

THE KNOCKFARREL CHARITABLE TRUST
SC022194

Annual Report and Financial Statements

For the year ended 31 March 2025

TRUSTEES' REPORT

The Trustees of The Knockfarrel Charitable Trust, ("the Trust") have pleasure in presenting their annual report. This report covers the year to 31st March 2025.

Legal Status

The Trust was established in terms of a Declaration of Trust granted by [REDACTED] dated 31 December 1993. The Trust changed its name on 1st June 2013 with the approval of OSCR.

The Trust's principal address is 9 Ardross Street, Inverness IV3 5NN.

Charity Status

The Trust was recognised as a charity on 14th January 1994 by the Inland Revenue (Scottish Charity Number SC022194).

Charitable Purposes and organisational structure

The purpose of the Trust is "to relieve poverty, advance education and advance the Christian religion."

The Trust is administered by Trustees.

Trustees

During the period of this report the following individuals served as Trustees:

[REDACTED] and [REDACTED]

Review of Period

The Trust received donations amounting to £35,145 (2024: £24,540) and refund of tax under the Gift Aid scheme of £3,093 (2024: £2,245).

The Trustees made 10 (2024: 10) grants amounting to £16,893 (2024: £16,893) during the year to institutions. 14 grants (2024:14) amounting to £10,820 (2024: £10,820) in total were made to individuals and no amounts were spent on other charitable activities (2024 £Nil) leaving a balance of funds at the year-end of £13,139 (2024: £13,139).

Reserves

The Trustees make grants in response to opportunities rather than creating a policy. There are no overheads in running the charity, so no minimum reserves are retained.

2025/26

Looking ahead, the Trustees will continue to manage the funds entrusted to them and make grants in line with the Trust purposes.

Approval by Trustees

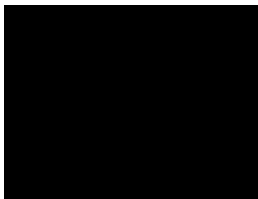
This report was approved by Trustees on 14 September 2025 and signed on behalf of Trustees by

[REDACTED]

**Receipts and Payments Account
for the year ended 31st March 2025**

	Designated Funds	Restricted Funds	Total Funds 2025	Total Funds 2024
Receipts				
Donations Received	19,535	15,610	35,145	24,540
Gift Aid Claimed	705	2,388	3,093	2,245
Total Receipts	20,240	17,998	38,238	26,785
Payments				
Grants to Christian purposes	15,600	8,241	23,841	12,105
Grants towards relieving poverty	1,280	6,815	8,095	12,068
Grants towards Education	120	4,695	4,815	3,540
Total Payments	17,000	19,751	36,751	27,713
Surplus/(Deficit) for the year	3,240	(1,753)	1,487	(928)
Transfers	310	(310)	0	0
	3,550	(2,063)	1,487	(928)
Statement of Balances at 31 March 2025				
	Designated Funds	Restricted Funds	Total Funds 2025	Total Funds 2024
Funds at start of year	3,519	9,621	13,139	14,067
Surplus/(Deficit) for year	3,550	(2,063)	1,487	(928)
Funds at end of year	7,069	7,557	14,626	13,139

Approved by the Trustees and signed on their behalf



Date 14 September 2025

Notes to the Accounts

- 1 During the period the Trust's assets were a bank current account held on its behalf by Virgin Money Bank. The Trust held no other investments or gifted assets.
- 2 As at 31 March 2025 the Trustees considered that the Trust has no actual or contingent liabilities.
- 3 In the period to 31 March 2025 none of the Trustees received any remuneration from the Trust, nor did any third party receive any consideration from the Trust for making available the services of Trustees.
- 4 Analysis of grants made during the period:

