

APPENDIX 3



		Independent examiner's report on the accounts						v2	
Report to the trustees/members of		East Neuk Emergency Trust							
Registered charity number		SC44210							
On the accounts of the charity for the period		Period start date				Period end date			
		Day	Month	Year		Day	Month	Year	
		01	04	2025	to	31	03	2026	
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:		<i>Karen Wickerson</i>				Date:		11/6/26	
Name:		KAREN WICKERSON							
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**

APPENDIX 1

OSCr

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 st	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
SC044210
51 Main Street
Colinsburgh
Fife
Postcode KY9 1LS

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 Saunderson
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

1

April

2026

Period end date

31

March

2026

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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 £
A1 Receipts						
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
A1 Sub total	7,843	-	-	-	7,843	12,643
A2 Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
A2 Sub total	-	-	-	-	-	-
Total receipts	7,843	-	-	-	7,843	12,643
A3 Payments						
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					-	
A3 Sub total	9,291	-	-	-	9,291	6,151
A4 Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
A4 Sub total	-	-	-	-	-	-
Total payments	9,291	-	-	-	9,291	6,151
Net receipts / (payments)	(1,448)	-	-	-	(1,448)	6,492
A5 Transfers to / (from) funds						
					-	
Surplus / (deficit) for year	(1,448)	-	-	-	(1,448)	6,492

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	11,447				11,447	4,955
	Surplus / (deficit) shown on receipts and payments account	(1,448)				(1,448)	6,492
						-	
						-	
	Cash and bank balances at end of year	9,999	-	-	-	9,999	11,447
	(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

x	Gillian K Saunderson	GILLIAN K SAUNDERSON	26/07/26
	S. R. Johns	SUSAN RABJOHNS	

East Neuk Emergency Trust

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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
					-	
					-	
					-	
Total	6,255	-	-	-	6,255	8,354
	-	-	-	-	reference	-

2 Grants

	Unrestricted funds to nearest £	Restricted funds to nearest £	Total current period to nearest £	Total last period to nearest £
Payments to applicants			-	
			-	
			-	
			-	
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 £
Fund raising	1,281				1,281	855
					-	
					-	
					-	
					-	
					-	
Total	1,281	-	-	-	1,281	855
	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
					-	
					-	
					-	
					-	
					-	
					-	
					-	
Total	9,291	-	-	-	9,291	12,439
	reference error	-	-	-	reference error	reference error

Section C Notes to the Accounts

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

All funds are to be used for the charitable purposes

C2 Grants

Type of activity or project supported	Individual / institution	Number of grants made	£
Funds paid for financial support	Individual	25	9,291
Total			9,291

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)	x
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C4b Trustee expenses - details

	Number of trustees	£

C5 Transactions with trustees and connected persons

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

C6 Other information

East Neuk Emergency Trust

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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						

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

Nature and purpose of funds

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