

APPENDIX 1



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	01	2024	To	31	12	2024

Reference and administration details

Charity name	The Highland Cadet Forces Trust
Other names charity is known by	HCFT
Registered charity number	SC048004
Charity's principal address	

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

## Structure, governance and management

Type of governing document

SCIO Constitution (version 1 dated 7 December 2017)

Trustee recruitment and appointment

Trustees are appointed according to the process laid out in the Constitution.

## Objectives and activities

Charitable purposes

The purposes are to advance:

- education
- citizenship and community development
- public participation in sport; and
- the promotion of equality and diversity

in the Ministry of Defence (MoD) sponsored cadet organisations within the geographical area of responsibility of the Highland Reserve Forces' and Cadets' Association, and its successors.

Summary of the main activities in relation to these objects

Supporting: the education and development of young people, including citizenship and leadership; participation in music; participation in social activities that develop confidence, team working and social skills; participation in adventurous activities and sporting activities; volunteering within the community and participation in community events; supporting the participation of underprivileged young people or those with disabilities; promoting links between cadet organisations and other youth groups; promoting mutual respect and understanding between faiths and also those of no faith.

## APPENDIX 1

### Achievements and performance

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

2024 has been a year in which the charitable funds of the Highland Cadet Forces Trust grew from £12,918 to £13,528 – a growth of just over 4.5%.

The principle cause of this growth was an increase in the number of charitable donations made at the behest of the outgoing Chair of the Highland Reserve Forces and Cadets Association to mark his retirement as Chair of the Association.

Of note there have been no formal requests for grants during this financial year, however the Trustees are satisfied that the Trust remains relevant and there are initiatives that could be supported were funding applications to be made.

Looking to the future, the Trust is in discussions with a Sea Cadet unit who are scoping two capital projects for which they seek financial support. Once more details are known the Trust may be in a position to support these projects.

### Financial review

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

The policy on reserves is to build them up to form a capital reserve from which future grants can be made.

There are no employees of the charity nor any capital assets to be maintained. As a result there is no minimum reserve required to allow for the proper functioning (or orderly winding up) of the charity.

#### Details of any deficit

Not applicable.

The closing balance at year end was £13,528 an increase of £609 from financial year 2023.

For info the closing balance on 18 August 2025 was £13,590.

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

Highland Reserve Forces' and Cadets' Association lends the use of one of its staff gratis to assist with the administration of the charity.

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	17.9.25	26 September 2025

## Highland Cadet Forces Trust

SC048004



## Receipts and payments accounts

For the period from	Period start date			to	Period end date		
	Day	Month	Year		Day	Month	Year
	1	January	2024		31	December	2024

## 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	643				643	147
Legacies					-	
Grants					-	
Receipts from fundraising activities					-	
Gross trading receipts					-	
Income from investments other than land and buildings	27				27	28
Rents from land & buildings					-	
Gross receipts from other charitable activities					-	388
					-	
<b>A1 Sub total</b>	<b>670</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>670</b>	<b>563</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>670</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>670</b>	<b>563</b>
<b>A3 Payments</b>						
Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities					-	
Grants and donations						1,550
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
Other	60				60	60
					-	
<b>A3 Sub total</b>	<b>60</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>60</b>	<b>1,610</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>60</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>60</b>	<b>1,610</b>
<b>Net receipts / (payments)</b>	<b>610</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>610</b>	<b>(1,047)</b>
<b>A5 Transfers to / (from) funds</b>						
					-	
<b>Surplus / (deficit) for year</b>	<b>610</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>610</b>	<b>(1,047)</b>

## Section B Statement of balances

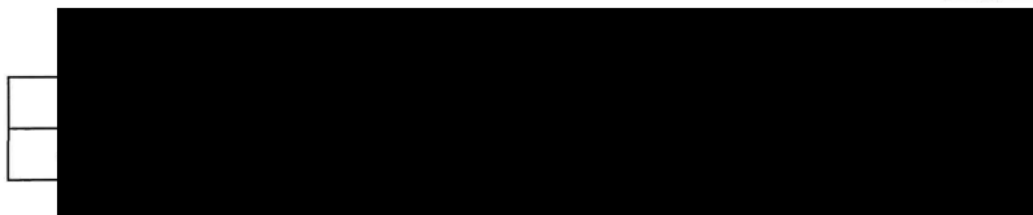
Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
B1 Cash funds	Cash and bank balances at start of year	4,619	8,299			12,918	13,966
	Surplus / (deficit) shown on receipts and payments account	610				610	(1,047)
						-	
						-	
	Cash and bank balances at end of year	5,229	8,299	-	-	13,528	12,919
	(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

