

The Richmond Fund

Trustees' Annual Report

and

Receipts and Payments Accounts

for the year ended 31 October 2025

Registered Scottish Charity No: SC011299

**The Richmond Fund
Trustees' Annual Report
for the year ended 31 October 2025**

SC011299

Trustees

Mrs Elizabeth Veitch
Mrs Sheila Dunlop
Mr Andrew Coburn
Mrs Leeanne Campbell

Contact address

21 Ainslie Road, Girvan, Ayrshire, KA26 0AY

Recruitment and appointment of Trustees

The trustees are appointed at a meeting of the trustees.

Governing document

The Richmond Fund is a charitable unincorporated trust and the purposes and administration arrangements are set out in the Deed of Trust.

Charitable purposes

The purposes, as recorded in the Deed of Trust are to provide relief to persons in poor or straitened circumstances resident in the Parish of Kirkoswald as the said need therefore may from time to time arise.

Activities and achievements

During the year, there were five applications, four in December 2024 received £300 each.

One in May, received £340.

The Primary school received £1000 for their 2025 residential trip.

A new minister, Rev Karlien Becker has been inducted to the charge of North Carrick Parish Church of Scotland. She has been invited to the next meeting of the trustees.

Annual adverts are placed in the North Carrick Community News for applications for assistance.

The trustees are continuing to keep alert to anyone in the parish requiring financial assistance.

In November 2023 a donation of £20,000 was received from Malin Housing Association.

Trustee remuneration and expenses

There was no remuneration or expenses paid to any trustee during the year.

Reserves

The Fund held restricted funds of £54,210 at the year end. The Trustees consider the balance of £54,210 will enable the activities of the Fund to continue in the forthcoming year.

Approved by the Trustees and signed on their behalf.


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Elizabeth Veitch
Trustee

21 November 2025

**The Richmond Fund
Independent Examiner's Report
to the Trustees of The Richmond Fund**

SC011299

I report on the accounts of the charity for the year ended 31 October 2025 which are set out on the preceding pages.

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. 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 account 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 audit and, consequently, I do not express an audit opinion on 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 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.



Carrie Ross

Date 20/7/26.

Pinmore

The Richmond Fund
Receipts and Payments Account
For the year ended 31 October 2025

SC011299

	2025 £	2024 £
Receipts		
Malin Court Trust	0	20,000
Total receipts	<u>0</u>	<u>20,000</u>
Payments		
Beneficiaries	2540	2000
Hall lets	0	0
Examiners fees	0	0
Total payments	<u>2,540</u>	<u>2,000</u>
Deficit/Surplus for year	<u>-2,540</u>	<u>18,000</u>

All funds are restricted

The Richmond Fund
Statement of Balances
As at 31 October 2025

SC011299

	Total 2025 £	Total 2024 £
Bank and cash in hand		
Opening balances	56,750	38750
Surplus/Deficit for year	-2,540	18000
Closing balances	54,210	56,750
Balance at 31 October 2025 held with		
The Co-Operative Bank	2,210	56,750
The Co-Operative Bank interest account	52,000	0
	54,210	56,750

The accounts were approved by the Trustees on 21 November 2025

Elizabeth Veitch

Elizabeth Veitch, Treasurer

ACCOUNT OF CHARGE & DISCHARGE OF THE TRUSTEES OF THE RICHMOND
FUND FROM 31 OCTOBER 2024 TO 31 OCTOBER 2025
Scottish Charity No SC011299

CHARGE

Funds as at 31 October 2024

<u>Capital Account</u>	£	£
The Co-Operative Bank		52976.09
<u>Revenue Account</u>		
The Co-Operative Bank		3774.26
		56750.35
Income Received		0.00
SUM OF THE CHARGE		<u>56750.35</u>

DISCHARGE

Expenditure

Distribution to approved applicants in accordance with the instruction of
the Trustees

2540.00

Kirkoswald Parish Church - hall lets for trustee meetings

0.00

Examiner honorarium

0.00

2540.00

Capital Account

The Co-Operative Bank 52976.09

55516.09

Revenue Account

The Co-Operative Bank 1234.26

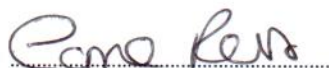
SUM OF THE DISCHARGE

56750.35

KIRKOSWALD

The Intromissions of Charge & Discharge of the Trustees of the Richmond Fund from 31 October
2024 to 31 October 2025 have been examined and to the best of my knowledge, found to be
correctly stated.

Signed



Date

20/7/26.