

Crieff Highland Gathering Charitable Trust

**Trustees' Annual Report and Accounts
for the year ended 31st October 2025**

Trustees' Annual Report

For the year ended 31st October 2025

Crieff Highland Gathering Charitable Trust

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Trustees' Annual Report

For the year ended 31st October 2025

Crieff Highland Gathering Charitable Trust

Scottish Charity Number SC027191

Current Trustees

Anna McLean
Norman O'Neill
Iain Dewar

Colin Grassick resigned on 18th March 2025.

Contact address

C/o 3 Skye Crescent, Crieff, Perthshire PH7 3FB

Recruitment and appointment of trustees

The trustees are appointed in accordance with the trust deed dated 24th October 1997.

Induction and training of new trustees

The aims, objectives and current activities of the charity are fully explained to new trustees and they are made aware of the requirements contained in the publications "Guidance for Trustees" and Charity Commission publication "CC3-Responsibilities of Charity Trustees"

Charitable purposes

The principal objects of the Trust are to advance the education of the public and particularly the inhabitants of Crieff and Strathearn, in Scottish and Highland culture, history and genealogy.

Activities and achievements

We are pleased to report that the Trust made charitable donations during the year of £500 (2024 - £3,650).

Crieff Parkrun received £500 to help cover its initial setup costs.

The Trust supported the running of Crieff Highland Gathering by making free banking facilities available on the days around the Gathering. This avoided significant bank charges and enabled a £300 donation to the Trust (2024 - £300).

Heartland Radio, through Creative Crieff—Crieff's local radio station—contributed £7,500 to cover music event expenses, this amount has been set aside for use in future years. The trustees are grateful to Heartland Radio for their support.

Trustees' Annual Report

For the year ended 31st October 2025

Crieff Highland Gathering Charitable Trust

Activities and achievements (cont'd)

The Trust would like to express its thanks to Crieff Highland Gathering for their generous donations totalling £12,855 (2024 - £15,025), which includes the patrons' income paid directly to the Trust.

The Trust seeks local press coverage to inform Strathearn residents about its charitable work and available grants.

Trustee remuneration and expenses

The trustees did not receive any remuneration or expenses during the year.

Risk management

The trustees have considered the risks to which the charity is exposed. These relate in the main to investment management and have been ameliorated by the employment of an investment manager. Another risk to which the charity is exposed is fraud. However, the trustees consider the low level of donations made by the Trust reduces this risk. Additionally, at least one trustee will be familiar with each recipient of a donation.

Reserves

The Trust reported a cash surplus of £14,276 (2024 - £20,273), primarily due to contributions from Crieff Highland Gathering and Heartland Radio.

At the reporting date, the restricted funds totalled £31,324 (2024 - £23,824) and the unrestricted funds £247,491 (2024 - £208,655). These funds include cash at bank, investments and fixed assets.

The trustees' policy is to allocate the majority of net income annually to donations, while free reserves are used in years when there is a deficit.

The trustees are satisfied that there are sufficient reserves to meet the requirements of the trust over the next twelve months.

Approved by the trustees on 11th February 2026 and signed on their behalf by



Norman O'Neill
Trustee

Independent Examiner's Report to the Trustees

For the year ended 31st October 2025

Crieff Highland Gathering Charitable Trust

I report on the accounts of the charity for the year to 31st October 2025 which are set out on pages 5 to 8.

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 ("the 2005 Act") and the Charities Accounts (Scotland) Regulations 2006 (as amended) ("the 2006 Regulations"). The Charity's trustees consider that the audit requirement of Regulation 10(1)(d) of the 2006 Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1)(c) of the 2005 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 2006 Regulations. 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 connection with my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that, in any material respect of the requirements:
 - to keep accounting records in accordance with Section 44(1)(a) of the 2005 Act and Regulations 4 of the 2006 Regulations, and
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Regulationshave 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.



