

APPENDIX 1



Trustees' Annual Report for the period							
	Period start date				Period end date		
	Day	Month	Year		Day	Month	Year
From	01	11	2024	To	31	10	2025

Reference and administration details

Charity name	ROYAL BRITISH LEGION SCOTLAND COLDSTREAM BRANCH						
Other names charity is known by							
Registered charity number	SC 028988						
Charity's principal address	DRILL HALL						
	HIGH STREET						
	COLDSTREAM						
	BERWICKSHIRE				Postcode	TD12 4DH	

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

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Tom Hermiston	Chairman		
2	Margaret Hermiston	Treasurer	From 07/07/2025	
3	Elaine Lowery	Committee		
4	Michael Lowery	Committee		
5	Amanda Lyons	Committee		
6	Chris Lyons	Committee		
7	Jackie Hermiston	Committee		
8	Russel Kirk	Committee	From 19/03/2025	
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

APPENDIX 1

Reference and administration details continued

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
James Cockburn	01/11/2024 - 11/11/2024
John Bassett	01/11/2024 - 19/03/2025
Anne Legge	01/11/2024 - 07/07/2025

Structure, governance and management

Type of governing document	Constitution
Trustee recruitment and appointment	Per Constitution

Objectives and activities

Charitable purposes	For the relief of poverty and assistance in welfare, for the elderly and infirm. To benefit other charities with similar charitable objectives.
Summary of the main activities in relation to these objects	Providing financial assistance and grants to individuals and organisations and charities by way of donation.

APPENDIX 1

Achievements and performance

Summary of the main achievements of the charity during the financial period	<p>The charity received members subscriptions of £2,122 (2024 - £4,877).</p> <p>The Charity received rent for the use of its premises in the year of £4,381 (2024 - £4,790).</p> <p>Donations were received in the year of £332 (2024 - £129).</p> <p>Grants were received in the year of £NIL (2024 - £NIL).</p>
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Financial review

Brief statement on the charity's policy on reserves

All reserves are held in the general fund.

Details of any deficit

A net loss overall of £954 arose (2024 - net profit £1,314).

Donated facilities and services (if any)

N/A

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Other Optional Information

Declaration

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

Signed on behalf of the charity's trustees

Signatures(s)	<i>Tom Hermiston</i>	<i>Margaret Hermiston</i>
Full name(s)	Thomas Hermiston	Margaret Hermiston
Position (e.g. Chair)	Chairman	Treasurer
Date	26th May 2026	26th May 2026

APPENDIX 3



Scottish Charity Regulator

Report to the trustees /
members of

Registered charity number

On the accounts of the
charity for the period

Set out on pages

Respective responsibilities of
trustees and examinerBasis of independent
examiner's statementIndependent examiner's
statementRelevant professional
qualification(s) or body (if
any):

Address:

Independent examiner's report on the accounts									
Charity name									
Royal British Legion Scotland Coldstream Branch									
SC 028988									
		Period start date					Period end date		
		Day	Month	Year			Day	Month	Year
From		01	11	2024	To		31	10	2025
1 to 10							(remember to include the page numbers of additional sheets)		
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.									
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.									
In the course of my examination, no matter has come to my attention [other than that disclosed on the attached page]									
1. which gives me reasonable cause to believe that in any material respect the requirements:									
<ul style="list-style-type: none"> •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									
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.									
Signed:		G. Adamson				Date:		26th May 2026	
Name:		GILLIAN ADAMSON							
Relevant professional qualification(s) or body (if any):		BSC (HONS) CA CTA							
Address:		RENNIE WELCH LLP							
		ACADEMY HOUSE							
		SHEDDEN PARK ROAD							
		KELSO							
		TD5 7AL							

APPENDIX 3

Disclosure section

Only complete if the examiner needs to highlight material problems.

