

CARGILL HOUSE CLUB

Annual Report & Financial Statements

For the year ended

31 March 2024

ANNUAL REPORT & FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2024

CONTENTS

Trustees' Annual Report.....	3 - 5
Independent Examiner's Report.....	6
Statement of Receipts & Payments.....	7
Statement of Balances.....	8
Notes to the Financial Statements.....	9 - 10

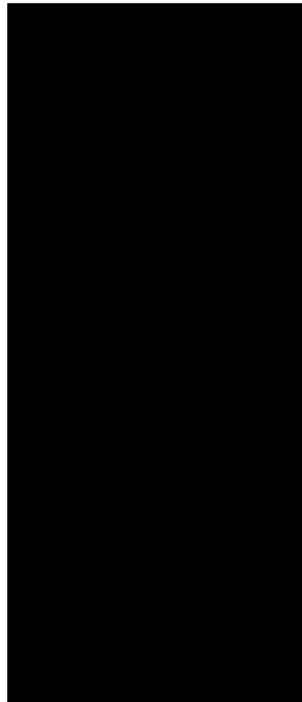
TRUSTEES' ANNUAL REPORT
FOR THE YEAR ENDED 31 MARCH 2024

The trustees are pleased to present their report and financial statements together with the independent examiner's report for the year ended 31 March 2024.

REFERENCE AND ADMINISTRATIVE DETAILS

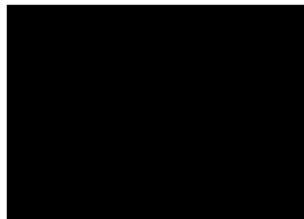
Charity Name	Cargill House Club
Charity Number	SC002114
Principal Address	Cargill House 21 St Leonard Street Lanark ML11 7AB

Current Trustees



Chair
Treasurer
Vice Chair
Secretary

Independent Examiner



STRUCTURE GOVERNANCE AND MANAGEMENT

Governing Document

Cargill House club charity is and unincorporated charity governed by its Constitution and registered with the Office of the Scottish Charity Regulator (OSCR) with charity no SC002114.

Appointment of Trustees

New trustees, who are known as the Management Committee, are appointed at the Annual General Meeting (AGM) and retire at the next AGM following the effective date of their appointment or their date of selection. The retiring members shall be eligible for re-appointment to re-election. The management committee shall include

TRUSTEES' ANNUAL REPORT

FOR THE YEAR ENDED 31 MARCH 2024

two representatives appointed by the Trustees of the late David W T Cargill (if they wish at any time to exercise the right of appointment).

Organisational Structure

The Management Committee, who are the trustees, are responsible for the management and control of the charity. The day to day running of the club is designated to the club manager and the catering staff.

OBJECTS & ACTIVITIES

The objects of the charity are to advance Education, Health, Arts, Heritage, Culture, Science and the Relief of those in Need By Reason of Age, Ill Health, Disability, Financial Hardship or Other Disadvantage within the town of Lanark and surrounding areas. The main activities that the charity pursues to meet their objects are through the running of the Cargill Club centre and the provision of educational, social and recreational activities

ACHIEVEMENTS & PERFORMANCE

Over the past year, the charity has continued to provide activities to enhance the lives of individuals over 55 through our lunch /social club and other activities.

Lunch Club Successes:

We have seen an increase in regular attendance by members who are being provided with not only a nutritious meal but also a vital social space, fostering friendships and reducing isolation among attendees.

We have managed to continue the increase in daily hours and the provision of breakfast as well as lunch. The "take away" service provision ensures that those who are still a little anxious about being out and about have someone to "pop in" and for a wellbeing check. As well as the manager we have at minimum of fifteen dedicated volunteers contributed more than 1500 hours and ensuring a smooth operation of the club.

Activity Highlights:

Bus trips are an easy and accessible way for everyone to travel together, to further improve the social connection of the members and build memories.

Through the feedback from members, they have highlighted the need for our services which continues to contribute to their improved quality of life.

FINANCIAL REVIEW

Overview

The above achievements reflect the club's commitment to providing a welcoming and supportive environment for older adults, promoting their health, happiness, and community engagement. We look forward to building on this success however it must be noted that the financial landscape continues to provide challenges for the club and we were recently notified that South Lanarkshire Council have withdrawn their annual core funding of £5,047 and these costs will inevitably lead to these costs having to be passed on to our members unless alternative funding streams are identified.

During this year the trustees raised a total of £61,059 (2023: £62,400) and the total expenditure was £66,500 (2023:£57,398) which resulted in a deficit of £5,441 for the year.

Reserves Policy

The trustee's policy is to have four months running costs as an appropriate level of reserves to cover costs of a dignified closure of the charity if required. Given the expenditure in the year that would be approximately £20,000. The reserves at the year end were £699 (2023: £6,140) The trustees understand their responsibilities in ensuring that they continue to enable the charity to have enough reserves to keep the charity viable and continue to seek alternative sources of income.

