

# Darvel Old Folks Committee - Mary Brown Richmond Memorial Fund

Scotland · Charity number SC013059

## Details

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|            |                                           |
|------------|-------------------------------------------|
| Status     | Active                                    |
| Legal form | Unincorporated association                |
| Registered | 1968-07-12                                |
| Register   | <a href="#">View on the OSCR register</a> |

## Contact

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|         |                                                    |
|---------|----------------------------------------------------|
| Address | 148 West Main St<br>Darvel<br>Ayrshire<br>KA17 0EZ |
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## Activities

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**Activities:** 'It carries out activities or services itself'

**Purposes:** 'any other purpose that may reasonably be regarded as analogous to any of the preceding purposes'

**What the charity does:** Our charity is set up to provide a free of charge annual day trip for the more elderly residents of Darvel, aged 70 and over, allowing them to enjoy a coach trip and meal in the company and friendship of others. We hire coaches and pay for a meal for everyone. For those unable to attend, we deliver a gift of biscuits or chocolates to help them feel included. We aim to provide a welcome and enjoyable change to the daily routine of the elderly by organising an enjoyable day out in the company of others of a similar age.

**Beneficiaries:** 'Older People'

**Objectives:** This Committee, composed of local residents, has for , the past sixty years or thereby, existed and functioned as a Charitable Organisation for the purpose of providing an Annual Outing for the Senior Citizens of the Burgh aged 70 years and over who are of limited means and who could not provide one for themselves. All are invited when they reach the age of 70 but many do not attend, Some through illness or physical disability, others unwilling to accept a charity.

## Geography

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- **Main operating location:** East Ayrshire
- **Geographical spread:** A specific local point, community or neighbourhood

# Finances

| Period end | Income  | Expenditure | Assets | Employees |
|------------|---------|-------------|--------|-----------|
| 2025-12-31 | £30,169 | £31,144     | -      | 0         |
| 2024-12-31 | £1,743  | £4,542      | -      | 0         |
| 2023-12-31 | £1,168  | £3,583      | -      | 0         |
| 2022-12-31 | £30     | £115        | -      | 0         |
| 2021-12-31 | £13     | £0          | -      | 0         |

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# Accounts

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# **Darvel Old Folks** **Trip Committee**

## **Statement of Accounts**

**2025**

**Scottish Charity Number SC013059**

**Receipts and Payments**

**Charity Name**     **DARVEL OLD FOLKS TRIP COMMITTEE**

**Charity Registration Number**

SC013059

### Contact Address

Catherine Service  
148 West Main Street  
Darvel  
KA17 0EZ

## Trustees

Catherine Service  
Janet Allan  
Trisha Collins

Ishbel Morton  
Wendy Duncan

### Office Bearers

**Treasurer**  
**Secretary**

Catherine Service  
Janet Allan

## Independent Examiner

William Stafford,  
Vice Lord Lieutenant of  
Ayrshire and Arran

## Bankers

The Royal Bank of Scotland,  
96 John Finnie Street  
Kilmarnock  
KA1 1NY

**Trustees Annual Report**  
**Year ended 31<sup>st</sup> December 2025**

**Statement of Trustees Responsibilities.**

The members of the Committee must prepare financial statements which give sufficient detail to enable an appreciation of the transactions of the Committee during the financial year. The members of the Committee are responsible for keeping proper accounting records which, on request must reflect the financial position of the Committee at that time. This must be done to ensure that the financial statements comply with the Charities and Trustees Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 and the Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2007. They are also responsible for safeguarding the assets of the Committee and must take reasonable steps for the prevention and/or detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf

.....

C. Service  
Treasurer

Date ..10 MARCH 2026.....

**Trustees Annual Report**  
**Year ended 31<sup>st</sup> December 2025**

**Report of the Independent Examiner**

**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 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 accounts.

**Independent Examiners 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

Signed .....