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

No matters to highlight



The Royal British Legion Scotland Coldstream Branch

SC028988

Receipts and payments accounts

For the period from	Period start date			to	Period end date		
	Day	Month	Year		Day	Month	Year
	01	11	2024		31	10	2025

Section A Statement of receipts and payments

	Unrestricted funds to nearest £	Designated funds to nearest £	Restricted funds to nearest £	Permanent endowment funds to nearest £	Total funds current period to nearest £	Total funds last period to nearest £
A1 Receipts						
Donations	332	-	-	-	332	129
Legacies	-	-	-	-	-	-
Grants	-	-	-	-	-	-
Receipts from fundraising activities	367	-	-	-	367	372
Gross trading receipts	2,122	-	-	-	2,122	4,877
Income from investments other than land and buildings	-	-	-	-	-	-
Rents from land & buildings	4,381	-	-	-	4,381	4,790
Gross receipts from other charitable activities	-	-	-	-	-	280
A1 Sub total	7,202	-	-	-	7,202	10,448
A2 Receipts from asset & investment sales						
Proceeds from sale of fixed assets	-	-	-	-	-	-
Proceeds from sale of investments	-	-	-	-	-	-
A2 Sub total	-	-	-	-	-	-
Total receipts	7,202	-	-	-	7,202	10,448
A3 Payments						
Expenses for fundraising activities	-	-	-	-	-	-
Gross trading payments	1,815	-	-	-	1,815	1,713
Investment management costs	-	-	-	-	-	-
Payments relating directly to charitable activities	377	-	-	-	377	1,260
Grants and donations	-	-	-	-	-	-
Governance costs:	-	-	-	-	-	-
Audit / independent examination	-	-	-	-	-	-
Preparation of annual accounts	-	-	-	-	-	-
Legal costs	-	-	-	-	-	-
Other	5,964	-	-	-	5,964	6,161
	-	-	-	-	-	-
A3 Sub total	8,156	-	-	-	8,156	9,134
A4 Payments relating to asset and investment movements						
Purchases of fixed assets	-	-	-	-	-	-
Purchase of investments	-	-	-	-	-	-
A4 Sub total	-	-	-	-	-	-
Total payments	8,156	-	-	-	8,156	9,134
Net receipts / (payments)	(954)	-	-	-	(954)	1,314
A5 Transfers to / (from) funds	-	-	-	-	-	-
Surplus / (deficit) for year	(954)	-	-	-	(954)	1,314

Section B Statement of balances

Categories	Details	Unrestricted funds to nearest £	Designated funds to nearest £	Restricted 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	5,263	-	-	-	5,263	3,949
	Surplus / (deficit) shown on receipts and payments account	(954)	-	-	-	(954)	1,314
	Cash and bank balances at end of year	4,309	-	-	-	4,309	5,263
	(Agree balances with receipts and payments account(s))	-	-	-	-	-	-

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

	Details	Fund to which asset belongs	Cost (if available) to nearest £	Current value (if available) to nearest £	Last year to nearest £
B3 Other assets	Due from Club	Unrestricted	2,070	-	2,070
		Total	2,070	-	2,070

	Details	Fund to which liability relates	Amount due to nearest £	Last year to nearest £
B4 Liabilities				
		Total	-	-

	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

<i>Tom Hermiston</i>	Thomas Hermiston (Chairman)	26th May 2026
<i>Margaret Hermiston</i>	Margaret Hermiston (Treasurer)	26th May 2026

Section C Notes to the Accounts

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

For the relief of poverty and assistance in welfare, for the elderly and infirm.
To benefit other charities with similar charitable objectives.

C2 Grants

Type of activity or project supported	Individual / institution	Number of grants made	£
Total			-

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
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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)	
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C4b Trustee expenses - details

	Number of trustees	£
Conference costs paid on behalf of Trustees	1	130

C5 Transactions with trustees and connected persons

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

C6 Other information

The branch owns the property from which Coldstream RBL Social Club operates.
No historical cost is available for this property.