	2025	2024
24-7 Prayer	125	-
Adelaide Place Baptist Church	500	-
Alness Baptist Church	-	1,500
Andrew Gillespie Memorial Trust	-	500
British Heart Foundation	502	-
Central	500	105
Crohns & Colitis	300	-
Darnley Mill Church	-	2,000
Dingwall Free Church	1,500	1,000
Edinburgh City Mission	480	480
Emmanuel Foundation India	988	1,000
Galashiels Free Church of Scotland	5,000	-
International Justice Mission	712	-
Keswick Convention	300	300
Maggies Centres	500	-
Maryburgh Free Church	-	2,500
National Prayer Breakfast for Scotland	675	-
SASRA	180	180
Scottish Northern Convention	1,000	-
Scripture Union Scotland	1,000	215
SOLAS	820	820
TEAR Fund	120	120
The Rings	5,815	2,888
XT Conference	7,529	3,285
	28,547	16,893
Grants to Individuals	8,204	10,820
	36,751	27,713

5. Movement in Funds

	Balance April 2024	Receipts	Payments	Transfers	Balance March 2025
Designated Funds					
Bayrd Fund	760	1,150	1,725	(136)	49
Innes Fund	2,758	19,090	15,275	446	7,019
Total Designated Funds	3,519	20,240	17,000	310	7,069
Restricted Funds	Balance April 2024	Receipts	Payments	Transfers	Balance March 2025
Finlay Lockhart Fund	350	810	1,130		30
The Rings	320	5,595	5,815		100
SU Scotland Acts 4:32 Fund	4,046	0	1,000		3,046
India Fund	4,904	2,403	3,062	136	4,381
Douglas Mowat Fund	0	1,215	1,215		0
XT Conference	0	7,975	7,529	(446)	(0)
Total Restricted Funds	9,621	17,998	19,751	(310)	7,558
Total Funds	13,139	38,238	36,751	0	14,626

DESIGNATED FUNDS:**Innes Fund**

Donations are received from individuals and companies in support of a wide range of activities. This fund is managed by Jonathan and Jillian Innes.

Bayrd Fund

Donations are received from individuals and used to support a wide range of charitable work. This fund is managed by Kenny & Tricia Roy

RESTRICTED FUNDS:**Finlay Lockhart Fund**

This fund receives donations from friends and family who wish to support Finlay Lockhart who had a stroke at age 4. The fund is used for purchase of equipment and to provide resources and facilitate development of Finlay's care in a wide variety of means. This fund is managed by [REDACTED], [REDACTED]. In summer 2011, various fundraising events took place to buy [REDACTED] a bike which is specially designed to help develop his muscles and make him use the weaker ones. Further funds have been received and grants made since then.

Restricted Fund notes (con't)**The Rings**

The Rings is a project designed to provide accessible holiday accommodation to guests with disabilities. It is set in rural Fife and enables people from all backgrounds to visit and stay in a relaxing rural retreat. The project has been identified as a European case study for Accessible Tourism. Donations received by the Trust are used to add resources and equipment to the accommodation for guests. The fund is managed by the Trustees with input from [REDACTED], who built The Rings.

SU Scotland Acts 4:32 Fund

This fund was set up to provide support to staff and former employees of Scripture Union Scotland who have suffered hardship because of the impact of Covid19 during 2020 and beyond. Any unused funds at an un-determined time in the future will be transferred to SU Scotland for general use.

Douglas Mowat Memorial Fund

This fund was established by family and friends of [REDACTED] to organise a golf and putting fundraising day in Elie in November 2023. The purpose was to gather to remember Douglas and to raise funds for International Justice Mission, a charity close to his heart. The fund is managed by [REDACTED] with input from [REDACTED] and her children. There was a second event in November 2024 when we raised £1,215 split between IJM and British Heart Foundation.

India Fund

Donations were received for supporting education, relieving poverty and Christian work carried out by friends we have made over the years in India. The funds can be used for a wider range than other existing fund for work there. The fund is managed by [REDACTED] who are in regular contact with those receiving any support.

XT Conference

Cross Training Ministries trains men in spiritual fitness. Their first Scottish conference was held at SU Scotland's Altnacriche Centre near Aviemore in November 2023. This fund was set up to manage the conference finances receiving payment from delegates, donations towards the costs and paying the venue.

INDEPENDENT EXAMINER'S REPORT**to the TRUSTEES of THE KNOCKFARREL CHARITABLE TRUST**

I report on the accounts of the charity for the period ended 31 March 2025 which are set out on pages 2 to 6.

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) Act 2005 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 of the view given by 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:

- a) to keep accounting records in accordance with Section 44 (1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
- b) to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations

have not been met.

