

APPENDIX 1

OSCr

Office of the Scottish Charity Regulator

Trustees' Annual Report for the period							
Period start date				Period end date			
	Day	Month	Year		Day	Month	Year
From	1	April	2024	To	31	March	2025

Reference and administration details

Charity name
Other names charity is known by
Registered charity number
Charity's principal address

The Cameron Whiteford Charitable Trust
N/A
SC039020

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			
2			
3			
4			
5			
6			
7			
8	-	-	-
9	-	-	-
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
N/A	N/A

Structure, governance and management

Type of governing document

The Trust is governed by its Trust Deed

Trustee recruitment and appointment

The current Board of Trustees have the power to appoint new trustees.

Objectives and activities

Charitable purposes

To invest income and use any free income or capital for charitable purposes

Summary of the main activities in relation to these objects

To invest income and use any free income or capital for charitable purposes. Those purposes include:

- i.) Advancement of health;
- ii.) The saving of lives;
- iii.) Advancement of citizenship or community development;
- iv.) Relief to those in need of it by reason of age, ill health, disability, financial hardship or other disadvantages; and
- v.) Any other purpose that may reasonably be regarded as similar to any of the preceding purposes.

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Achievements and performance

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

The Trust distributed its income in accordance with the wishes of the late Mr Whiteford's wishes, namely:

RNLI:	44%
Erskine Hospital:	14%
RNIB:	14%
MacMillan Cancer:	14%
British Heart Foundation:	14%

These percentages were amended on 24 February 2015 as follows:

RNLI: 40%;
Erskine Hospital: 12%;
RNIB: 12%;
MacMillan Cancer: 12%;
British Heart Foundation: 12% and
Scottish Spina Bifida Association : 12%

Financial review

Brief statement of the charity's policy on reserves

It is the policy of the Charity to maintain unrestricted funds, which are the free reserves of the Charity, at a level to provide sufficient funds to cover management, administration and support costs.

Details of any deficit

N/A

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

Signature(s)		
Full name(s)		
Position (e.g. Chair)	Trustee	Trustee
Date	15 October 2025	15 October 2025



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)	Trustee	Trustee
Date	15 October 2025	15 October 2025

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	14,889.98	-	-	-	14,889.98	8,506.98
	Surplus / (deficit) shown on receipts and payments account	-7,951.60				-7,951.60	6,383.00
						-	-
						-	-
	Cash and bank balances at end of year	6,938.38	-	-	-	6,938.38	14,889.98
	(Agree balances with receipts and payments account(s))	-	-	-	-	-	-

	Details	Fund to which asset belongs	Market valuation to nearest £	Last year to nearest £
B2 Investments	Listed Investments	General	272,867	267,636
	N/A		-	-
	N/A		-	-
	N/A		-	-
	N/A		-	-
	Total		272,867	267,636

	Details	Fund to which asset belongs	Cost (if available) to nearest £	Current value (if available) to nearest £	Last year to nearest £
B3 Other assets	N/A			-	-
	N/A			-	-
	N/A			-	-
	N/A			-	-
	N/A			-	-
	N/A			-	-
	N/A			-	-
	N/A			-	-
	N/A			-	-
	Total		-	-	-

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

	Details	Fund to which liability relates	Amount due (estimate) to nearest £	Last year to nearest £
B5 Contingent liabilities	N/A		-	-
	N/A		-	-
	N/A		-	-
	Total		-	-

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

Signature	Print Name	Date of approval
		15/Oct/2025
		15/Oct/2025

SC039020

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
Receipts						
Donations	-	-	-	-	-	-
Legacies	-	-	-	-	-	-
Grants	-	-	-	-	-	-
Receipts from fundraising activities	-	-	-	-	-	-
Gross trading receipts	-	-	-	-	-	-
Income from investments other than land and buildings	9,599.46	-	-	-	9,599.46	9,117.50
Rents from land & buildings	-	-	-	-	-	-
Gross receipts from other charitable activities	-	-	-	-	-	-
Sub total	9,599.46	-	-	-	9,599.46	9,117.50
Receipts from asset & investment sales						
Proceeds from sale of fixed assets	-	-	-	-	-	-
Proceeds from sale of investments	92,193.60	-	-	-	92,193.60	11,022.02
Sub total	92,193.60	-	-	-	92,193.60	11,022.02
Total receipts	101,793.06	-	-	-	101,793.06	20,139.52
Payments						
Expenses for fundraising activities	-	-	-	-	-	-
Gross trading payments	-	-	-	-	-	-
Investment management costs	1,008.99	-	-	-	1,008.99	1,788.18
Payments relating directly to charitable activities	-	-	-	-	-	-
Grants and donations	9,117.50	-	-	-	9,117.50	8,601.99
Governance costs:	-	-	-	-	-	-
Audit / independent examination	-	-	-	-	-	-
Preparation of annual accounts	-	-	-	-	-	-
Legal costs	-	-	-	-	-	-
Compliance	72.00	-	-	-	72.00	72.00
Sub total	10,198.49	-	-	-	10,198.49	10,462.17
Payments relating to asset and investment movements						
Purchases of fixed assets	-	-	-	-	-	-
Purchase of investments	99,546.17	-	-	-	99,546.17	3,294.35
Sub total	99,546.17	-	-	-	99,546.17	3,294.35
Total payments	109,744.66	-	-	-	109,744.66	13,756.52
Net receipts / (payments)	-7,951.60	-	-	-	-7,951.60	6,383.00
Transfers to / (from) funds						
Surplus / (deficit) for year	-7,951.60	-	-	-	-7,951.60	6,383.00

Nature and purpose of funds

General Fund: Objectives and Activities: To invest income and use any free income or capital for charitable purposes. Those purposes include:
 (i.) Advancement of health; ii.) The saving of lives; iii.) Advancement of citizenship or community development; iv.) Relief to those in need of it by reason of age, ill health, disability, financial hardship or other disadvantages; and v.) Any other purpose that may reasonably be regarded as similar to any of the preceding purposes.

The Trust distributed its income in accordance with the wishes of the late Mr Whiteford's wishes, namely:
 RNL: 44%; Erskine Hospital: 14%; RNIB: 14%; MacMillan Cancer: 14%; British Heart Foundation: 14%

These percentages were amended on 24 February 2015 as follows:
 RNL: 40%; Erskine Hospital: 12%; RNIB: 12%; MacMillan Cancer: 12%; British Heart Foundation: 12% and Scottish Spina Bifida Association : 12%

The Cameron Whiteford Charitable Trust

SC039020

Additional analysis (3)

6 Breakdown of restricted funds

	Restricted fund 1 - enter name of fund below	Restricted fund 2 - enter name of fund below	Restricted fund 3 - enter name of fund below	Restricted fund 4 - enter name of fund below	Total restricted funds	Total restricted 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

N/A

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Office of the Scottish Charity Regulator

		Independent examiner's report on the accounts		v2	
Report to the trustees/members of		The Cameron Whiteford Charitable Trust			
Registered charity number		SC039020			
On the accounts of the charity for the period		Period start date Day Month Year 1 April 2024		Period end date Day Month Year 31 March 2025	
Set out on pages				(remember to include the page numbers of additional sheets)	
Respective responsibilities of trustees and examiner		<p>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.</p>			
Basis of independent examiner's statement		<p>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.</p>			
Independent examiner's statement		<p>In the course of my examination, no matter has come to my attention [other than that disclosed on the attached page*]</p> <ol style="list-style-type: none"> 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 <p>have not been met, or</p> <ol style="list-style-type: none"> to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached. 			
Signed:				Date:	11 November 2025
Name:					
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.