

# Moray Guide Association

Scotland · Charity number SC015686

## Details

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Known as	Girlguiding Moray
Status	Active
Legal form	Unincorporated association
Registered	1955-10-05
Register	<a href="#">View on the OSCR register</a>

## Contact

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Address  
Lavona  
Calcots  
Elgin  
Moray  
IV308NB

## Activities

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

**Purposes:** 'the advancement of education', 'the advancement of citizenship or community development'

**What the charity does:** The aim is to help girls and young women develop emotionally, mentally, physically and spiritually so that they can make a positive contribution to their community and beyond. We provide a safe space and activities to facilitate this. Leaders are trained to be able to deliver the activities in a safe and effective way,

**Beneficiaries:** 'Children or young people'

**Objectives:** The advancement of education. The advancement of arts, heritage, culture, or science.

## Geography

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

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£57,390	£52,336	-	0
2024-03-31	£51,565	£54,079	-	0
2023-03-31	£53,030	£44,392	-	0
2022-03-31	£6,461	£8,411	-	0
2021-03-31	£16,439	£3,337	-	0

**Moray Guide Association**

Scotland - Charity number SC015686

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# Accounts

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APPENDIX 1



Office of the Scottish Charity Regulator

		Period start date			Period end date		
From	Day	Month	Year	To	Day	Month	Year
	01	APRIL	2024		31	MARCH	2025

**Reference and administration details**

Charity name	Moray Guide Association
Other names charity is known by	Girlguiding Moray
Registered charity number	SC015686
Charity's principal address	Lavona, Calcots
	ELGIN
	Moray
	Postcode IV30 8NB

**Names of the charity trustees on date of approval of Trustees' Annual Report**

Trustee name	Office (if any)	Dates added if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	County Commissioner		
2	County Treasurer		
3	Guiding Deliver & Events Team Leader		
4	Press Relations Adviser		
5	Growth, Recruitment & Retention Team Leader		
6	Leader Support Team Leader		
7	District Commissioner		
8	District Commissioner		
9	District Commissioner		
10			
11			
12			
13			
14			
15			
16			
17			
18			
19			
20			

**Reference and administration details**

Names of all other charity trustees during the period, if any, (for example, those who resigned part way through the financial period)

Name	Dates acted if not for whole year

## Structure, governance and management

### Type of governing document

The charity is controlled by its governing document, a deed of trust, and constitutes an unincorporated charity.

The charity is governed by the Girlguiding Manual produced by CHQ London, which provides guidance on all aspects of Guiding including structures, legal requirements, finance and activities.

### Trustee recruitment and appointment

Moray is one of the counties which make up the Scottish Region of Girlguiding UK. Girlguiding Moray is split into a number of Districts which include various different units. Girlguiding Moray is ultimately responsible for all of the units in the county and this is administered by the county commissioner and the members of the executive committee.

The county commissioner is appointed by the Scottish Chief Commissioner in consultation with members of the county executive. The members of the executive, who are also known as the trustees, are appointed by the County Commissioner. All appointments within the county are voluntary and are made on the basis of suitability and willingness to take on the appropriate role. Before any adult volunteer is permitted to work with the girls, references are taken up and checks made with Disclosure Scotland. All decisions within county are taken by the executive by majority consent. All new volunteers undertake training specific to their role within guiding.

Girlguiding Moray has no legal obligations to third parties. However, the county is affiliated to the Scout Movement. In addition, it is part of the guiding programme to foster good relations with other groups, charities and members of the public.

Risk Management – the trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

## Objectives and activities

### Charitable purposes

Guiding within Moray exists to:

- a) Support the aims of the Guide Association Scotland.
- b) Help girls and young women to develop emotionally, mentally, physically and spiritually so that they can make a positive contribution to their community.

The county relies totally on adult volunteers to fulfil its objectives.

### Summary of the main activities in relation to these objects

The main activities carried out during the year were Rainbow and Brownie Fundays at Inchberry, a trip for Guides to the Science Centre in Aberdeen and attending the pantomime at Eden Court. In addition, there were events organised for leaders.

Training was delivered to adult volunteers.

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## APPENDIX 1

## Achievements and performance

### Summary of the main achievements of the charity during the financial period

Girlguiding is primarily a youth movement, providing a secure environment within which girls can learn and have fun.

Girlguiding Moray is self-funding through members' subscriptions and fund raising.

A successful delivery of large events of Rainbow and Brownie Fundays, Guides visit to the Science Centre in Aberdeen and a takeover of the Eden Court theatre for the Pantomime was achieved. These events brought all ages together and were well planned, risk assessed and safe.