The Royal British Legion Scotland Coldstream Branch

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Additional analysis (1)

Analysis of receipts and payments

1 Donations

	Unrestricted funds to nearest £	Designated funds to nearest £	Restricted funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Donations	332	-	-	-	332	129
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
Total	332	-	-	-	332	129
	-	-	-	-	-	-

2 Grants

	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 £
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
Total	-	-	-	-	-	-
	-	-	-	-	-	-

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 £
Event Income	-	-	-	-	-	280
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
Total	-	-	-	-	-	280
	-	-	-	-	-	-

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 £
Poppy Wreath Costs	377	-	-	-	377	482
Warm Spaces Community Grant Repayment	-	-	-	-	-	200
Event Costs Paid to Social Club	-	-	-	-	-	578
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
Total	377	-	-	-	377	1,260
	-	-	-	-	-	-

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Additional analysis (2)**5 Breakdown of unrestricted funds**

	Unrestricted fund 1 - enter name of fund below	Unrestricted fund 2 - enter name of fund below	Unrestricted fund 3 - enter name of fund below	Unrestricted fund 4 - enter name of fund below	Total unrestricted funds	Total unrestricted funds last period
General Fund						
Receipts						
Donations	332	-	-	-	332	129
Legacies	-	-	-	-	-	-
Grants	-	-	-	-	-	-
Receipts from fundraising activities	367	-	-	-	367	372
Gross trading receipts	2,122	-	-	-	2,122	4,877
Income from investments other than land and buildings	-	-	-	-	-	-
Rents from land & buildings	4,381	-	-	-	4,381	4,790
Gross receipts from other charitable activities	-	-	-	-	-	280
Sub total	7,202	-	-	-	7,202	10,448
Receipts from asset & investment sales						
Proceeds from sale of fixed assets	-	-	-	-	-	-
Proceeds from sale of investments	-	-	-	-	-	-
Sub total	-	-	-	-	-	-
Total receipts	7,202	-	-	-	7,202	10,448
Payments						
Expenses for fundraising activities	-	-	-	-	-	-
Gross trading payments	1,815	-	-	-	1,815	1,713
Investment management costs	-	-	-	-	-	-
Payments relating directly to charitable activities	377	-	-	-	377	1,260
Grants and donations	-	-	-	-	-	-
Governance costs:	-	-	-	-	-	-
Audit / independent examination	-	-	-	-	-	-
Preparation of annual accounts	-	-	-	-	-	-
Legal costs	-	-	-	-	-	-
Other	5,964	-	-	-	5,964	6,161
Sub total	8,156	-	-	-	8,156	9,134
Payments relating to asset and investment movements						
Purchases of fixed assets	-	-	-	-	-	-
Purchase of investments	-	-	-	-	-	-
Sub total	-	-	-	-	-	-
Total payments	8,156	-	-	-	8,156	9,134
Net receipts / (payments)	(954)	-	-	-	(954)	1,314
Transfers to / (from) funds	-	-	-	-	-	-
Surplus / (deficit) for year	(954)	-	-	-	(954)	1,314

Nature and purpose of funds

For the relief of poverty and assistance in welfare, for the elderly and infirm. To benefit other charities with similar charitable objectives.

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Additional analysis (3)**6 Breakdown of restricted funds**

	Welfare Fund	Regeneration Account	Restricted fund 3 - enter name of fund below	Restricted fund 4 - enter name of fund below	Total designated funds	Total designated funds last period
Receipts						
Donations	-	-	-	-	-	-
Legacies	-	-	-	-	-	-
Grants	-	-	-	-	-	-
Receipts from fundraising activities	-	-	-	-	-	-
Gross trading receipts	-	-	-	-	-	-
Income from investments other than land and buildings	-	-	-	-	-	-
Rents from land & buildings	-	-	-	-	-	-
Gross receipts from other charitable activities	-	-	-	-	-	-
Sub total	-	-	-	-	-	-
Receipts from asset & investment sales						
Proceeds from sale of fixed assets	-	-	-	-	-	-
Proceeds from sale of investments	-	-	-	-	-	-
Sub total	-	-	-	-	-	-
Total receipts	-	-	-	-	-	-
Payments						
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	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
Sub total	-	-	-	-	-	-
Payments relating to asset and investment movements						
Purchases of fixed assets	-	-	-	-	-	-
Purchase of investments	-	-	-	-	-	-
Sub total	-	-	-	-	-	-
Total payments	-	-	-	-	-	-
Net receipts / (payments)	-	-	-	-	-	-
Transfers to / (from) funds	-	-	-	-	-	-
Surplus / (deficit) for year	-	-	-	-	-	-

Nature and purpose of funds

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