

45 Obsdale Park  
Alness  
Ross-shire  
IV17 0TP  
8th April 2026

Dr White Bequest for the poor of Rosskeen. SC008469  
accounts submitted on 7th April 2026

A handwritten signature in black ink, appearing to read 'J McHarg', with a long horizontal line extending to the left.

John McHarg(Treasurer)

DR WHITE BEQUEST for THE POOR OF ROSSKEEN  
A Charity Registered in Scotland  
Scottish Charity No SC008469

INCOME AND EXPENDITURE ACCOUNTS FOR 2025

	2025		2024	
	Income	Balance	Income	Balance
Opening Balance				£35.61
Investment Income	£244.20	£279.81	£244.20	£255.61
Bank interest qtrs.	£000.00	£279.81	£0.00	£255.61
Total income	£279.81		£255.61	
	Expenditure			
Distribution for charities	£270.00		£220.00	
Purchase C of S Trust	£000.00		£000.00	
Total expenditure	£270.00		£220.00	
Balance at 31 <sup>st</sup> December	£9.81		£35.61	

BALANCE SHEET AT 31<sup>ST</sup> DECEMBER 2025

	2025	2024
Bank and Cash in hand	£255.61	£255.61
Purchase C of S Trust	£000.00	£ 000.00
Surplus/(deficit) for year	-£270.00	-£220.00
Bank Balance at 31 <sup>st</sup> December	£9.81	£35.61
Reserves		
Capital (with C of S Trust ) (407 units in Income Trust)	£4635.73	£4501.42

(Made up of the original legacy as received plus accumulated interest. The sum originally received after legal cost was £1069 and 10d.)

Assets: The only assets are in the form of reserves above and the cash in the bank account.  
All funds are restricted in that the purpose is to distribute income from the Capital and accumulated income to the beneficiaries.

Approved by the Trustees and signed on their behalf.  
Chairman of the Trustees



DR WHITE BEQUEST for THE POOR OF ROSSKEEN  
A Charity Registered in Scotland  
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INDEPENDENT EXAMINERS REPORT TO THE TRUSTEES OF THE Dr WHITE BEQUEST.

I report on the accounts of the charity for the year ending 31st December 2024 which are set out on Page 1.

Respective responsibilities of trustees and examiner.

The charities trustees are responsible for the preparation in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts Regulations 2006. The charity trustees consider the audit requirements of Regulation 10(1)(d) of the Accounts Regulations do 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 examiners 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 examiners statement.

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

1. which gives me 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 in accordance 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.

Name C. Elizabeth Duff Date 9/3/2026

Elizabeth Duff

# Rosskeen Church of Scotland(SC0010093), Alness

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DR WHITE BEQUEST for THE POOR OF ROSSKEEN  
A Charity Registered in Scotland  
Scottish Charity No SC008469

## REPORT 2025

Trustees all being Members of the Kirk Session of Rosskeen Parish Church of Scotland.

Rev Philip Gunn (Chair), Mr J McHarg. (Trust Treasurer).

Mrs D Bews,	Mrs M Cathcart,	Mrs C Chambers,	Mrs J Henderson,
Miss S Josey	Mrs S Livesley	Mr A Love,	Mrs J MacDonald
Miss F Munro,	Mr W Ralston,	Ms J Robb	Mr W Robertson
Mrs E Simpson	Mr R Smart	Mrs M Stromberg	Mrs A Sutherland

Contact address: c/o McHarg, 45 Obsdale Park, ALNESS, Ross-shire, IV17 OTP.

Recruitment and Appointment of Trustees.

Trustees are appointed as Elders in accordance with the rules of the Church of Scotland.

Governing Document:

Terms of Bequest.

The Trust is the result of the Legacy in the Will of the late Dr David White of Bombay who died in 1818 for the use in the Parish of Rosskeen in the County of Ross, Scotland for the relief of the poor, with specific priority surnames, within the bounds of the Parish.

The original Parish is now administered as the two Parishes of Rosskeen and Invergordon being the Westerly and Easterly areas respectively of the original Parish.

In October 2012 the Trust received permission from the Office of the Scottish Charity Regulator to change the constitution. As a result of the reorganisation scheme the Trust's purposes now read "any residual interest will be used in the parish to provide support in order to prevent or relieve poverty". This allows the distribution of funds more generally to poor people in the parish area. In addition the new Trust Deed provides clauses to update the powers of the Trust with regards to investment, sale, administration and management of the Trust.

The Trust is administered as follows:

The Kirk Session of Rosskeen acts as Trustees and appoints a Trust Treasurer who reports the situation as at November each year after liaising with the Invergordon Parish representative. The Kirk Sessions of Rosskeen and Invergordon Parishes attempt to identify suitable beneficiaries. The Trustees then attempt to identify other ways of providing support in order to prevent or relieve poverty in the Parish. This report identifies the sum earned by the Trust from the Capital Investment and from the bank account interest for distribution and the treasurer makes proposals for the distribution in December and based on the decision of the Trustees arranges payment.

## Rosskeen Church of Scotland(SC0010093), Alness

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Activities and achievements.

It was agreed to make a payment of £270.00 to the Highland Foodbank run by Blythswood Care, Highland Deephaven, Evanton, Ross-shire. This local charity provides food parcels to local people to ensure that families and individuals do not go hungry. This payment uses only interest accrued on the Trust's investments. This was approved by the Kirk Session in December 2025.

The Trustees agreed that the projected funds available would allow the Trust to continue on an annual basis

Approved by the Trustees and signed on their behalf.



Chairman of the Trustees.