Events were also delivered to leaders to bring them together and thereby encourage friendship, discussion and support. This was also successful with good numbers attending from throughout the county.

The Facebook pages have been very well updated meaning that the leaders are well connected throughout the year and can see what other units are doing.

Budgeted income stands at £55,000 with budgeted expenditure matching that. The aim is to spend the income each year in carrying out the objectives of the charity. Next year is expected to be a similar picture financially based on our projections.

## Financial review

### Brief statement of the charity's policy on reserves

The trustees have examined the charity's requirements for reserves in light of the main risks to the organisation. It has established a policy whereby the unrestricted funds not committed or invested in tangible fixed assets held by the charity should be between 3 and 6 months of the expenditure. At 31 March 2025 the charity was holding just under 1 year's (normal) expenditure as general reserves.

### Details of any deficit

Not applicable.

### Donated facilities and services (if any)

The County Commissioner incurred travel expenses for County Commissioner journeys estimated at around £500 during the year which she decided not to charge to the County.


## APPENDIX 1

## Other optional information

## Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)		
Position (e.g. Chair)	County Treasurer	
Date	22 December 2025	

## Moray Guide Association

SC015686



Receipts and payments accounts							
For the period from	Period start date			to	Period end date		
	Day	Month	Year		Day	Month	Year
	01	APRIL	2024		31	MARCH	2025

## Section A Statement of receipts and payments

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total funds current period to nearest £	Total funds last period to nearest £
<b>A1 Receipts</b>						
Donations	1,300				1,300	1,000
Legacies	-				-	-
Grants	2,000				2,000	239
Receipts from fundraising activities	1,632				1,632	1,636
Gross trading receipts	11,546				11,546	17,470
Income from investments other than land and buildings	-			91	91	86
Rents from land & buildings	-				-	-
Gross receipts from other charitable activities	40,821				40,821	31,134
					-	-
<b>A1 Sub total</b>	<b>57,299</b>	<b>-</b>	<b>-</b>	<b>91</b>	<b>57,390</b>	<b>51,665</b>
<b>A2 Receipts from asset &amp; investment sales</b>						
Proceeds from sale of fixed assets					-	-
Proceeds from sale of investments					-	-
<b>A2 Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>57,299</b>	<b>-</b>	<b>-</b>	<b>91</b>	<b>57,390</b>	<b>51,665</b>
<b>A3 Payments</b>						
Expenses for fundraising activities	800				800	1,540
Gross trading payments	11,728				11,728	16,819
Investment management costs					-	-
Payments relating directly to charitable activities	39,113				39,113	34,655
Grants and donations					-	-
Governance costs:					-	-
Audit / independent examination					-	-
Preparation of annual accounts					-	-
Legal costs					-	-
Other	695				695	1,065
<b>A3 Sub total</b>	<b>52,336</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>52,336</b>	<b>54,079</b>
<b>A4 Payments relating to asset and investment movements</b>						
Purchases of fixed assets					-	-
Purchase of investments					-	-
<b>A4 Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>52,336</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>52,336</b>	<b>54,079</b>
<b>Net receipts / (payments)</b>	<b>4,963</b>	<b>-</b>	<b>-</b>	<b>91</b>	<b>5,054</b>	<b>(2,514)</b>
<b>A5 Transfers to / (from) funds</b>						
					-	-
<b>Surplus / (deficit) for year</b>	<b>4,963</b>	<b>-</b>	<b>-</b>	<b>91</b>	<b>5,054</b>	<b>(2,514)</b>

**Section B Statement of balances**

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
B1 Cash funds	Cash and bank balances at start of year	45,020	3,357	-	8,148	56,525	59,039
	Surplus / (deficit) shown on receipts and payments account	4,963	-		91	5,054	(2,514)
	Introduce Depot bank account	-				-	-
						-	-
	Cash and bank balances at end of year	49,983	3,357	-	8,239	61,579	56,525

(Agree balances with receipts and payments account(s))

Categories	Details	Fund to which asset belongs	Market valuation to nearest £	Last year to nearest £
B2 Investments				
	Total			

Categories	Details	Fund to which asset belongs	Cost (if available) to nearest £	Current value (if available) to nearest £	Last year to nearest £
B3 Other assets	Land and buildings	Unrestricted	-		26,157
	Fixtures, fittings and equipment	Unrestricted	5,736		5,736
	Stock of badges	Unrestricted	-		-
	Debtors and prepayments	Unrestricted	-		-
	Total		5,736		31,893

