

# East Neuk Emergency Trust

Scotland · Charity number SC044210

## Details

---

Status	Active
Legal form	Unincorporated association
Registered	2013-08-20
Register	<a href="#">View on the OSCR register</a>

## Contact

---

Address	51 Main Street Colinsburgh Fife KY9 1LS
Website	<a href="http://enet-eastneuk.org.uk">enet-eastneuk.org.uk</a>

## Activities

---

**Activities:** 'It makes grants, donations, loans, gifts or pensions to individuals'

**Purposes:** 'the relief of those in need by reason of age, ill-health, disability, financial hardship or other disadvantage'

**What the charity does:** ENET provides financial assistance in time of crisis often stepping in where no other help is available

**Beneficiaries:** 'Children or young people', 'Older People', 'People with disabilities or health problems', 'No specific group, or for the benefit of the community', 'Other charities or voluntary bodies'

**Objectives:** The relief of those in need by reason of financial hardship or other disadvantage by providing financial assistance to those who do not meet eligibility criteria of other agencies.

## Geography

---

- **Main operating location:** Fife
- **Geographical spread:** Wider, but within one local authority area

## Finances

Period end	Income	Expenditure	Assets	Employees
2026-03-31	£7,843	£9,291	-	0
2025-03-31	£12,644	£6,151	-	0
2024-03-31	£13,740	£12,439	-	0
2023-03-31	£7,520	£8,450	-	0
2022-03-31	£6,873	£5,806	-	0
2021-03-31	£3,443	£613	-	0

**East Neuk Emergency Trust**

Scotland - Charity number SC044210

---

# Accounts

---

APPENDIX 3



Independent examiner's report on the accounts								v2
<b>Report to the trustees/members of</b>		East Neuk Emergency Trust						
<b>Registered charity number</b>		SC44210						
<b>On the accounts of the charity for the period</b>		Period start date				Period end date		
	Day	Month	Year		Day	Month	Year	
	01	04	2025	to	31	03	2026	
<b>Set out on pages</b>								(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. 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 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.

**Independent examiner's statement**

In the course of my examination, no matter has come to my attention [other than that disclosed on the attached page\*]

- 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

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

**Signed:**

*Karen Wilkie*

**Date:**

11/6/26

**Name:**

KAREN WILKIE

**Relevant professional qualification(s) or body (if any):**

**Address:**

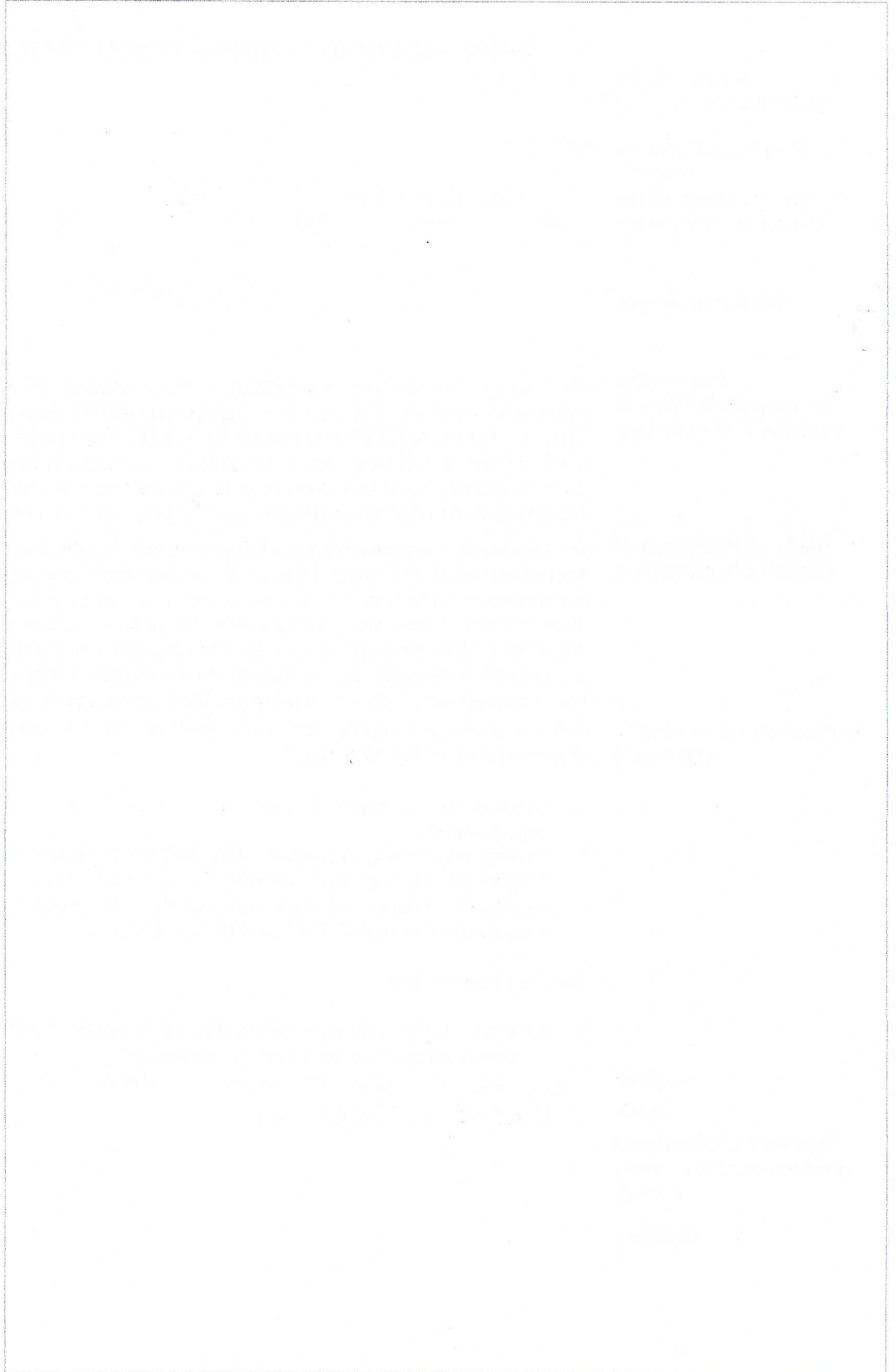
\*Please delete the words in the brackets if they do not apply. If the words do apply, set out those matters which have come to your attention on the following page.