Date ..... 23<sup>rd</sup> February 2026

**Darvel Old Folks Trip  
Receipts and Payments Account  
Year Ended 31st December 2025**

**RECEIPTS**

|                                  | Total 2025<br>£ | Total 2024<br>£ |
|----------------------------------|-----------------|-----------------|
| Donations, Fund Raising and Misc | 896.1           | 774             |
| Refund from RAD Group            | 59.85           |                 |
| RBS Bank Interest                | 58.17           | 69.69           |
| BOS term account interest        | 1307.58         |                 |
| Legacies & Bequests              | 0               | 0               |
|                                  | <b>2321.7</b>   | <b>843.69</b>   |
| Rebate of V.A.T.                 | 0               | 0               |
| Rental of Premises               | 0               | 0               |
| BOS maturity of term accounts    | 26847.42        | 0               |
| Grants                           | 1000            | 0               |
| Receipts from General Trustees   | 0               | 0               |
|                                  | <b>27847.42</b> | <b>0</b>        |
| <b>TOTAL RECEIPTS</b>            | <b>30169.12</b> | <b>843.69</b>   |

**PAYMENTS**

|                           |                 |                |
|---------------------------|-----------------|----------------|
| Charitable Activities     | 4644.43         | 4472.35        |
|                           | <b>4644.43</b>  | <b>4472.35</b> |
| RBS notice accounts       | 26500           |                |
| Costs of Generating Funds | 0               | 0              |
| Governance Costs          | 0               | 0              |
| Other Payments            | 0               | 0              |
|                           | <b>26500</b>    | <b>0</b>       |
| <b>TOTAL PAYMENTS</b>     | <b>31144.43</b> | <b>4472.35</b> |

**SURPLUS / DEFICIT**

|  |                |                 |
|--|----------------|-----------------|
|  | <b>-975.31</b> | <b>-3628.66</b> |
|--|----------------|-----------------|

**RBS Notice Accounts accruing interest**

|               |
|---------------|
| <b>369.66</b> |
|---------------|

**Notes:**

Receipts from donations, fundraising and misc include full amount raised from raffle before deduction for tips (£70)  
Charitable activities in Payments include tips paid in cash (£70)

**Darvel Old Folks Trip  
Statement of Balances  
at 31st December 2025**

|                                                                          | 2025<br>RBS Current Account | 2025<br>Investments | 2024<br>RBS Current Account | 2024<br>Investments |
|--------------------------------------------------------------------------|-----------------------------|---------------------|-----------------------------|---------------------|
| <b>Bank &amp; Cash Balances</b>                                          |                             |                     |                             |                     |
| Brought Forward<br>on 1st January                                        | 2950.83                     |                     | 6579.49                     |                     |
| Movement in the Year                                                     | -975.31                     |                     | -3628.66                    |                     |
| Third Party Collection<br>held at prior year and paid over year          | 0                           |                     | 0.00                        |                     |
| Third Party Collection<br>held at year end                               | 0                           |                     | 0.00                        |                     |
|                                                                          | <u>1975.52</u>              |                     | <u>2950.83</u>              |                     |
| <b>Investment -</b>                                                      |                             |                     |                             |                     |
| Brought forward on 1st January                                           |                             |                     |                             |                     |
| Bank of Scotland term deposit accounts                                   |                             | 26847.42            |                             | 26017.15            |
| BOS deposit interest                                                     |                             |                     |                             | 830.27              |
| Movement in the year                                                     |                             | 22.24               |                             |                     |
| Assets 31/12/25 (reinvested RBS Notice Accounts (incl accrued interest)) |                             | <u>26869.66</u>     |                             | <u>26847.42</u>     |
| <b>Liabilities</b>                                                       |                             |                     |                             |                     |
| Amount Collected on behalf of third party                                | 0                           |                     | 0.00                        |                     |
| Unbilled heat and light                                                  | 0                           |                     | 0.00                        |                     |
|                                                                          | <u>0</u>                    |                     | <u>0.00</u>                 |                     |
| <b>Transfers</b>                                                         |                             |                     |                             |                     |
| Inter account transfers IN                                               | 0                           |                     | 0.00                        |                     |
| Inter account transfers OUT                                              | 0                           |                     | 0.00                        |                     |
|                                                                          | <u>0</u>                    |                     | <u>0.00</u>                 |                     |
| <b>Balances at 31st December</b>                                         | <u>1975.52</u>              | <u>26869.66</u>     | <u>2950.83</u>              | <u>26847.42</u>     |