TRUSTEES' ANNUAL REPORT

FOR THE YEAR ENDED 31 MARCH 2024

APPROVAL

This report was approved by the trustees on 30th July 2024 and signed on their behalf by:



Trustee

INDEPENDENT EXAMINER'S REPORT

FOR THE YEAR ENDED 31 MARCH 2024

Independent Examiner's Report to the Trustees of CARGILL HOUSE CLUB

I report on the accounts of the charity for the year ended 31 March 2024, which are set out on pages 7 to 10.

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) Act 2005 ("the 2005 Act") and the Charities Accounts (Scotland) Regulations 2006 (as amended) ("the 2006 Regulations"). The 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 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

My examination is carried out in accordance with Regulation 11 of the 2006 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 connection with my examination, no matter came to my attention:-

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 Regulations, and
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Regulationshave 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.

STATEMENT OF RECEIPTS & PAYMENTS

FOR THE YEAR ENDED 31 MARCH 2024

	<u>Note</u>	<u>Total</u>	<u>Total</u>
		<u>2024</u>	<u>2023</u>
Receipts		£	£
Donations		4,108	5,946
Grants		5,047	7,138
Fund Raising		3,241	3,578
Charitable Activities		48,663	45,738
		61,059	62,400
Payments			
Charitable Activities		65,800	56,898
Governance Costs		100	100
Loan repaument		600	400
		66,500	57,398
Surplus/(Deficit) for year		(5,441)	5,002

All funds are unrestricted

The Notes on pages 9 to 10 form an integral part of these accounts.

STATEMENT OF BALANCES

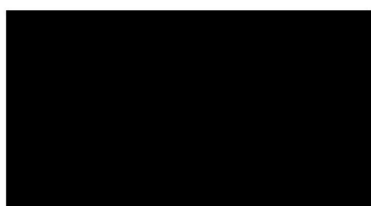
AS AT 31 MARCH 2024

	Total 2024	Total 2023
	£	£
Funds Reconciliation		
Balance as at 01 April 2023	6,140	1,138
Surplus/(Deficit) for year	(5,441)	5,002
Balance as at 31 March 2024	699	6,140
Bank & Cash Balances		
Cash at Bank	1,013	6,777
Less outstanding payments	(314)	(637)
	699	6,140
Other Assets		
Coffee machine	-	990
	-	-
	-	990
Liabilities		
HMRC	77	75
Independent Examiners expenses	100	100
Loan from Trustee	-	600
	177	775

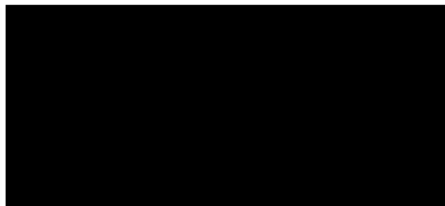
All funds are unrestricted

The Notes on pages 9 to 10 form an integral part of these accounts.

These accounts were approved by the trustees on 30th July 2024 and signed on their behalf by:



Trustee



Trustee

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2024

1. Basis of Preparation

These accounts have been prepared on the receipts & payments basis in accordance with:

- (a) The Charities and Trustee Investment (Scotland) Act 2005
- (b) The Charities Accounts (Scotland) Regulations 2006 (as amended)

There have been no changes to the basis of preparation or to the previous year's accounts.

2. Fund Accounting

- (a) Unrestricted funds are those that can be expended at the discretion of the trustees in the furtherance of the objects of the charity.
- (b) Restricted funds are those that may only be used for specific purposes. Restrictions arise when specified by the donor, or when funds are raised for specific purposes.
- (c) As at the end of the financial year, all funds are unrestricted

3. Taxation

- (a) The charity is not liable to corporation tax or capital gains tax on its charitable activities.
- (b) The charity is not registered for VAT, thus all costs are shown inclusive of VAT charged.

4. Transactions with trustees and related parties

- (a) No remuneration was paid to trustees or any persons connected with them during the year (2023: £Nil).
- (b) No expenses were reimbursed to the trustees during the year (2023: £Nil)..
- (c) In 2019, one of the trustees provided the charity with an interest free loan. This loan has now been repaid in full

5. Grants received

	Total 2024	Total 2023
	£	£
South Lanarkshire Council - Core Grant	5,047	5,047
Arnold Clark Grant	-	1,000
Lanark Community Council	-	300
South Lanarkshire Council - Area Grant	-	200
South Lanarkshire Council - Charitable Trust	-	591
	5,047	7,138

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

6. Cost of charitable activities.

	Total	Total
	2024	2023
	£	£
Telephone costs	527	600
Printing and Stationery	128	108
Cleaning materials	418	468
Maintenance and repairs	867	210
Salaries	44,840	38,538
Insurance	1,228	1,150
Catering	13,405	12,232
South Lanarkshire Council (Management Fee)	4,208	3,592
Presentation	179	-
	65,800	56,898