

BERNERA COMMUNITY ASSOCIATION

The Bernera Community Association is a company
limited by guarantee Company Number SC200316
and is recognised as a Scottish Charity by the
Scottish Charity Regulator with the reference
SC010113

Report and Financial Statements for Year ended 30 September 2012

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FRIDAY



SCT *S29ZZ88Y* 07/06/2013 #457
COMPANIES HOUSE

Benera Community Association 2011-12
(Company Number SC200316, Charity Number SC010113)

Reference and Administrative Details for the Year ended 30 September 2012

Charity Name:	Benera Community Association	
OSCR Charity Number:	SC010113	
Company Number:	SC200316	
Registered Office:	Benera Community Centre Breaclete Great Benera Isle of Lewis HS2 9LT	
Directors:	Lorna Eller Fiona Graham* Carl Hill * Chris Ingle Calum Macaulay~ Karina Macaulay Angus Macdonald* Maureen Macdonald~ Susan Macdonald	Tom Macdonald Ian Mackay Calum Murdo Maclean David Macleod Eunice Macleod* Barry Shelby Anne Williamson * retired 26.03.2012 ~ joined 26.03.2012
Independent Examiner:	David Rattray 35 Newton Street Stornoway Isle of Lewis	
Bankers:	Royal Bank of Scotland 17 North Beach Street Stornoway Isle of Lewis HS1 2XH	
Solicitors:	Anderson Macarthur & Co Old Bank of Scotland Buildings South Beach Street Stornoway Isle of Lewis HS1 2BG	

Report of the Directors for the Year ended 30 September 2012

The directors, who are also the trustees of the charitable company for the purposes of Charity Law, present their report for the year ended 30 September 2012.

Structure, Governance and Management

Governing documents

The organisation is a charitable company, limited by guarantee, which was incorporated on 27 September 1999 and is recognised by the Office of the Scottish Charity Regulator as a Scottish Charity. The company was established under a Memorandum of Association that established its objects and powers and is governed under its Articles of Association. In the event of the company being wound up, the members are required to contribute an amount not exceeding £1 each.

Recruitment of new directors

Benera Community Association 2011-12

(Company Number SC200316, Charity Number SC010113)

The directors of the company are also charity trustees for the purposes of charity law. The recruitment and appointment of directors is organised at the Community Association's AGM. Members of the Association are invited to nominate members to be directors and seconders are sought from the membership. If they can legally be a company director there is no barrier to any person that is a member becoming a director. Recruitment is sought from the community at large to ensure that a cross section of the community is offered the opportunity to become directors and trustees of the Association. At the AGM in March 2012 previous directors Carl Hill and Eunice Macleod, Fiona Graham and Angus Macdonald resigned and new directors Maureen Macdonald and Caum Macaulay were appointed.

Organisational structure

The appointments of Chairman, Vice-Chairman, Secretary and Treasurer are made by the directors at the first meeting following the AGM by nomination and secondment by fellow directors. The directors meet regularly (usually at least monthly) and are responsible for the direction and management of the charity.

Risk management

The directors have considered the major risks to which the charity is exposed, in particular those relating to the finances and operations of the community hall, and have put in place systems to mitigate their exposure to the major risks.

Objectives and Activities

The charity's objectives and principal activities are to promote the well being of the Bernera Community without distinction of sex or of political, religious or other opinions. This is done by

- associating with the Local Authorities, Voluntary Organisations and Residents in a common effort to further health, to advance education, to provide a meeting place and facilities for physical and mental training and recreation and social, moral and intellectual development, and to foster a community spirit for the achievement of these and other such objects as may by law be deemed to be charitable.

And by

- securing the establishment, maintenance and management of the Community Centre for activities promoted by the Association and its constituent bodies in furtherance of the above projects or any of them.

The Association is non-party in politics and non-sectarian in religion.

Achievements and Performance

During the year the Association continued to operate and maintain the Community Centre so it could be used by various groups within the community including carpet bowlers, senior and junior youth clubs, a zumba group, highland dancing classes, senior citizens lunch club, primary school physical activities, Christmas show and prize giving, various educational workshops, wedding and birthday parties and fundraising for the above groups and various other charities. During the year two shows were hosted: Dannsa and Plutot la Vie, giving entertainment to the community and revealing an appetite for more such events. The Association holds the funds of the Bernera Learning Association which organizes the educational classes run in the Community Centre.

The Community Centre also provides accommodation for a doctor's surgery, fire station, museum and switchgear for the Connected Communities project.