The accounts were approved by the Trustees

Signed on behalf of the Trustees



Mrs Catherine Service



Mrs Janet Allan

Date 10 MARCH 2026

**Darvel Old Folks Trip**  
**Notes to the 2025 Accounts**

1. **Trustee Remuneration and Related Party Transactions**  
 No trustee or person related to a trustee had any personal interest in any contract or transaction entered into by the charity during the year.

2. **Movements of Funds**

|                                          | At 1st Jan 2025   | Incoming Resources | Outgoing Resources | Transfers in | Transfers out | Movement     | At 31st Dec 2025  |
|------------------------------------------|-------------------|--------------------|--------------------|--------------|---------------|--------------|-------------------|
| <b>Endowment Funds</b>                   | 0.00              | 0.00               | 0.00               | 0.00         | 0.00          |              | 0.00              |
| <b>Restricted Funds</b>                  | 0.00              | 0.00               | 0.00               | 0.00         | 0.00          |              | 0.00              |
| <b>Unrestricted Funds</b>                |                   |                    |                    |              |               |              |                   |
| RBS Current Account                      | 2,950.83          | 30,099.12          | 31,074.43          | 0.00         | 0.00          |              | 1,975.52          |
| <b>Invested Funds</b>                    |                   |                    |                    |              |               |              |                   |
| Bank of Scotland Term Deposit            | 26,847.42         | 0.00               | 0.00               |              |               |              |                   |
| Royal Bank of Scotland Notice Accounts   |                   |                    |                    |              |               |              | 26,500.00         |
| Royal Bank of Scotland accruing interest |                   |                    |                    |              |               |              | 369.66            |
| Movement in year                         |                   |                    |                    |              | 0.00          | 22.24        |                   |
| <b>Total Funds</b>                       | <b>£29,798.25</b> | <b>£30,099.12</b>  | <b>£31,074.43</b>  | <b>0.00</b>  | <b>0.00</b>   | <b>22.24</b> | <b>£28,845.18</b> |

**Purpose of the Endowment Fund**  
 N/A

**Purpose of Restricted Funds**  
 N/A

**Purpose of Invested Funds**  
 Provides income to the Current Accounts if required

3. **Analysis of Investment movement - see over**

|                                        | 2025             | 2024          |
|----------------------------------------|------------------|---------------|
| <b>Analysis of Receipts</b>            |                  | £             |
| <b>Fund Raising</b>                    |                  |               |
| Raffle on Buses                        | 266.1            | 274.00        |
| <b>Donations</b>                       |                  |               |
| Darvel Masonic Lodge                   | 100              | 200.00        |
| Darvel Bowling Green                   |                  | 50.00         |
| Rotary Club of Loudoun                 |                  | 300.00        |
| Loudoun Valley Trust                   | 500              |               |
| Public Donations                       | 30               | 20.00         |
| <b>Grants</b>                          |                  |               |
| Grant from Tesco (Groundworks)         | 1000             |               |
| <b>Other</b>                           |                  |               |
| Refund from Rad Group of 3 meals       | 59.85            |               |
| RBS current account Bank Interest      | 58.17            | 69.69         |
| Bank of Scotland Term account interest | 1307.58          |               |
| <b>Maturity of investment</b>          |                  |               |
| Bank of Scotland Term accounts         | 26847.42         |               |
| <b>TOTAL INCOME</b>                    | <b>30,169.12</b> | <b>913.69</b> |

|                                                |               |               |
|------------------------------------------------|---------------|---------------|
| Bank of Scotland Deposit interest (reinvested) |               | 830.27        |
| Royal Bank of Scotland interest (reinvested)   | 369.66        |               |
|                                                | <b>369.66</b> | <b>830.27</b> |