Categories	Details	Fund to which liability relates	Amount due to nearest £	Last year to nearest £
B4 Liabilities	Other creditors			
	Total			

Categories	Details	Fund to which liability relates	Amount due (estimate) to nearest £	Last year to nearest £
B5 Contingent liabilities				
	Total			

Signed by one or two trustees on behalf of all the trustees

Signature

Print Name

Date of approval

[Redacted Signature and Name]

22/12/25

**Section C Notes to the Accounts**

**C1 Nature and purpose of funds** (may be stated on analysis of funds worksheets)

Endowment Fund - Vice Presidents Fund - interest is to be used for the futherance of guiding within Moray

**C2 Grants**

Type of activity or project supported	Individual / institution	Number of grants made	£
<b>Total</b>			

**C3a Trustee remuneration**

If no remuneration was paid during the period to any charity trustee or person connected to a trustee cross this box (otherwise complete section 3b) X

**C3b Trustee remuneration - details**

Authority under which paid	£

**C4a Trustee expenses**

If no expenses were paid to any charity trustee during the period then cross this box (otherwise complete section 4b)

**C4b Trustee expenses - details**

	Number of trustees	£
Travel expenses (mileage)	1	23

**C5 Transactions with trustees and connected persons**

Nature of relationship	Nature of transaction	Transaction amount (£)	Balance outstanding at period end (£)

**C6 Other information**

**Additional analysis (1)**

## Analysis of receipts and payments

## 1 Donations

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Donations	1,300				1,300	1,000
Donated assets	-				-	-
					-	-
<b>Total</b>	<b>1,300</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,300</b>	<b>1,000</b>

## 2 Grants

	Unrestricted funds to nearest £	Restricted funds to nearest £	Total current period to nearest £	Total last period to nearest £
GirlGuiding Scotland - Adventure on your Doorstep	2,000	-	2,000	-
Mary Salmond Trust	-	-	-	239
				-
<b>Total</b>	<b>2,000</b>	<b>-</b>	<b>2,000</b>	<b>239</b>

## 3 Gross receipts from other charitable activities

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Membership Subscriptions	10,678				10,678	9,924
Gift Aid reclaimed	-				-	870
Events	27,660				27,660	19,358
Badges	503				503	982
Census advances repaid by units	1,980				1,980	
<b>Total</b>	<b>40,821</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>40,821</b>	<b>31,134</b>

## 4 Payments relating directly to charitable activities

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Badges and training materials	1,890				1,890	1,025
County subscriptions	375				375	300
Unit subscriptions loans to be repaid	-				-	3,720
Assisting units travel costs and hardship contributions	4,878				4,878	367
Events (Panto, Cinema, Camps, Leaders Socials)	30,682				30,682	27,623
Event shelters for marketing	776				776	-
Duke of Edinburgh	-	-			-	64
Property Insurance	179				179	389
Website maintenance	333				333	331
Grants distributed for unit activities	-				-	836
<b>Total</b>	<b>39,113</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>39,113</b>	<b>34,655</b>

## Additional analysis (2)

### 5 Breakdown of unrestricted funds

	Unrestricted General Account	Unrestricted Badges Account	Unrestricted Depot Account	Unrestricted 200 Club Account	Total unrestricted funds	Total unrestricted funds last period
<b>Receipts</b>						
Donations	1,300	-			1,300	1,000
Legacies					-	-
Grants	2,000				2,000	239
Receipts from fundraising activities	-			1,632	1,632	1,636
Gross trading receipts			11,546		11,546	17,470
Income from investments other than land and buildings					-	-
Rents from land & buildings					-	-
Gross receipts from other charitable activities	40,319	502	-		40,821	31,134
<b>Sub total</b>	<b>43,619</b>	<b>502</b>	<b>11,546</b>	<b>1,632</b>	<b>57,299</b>	<b>51,479</b>
						0
<b>Receipts from asset &amp; investment sales</b>						
Proceeds from sale of fixed assets					-	-
Proceeds from sale of investments					-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>43,619</b>	<b>502</b>	<b>11,546</b>	<b>1,632</b>	<b>57,299</b>	<b>51,479</b>
						0
<b>Payments</b>						
Expenses for fundraising activities	-			800	800	1,540
Gross trading payments			11,728		11,728	16,819
Investment management costs					-	-
Payments relating directly to charitable activities	33,752	437	1,939	2,985	39,113	33,819
Grants and donations					-	836
Governance costs:					-	-
Audit / independent examination					-	-
Preparation of annual accounts					-	-
Legal costs					-	-
Other	695				695	1,065
<b>Sub total</b>	<b>34,447</b>	<b>437</b>	<b>13,667</b>	<b>3,785</b>	<b>52,336</b>	<b>54,079</b>
						0
<b>Payments relating to asset and investment movements</b>						
Purchases of fixed assets					-	-
Purchase of investments					-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>34,447</b>	<b>437</b>	<b>13,667</b>	<b>3,785</b>	<b>52,336</b>	<b>54,079</b>
						0
<b>Net receipts / (payments)</b>	<b>9,172</b>	<b>65</b>	<b>(2,121)</b>	<b>(2,153)</b>	<b>4,963</b>	<b>(2,600)</b>
<b>Transfers to / (from) funds</b>						
					-	-
<b>Surplus / (deficit) for year</b>	<b>9,172</b>	<b>65</b>	<b>(2,121)</b>	<b>(2,153)</b>	<b>4,963</b>	<b>(2,600)</b>