## 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**

A large, empty rectangular box with a thin black border, intended for the user to provide details of items to be disclosed. The box is currently blank.

APPENDIX 1



Office of the Scottish Charity Regulator

Trustees' Annual Report for the period							
Period start date				Period end date			
From	Day	Month	Year	To	Day	Month	Year
	01	04	2026		31 <sup>st</sup>	03	2026

Reference and administration details

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

East Neuk Emergency Trust
<b>SC044210</b>
51 Main Street
Colinsburgh
Fife
<b>Postcode KY9 1LS</b>

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	Susan Rabjohns	Treasurer		
2	Elizabeth Riches	Secretary		
3	Gillian Saunderson	ApplicationsTreasurer		
4	Lucy Wilson	Chair		
5	Heather Cunningham			
6	Busa Cochrane Muir			
7	Eleanor Bowman			
8	Jack Jarvis			
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

## Structure, governance and management

### Type of governing document

Charity is governed by a constitution. It is an Unincorporated Association.  
It is not related to any other group or parent body.

### Trustee recruitment and appointment

Members of the management committee are elected at the AGM. At each and subsequent AGM, three members will stand down on a rotational basis but are eligible for re-election at the meeting. At its first meeting after the AGM, the Management Committee must elect a Chairperson, Vice Chair, Secretary and Treasurer.

## Objectives and activities

### Charitable purposes

To seek, acquire and apply for funds to meet the aims of the charity.  
To consider and decide upon applications to the trust for assistance.  
Our purpose it to provide help to those in need of emergency financial assistance.  
The relief of hardship or other disadvantage by providing financial assistance to those who do not meet the eligibility criteria of other financial  
Agencies or cannot receive help in time.

### Summary of the main activities in relation to these objects



To assist persons experiencing financial difficulties or even temporary crisis in their lives. Applications for help are received by referral from other agencies such as Social Work, Housing officers, GP, Health Visitors, Foodbank etc.

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)	Susan Rabjohns	Gillian Sanderson
Position	Treasurer	Applications Treasurer
Date	26/5/26	26/5/26

## APPENDIX 1

### Achievements and performance

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

East Neuk Emergency Trust is becoming more widely known in the community and consequently the number of applications is increasing.

#### Donations

ENET has been the beneficiary of a number of significant donations. St St Andrews Quakers, Rotary, etcas well as individual donations.

#### Raising our Profile

We continue to distribute leaflets to local venues,

We are still aware that many people have not heard about the services we offer and we will continue to raise our profile and engage in community events wherever possible.

### Financial review

#### Brief statement of the charity's policy on reserves

We ensure we have sufficient reserves to cover a typical year's expenditure.