The Association also organised Christmas festivities and Halloween and Guy Fawkes activities. The main fund-raising events this year were weddings were a great success due to hard work over many hours by many volunteers. All these events are classified as Fundraising in the accounts, although they obviously also contribute to the fulfilment of our Charitable Objectives.

Bernera Community Association 2011-12
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As well as supporting a recycling skip and owning the petrol pumps that are leased to the local shop the Association also contributed to civil life during the year by providing accommodation for the Polling station, Community Council and Common Grazing meetings.

The community café continued to operate throughout the year, providing an informal meeting place and source of nutritional food. The café committee also arranged and provided refreshment for groups from other communities and voluntary organisations as well funeral teas.

In the three months after Christmas 2011 four local tradesmen completed the complete refurbishment of the kitchen area, extending the washing up zone and re-organising the toilets. The design was planned by the café committee and the tradesmen and adapted to provide the most useful space for the wide range of activities that use the kitchen. They managed to do this with only a brief interruption to the café operations, and the end results show what can be achieved with a limited budget and a lot of pragmatic imagination. Thanks are due to Comhairle nan Eilean Siar and the Community Council for the grants which supported half the cost of this work.

An enormous amount of work was given by volunteers over the year which has allowed the busy programme to continue and grow.

Future developments

We have been fortunate to continue to have the assistance of Joan Macaulay who was Community Co-ordinator for Community Gateway for Bernera, Breasclete, Carloway and North Lochs.

The horticultural project had a very quiet year, and both polytunnels lost their plastic in high winds. The limitations of these covers is being addressed in the new project supported by the Climate Change Fund and starting in 2012-13: Green Greater Bernera.

Financial Review

Reserves Policy

The directors consider that it is desirable to hold adequate reserves to maintain the charity's assets in a good state of repair and provide our contribution to planned new projects and consider that, in the light of this, the present level of liquid unrestricted funds is not excessive.

Principal Funding Sources

The operational costs of the Hall and Association are met from a combination of fund raising, centre use charges, and donations and subscriptions, with smaller amounts coming from café profits, Comhairle Nan Eilean Siar performance grant, petrol pump royalties, bank interest and skip management fees.

This report has been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities (issued in March 2005) and in accordance with the special provisions of Part VII of the Companies Act 1985 relating to small companies.

ON BEHALF OF THE BOARD



D Macleod
Director

25 March 2013

**INDEPENDENT EXAMINER'S REPORT TO THE MEMBERS OF
BERNERA COMMUNITY ASSOCIATION**

I report on the accounts of the charity for the year ended 30 September 2012 that are set out on pages six to twelve.

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 and the Charities Accounts (Scotland) Regulations 2006.

The charity trustees consider that the audit requirement of Regulation 10(1) (a) to (c) 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 Charities Accounts (Scotland) Regulations 2006. 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.

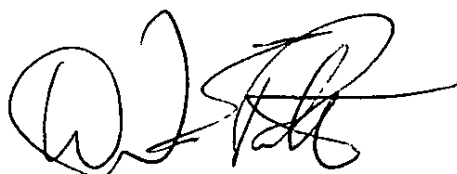
Independent examiner's statement

In the course of my examination, no matter has come to my attention

- 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 8 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.



Signature

Name: D. Rattray

Professional Body: Member of the Chartered Institute of Public Finance and Accountancy
35 Newton Street, Stornoway, Isle of Lewis

25th MARCH 2013

Bernera Community Association 2011-12
(Company Number SC200316, Charity Number SC010113)

STATEMENT OF FINANCIAL ACTIVITIES
(Incorporating an Income and Expenditure Account)
Year ended 30 September 2012

	Note	Unrestricted Funds £	Restricted Funds £	2012 Total £	2011 Total £
Incoming Resources					
Incoming Resources from generated funds					
Voluntary Income	2	2,814	18,054	20,868	7,176
Activities for generating funds	3	29,752		29,752	30,128
Investment Income		96		96	130
Incoming Resources from Charitable Activities	4	5,134		5,134	6,913
Total Incoming Resources		37,796	18,054	55,850	44,348
Resources Expended					
Cost of Generating Funds					
costs of fundraising	5	17,328		17,328	21,955
Charitable Activities	5	13,908	39,165	53,073	50,721
Governance Costs	5	67		67	79
Total Resources Expended		31,303	39,165	70,468	72,754
Net Movement in Funds		6,493	-21,111	-14,618	-28,407
Total Funds Brought forward		60,715	458,635	519,350	547,756
Total Funds Carried Forward		67,208	437,524	504,732	519,350

The Statement of Financial Activities includes all gains and losses in the year. All incoming resources and resources expended arise from continuing activities.

The notes form part of these financial statements.