6. **Analysis of Payments**  
**Costs of Generating Funds**

|                         |             |             |
|-------------------------|-------------|-------------|
| Investment manager Fees | 0.00        | 0.00        |
| Fundraising Costs       | 0.00        | 0.00        |
|                         | <b>0.00</b> | <b>0.00</b> |

**Charitable Activities**

|                        |                 |                 |
|------------------------|-----------------|-----------------|
| Transport              | 1,800.00        | 1,800.00        |
| Catering               | 2,314.20        | 2,314.45        |
| Printing               | 69.60           | 62.40           |
| Gifts                  | 264.63          | 236.50          |
| Tips (cash)            | 70.00           | 70.00           |
| Miscellaneous Expenses | 126.00          | 59.00           |
|                        | <b>4,644.43</b> | <b>4,542.35</b> |

**Governance Costs**

|                            |      |      |
|----------------------------|------|------|
| Independent Examiners Fees | 0.00 | 0.00 |
|----------------------------|------|------|

**Other Payments**

|                         |                  |             |
|-------------------------|------------------|-------------|
| Purchase of Assets      | 0.00             | 0.00        |
| Purchase of Investments | 26,500.00        | 0.00        |
|                         | <b>26,500.00</b> | <b>0.00</b> |

|                          |                    |                 |
|--------------------------|--------------------|-----------------|
| <b>TOTAL EXPENDITURE</b> | <b>£ 31,144.43</b> | <b>4,542.35</b> |
|--------------------------|--------------------|-----------------|

7. Total income includes full amount raised from raffle before deduction for tips (£70)  
 Total expenditure includes tips paid in cash (£70)

## Darvel Old Folks Trip 2025

### Analysis of investment movement 2025

| 2025   |                              | maturing        | new investment | accruing | total           |
|--------|------------------------------|-----------------|----------------|----------|-----------------|
|        |                              | £               | £              | £        |                 |
| 28-Feb | BOS Bond (275 day) maturity  | 10830.27        |                |          |                 |
| 11-Mar | RBS 95 day Notice Account    |                 | 8000           |          |                 |
| 04-Sep | BOS Bond (463 day) maturity  | 16017.15        |                |          |                 |
| 08-Sep | RBS 95 day Notice Account    |                 | 14000          |          |                 |
| 02-Oct | RBS 35 day Notice Account    |                 | 4500           |          |                 |
|        |                              |                 |                |          |                 |
|        | RBS 95 day accruing interest |                 |                | 346.65   |                 |
|        | RBS 35 day accruing interest |                 |                | 23.01    |                 |
|        |                              |                 | 26500          | 369.66   | 26869.66        |
|        |                              | <b>26847.42</b> |                |          | <b>26869.66</b> |

Movement

22.24

### BOS bond interest transferred direct to RBS current account

|        |                             |                |
|--------|-----------------------------|----------------|
| 28-Feb | BOS Bond (275 day) interest | 289.67         |
| 29-May | BOS Bond (463 day) interest | 802.46         |
| 04-Sep | BOS Bond (463 day) interest | 215.45         |
|        |                             | <b>1307.58</b> |

