

APPENDIX 1

OSCR

Scottish Charity Regulator

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	01	11	2024	To	31	10	2025

Reference and administration details

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

Inveraray & District Branch
Royal British Legion Scotland
SC044103
c/o Ian C. Campbell
53 Dunsmore Road
Bishopton
Renfrewshire **Postcode PA7 5EL**

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	Ian Colin Campbell	President		
2	Ian Lindsay	Events Organiser		
3	Rev. Roderick Campbell	Chaplain	01/03/2025	
4				

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

Structure, governance and management

Type of governing document

Constitution & Rules of the Royal British Legion Scotland and subject to the control and direction of Glasgow, Ayrshire, Dumfries and Galloway Area Council acting under the direction of N.B.T.

Trustee recruitment and appointment

All Branch Officers and Trustees retire from their positions at the Annual General Meeting. They are then eligible for re-election.

Objectives and activities

Charitable purposes	The Branch exists to further the Aims and Objectives of the Royal British Legion Scotland as laid down in Rule 3 of the Constitution which is principally to foster comradeship, remembrance and welfare amongst members of the ex-service community in Scotland.
Summary of the main activities in relation to these objects	To hold monthly meetings, and other fundraising activities including coffee mornings and sponsored walks. Organisation of Annual Remembrance Parades and service coordination of local Poppy Appeal, upkeep of local War Memorial Gardens and War Graves. To make donation of funds raised to service organisations and other ex-service worthy causes.

Achievements and performance

Summary of the main achievements of the charity during the financial period	<p><u>Comradeship:</u> Monthly meetings have been held throughout the year. The War Graves at Kilmalieu Cemetery were maintained by branch members. The Branch organised and held a number of events during 2024/25 which included:</p> <p><u>Remembrance:</u> The Branch organised and took part in the annual Armistice Day Parade, the Remembrance Sunday Parades in Inveraray, Furnace and at the Combined Operations Memorial in Argyll Caravan Park (HMS Quebec) on Sunday 10th November 2024.</p> <p><u>Armed Forces Day:</u> Event held in Inveraray on Saturday 21st June 2025.</p> <p><u>VE Day Commemoration:</u> 8th May 2025.</p> <p><u>VJ Day Commemoration:</u> 15th August 2025.</p> <p><u>Wren Gertrude Canning:</u> Memorial 28th June 2025.</p> <p><u>Welfare:</u> Once again, we were able to welcome residents of the Erskine Hospital Glasgow who were able to join us to attend, and enjoy a day out at the Inveraray Highland Games held 22nd July 2025.</p>
-----------------------------------------------------------------------------	-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

Financial review

Brief statement of the charity’s policy on reserves	The Branch has no investments. The Branch operates a current bank account. The Branch aims to keep one years expenditure held in reserve.
Details of any deficit	N/A
Donated facilities and services (if any)	N/A

Other optional information



The Trustees intend that the Branch continues to support the aims and objectives of the Legion as laid down in the constitution in the spirit of the Legions motto "Service not Self"

The Branch intends to continue with fund-raising events to enable donations to be distributed upon identifying suitable causes and charities.

Declaration

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

Signed on behalf of the charity's trustees

Signature(s) <i>OSCR will accept digital or typed signatures</i>		
	Full name(s) Mark Antony Boston	Ian Lindsay
Position (e.g. Chair)	Chairman	Events Organiser
Date	1 st May 2026	1 st May 2026



Receipts and payments accounts							
For the period from	Period start date			to	Period end date		
	01	11	2024		31	10	2025

Section A Statement of receipts and payments

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total funds current period to nearest £	Total funds last period to nearest £
A1 Receipts						
Donations	350				350	164
Legacies					-	
Wind Farm Grants	1,000				1,000	2,000
Receipts from fundraising activities					-	386
Gross trading receipts (Capitation fees)	890				890	4,053
Gross income from AFD activities	2,545				2,545	
Rents from land & buildings					-	
Gross receipts from other charitable activities (Football card)	88				88	740
Bank interest	133				133	
Misc. (cash paid to bank)	100				100	335
A1 Sub total	5,106	-	-	-	5,106	7,678
A2 Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
A2 Sub total	-	-	-	-	-	-
Total receipts	5,106	-	-	-	5,106	7,678
A3 Payments						
Governance costs: (Capitation fees)					-	1,558
Expenses for fundraising activities					-	
Entertaining	98				98	
Vehicle hire/transport costs	250				250	
Payments relating directly to charitable activities					-	
Hall Hire					-	250
Wreaths & Flowers	322				322	366
Social Events						755
Goods for Sale (Merchandise)						
Highland Games	265				265	169
War Memorial maintenance						1,356
Equipment/Tools & Maintenance costs						49
Insurance	321				321	256
Armed Forces Day (AFD) Expenditure	3,887				3,887	1,973
Grants and donations (Sea Cadets)	600				600	
Audit / independent examination					-	
Preparation of annual accounts					-	
Advertising	54				54	
Secretarial Expenses: Ink Paper Postage	173				173	51
A3 Sub total	5,970	-	-	-	5,970	6,783
A4 Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
A4 Sub total	-	-	-	-	-	-
Total payments	5,970	-	-	-	5,970	6,783
Net receipts / (payments)	(864)	-	-	-	(864)	895