Bernera Community Association 2011-12
(Company Number SC200316, Charity Number SC010113)

BALANCE SHEET

As at 31 September 2012

	Note	30 September 2012 £	30 September 2011 £
FIXED ASSETS			
Tangible assets	8	481,866	487,969
CURRENT ASSETS			
Stocks		200	1,700
Debtors and Prepayments	9	11,650	6,484
Cash at bank and in hand		41,714	51,517
		<u>53,564</u>	<u>59,701</u>
CREDITORS			
Amounts falling due within one year	10	<u>30,697</u>	<u>28,320</u>
NET CURRENT ASSETS		22,866	31,381
NET ASSETS		<u>504,732</u>	<u>519,350</u>
UNRESTRICTED FUNDS	11	67,208	60,715
RESTRICTED FUNDS	11	<u>437,524</u>	<u>458,635</u>
		<u>504,732</u>	<u>519,350</u>

* For the year ending 30/09/2012 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

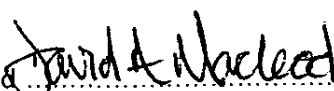
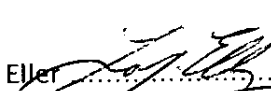
The members have not required the company to obtain an audit of its accounts for the year for the year in question in accordance with Section 476 of the Act nor have the trustees considered that the audit requirement of Regulation 10(1) (a) to (c) of the Charities Accounts (Scotland) Regulations 2006 applies.

The directors acknowledge their responsibilities for:

- complying with the requirements of the Act with respect to accounting records and the preparation of accounts and
- preparing financial statements in accordance with the requirements of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006.

These accounts have been prepared in accordance with the special provisions applicable to companies subject to the small companies' regime.

ON BEHALF OF THE BOARD

D. Macleod  Director L. J. Eller  Director

Date 25 MARCH 2013 The notes form part of these financial statements

Notes forming part of the Financial Statements for the year ended 30 September 2012

1 ACCOUNTING POLICIES

Accounting Convention

The Financial Statements have been prepared under the historical cost convention and in accordance with the Financial Reporting Standards for Smaller Entities (effective January 2007), the Companies Act 2006 and the requirements of the Statement of Recommended Practice: Accounting and Reporting by Charities issued in March 2005.

Fund Accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the objectives of the charity.

Restricted funds are subject to restrictions on their expenditure imposed by the donor or through the terms of an appeal.

Incoming Resources

All incoming resources are included in the Statement of Financial Activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applicable to particular categories of income:

Voluntary Income is received by way of grants and donations and included in full in the Statement of Financial Activities when receivable. Grants, where entitlement is not conditional on delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant. Grants received which are related to capital expenditure are held within restricted funds and are utilised to fund the future depreciation of the asset purchased with that expenditure.

Activities for Generating Funds includes incoming resources from fundraising activities which are accounted for when earned.

Investment Income is included when receivable.

Resources Expended

Expenditure is recognised on an accrual basis as a liability is incurred and has been classified under headings that aggregate all cost related to that category. Any VAT which cannot be fully recovered is reported as part of the expenditure to which it relates. The following specific policies are applicable to particular categories of expenditure:

Costs of Generating Funds comprise the costs of attracting voluntary income and the costs of fundraising activities.

Charitable Expenditure comprises those costs incurred by the charity in the delivery of its objects and activities. It includes both those costs that can be directly allocated to such activities and those costs of an indirect nature necessary to support them.

Governance Costs include those costs associated with meeting the constitutional and statutory requirements of the charity.

All costs are allocated between the expenditure categories of the Statement of Financial Activities on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly.

Bernera Community Association 2011-12
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Tangible Fixed Assets

Depreciation is provided on tangible fixed assets at the following annual rates in order to write off each class of asset over its estimated useful life.

Improvements to Property	2% on cost
Petrol Pumps, Polytunnel and Play area	10% on cost
Fixtures and Fittings	15% on reducing balance

Fixed assets are stated in the Balance Sheet at cost less accumulated depreciation. The costs of minor additions are not capitalised.

During 2011 the Hall was revalued for insurance purposes at £2,400,000.

