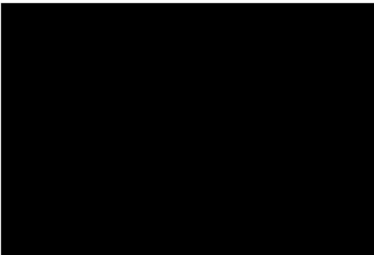
Basis of independent examiner's statement

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Independent examiner's statement

In connection with my examination, no matter has come to my attention:-

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



9th October 2025

Falkirk Camera Club

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FALKIRK CAMERA CLUB

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Financial Review

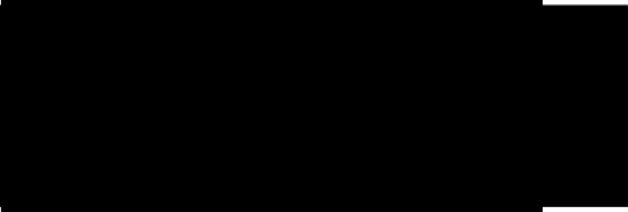
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President & Trustee
Falkirk Camera Club

9 October 2025

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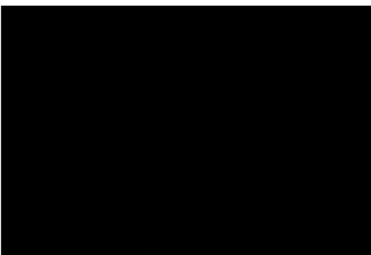
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9th October 2025

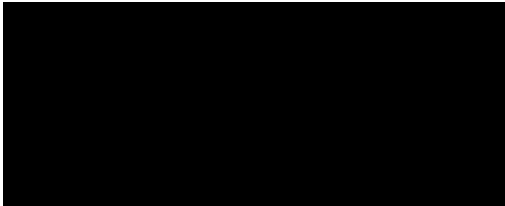
FALKIRK CAMERA CLUB

REPORT FOR THE YEAR ENDED
31ST MARCH 2025

FALKIRK CAMERA CLUB

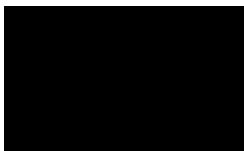
CHARITY REFERENCE NUMBER – SC052117

PRINCIPAL ADDRESS

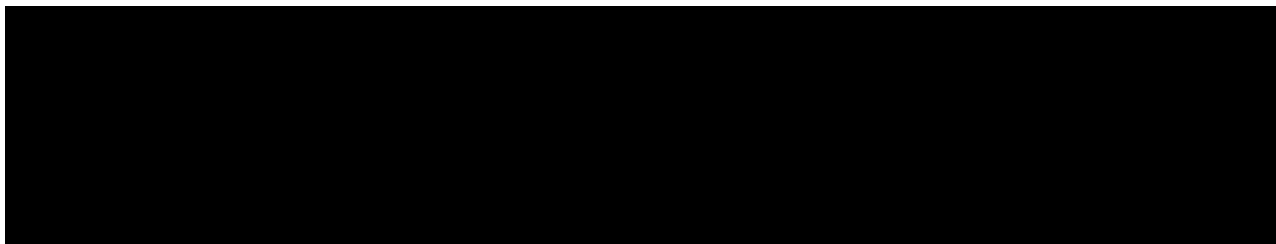


Website: www.falkirkcameraclub.co.uk

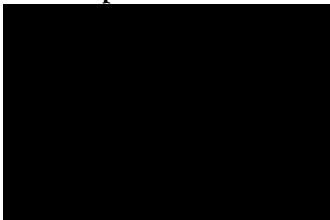
CHARITY TRUSTEES - also members of the Management Team



Management Team



Independent Examiner



Bankers

Virgin Money
1 Bank Street
Falkirk
FK1 1NB
Report

Royal Bank of Scotland
2 Newmarket Centre
Falkirk
FK1 1JX

FALKIRK CAMERA CLUB

The trustees and management team present their reports and financial statements to the club members at the annual general meeting, which is held in April of each year.

A new Treasurer joined the FCC Management Team in November 2024 after the previous Treasurer resigned for another club role, then left in February 2025. Due to work and holidays, the financial report was only presented to management in October 2025, with the club's financial statement released to members a few days later.

Introduction

Falkirk Camera Club (The Club) has existed in its present form since 1958, and has been through many incarnations since 1889, when the first Amateur Photographic Association was formed in the town of Falkirk.

We have been based in Falkirk Trinity Church since January 2024. Previously, we used the facility owned by Falkirk Bowling Club, which we had been using since 2014.

The membership of the club in 2019 was 65, but since the COVID pandemic, we have struggled to return to these numbers. A lower club membership impacts our ability to attract new volunteers onto the management team, with current members holding their posts for many years or carrying out 2 or 3 posts.

The Club is a member of the local Third Sector Interface - CVS Falkirk. We are members of the Scottish Photographic Federation, Glasgow District Photographic Union and Falkirk Arts Network, previously known as the Falkirk District Arts and Civic Council. Through being members of the Scottish Photographic Federation we are affiliated with the PAGB, Photographic Association of Great Britain and FIAP, Fédération Internationale de l'Art Photographique.

The annual report and accounts present a summary of our financial activities during the year and give an overview of the general activities which have taken place within Falkirk Camera Club in the past year.

Activities and Achievements

The club had a membership of 46 of which 6 are honorary for the year 2024-2025. It provides weekly photo lectures, monthly internal photography competitions, organised photo-walks and practical photographic instruction from September to April. During the summer months, there are also weekly organised photo-walks to various local sites. During each session, we participate in external competitions against local photography clubs, this year, we hosted two of these competitions.