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	Restricted funds	Expendable endowment funds	Permanent endowment funds	Total funds current period	Total funds last period
	to nearest £	to nearest £	to nearest £	to nearest £	to nearest £	to nearest £
A5 Transfers to / (from) funds					-	
Surplus / (deficit) for year	(864)	-	-	-	(864)	895

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	14,343				14,343	13,448
	Surplus / (deficit) shown on receipts and payments account	(864)				(864)	895
						-	
						-	
	Cash and bank balances at end of year	13,479	-	-	-	13,479	14,343
	(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					
		Total	-	-	-

	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

	Ian Lindsay	1st May 2026

APPENDIX 3



		Independent examiner's report on the accounts								v2	
Report to the trustees/members of		Charity name Royal British Legion Scotland Inveraray & District Branch									
Registered charity number		SC 44103									
On the accounts of the charity for the period		Period start date						Period end date			
		Day	Month	Year		Day	Month	Year			
		01	11	2024	to	31	10	2025			
Set out on pages		1-2						(remember to include the page numbers of additional sheets)			
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) 2005 Act and the Charities Accounts (Scotland) Regulations 2006 (as amended). 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 2006 Accounts 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		<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**:		James McMillan						Date: 1 May 2026			
Name:		James McMillan									
Relevant professional qualification(s) or body (if any):		MIB (Scotland)									
Address:		3 Fisher Row Inveraray Argyll PA32 US									

*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.** OSCR will accept digital or typed signatures

APPENDIX 3

Disclosure section

Only complete if the examiner needs to highlight material problems.

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

RBL INVERARAY & DISTRICT BRANCH / Monies in Hand as on date below 01/11/2024 to 31/10/2025 (Scottish Charity No. 044103)

31 October 2025

MONIES BROUGHT FORWARD FROM PREVIOUS YEAR	£14,342.92
INCOME SO FAR THIS YEAR	£ 5,106.21
TOTAL	£ 19,449.13
EXPENDITURE SO FAR THIS YEAR	£ 5,970.02
Closing Balance - TOTAL MONIES IN HAND (with all cheques supposedly cashed)	£ 13,479.11

AUDITED FROM THE BOOKS & VOUCHERS
PROVIDED AND FOUND TO BE CORRECT.

James McMillan
1.5.26

Listed Income: Account Year 01/11/2024 to 31/10/2025 (Scottish Charity No. 044103)				
DATE	DESCRIPTION	AMOUNT	Bank Ref:	
30/12/2024	Bank interest	£ 39.33		
11/03/2025	Membership/capitation (A. Wallace)	£ 20.00		
17/03/2025	Membership/capitation (A. Wallace)	£ 800.10		
19/03/2025	Membership/capitation (A. Wallace)	£ 10.00		
28/03/2025	Bank interest	£ 32.25		
02/05/2025	Membership/capitation (A. Wallace)	£ 40.00		
06/05/2025	Membership/capitation (A. Wallace)	£ 20.00		
08/05/2025	Misc Donations	£ 84.96		
20/06/2025	Wind Farm Grant	£ 1,000.00	201	
20/06/2025	Misc Donations	£ 65.10	201	
21/06/2025	Income from AFD activities (Note. See separate sheet for detailed breakdown)	£ 2,544.59		
26/06/2025	Football Card	£ 88.00		
27/06/2025	Bank interest	£ 31.27		
29/09/2025	Bank interest	£ 30.61		
17/10/2025	LJ Canning Donation	£ 200.00	203	
17/10/2025	Misc Cash Paid into Bank	£ 100.00	203	
		£ 5,106.21		
		£ 5,106.21		