#### Details of any deficit

1448

#### Donated facilities and services (if any)

None

## East Neuk Emergency Trust

SC044210



## Receipts and payments accounts

For the period from	Period start date			Period end date		
	1	April	2026	31	March	2026

## 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 £
<b>A1 Receipts</b>						
Donations	6,255					8,354
Legacies					-	
Grants					-	
Receipts from fundraising activities	854					1,281
Gross trading receipts					-	318
Income from investments other than land and buildings					-	
Rents from land & buildings					-	
Gross receipts from other charitable activities	734					2,690
<b>A1 Sub total</b>	<b>7,843</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>7,843</b>	<b>12,643</b>
<b>A2 Receipts from asset &amp; investment sales</b>						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
<b>A2 Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>7,843</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>7,843</b>	<b>12,643</b>
<b>A3 Payments</b>						
Expenses for fundraising activities					-	31
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities					-	121
Grants and donations	9,291				9,291	5,999
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
Other					-	
<b>A3 Sub total</b>	<b>9,291</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>9,291</b>	<b>6,151</b>
<b>A4 Payments relating to asset and investment movements</b>						
Purchases of fixed assets					-	
Purchase of investments					-	
<b>A4 Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>9,291</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>9,291</b>	<b>6,151</b>
<b>Net receipts / (payments)</b>	<b>(1,448)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(1,448)</b>	<b>6,492</b>
<b>A5 Transfers to / (from) funds</b>						
<b>Surplus / (deficit) for year</b>	<b>(1,448)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(1,448)</b>	<b>6,492</b>

Section B Statement of balances

Categories	Details	Unrestricted funds	Restricted funds	Expendable endowment funds	Permanent endowment funds	Total current period	Total last period
		to nearest £	to nearest £	to nearest £	to nearest £	to nearest £	to nearest £
B1 Cash funds	Cash and bank balances at start of year	11,447				11,447	4,955
	Surplus / (deficit) shown on receipts and payments account	(1,448)				(1,448)	6,492
						-	
						-	
	<b>Cash and bank balances at end of year</b>	<b>9,999</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>9,999</b>	<b>11,447</b>
	(Agree balances with receipts and payments account(s))						

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

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

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

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

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

Signature	Print Name	Date of approval
x <i>Gillian K Saunderson</i>	GILLIAN K SAUNDERSON	26/07/26
<i>S. R. Johns</i>	SUSAN RABJOHNS	

East Neuk Emergency Trust

SC044210

**Additional analysis (1)**

Analysis of receipts and payments

1 Donations

	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 £
Donations	6,255				6,255	8,354
					-	
					-	
					-	
<b>Total</b>	<b>6,255</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>6,255</b>	<b>8,354</b>

- - - - reference -

2 Grants

	Unrestricted funds to nearest £	Restricted funds to nearest £	Total current period to nearest £	Total last period to nearest £
Payments to applicants			-	
			-	
			-	
			-	
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

- - - -

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 £
Fund raising	1,281				1,281	855
					-	
					-	
					-	
					-	
					-	
<b>Total</b>	<b>1,281</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,281</b>	<b>855</b>

reference error - - - reference error reference error

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 £
Payments made to applicants	9,291				9,291	12,369
					-	70
					-	
					-	
					-	
					-	
					-	
					-	
<b>Total</b>	<b>9,291</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>9,291</b>	<b>12,439</b>

reference error - - - reference error reference error



East Neuk Emergency Trust

SC044210

**Additional analysis (3)**

**6 Breakdown of restricted funds**

	Restricted fund 1 <small>- enter name of fund below</small>	Restricted fund 2 <small>- enter name of fund below</small>	Restricted fund 3 <small>- enter name of fund below</small>	Restricted fund 4 <small>- enter name of fund below</small>	Total restricted funds	Total restricted funds last period
<b>Receipts</b>						
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					-	
<b>Sub total</b>	-	-	-	-	-	-
<b>Receipts from asset &amp; investment sales</b>						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
<b>Sub total</b>	-	-	-	-	-	-
<b>Total receipts</b>	-	-	-	-	-	-
<b>Payments</b>						
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					-	
<b>Sub total</b>	-	-	-	-	-	-
<b>Payments relating to asset and investment movements</b>						
Purchases of fixed assets					-	
Purchase of investments					-	
<b>Sub total</b>	-	-	-	-	-	-
<b>Total payments</b>	-	-	-	-	-	-
<b>Net receipts / (payments)</b>	-	-	-	-	-	-
Transfers to / (from) funds					-	
<b>Surplus / (deficit) for year</b>	-	-	-	-	-	-
<b>Nature and purpose of funds</b>						

**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
<b>Receipts</b>						
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					-	
<b>Sub total</b>	-	-	-	-	-	-
					cross ref error	
<b>Receipts from asset &amp; investment sales</b>						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
<b>Sub total</b>	-	-	-	-	-	-
<b>Total receipts</b>	-	-	-	-	-	-
					cross ref error	
<b>Payments</b>						
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					-	
<b>Sub total</b>	-	-	-	-	-	-
					cross ref error	
<b>Payments relating to asset and investment movements</b>						
Purchases of fixed assets					-	
Purchase of investments					-	
<b>Sub total</b>	-	-	-	-	-	-
<b>Total payments</b>	-	-	-	-	-	-
					cross ref error	
<b>Net receipts / (payments)</b>	-	-	-	-	-	-
<b>Transfers to / (from) funds</b>					-	
<b>Surplus / (deficit) for year</b>	-	-	-	-	-	-
					cross ref error	

**Nature and purpose of funds**