2 VOLUNTARY INCOME

	Unrestricted Funds	Restricted Funds	2012 Total	2011 Total
	£	£	£	£
Subscriptions and Donations	2,114		2,114	2,525
Comhairle nan Eilean Siar		16,666	16,666	
Performance	700		700	700
Community Energy Scotland				850
Bernera Community Council		1,088	1,088	2,709
Others		300	300	1,480
Bernera Community Council not applied			0	-1,088
	<u>2,814</u>	<u>18,054</u>	<u>20,868</u>	<u>7,176</u>

3 ACTIVITIES FOR GENERATING FUNDS

Café Income	12,026	12,026	13,233
Fundraising Events	16,223	16,223	15,377
200 Club	1,123	1,123	1,144
Petrol Sales Commission	300	300	294
Skip Management Payments	80	80	80
	<u>29,752</u>	<u>29,752</u>	<u>30,128</u>

4 INCOMING RESOURCES FROM CHARITABLE ACTIVITIES

Hall Rentals including Gym	4,668	4,668	6,409
Polytunnel Income	38	38	106
Newsletter Sales	429	429	399
	<u>5,134</u>	<u>5,134</u>	<u>6,913</u>

Bernera Community Association 2011-12
(Company Number SC200316, Charity Number SC010113)

5 TOTAL RESOURCES EXPENDED

	Activities for Generating Funds	Charitable Activities	Governance	2011 Total	2010 Total
	£	£	£	£	£
Cafe costs	11,227			11,227	11,152
Polytunnel costs		300		300	
Cost of fundraising events	5,469			5,469	10,231
200 Club Costs	632			632	572
Premises including Phone		13,278		13,278	15,578
Newsletter costs		443		443	275
Postage & Stationery		187		187	231
Sundry Expenses			67	67	161
Depreciation		38,865		38,865	34,554
	17,328	53,073	67	70,468	72,754

**Charitable activities expenditure
split between expenditure from Unrestricted and Restricted Funds**

	Unrestricted	Restricted	2010 Total	2009 Total
	£	£	£	£
Playarea		300	300	
Premises	13,278		13,278	15,578
Newsletter costs	443		443	275
Postage, Stationery & Sundry	187		187	313
Depreciation		38,865	38,865	34,544
	13,908	39,165	53,073	50,721

6 NET INCOMING RESOURCES FOR YEAR

Net incoming resources for year is stated after charging depreciation of £38,865 (£34,554 in 2010-11). No directors (trustees) received any remuneration during the year, nor were any expenses paid. The following directors had a direct personal interest in a contract or transaction entered into by the charity during the year: Chris Ingle for cleaning services, Barry Shelby and Susan Macdonald for catering services, Calum Macaulay for building services.

7 TAXATION

As a charity the company is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or Section 256 of the Taxation of Chargeable Gains Act 1992 to the extent that these applied to its charitable objects. No tax charges have arisen in the charity.

Bernera Community Association 2011-12
(Company Number SC200316, Charity Number SC010113)

8 TANGIBLE FIXED ASSETS

	Improvements to Property	Petrol Pumps	Fixtures & Fittings	Polytunnel	Computer Equipment	Play Area	Totals
	£	£	£	£	£	£	£
Cost							
at 1 October 2011	483217.00	93524.00	54476.05	24624.00	1080.00	90517.81	747438.86
Additions in Year			32,761.59				32761.59
at 30 September 2012	483217.00	93524.00	87237.64	24624.00	1080.00	90517.81	780200.45
Depreciation							
at 1 October 2011	105649.36	77950.60	31676.60	12311.60	1080.00	30801.38	259469.54
Charge for year	9664.34	9352.40	8334.16	2462.40		9051.78	38865.08
at 30 September 2012	115313.70	87303.00	40010.76	14774.00	1080.00	39853.16	298334.62
Net Book Value							
at start of year	377567.64	15573.40	22799.45	12312.40	0.00	59716.43	487969.32
at 30 September 2012	367903.30	6221.00	47226.88	9850.00	0.00	50664.65	481865.83

Bernera Community Association 2011-12
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9 DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2012	2011
	£	£
Trade Debtors	8,803	3,612
Prepayments insurance	2,464	2,411
Prepayments fuel		403
Prepayments fireworks	371	
200 Club debtor	12	12
Credit Notes Held		45
	<u>11,650</u>	<u>6,484</u>

10 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2012	2011
	£	£
Trade Creditors	3,063	831
Fuel Creditors	862	
VAT Creditor	1,166	470
Funding received in advance		
Playarea	24,875	25,175
Kitchen	0	1,088
200 Club	328	353
Bernera Learning Association Funds	403	403
	<u>30,697</u>	<u>28,320</u>

11 MOVEMENT IN FUNDS

	At 1 October 2011	Incoming Resources	Outgoing Resources	At 30 September 2012
	£	£	£	£
UNRESTRICTED FUNDS				
General funds	60,715	37,796	31,303	67,208
RESTRICTED FUNDS				
Capital Grants	458,635	18,054	39,165	437,524
TOTAL FUNDS	<u>519,350</u>	<u>55,850</u>	<u>70,468</u>	<u>504,732</u>