# DARVEL OLD FOLKS TRIP 2025

1 January 2025 to 31 December 2025

|                      |                |          |          |        | INCOME                                          |                      |             |                 |           | EXPENDITURE    |        |                  |          |        |           |          |                        |      |              |    |  |
|----------------------|----------------|----------|----------|--------|-------------------------------------------------|----------------------|-------------|-----------------|-----------|----------------|--------|------------------|----------|--------|-----------|----------|------------------------|------|--------------|----|--|
|                      | RBS<br>BALANCE | INCOME   | EXPENSES | DATE   | NOTES                                           | RBS BANK<br>INTEREST | BOS<br>BOND | BOS<br>INTEREST | DONATIONS | LOCAL<br>GRANT | MISC   | CHEQUE<br>NUMBER | CATERING | GIFTS  | TRANSPORT | PRINTING | RBS<br>NOTICE ACCOUNTS | MISC | CASH<br>MISC |    |  |
| Opening              | 2950.83        |          |          | 2025   |                                                 |                      |             |                 |           |                |        |                  |          |        |           |          |                        |      |              |    |  |
|                      | 14070.77       |          |          | 28-Feb | BOS Bond maturity                               |                      | 10830.27    |                 |           |                |        |                  |          |        |           |          |                        |      |              |    |  |
|                      |                | 11119.94 |          | 28-Feb | BOS term bond interest                          |                      |             | 289.67          |           |                |        |                  |          |        |           |          |                        |      |              |    |  |
|                      | 6070.77        |          | 8000     | 11-Mar | RBS Notice Account (95 day)                     |                      |             |                 |           |                |        | 000101           |          |        |           |          | 8000                   |      |              |    |  |
|                      | 7070.77        | 1000     |          | 17-Mar | Groundworks UK (Tesco) grant                    |                      |             |                 |           | 1000           |        |                  |          |        |           |          |                        |      |              |    |  |
|                      | 7170.77        | 100      |          | 20-Mar | Masonic Club                                    |                      |             |                 | 100       |                |        |                  |          |        |           |          |                        |      |              |    |  |
|                      |                | 14.23    |          | 28-Mar | Bank Interest                                   | 14.23                |             |                 |           |                |        |                  |          |        |           |          |                        |      |              |    |  |
|                      | 7685           | 500      |          | 03-Apr | The Loudoun Valley Trust                        |                      |             |                 | 500       |                |        |                  |          |        |           |          |                        |      |              |    |  |
|                      |                | 69.6     |          | 08-Apr | Cann Print invitations                          |                      |             |                 |           |                |        | 000102           |          |        |           | 69.6     |                        |      |              |    |  |
|                      |                | 56       |          | 14-May | Public Liability Insurance                      |                      |             |                 |           |                |        | 000103           |          |        |           |          |                        |      | 56           |    |  |
|                      |                | 50       |          |        | Voucher - J Struthers                           |                      |             |                 |           |                |        |                  |          |        |           |          |                        |      | 50           |    |  |
|                      | 7489.4         | 20       |          |        | Flowers - J Struthers                           |                      |             |                 |           |                |        |                  |          |        |           |          |                        |      | 20           |    |  |
|                      | 8291.86        | 802.46   |          | 29-May | BOS Bond Interest                               |                      |             | 802.46          |           |                |        |                  |          |        |           |          |                        |      |              |    |  |
|                      |                | 1795     |          | 09-Jun | Rad Hotel Group (Carlton Hotel, Prestwick)      |                      |             |                 |           |                |        | 000104           | 1795     |        |           |          |                        |      |              |    |  |
|                      |                | 1800     |          | 09-Jun | Dodds buses (3 x £600)                          |                      |             |                 |           |                |        | 000105           |          |        | 1800      |          |                        |      |              |    |  |
|                      |                | 419.2    |          | 16-Jun | Carlton Hotel (per C Service cheque)            |                      |             |                 |           |                |        | 000106           | 419.2    |        |           |          |                        |      |              |    |  |
|                      | 4223.36        | 54.3     |          | 16-Jun | Raffle Prizes and sweets (per C Service cheque) |                      |             |                 |           |                |        | 000107           |          | 54.3   |           |          |                        |      |              |    |  |
