

The Black Isle Branch of the Royal British Legion
Scotland

Scottish Charity no. SC029753

Annual Report & Financial Statements

For the Year Ended 31 October 2025

Trustee's Report

The trustees have pleasure in presenting their report together with the financial statements and the independent examiner's report for the year ended 31 October 2025.

Reference & Administrative Information

Charity Name

The name is The Black Isle Branch of the Royal British Legion Scotland

Charity Number

SC029753

Address

C/o Lynn Adams, 7 Cromarty Mains Farm, Cromarty, Ross-shire, IV11 8XS

Current trustees

Mrs Fiona Grist

Mr M G Phillips

Other trustees who served during the year

None

Structure, Governance & Management

Constitution

The Branch is a charitable unincorporated association and the purposes and administration arrangements are set out in the constitution of the Royal British Legion Scotland (approved 1921; revisions 1950 to 2009)

Appointment of Trustees

All of the Branch's trustees are appointed by the members at the annual general meeting which is usually held in December each year.

Management

The trustees are responsible for the governance of the branch and hold at least four branch meetings per year where strategic decisions are taken.

Objectives and Activities

Charitable purposes

The purposes are to provide relief and support of those in need by reason of age, ill health, disability, financial hardship or other disadvantage, particularly ex-servicemen and ex-servicewomen and their spouses.

Activities

The Garden of Remembrance in Fortrose continues to be maintained by the branch. There were no other activities

Achievements & Performance

Maintenance of Garden of Remembrance

Financial Review

There was no income during the year (2024 £0)

The only expenditure during the year was for wreaths for Remembrance Sunday (2024 £0)

Reserves Policy

As a result of the deficit of £139 for the year (2024 £0), the branch held total funds of £4,095 (2024 £4,234) at the year end.

Plans for Future Periods

Due to the continued reduction in the number of members, the Branch has decided to close and become part of the Highland Branch, transferring all assets in the process. This has not yet taken place and the branch is dormant.

Approved by the Trustees and signed on their behalf



F Grist
Chairman

Date:

22/07/26

Independent Examiner's Report

For the Year Ended 31 October 2025

Independent Examiner's Report to the Trustees of The Black Isle Branch of the Royal British Legion

I report on the financial statements of the charity for the year ended 31 October 2025 which are set out on page 4.

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

Name: *W. R. Mc Ghee*

Address: *TIGH UR, DEANS ROAD, FORTRESS NIO 895*

Signed: *WR Mc Ghee*

Date: *22/1/26*

Statement of Receipts and Payments for the Year Ended 31/10/2025

Note	Unrestricted Funds 2025	Restricted Funds 2025	Total Funds 2025	Total Funds 2024
Receipts				
Voluntary Receipts				
Donations & Gift Aid	0	0	0	0
Grants	0	0	0	0
Legacy	0	0	0	0
Fund Raising	0	0	0	0
Bank Interest	0	0	0	0
Wreaths Reimbursement	0	0	0	0
Other Receipts	0	0	0	0
	0	0	0	0
Receipts from Charitable Activities				
Capitation	0	0	0	0
Total Receipts	0	0	0	0

Payments

Costs of Fund Raising	0	0	0	0
Cost of Charitable Activities	0	0	0	0
Grants & Donations	0	0	0	0
Governance Costs	0	0	0	0
Capitation	0	0	0	0
Wreaths	139	0	139	0
Other Payments	0	0	0	0
Total Payments	139	0	139	0
Surplus/(Deficit) for the year	(139)	0	(139)	0

Statement of Balances

Funds Reconciliation

	Unrestricted Funds 2025	Restricted Funds 2025	Total Funds 2025	Total Funds 2024
Cash and bank balances at start of year	2,728	1,506	4,234	4,234
Surplus/(Deficit) for the year	(139)	0	(139)	0
Cash and bank balances at end of year	2,589	1,506	4,095	4,234

Bank and Cash Balances

Branch Current Account	2,589	2,728
Memorial Garden Current Account	1,506	1,506
Cash in hand	0	0
	4,095	4,234

The restricted funds are solely for the maintenance of the Memorial Garden in Fortrose

The notes on page 5 form an integral part of these accounts

Approved by the Trustees on 22/9/26 and signed on their behalf by:-

(F Grist)
Chair

(M G Phillips)
Treasurer

Statement of Receipts and Payments for the Year Ended
Notes to the Accounts for the year ended

31/10/2025

1 Basis of Accounting

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

2 Nature and purpose of funds

Unrestricted funds are those that may be used at the discretion of the trustees in furtherance of the objects of the charity. The trustees maintain a single unrestricted fund for the day-to-day running of the Branch

Restricted funds may only be used for specific purposes. Restrictions arise when specified by the donor or where funds are raised for specific purposes. The restricted funds in the Branch accounts relate to the Fortrose Memorial Garden

3 Related Party Transactions

All trustees and officers agreed to waive their honourarium

4 Donations Received

	Unrestricted Funds 2025	Restricted Funds 2025	Total Funds 2025	Total Funds 2024
	0		0	0
Miscellaneous Small Donations	0		0	0
	0	0	0	0

5 Grants & Donations Made

	Unrestricted Funds 2025	Restricted Funds 2025	Total Funds 2025	Total Funds 2024
Grounds maintenance		0	0	0
Piper for Remebrance Parade	0		0	0
Miscellaneous Small Donations	0		0	0
	0	0	0	0