

Cowdenbeath Martial Arts Centre

AKA

Cowdenbeath Sport Karate

Trustees Annual Report 2025

Charity Ref SCO52599

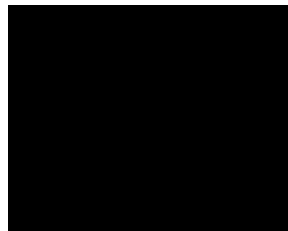
The organisation is a non-profit charity whose main aim is to promote public participation in martial arts, particularly in the Cowdenbeath area of Fife. We provide recreational facilities and activities to improve people's quality of life and create opportunities for all.

We work to advance the education, health and wellbeing of children, young people and adults by encouraging participation in martial arts, helping them develop physically and mentally while promoting healthier lifestyles.

We also support disadvantaged or underprivileged individuals to take part in community sport and learning activities, fostering community spirit and helping people play a positive role in their local area.

In summary: we seek to provide the best training and opportunities to all in our community, mainly young children, regardless of any individuals or families financial circumstances.

Centre Trustees:



All trustees were appointed in March 2023. All are local people and volunteers who work full time in their own professions.

HOW WE FUNCTION:

Cowdenbeath Sport Karate (CSK) currently operate out of a leased building in Cowdenbeath. After changes within the charity, we were operating from Lochgelly then Hill Of Beath Club, but we have now entered back into a short-term lease in Cowdenbeath, with the intention of purchasing our own premises in the community. This is currently ongoing and updates will be shared where possible. Classes are currently run in the evenings only due to the instruction team all working in their own jobs during the day. The centre runs classes on Tuesdays and Thursdays with classes for kids from 4 and upwards. We aim to provide further development and activities on weekends once we have a permanent premise to allow more flexibility. Instruction is provided by fully SKGB qualified and insured coaches [REDACTED] who are also qualified in child protection, teaching young persons and first aid as well as PVG requirements. We also have further black belt instructors who are currently undergoing these further qualifications to meet the SKGB criteria: [REDACTED] who have a wealth of experience and knowledge in martial arts. We also have WKF accredited Tatami coach [REDACTED] who has travelled all over the world with our team at some of the most prestigious WKF tournaments in Sport Karate. The collection of fees, hall costs and administration duties are carried out by [REDACTED] and supported by the club committee. The club currently run Traditional Sport Karate classes with intention to include further fitness and MMA when possible. On occasion the club will also offer taster classes to local schools, free of charge.

The club also has an active competing team who travel throughout UK and often abroad in some of Europe's most prestigious WKF competitions. We currently have 2 British medallists from 2025 and several former champions training and competing at the club.

WHAT WE DO:

As well as running normal kids classes we also run training camps, outdoor activities, seasonal parties and fun days to engage the kids and their families. We also provide training towards qualification in a structured and nationally recognised grading system also.

RECENT CHANGES

As you will likely be aware by now there have been some changes at upper level within the club with the most impactful being the resignation and termination of [REDACTED], former head instructor and committee chairman, from the Trustees board, club and indeed the SKGB. This decision was made due to a breach of our constitution and whilst not an easy decision to make, it was necessary for the future of our club. [REDACTED] is currently acting chairman of the board with [REDACTED] still trustees.

We are actively looking for any friends or affiliates of the club to come forward to be registered on the committee as a member. This will allow members to be present and have their voice heard during club AGMs.

IN THE LAST PERIOD THESE ARE SOME OF THE ACTIVITIES WE HAVE CARRIED OUT:

Governance and Certification:

Maintain a regular cycle of 2–3 gradings and examinations each year to support progression and standards.

Outreach and Education:

Delivered taster sessions in local schools, including Cowdenbeath Primary, Kelty Primary, Crossgates Primary, and other nearby schools.