Ian Bilsland FCCA
For and on behalf of Drummond Laurie Chartered Accountants
Algo Business Centre
Glenearn Road
Perth
PH2 0NJ

Date: 20/2/25

Receipts and Payments Account

as at 31st October 2025

Crieff Highland Gathering Charitable Trust

	Note	2025 Unrestricted £	2025 Restricted £	2025 Total £	2024 Total £
Receipts					
Investment income		3,614	-	3,614	3,698
Loan repaid – Crieff Highland Gathering	4	5,700	16,800	22,500	-
Interest		20	-	20	-
Donations		13,355	7,500	20,855	22,230
<i>Sale of Investments</i>					
Investments		40,864	-	40,864	-
Total receipts		63,553	24,300	87,853	25,928
Payments					
<i>Payments for charitable activities:</i>					
Grants and donations awarded	5	500	-	500	3,650
Loan advanced – Crieff Highland Gathering	4	5,700	16,800	22,500	-
Investment management costs		2,002	-	2,002	2,005
Bank charges		3	-	3	-
<i>Purchase of investments</i>					
Investments		48,572	-	48,572	-
Total payments		56,777	16,800	73,577	5,655
Net receipts / (payments)		6,776	7,500	14,276	20,273
Transfer to / (from) funds		-	-	-	-
Surplus / (deficit) for year		6,776	7,500	14,276	20,273
Total funds brought forward		24,217	23,824	48,041	27,768
Total funds carried forward		30,993	31,324	62,317	48,041

Statement of Balances

as at 31st October 2025

Crieff Highland Gathering Charitable Trust

	2025 Unrestricted £	2025 Restricted £	2025 Total £	2024 Total £
Funds reconciliation				
Opening cash at bank and in hand	24,217	23,824	48,041	27,768
Surplus for year	6,776	7,500	14,276	20,273
Closing cash at bank and in hand	30,993	31,324	62,317	48,041
Bank and cash balances				
Bank of Scotland current account	26,833	31,324	58,157	37,805
Rathbones income account	3,870	-	3,870	10,236
Rathbones capital account	290	-	290	-
	30,993	31,324	62,317	48,041
Investments (Unrestricted Fund)				
Market valuation as at 31 st October 2024	184,437	-	184,437	158,775
Additions	48,572	-	48,572	-
Disposals	(40,864)	-	(40,864)	-
Increase in market value	24,348	-	24,348	25,662
Market valuation as at 31 st October 2025	216,493	-	216,493	184,437
Fixed Assets (Unrestricted Fund)				
Cost as at 31 st October 2024	1	-	1	1
Additions	-	-	-	-
Disposals	-	-	-	-
Cost as at 31 st October 2025	1	-	1	1

The notes on pages 7 to 8 form an integral part of these accounts.

Approved by the trustees on 11th February 2025 and signed on their behalf by



Norman O'Neill
Trustee

Notes to the Accounts

as at 31st October 2025

Crieff Highland Gathering Charitable Trust

1. Basis of accounting

These accounts have been prepared on the Receipts & Payments basis in accordance with the Charities & Trustees Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

2. Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees. Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

3. Related party transactions

The Trustees are all directors of Crieff Highland Gathering Limited

4. Loan advanced and repaid

During the year, the Trust supplied funds to Crieff Highland Gathering, primarily to cover an advance payment for a musical act. The full loan was repaid before year end.

5. Grants and donations awarded

	2025 Unrestricted £	2025 Restricted £	2025 Total £	2024 Total £
Crieff Park Run	500	-	500	-
Crieff Country Dance Club	-	-	-	500
Assisting with CHG consultancy fees	-	-	-	3,150
	<u>500</u>	<u>-</u>	<u>500</u>	<u>3,650</u>

Notes to the Accounts

as at 31st October 2025

Crieff Highland Gathering Charitable Trust

6. Movement in funds

	01/11/2024	Net movement in funds	Transfers between funds	31/10/2025
	£	£	£	£
Movement in funds				
Unrestricted funds				
General fund	24,217	6,776	-	30,993
Restricted funds				
Music festival fund	18,824	7,500	-	26,324
Marketing costs	5,000	-	-	5,000
	23,824	7,500	-	31,324
	48,041	14,276	-	62,317

Net movements in funds included in the above

	Incoming resources £	Resources expended £	Movement in funds £
Restricted funds			
Music festival fund	24,300	(16,800)	7,500
	24,300	(16,800)	7,500
Unrestricted funds			
General fund	63,552	(56,776)	6,776
	87,852	(73,576)	14,276

7. Purposes of Restricted Funds

Music festival fund – assists with the funding of the annual Crieff Highland Gathering music event.

Marketing costs – funds associated with the ongoing upgrade and development of CHG website and general enhancement of the marketing activities.