|                      |                | 59.85    |          | 24-Jun | Rad Limited - Refund for 3 meals                |                      |             |                 |           |                | 59.85  |                  |          |        |           |          |                        |      |              |    |  |
|                      |                | 22       |          | 27-Jun | Bank Interest                                   | 22                   |             |                 |           |                |        |                  |          |        |           |          |                        |      |              |    |  |
|                      |                | 196.1    |          | 27-Jun | raffle (£266.10 less cash tips of £70)          |                      |             |                 |           |                | 196.1  |                  |          |        |           |          |                        |      |              |    |  |
|                      |                | 10       |          |        | donation                                        |                      |             |                 |           |                | 10     |                  |          |        |           |          |                        |      |              |    |  |
|                      |                | 20       |          |        | 1 x meal paid by carer                          |                      |             |                 |           |                | 20     |                  |          |        |           |          |                        |      |              |    |  |
|                      | 4320.98        | 210.33   |          | 28-Jun | Biscuits and tea (per J Allan cheque)           |                      |             |                 |           |                |        | 000108           |          | 210.33 |           |          |                        |      |              |    |  |
|                      |                | 16232.60 |          | 04-Sep | BOS Bond maturity                               |                      | 16017.15    |                 |           |                |        |                  |          |        |           |          |                        |      |              |    |  |
|                      | 20553.58       |          |          | 04-Sep | BOS term bond interest                          |                      |             | 215.45          |           |                |        |                  |          |        |           |          |                        |      |              |    |  |
|                      | 6553.58        | 14000    |          | 08-Sep | RBS Notice Account (95 day)                     |                      |             |                 |           |                |        | 000109           |          |        |           |          | 14000                  |      |              |    |  |
|                      |                | 14.86    |          | 29-Sep | Bank Interest                                   | 14.86                |             |                 |           |                |        |                  |          |        |           |          |                        |      |              |    |  |
|                      | 2068.44        | 4500     |          | 02-Oct | RBS Notice Account (35 day)                     |                      |             |                 |           |                |        | 000110           |          |        |           |          | 4500                   |      |              |    |  |
|                      | 1968.44        | 100      |          | 23-Oct | Deposit for Radstone Hotel                      |                      |             |                 |           |                |        | 000111           | 100      |        |           |          |                        |      |              |    |  |
|                      |                | 7.08     |          |        | Bank Interest                                   | 7.08                 |             |                 |           |                |        |                  |          |        |           |          |                        |      |              |    |  |
| Closing              | 1975.52        | 30099.12 | 31074.43 |        |                                                 | 58.17                | 26847.42    | 1307.58         | 600       | 1000           | 285.95 |                  | 2314.2   | 264.63 | 1800      | 69.6     | 26500                  | 126  |              | 0  |  |
| <b>Cash payments</b> |                |          |          |        |                                                 |                      |             |                 |           |                |        |                  |          |        |           |          |                        |      |              |    |  |
|                      |                |          |          | 18-Jun | tip to hotel staff - cash                       |                      |             |                 |           |                |        |                  |          |        |           |          |                        |      |              | 40 |  |
|                      |                |          |          | 18-Jun | tip to drivers                                  |                      |             |                 |           |                |        |                  |          |        |           |          |                        |      |              | 30 |  |

## Bank of Scotland Term Deposit (275 days Term)

Opening principal 10830.27  
Interest 289.67 (transferred to RBS current a/c)  
11119.94

## Bank of Scotland Term Deposit (463 days Term)

Opening principal 16017.15  
Interest 1017.91 (transferred to RBS current a/c)  
17035.06

## Royal Bank of Scotland 95 Day Notice Account

11-Mar-25 8000  
08-Sep-25 14000  
Accruing Interest 346.65  
Balance 31/12/25 22346.65

## Royal Bank of Scotland 35 Day Notice Account

02-Oct-25 4500  
Accruing Interest 23.01  
Balance 31/12/25 4523.01

## NOTES

- Bank of Scotland Term Deposit Accounts:  
£10830.27 - 275 days term matured 28 February 2025  
£16017.15 - 463 days term matured 4 September 2025  
Reinvested in 2 Royal Bank of Scotland Notice Accounts:  
Account No 00654637 (95 day) - £8000 + £14000  
Account No 00655145 (35 day) - £4500
- BOLD agrees with balance on Royal Bank of Scotland bank statement
- Cash tips of £40 given to Carlton Hotel and £30 given to drivers (3 x £10)