Talent Development:

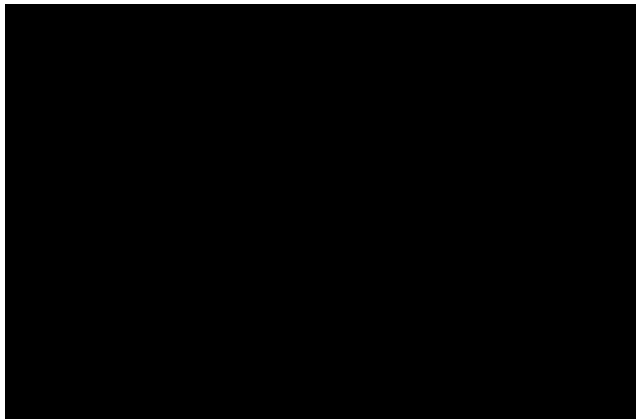
Sent two students to monthly national squad training camps.

Attended invitational training at LKA in Lanarkshire to broaden training insights.

Competitions and Performance:

Our developing team represented the organisation in a wide calendar of tournaments, spanning the UK (Sheffield, Glasgow, Durham, Manchester, Meadowbank, Motherwell) and international venues (Poland, the Netherlands, Venice, Basel), underscoring our commitment to player development and competitive excellence.

Notable results:



Hosted an in-house Kickmaster tournament.

Community Engagement:

Attended and supported local galas; delivered demonstrations in Lochgelly and Burntisland.

Travel and Outreach:

Participation across regional and international events to raise profile and participation.

Equipment and Resources:

Purchased gym equipment and kits for young students.

OUR EXPENDITURE AND INCOME

Our accounts are fully public to view on OSCR website under charity name Cowdenbeath Martial Arts Centre. Our main monthly expenses are rent (currently £545 per month), gas (rough average £330 over the year) and electricity (roughly £65 over the year), plus water charges. We also have to incur the full maintenance and up keep of our leased hall in Broad Street. We also had to purchase a new boiler in early 2025 costing £1,100.

Students' fees make up most of our income which varies according to attendance. These are however subject to discount given individuals circumstances as we seek to try and give everyone the same opportunities regardless of financial circumstances.

We also cover competition costs, travel and entry fees to tournaments where we can as well as affiliation fees to governing bodies and insurances which allow us to function. This again runs into thousands of pounds over the course of the year but is mandatory and essential for the club students to develop.

We have also received various grants and donations:

Tesco - £500

National Lottery Community Fund - £1,320

Co-op - £901.10

IN SUMMARY:

CSK is a non-profit charity promoting participation in martial arts in Cowdenbeath and surrounding areas, providing accessible training to all ages to improve education, health and wellbeing. We currently operate from Hill of Beath Club, delivering evening classes and pursuing a permanent premises, with SKGB-qualified, safeguarding-compliant coaches. Governance has changed with Gordon Maxwell's resignation; Ben Smith is acting chair, with Elaine Bauld and Donna Shiels as trustees, and we are inviting new committee members to ensure broad representation at AGMs. In the period, we ran three gradings, school taster sessions, national squad camps, and UK/European tournaments, supported by equipment purchases for students. Our priorities going forward are securing a permanent home, expanding weekend activities, continuing outreach, and sustaining safeguarding and support for disadvantaged participants.

Please see below photos of our team throughout the last year:

Receipts and payments accounts						
For the period from	Period 1 (2023-24)			to	Period 2 (2024-25)	
	Day	Month	Year		Day	Month
	01	01	2024		31	12