#### Nature and purpose of funds

General Funds - for the furtherance of guiding activities within Moray, Management of the county and support for all its members.  
Badges Account - for the furtherance of guiding activities within Moray. Allocated for the provision of badges.  
Depot Account - for the furtherance of guiding activities within Moray. Allocated for use in relation to the activities of the Depot.  
200 Club Account - for the furtherance of guiding activities within Moray. Allocated for fund raising via the 200 Club.

**Additional analysis (3)**

**6 Breakdown of restricted funds**

	Restricted Fund Duke of Edinburgh		Permanent Endowment Funds		Total restricted funds	Total restricted funds last period
<b>Receipts</b>						
Donations					-	-
Legacies					-	-
Grants					-	-
Receipts from fundraising activities					-	-
Gross trading receipts					-	-
Income from investments other than land and buildings			91		91	86
Rents from land & buildings					-	-
Gross receipts from other charitable activities					-	-
<b>Sub total</b>	-	-	91	-	91	86
<b>Receipts from asset &amp; investment sales</b>						
Proceeds from sale of fixed assets					-	-
Proceeds from sale of investments					-	-
<b>Sub total</b>	-	-	-	-	-	-
<b>Total receipts</b>	-	-	91	-	91	86
<b>Payments</b>						
Expenses for fundraising activities					-	-
Gross trading payments					-	-
Investment management costs					-	-
Payments relating directly to charitable activities					-	-
Grants and donations					-	-
Governance costs:					-	-
Audit / independent examination					-	-
Preparation of annual accounts					-	-
Legal costs					-	-
<b>Sub total</b>	-	-	-	-	-	-
<b>Payments relating to asset and investment movements</b>						
Purchases of fixed assets					-	-
Purchase of investments					-	-
<b>Sub total</b>	-	-	-	-	-	0
<b>Total payments</b>	-	-	-	-	-	0
<b>Net receipts / (payments)</b>	-	-	91	-	91	86
<b>Transfers to / (from) funds</b>						
<b>Surplus / (deficit) for year</b>	-	-	91	-	91	86

**Nature and purpose of funds**  
 Duke of Edinburgh Awards Fund - to be used for members working towards the Bronze, Silver and Gold Duke of Edinburgh Awards.  
 Endowment Fund - Vice Presidents Fund - interest is to be used for the furtherance of guiding within Moray.

APPENDIX 3

# OSCR

Scottish Charity Regulator

Independent examiner's report on the accounts							v2
<b>Report to the trustees/members of</b>	Charity name MORAY GUIDE ASSOCIATION						
	<b>Registered charity number</b> SC015686						
<b>On the accounts of the charity for the period</b>	Period start date			to	Period end date		
	Day	Month	Year		Day	Month	Year
	01	APRIL	2024	31	MARCH	2025	
<b>Set out on pages</b>	1 to 6					(remember to include the page numbers of additional sheets)	

**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 examiner's statement**

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

- 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
- to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:

Name:

BER 2025

**Relevant professional qualification(s) or body (if any):**

**Address:**

\*Please delete the words in the brackets if they do not apply. If the words do apply, set out those matters which have come to your attention on the following page.

**APPENDIX 3**

**Disclosure section**

Only complete if the examiner needs to highlight material problems.

**Give here brief details of  
any items that the  
examiner wishes to  
disclose**

A large, empty rectangular box with a thin black border, intended for the user to provide details of items to be disclosed. The box is currently blank.