



The James and Elizabeth Murray Trust

Account for the year to 28 February 2026.

SC047964

6 Bon Accord Square
Aberdeen
AB11 6XU
Tel: 01224 588913
068059-0001

THE JAMES AND ELIZABETH MURRAY TRUST

Trustees' Annual Report and Accounts for the year to 28 February 2026.

Current Trustees:

Miss Sheila I McCrae
Mrs Catriona Forman
Blackadders Trustees Ltd

Agents and Contact address:

Blackadders LLP, 6 Bon Accord Square, Aberdeen, AB11 6XU.

Governing Document

The Trust was established by the late Mrs Elizabeth Blake Murray in her Trust Disposition and Settlement dated 19 November 1980 and registered in the Sheriff Court Books of Aberdeen on 28 September 1988.

The Trust was previously a registered Charity under reference SC012263. It was de-registered by OSCR on 11 December 2014. The trust was re-registered as a charity on 29 November 2017 under reference SC047964.

Appointment of Trustees

The Trustees were appointed under the Deed of Trust dated 23rd June 2006 and registered with the Registers of Scotland on 13th September 2006 and subsequent Deeds of Assumption and Resignation.

Charitable Purpose

The Trustees are instructed to apply income arising from the fund for such charitable purposes as the Trustees select. The donations made are detailed in the Schedules.

Activities and Achievements

When available funds allow, the Trustees will make grants and payments to suitable organisations.

Reserves

The results are shown in the attached Receipts and Payments Account for the year to 28 February 2026. There was a deficit of £2,050.25 for the year (2025 deficit £8.62). The total funds of the Trust are held as unrestricted as at 28 February 2026.

Approved by the Trustees and signed on their behalf:

DocuSigned by:

John Dargie

481EAB1528044FF...

Trustee

Date 04 May 2026 | 2:20 PM BST

THE JAMES AND ELIZABETH MURRAY TRUST**Receipts and Payments Account for the year to 28 February 2026.****RECEIPTS**

	<u>2026</u>	<u>2025</u>
<u>Dividends Received</u>		
Schedule 1	£ 4,125.55	£ 4,258.87
<u>Bank Interest</u>		
Schedule 2	£ 26.50	£ 26.51
<u>Proceeds of sale of Investments</u>		
Schedule 3	<u>£ 5,629.70</u>	<u>£ 6,732.72</u>
	£ 9,781.75	£ 11,018.10

PAYMENTS

<u>Charitable Payments</u>		
Schedule 4	£ 2,500.00	£ 4,000.00
<u>Governance Costs</u>		
Schedule 5	<u>£ 9,332.00</u>	<u>£ 7,026.72</u>
	£ 11,832.00	£ 11,026.72
(Deficit)/Surplus for the year	(£ <u>2,050.25</u>)	(£ <u>8.62</u>)

THE JAMES AND ELIZABETH MURRAY TRUST

Statement of Balances as at 28 February 2026.


	<u>2026</u>	<u>2025</u>
Bank and Cash in hand		
Opening Balance	£ 3,490.23	£ 3,498.85
(Deficit)/Surplus for the year	(£ <u>2,050.25</u>)	(£ <u>8.62</u>)
	<u>£ 1,439.98</u>	<u>£ 3,490.23</u>
 Represented by:		
Bank of Scotland – 10068161	£ 1,439.98	£ 3,490.23
Cash on Blackadders client ledger	£ <u>-</u>	£ <u>-</u>
Reserves – General Unrestricted funds	<u>£ 1,439.98</u>	<u>£ 3,490.23</u>
 Investments at market value		
7137.6645 units COIF Charities Investment Fund	<u>£ 137,531.37</u>	<u>£ 152,444.41</u>

The liabilities of the charity at the close of this account are:

Blackadders LLP their fee for work in the Trust for the period to 28 February 2026 – £6,404.10 (2025– £7,000) plus vat.
C L Donald their fee for assessing Blackadders’ fee – £348 (2025 – £468).
Elaine Sime, Scottish Law Accountant, her fee for the Independent Examination of this account of £225 (2025 – £200).

All funds are held as unrestricted.

Approved by the Trustees and signed on their behalf by

DocuSigned by:

481EAB1529044FF...

Date 04 May 2026 | 2:20 PM BST

THE JAMES AND ELIZABETH MURRAY TRUST

Notes to the Accounts for the year to 28 February 2026.

1. Accounting Policies.
The Accounts are prepared under the Historical Cost Convention. All income and expenditure is recorded on a receipts basis.
2. The trust made donations as detailed in Schedule 4.
3. No remuneration is paid to the Trustees. Blackadders Trustees Ltd is a company wholly owned by the Partners of Blackadders LLP.
4. The Trust has no employees.
5. There are no material commitments as at 28 February 2026.

THE JAMES AND ELIZABETH MURRAY TRUST**Account for the year to 28 February 2026.**

	<u>2026</u>	<u>2025</u>
Schedule 1		
Dividend Income		
Income from COIF Charities Investment Fund	£ 4,125.55	£ 4,258.87
	<u>£ 4,125.55</u>	<u>£ 4,258.87</u>
Schedule 2		
Bank Interest		
Bank of Scotland (gross)		
Account 10068161 – Interest for the period of this account	£ 26.50	£ 26.51
	<u>£ 26.50</u>	<u>£ 26.51</u>
Schedule 3		
Proceeds from sale of investments		
Net Proceeds of sale of investments by CCLA.	£ 5,629.70	£ 6,732.72
	<u>£ 5,629.70</u>	<u>£ 6,732.72</u>
Schedule 4		
Charitable payments		
Salvation Army	£ 500.00	£ 1,000.00
MND Scotland	£ 500.00	£ -
Befriend a Child	£ 500.00	£ -
PDSA	£ 500.00	£ -
UCAN Grampian	£ 500.00	£ -
Roxburghe House Grampian	£ -	£ 500.00
Alzheimer Scotland	£ -	£ 500.00
Bauer Radio Charities	£ -	£ 500.00
CLAN Cancer Support	£ -	£ 500.00
Guide Dogs Scotland	£ -	£ 500.00
Royal Voluntary Service	£ -	£ 500.00
	<u>£ 2,500.00</u>	<u>£ 4,000.00</u>
Schedule 5		
Governance Costs		
Astute Group for prayer cards	£ 264.00	£ -
Elaine Sime for examination of last account	£ 200.00	£ 180.00
C L Donald, fee for assessing Blackadders' fee for last account.	£ 468.00	£ 294.00
Blackadders LLP their fee for work in the Trust for the year to 28 February 2025 including vat	£ 8,400.00	£ 6,552.72
	<u>£ 9,332.00</u>	<u>£ 7,026.72</u>

THE JAMES AND ELIZABETH MURRAY TRUST

Independent Examiner's Report to the Trustees

I report on the accounts of the charity for the year to 28 February 2026 which are set out on pages 3 to 6.

Respective responsibilities of the 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 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the 2006 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.

This report is made to the Trustees, as a body, in accordance with the terms of my engagement. My work has been undertaken so that I might state to the Trustees those matters I am required to state to them in an Independent Examiner's report and for no other purpose. To the fullest extent permitted by the law, I do not accept or assume responsibility to anyone other than the Charity and the Trustees for my work or for this report.

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

In the course of 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(as amended) , and
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulationshave 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.

Signed by:

Elaine Sime

67A5CE5F03E24D5...

Elaine J Sime

Law Accountant

Date: 07 May 2026 | 8:35 AM BST