Listed Expenditure: Account Year 01/11/2024 to 31/10/2025 (Scottish Charity No. 044103)				
DATE	DESCRIPTION	AMOUNT	Cheque No.	Cash Payment
10/12/2024	Oban Times - Advertising (AGM)	£ 54.00	282	
10/12/2024	Entertaining - Area Exec Team visit	£ 98.20	283	
18/12/2024	Lady Haig's Poppy Factory: 7 x Remembrance Sunday Wreath	£ 294.30	290	
18/12/2024	RBLS Branch - Annual Insurance	£ 320.75	284	
07/03/2025	Emma Irons: Printer Ink & Paper	£ 15.43	285	
07/03/2025	Emma Irons: Misc Amazon purchases	£ 44.98	287	
11/03/2025	Inspire Inveraray - Mini Bus Hire	£ 100.00	286	
11/04/2025	M.Boston: Misc. printer ink & paper costs	£ 98.20	291	
11/04/2025	E.Irons purchase of Merchandise	£ 99.12	292	
12/04/2025	Helensburgh Sea Cadets	£ 200.00	293	
12/04/2025	Campbeltown Sea Cadets	£ 200.00	294	
12/04/2025	Oban Sea Cadets	£ 200.00	295	
21/06/2025	Hire of Mini Bus (S. Martin Funeral)			£ 100.00
21/06/2025	Mini Bus Fuel Cost			£ 50.00
14/07/2025	Postage & Stationary Charges			£ 14.25
14/07/2025	Expenditure (Cash payments) associated with AFD activities (See separate sheet for details)	£ 2,492.46		
23/07/2025	Ian Lindsey - AFD Hire of Tents Etc.	£ 894.20	301	
23/07/2025	Mid Argyll Pipe Band - AFD	£ 500.00	302	
23/07/2025	Reimbursement of Secretary's Misc Expenditure for Highland Games Day 25			£ 166.14
02/09/2025	Reimbursement E. Irons - VJ Day - Wreath			£ 27.99
		£ 5,611.64		£ 358.38
		£ 5,970.02		

RBL INVERARAY & DISTRICT BRANCH / Expenditure from 01/11/2024 to 31/10/2025 (Scottish Charity No. 044103)													
	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	YEARLY TOTAL
Capitation Fees													£ -
Hire of Hall		£ 98.20											£ -
Entertaining													£ 98.20
Annual Raffle Prizes, etc													£ -
Donations Out						£ 600.00							£ 600.00
RBLs Wreaths & Flowers		£ 294.30											£ 294.30
Secretary's Expenses					£ 60.41				£ 3,886.66		£ 27.99		£ 88.40
Armed Forces Day Event													£ 3,886.66
Social Events													£ -
Coffee Mornings													£ -
Goods for Sale						£ 99.12							£ 99.12
War Memorial Expenditure													£ -
Erskine Visits													£ -
Equipment, Tools, Maintenance													£ 320.75
Insurance		£ 320.75							£ 166.14				£ 264.34
Misc Expenditure						£ 98.20							£ 54.00
Advertising		£ 54.00							£ 14.25				£ 14.25
Postage Costs								£ 150.00					£ 250.00
Transport					£ 100.00								£ -
Windfarm Grants													£ -
MONTHLY TOTALS	£ -	£ 767.25	£ -	£ -	£ 160.41	£ 797.32	£ -	£ 150.00	£ 4,067.05	£ -	£ 27.99	£ -	£ 5,970.02

Total Expenditure - AFD 2025: Account Year 01/11/2024 to 31/10/2025 (Scottish Charity No. 044103)			
DATE	DESCRIPTION	AMOUNT	Invoice No.
14/07/2025	Reimbursement of Secretary's Misc Expenditure for AFD 25	£ 134.17	
17/04/2025	Postage costs	£ 6.96	
17/06/2025	Cake Company (Food)	£ 60.00	
17/06/2025	Inveraray Senior Citizens (Tin hut hire)	£ 50.00	
17/06/2025	First Aid for Gambia (Bill Nelson - First Aid)	£ 50.00	
17/06/2025	Paper plates (misc. consumables)	£ 17.99	
18/06/2025	Inveraray Inn (Food/Take Away boxes)	£ 343.69	38431945
20/06/2025	Lidl (Mineral water)	£ 16.80	
23/06/2025	Argyll Traders Ltd. (Alcohol & drinks)	£ 1,792.85	3245
03/07/2025	Tent Hire costs	£ 894.20	1832
14/07/2025	Sweet Memories (4 x boxes Kit Kat)	£ 20.00	79
23/07/2025	Mid Argyll Pipe Band	£ 500.00	
	Payments associated with AFD activities - note Payments from Bank account shown in RED	£ 3,886.66	
		£ 5,970.02	