Date of  
approval

17.9.25  
28/9/25





## Highland Cadet Forces Trust

SC048004

## 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 £
Individuals	593				593	147
Institutions	50				50	
					-	
					-	
<b>Total</b>	<b>643</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>643</b>	<b>147</b>

-                      -                      -                      -                      -                      -

## 2 Grants

	Unrestricted funds to nearest £	Restricted funds to nearest £	Total current period to nearest £	Total last period to nearest £
			-	
			-	
			-	
			-	
<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 £
Balaklava concert Fundraising					-	382
Gift aid receipt					-	6
					-	
					-	
					-	
					-	
					-	
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>388</b>

-                      -                      -                      -                      -                      -

## 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 £
					-	
					-	
					-	
					-	
					-	
					-	
					-	
					-	
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

-                      -                      -                      -                      -                      -



SC048004

## Additional analysis (2)

## 5 Breakdown of unrestricted funds

	General Fund	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	643				643	147
Legacies					-	
Grants					-	
Receipts from fundraising activities					-	
Gross trading receipts	27				27	28
buildings					-	
Rents from land & buildings					-	
Gross receipts from other charitable activities					-	388
<b>Sub total</b>	<b>670</b>	-	-	-	<b>670</b>	<b>563</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>-</b>	-	-	-	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>670</b>	-	-	-	<b>670</b>	<b>563</b>
<b>Payments</b>						
Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs	-				-	
Payments relating directly to charitable activities					-	
Grants and donations					-	1,300
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
Bank Charges	60				60	60
<b>Sub total</b>	<b>60</b>	-	-	-	<b>60</b>	<b>1,360</b>
<b>Payments relating to asset and investment movements</b>						
Purchases of fixed assets					-	
Purchase of investments					-	
<b>Sub total</b>	<b>-</b>	-	-	-	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>60</b>	-	-	-	<b>60</b>	<b>1,360</b>
<b>Net receipts / (payments)</b>	<b>610</b>	-	-	-	<b>610</b>	<b>(797)</b>
Transfers to / (from) funds					-	
<b>Surplus / (deficit) for year</b>	<b>610</b>	-	-	-	<b>610</b>	<b>(797)</b>

## Nature and purpose of funds

General fund; held in cash for fulfilling any of the purposes of the Trust and for sundry administrative expenses

## Highland Cadet Forces Trust

SC048004

## 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
	D Coy A&SH Bn	AT Fund	Leadership	Fife Cadets		
<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					-	250
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
<b>Sub total</b>	-	-	-	-	-	250
<b>Payments relating to asset and investment movements</b>						
Purchases of fixed assets					-	
Purchase of investments					-	
<b>Sub total</b>	-	-	-	-	-	-
<b>Total payments</b>	-	-	-	-	-	250
<b>Net receipts / (payments)</b>	-	-	-	-	-	(250)
<b>Transfers to / (from) funds</b>					-	
<b>Surplus / (deficit) for year</b>	-	-	-	-	-	(250)

## Nature and purpose of funds

There are four restricted funds:

1. D Coy A and SH Bn ACF Fund (new in 2022): to support applications from that Company.
2. The Evelyn Mudie Adventurous Training (AT) Fund is to promote resilience and self-confidence through adventurous training. It also promotes low-level leadership and teamwork.
3. The Evelyn Mudie Leadership Fund is to develop senior cadets and provide the opportunity to interact with their peers from other organisations, helping inclusion, the learning of lessons between organisations and the breaking down of barriers.
4. The Fife Cadet fund is to support any of the Trusts's charitable objectives benefiting cadets in Fife.

# APPENDIX 3



**Report to the trustees/members of**

**Registered charity number**

**On the accounts of the charity for the period**

**Set out on pages**

Independent examiner's report on the accounts							v2
Charity name							
Highland Cadet Forces Trust							
Registered charity number							
SC048004							
Period start date				Period end date			
Day	Month	Year		Day	Month	Year	
1	January	2024	to	31	December	2024	
						(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**

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:**

**Name:**

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

**Address:**

**Date:**

9 SEP 25

## 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