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					-	
Legacies					-	
Grants	100	3,765			3,865	
Receipts from fundraising activities	383				383	
Gross trading receipts	12,455				12,455	
Income from investments other than land and buildings					-	
Rents from land & buildings					-	
Gross receipts from other charitable activities					-	
					-	
A1 Sub total	12,938	3,765	-	-	16,702	-
A2 Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
A2 Sub total	-	-	-	-	-	-
Total receipts	12,938	3,765	-	-	16,702	-
A3 Payments						
Expenses for fundraising activities					-	
Gross trading payments	11,216	3,265			14,481	
Investment management costs					-	
Payments relating directly to charitable activities	2,551	500			3,051	
Grants and donations	285				285	
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
Other					-	
					-	
A3 Sub total	14,052	3,765	-	-	17,817	-
A4 Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
A4 Sub total	-	-	-	-	-	-
Total payments	14,052	3,765	-	-	17,817	-
Net receipts / (payments)	(1,114)	(0)	-	-	(1,115)	-
A5 Transfers to / (from) funds						
					-	
Surplus / (deficit) for year	(1,114)	(0)	-	-	(1,115)	-

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	4,306				4,306	2,043
	Surplus / (deficit) shown on receipts and payments account					-	
						-	
						-	
	Cash and bank balances at end of year	4,306	-	-	-	4,306	2,043
	(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

			25/09/2025

Paid In		
Date	Description	Amount
JANUARY	Month End Total Credits	£1,420.50
FEBRUARY	Month End Total Credits	£1,406.00
MARCH	Month End Total Credits	£1,914.25
APRIL	Month End Total Credits	£1,364.00
MAY	Month End Total Credits	£1,615.50
JUNE	Month End Total Credits	£851.00
JULY	Month End Total Credits	£817.50
AUGUST	Month End Total Credits	£1,430.50
SEPTEMBER	Month End Total Credits	£1,206.00
OCTOBER	Month End Total Credits	£934.00
NOVEMBER	Month End Total Credits	£1,631.00
DECEMBER	Month End Total Credits	£2,112.10
		£16,702.35

Paid Out		
Date	Description	Amount
JANUARY	Month End Total debits	£952.00
FEBRUARY	Month End Total debits	£952.00
MARCH	Month End Total debits	£980.00
APRIL	Month End Total debits	£3,319.86
MAY	Month End Total debits	£1,705.12
JUNE	Month End Total debits	£1,970.63
JULY	Month End Total debits	£950.00
AUGUST	Month End Total debits	£940.00
SEPTEMBER	Month End Total debits	£1,044.00
OCTOBER	Month End Total debits	£1,809.71
NOVEMBER	Month End Total debits	£2,033.52
DECEMBER	Month End Total debits	£1,160.00
		£17,816.84

PETTY CASH BALANCE **-£1,114.49**

[illegible]

BALANCE **£454.00**

[illegible]

[illegible]

Paid Out
Date
April
April
April
April
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April

BALANCE **-£1,955.86**

[illegible]

[illegible]

[illegible]

[illegible]

BALANCE	£490.50
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[illegible][illegible]

BALANCE	£162.00
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[illegible]

BALANCE **-£875.71**

[illegible][illegible]

BALANCE **-£402.52**

[illegible][illegible]

BALANCE £952.10

[illegible]

APPENDIX 3



		Independent examiner's report on the accounts						v2	
Report to the trustees/members of		Charity name Cowdenbeath Martial Arts Centre AKA Cowdenbeath Sports Karate							
Registered charity number		SC052599							
On the accounts of the charity for the period		Period start date				Period end date			
		Day	Month	Year		Day	Month	Year	
		01	January	2024	to	31	December	2024	
Set out on pages		See attachment						(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		<p>In the course of my examination, no matter has come to my attention other than that disclosed on the attached page*.</p> <ol style="list-style-type: none"> which gives me reasonable cause to believe that in any material respect the requirements: <ul style="list-style-type: none"> 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 <p>have not been met, or</p> <ol style="list-style-type: none"> 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.

APPENDIX 3

Disclosure section

Only complete if the examiner needs to highlight material problems.

1. The Trustees have been advised by me that they have to give sufficient time for the review of the accounts to take place within the required timelines for submitting these accounts i.e. within 9 months of the year end, given that this submission is being made late for the second year running.