In previous years, we have competed in the Scottish Photographic Federation digital and print competitions, but have taken the decision not to due to the low number images available from club members.

Several of our members have gained recognition within the Royal Photographic Society, the Photographic Association of Great Britain and many worldwide photographic salons.

We also host an evening with the Falkirk Writers Circle, where the writers have written words to accompany images

FALKIRK CAMERA CLUB

which club members have taken.

Prior to the 2020 pandemic the club held annual exhibitions on behalf of our members and also the Royal Photographic Society.

We are presently liaising with Falkirk District Council with regard to an exhibition to be held in Callendar House, Falkirk.

Structure and Governance

In the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 as amended, the management team reports to the club members as follows:

1. Falkirk Camera Club is a registered Scottish Charity SC052117
2. All of its affairs are governed by the management team.

Appointment of Management Team Members

Senior Management Team and Ordinary Management Team members are elected or appointed by Annual General Meeting of the club by the members, where the President, General Secretary and Treasurer become the trustees. Management Team members serve no longer than 2 years but can do so in exceptional circumstances.

The Club President & Trustee is accountable for providing overall leadership, overseeing club activities and operations, managing the management team, ensuring the club's smooth functioning and effective growth, and representing the club externally. Specific duties include chairing meetings, setting the annual agenda, supporting Management Team members, ensuring equipment safety, and upholding the club's rules, constitution, and values.

The General Secretary and Trustee keeps minutes of all meetings and issues the required documentation to the members for the AGM. Each year, the general secretary issues the Club's Constitution, Competition Rules and the Code of Conduct and Ethics to each member.

The club Treasurer and Trustee is responsible on behalf of the Trustees and Management Team to prepare financial statements which give sufficient detail to enable an appreciation of the transactions of Falkirk Camera Club during the financial year. The treasurer is also responsible for keeping proper accounting records which will be audited by an external auditor each year.

Statement of Risk

Each member is emailed the Code of Conduct and Ethics Policy because we share a facility with support groups and other organisations.

To mitigate the risks of changeover of new members of the management team, The Club has had, for more than 10 years, an Operations Manual which details the roles and responsibilities for each position held on the Management Team. This document is reviewed and or updated by the general secretary.

FALKIRK CAMERA CLUB

Relationships with External Photographic Bodies

The club participates in or organises competitions with local clubs.

Charitable Objectives and Activities

The Club aims to promote photography's art, heritage, culture, and science. We meet weekly at Falkirk Trinity Church for presentations, member events, competitions, education, and outings. We also collaborate with local organisations to support their work.

Volunteers

The Club is grateful for the time freely given by a large number of its members who assist with the running of club nights and external photo-walks, without whom many of the activities would be unable to operate.

Income

The Club relies on the membership paying their annual subscription and donations from the honorary members or donations from elsewhere for its day-to-day running costs.

We have benefited from a grant of £500 from Esso Petroleum and also £800 for the auction donation for excess equipment.

Due to the change of treasurers, we have yet to benefit from any tax refund from HMRC

Reserves

The Charity aims to keep reserves between 2.5 and 3.5 years of operating costs to withstand major disruptions. Currently, the Club's reserves slightly exceed this range.

We are planning to review what up-to-date equipment is required to enhance the photographic learning experience for our members.

During the spring of 2025, our members were requested by Falkirk District Council to take photographs of Calendar Park, as there were plans by the council to host an exhibition.

Transfer of Funds

No funds have been transferred to external parties; all transfers have been made solely to our own bank account, which accrues interest on deposited amounts.

Investments

Funds not needed for daily operations are deposited in the club's Royal Bank of Scotland account.

The interest paid was £165.53.

Statement of the Management Team Member's Responsibilities

The members of the Management Team must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the Falkirk Camera Club during the financial year. The members of the Management Team are responsible for keeping proper accounting records which, on request, must reflect the current financial position of Falkirk Camera Club at that time. This must be done to ensure that the financial statements

FALKIRK CAMERA CLUB

comply with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). They are also responsible for safeguarding the assets of the Falkirk Camera Club and must take reasonable steps for the prevention and/or detection of fraud and other irregularities.

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President & Trustee
Falkirk Camera Club

9 October 2025

**INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF FALKIRK CAMERA CLUB
FOR THE YEAR ENDED 31 MARCH 2025**

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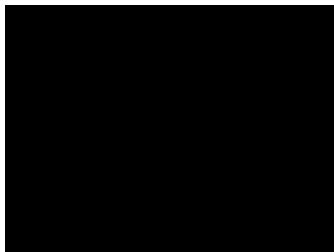
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9th October 2025

FALKIRK CAMERA CLUB

Receipts and Payments for the Period 1st of April 2024 to the 31st of March 2025

Receipts for period ending -31/3/2025		Payments for period ending -31/3/2025	
Xmas Social	£120	Xmas Social	£100
Donations	£1,824	Club Event - 35mm Camera	£74
Door Money	£1,008	Catering	£295
Membership Subs	£2,870	Competitions	£636
IT Refund - IONOS	£7	Venue Hire	£1,015
Bank Interest	£166	Gifts	£138
Bank Cashback	£3	Insurance	£492
Total Receipts	£5,998	IT - Zoom Etc	£373
		External Membership Fees	£236
		Speaker fees	£518
		Donations	£30
		Total Payments	£3,907

Statement of Funds for the Period 1st of April 2024 to the 31st of March 2025

Funds at Year Start -1/4/2024		Funds at Year End - 31/3/2025	
Cash In Hand	£214	Cash In Hand	£594
RBoS	£9,223	RBoS	£14,827
Virgin Money	£4,850	Virgin Money	£957
Cash & Bank Total	£14,287	Cash & Bank Total	£16,378