

MRS JANE L W MURRAY TRUST
ANNUAL REPORT AND ACCOUNTS

From: 6 May 2025

To: 5 May 2026

Scottish Charity Number: SC013528

The trustees present the annual report and accounts for the Mrs. Jane L W Murray Trust for the year ended 5 May 2026.

Reference and Administrative Information

Charity Name _____ Mrs Jane L W Murray Trust

Charity Registration Number _____ SC013528

Contact Address _____ North & South Leith Parish Church Halls, 6 Henderson Street, Edinburgh, EH6 6BS

Investment Managers _____ Church of Scotland Investors Trust

Bankers _____ Royal Bank of Scotland, 2 Bernard Street, Edinburgh, EH6 6PU

Independent Examiner _____ Pauline McLaren Cert Acc (Open), 6 Denholm Way, Musselburgh, EH21 6TT

Trustees

Minister, North & South Leith Parish Church (Vacant)

Rev Peter Bluett, Newhaven Parish Church

Structure, Governance and Management

The Trust was established by Mrs Jane Loudon Walker Hall or Murray in terms of her Will dated 9 February 1943 and with relative codicils dated 18 April and 11 November 1947, all registered in the Books of Council and Session on 8 November 1948.

The current Trustees are the Minister of North & South Leith Parish Church (was South Leith Parish Church) and the Minister of Newhaven Parish Church respectively. It has been the practice to appoint the Ministers of North & South Leith Parish Church and Newhaven Parish Church as Trustees, the new Minister being appointed in place of the retiring one.

Risk Management

The Trustees have assessed the major risks to which the Trust is exposed, in particular those related to the operations and finances of the Trust, and are satisfied that systems are in place to mitigate exposure to the major risks.

Objectives and Activities

The objects of the Trust are to pay or apply the free annual income of the Trust as the Trustees shall from time to time determine for the benefit of the members of North & South Leith and Newhaven Parish Churches who require financial assistance.

The policy of the Trustees is to apply the net available income from investments and deposits in making donations as set out above. During the year ended 5 May 2026, a grant of £2,850 was made to Newhaven, The equivalent grant to North and South Leith was held pending the appointment of their new Minister. The total funds held pending the appointment is £5,700.

Financial Review

A grant was made to the current trustee, as per the conditions of the Trust, with the other pending, the reason is described elsewhere.

As at 5th May 2026, the fund stands at £5,876.47

The value of the portfolio as at 5th May 2026 is £106,384.35, a small increase since the start of the accounting year.

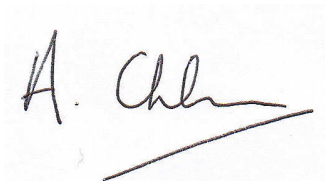
Investment Policy

COSIT review the portfolio to maintain the real value of the funds over a period of years whilst at the same time providing a reasonable level of income.

Plans for the Future

The Trustees would propose to continue the policy of paying available income to the Ministers of North & South Leith and Newhaven Parish Churches to be distributed to members of the congregations requiring assistance.

Approved by the Trustees and signed on their behalf,



May 25th May 2026

Alastair Chalmers, Murray Trust Treasurer
PP Rev Peter Bluett (Trustee)

(Date)

Receipts and Payments Account for the year ended 5 May 2025

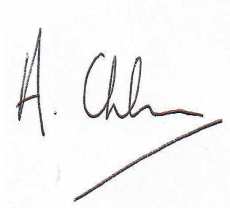
	2025-26	2024-25
Receipts		
Investment Income	5,787	5,787
Investment Portfolio Movements	-	-
	<u>5,787</u>	<u>5,787</u>
Payments		
Payments for Trust activities:		
Grants awarded - North & South Leith Parish Church	-	-
Grants awarded - Newhaven Parish Church	2,850	2,850
Total payments for Trust activities	<u>2,850</u>	<u>2,850</u>
Governance costs:		
Independent Examiner fee	50	50
Total Governance costs	<u>50</u>	<u>50</u>
Total Payments	<u>2,900</u>	<u>2,900</u>
Surplus/(Deficit) in year	<u>2,887</u>	<u>2,887</u>

Statement of Balances as at 5 May 2025

Bank (RBS)		
Opening balances	2,989	102
Surplus/(Deficit) for year	2,887	2,887
Closing balances	<u>5,876</u>	<u>2,989</u>
Reserves		
General funds (Incl pending payment to Minister of N&S Leith) 9**)	<u>5,876</u>	<u>2,989</u>
Assets		
Investments at market value		
Church of Scotland	106,384	105,420
	<u>106,384</u>	<u>105,420</u>

(**) Funds held pending appointment of Minister to North & South Leith
2024-25: £2,850
2025-26: £2,850
TOTAL: £5,700

Approved by the Trustees and signed on their behalf



25th May 2026

Alastair Chalmers, Murray Trust Treasurer
PP Rev Peter Bluett (Trustee)

Date

Independent Examiner's Report to the Trustees of the Mrs Jane L W Murray Trust For the year ended 5 May 2026

I report on the accounts of the Trust for the year ended 5 May 2026 which are set out on pages 1 to 3.

Respective responsibilities of trustees and examiner

The 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 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 report

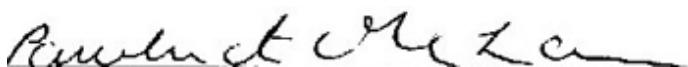
My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006.

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.



27th May 2026

Pauline McLaren Cert Acc (Open),
6 Denholm Way, Musselburgh, EH21 6TT

Date