

APPENDIX 3



Independent examiner's report on the accounts v2																						
Report to the trustees/members of	Charity name The FRUITFUL FUND																					
Registered charity number	SC 049900																					
On the accounts of the charity for the period	<table border="1"> <thead> <tr> <th colspan="3">Period start date</th> <th></th> <th colspan="3">Period end date</th> </tr> <tr> <th>Day</th> <th>Month</th> <th>Year</th> <th></th> <th>Day</th> <th>Month</th> <th>Year</th> </tr> </thead> <tbody> <tr> <td>01</td> <td>02</td> <td>2024</td> <td>to</td> <td>31</td> <td>01</td> <td>2025</td> </tr> </tbody> </table>	Period start date				Period end date			Day	Month	Year		Day	Month	Year	01	02	2024	to	31	01	2025
Period start date				Period end date																		
Day	Month	Year		Day	Month	Year																
01	02	2024	to	31	01	2025																
Set out on pages	(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> to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached. 																					

Signed:

Date:

09/10/2025

Name:

**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

SC049900

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	113				113	124
Legacies					-	
Grants					-	
Receipts from fundraising activities					-	
Gross trading receipts					-	
buildings					-	
Rents from land & buildings					-	
Gross receipts from other charitable activities					-	
Sub total	113	-	-	-	113	124
Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
Sub total	-	-	-	-	-	-
Total receipts	113	-	-	-	113	124
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	-	-	-	-	-	-
Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
Sub total	-	-	-	-	-	-
Total payments	-	-	-	-	-	-
Net receipts / (payments)	113	-	-	-	113	124
Transfers to / (from) funds					-	
Surplus / (deficit) for year	113	-	-	-	113	124

Nature and purpose of funds

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The Fruitful Fund						
	Day	Month	Year	Da	Month	Year
	01	02	24	31	1	25

Section A Statement of receipts and payments

A1 Receipts

Donations	113				113	
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						
A1 Sub total	113				113	

A2 Receipts from asset & investment sales

Proceeds from sale of fixed assets						
Proceeds from sale of investments						
A2 Sub total						
Total receipts						

A3 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						
Other						
A3 Sub total						

A4 Payments relating to asset and investment movements

Purchases of fixed assets						
Purchase of investments						
A4 Sub total						
Total payments						

Net receipts / (payments)

A5 Transfers to / (from) funds						
Surplus / (deficit) for year	113				113	

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	461				461	337
	Surplus / (deficit) shown on receipts and payments account	113				113	124
	Cash and bank balances at end of year	574				574	461
	(Agree balances with receipts and payments account(s))						

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

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

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

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

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

Signature

Print Name

Date of approval

		10 October 2025

Section C Notes to the Accounts

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

To help maintain historic Scottish fishing vessels used for community purposes

C2 Grants

Type of activity or project supported	Individual / institution	Number of grants made	£
Total			-

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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Authority under which paid

C3b Trustee remuneration - details

	£

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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Number of trustees

C4b Trustee expenses - details

		£

C5 Transactions with trustees and connected persons

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

C6 Other information

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 £
	113				113	124
					-	
					-	
					-	
Total	113	-	-	-	113	124
	-	-	-	-	-	reference

2 Grants

	Unrestricted funds to nearest £	Restricted funds to nearest £			Total current period to nearest £	Total last period to nearest £
					-	
					-	
					-	
					-	
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 £
					-	
					-	
					-	
					-	
					-	
					-	
					-	
Total	-	-	-	-	-	-
	-	-	-	-	-	-

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 £
					-	
					-	
					-	
					-	
					-	
					-	
					-	
					-	
					-	
Total	-	-	-	-	-	-
	-	-	-	-	-	-

- SC049900

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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The Fruitful Fund Annual Report and Accounts:



Scottish Charity No – SC049900

Annual Report and Financial Statements

For the year ended 31 January 2025

The trustees have pleasure in presenting their report together with the financial statements for the year ended 31 January 2025

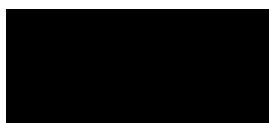
Reference and Administrative Information

Charity name - The Fruitful Fund

Charity no - SC049900

Address - 

Current Trustees



Chair

Secretary

Treasurer

Structure, Governance and Management

Constitution

The Charity is a Scottish Charitable Incorporated Organisation (a SCIO). It was registered in its current legal form on 29/01/2020.

Appointment of trustees

Trustees have in rotation retired and been reappointed at Annual AGM's

Charitable purposes

To raise funds to provide small maintenance grants for Historic Fishing vessels, if the vessels are involved in community work.

Activities

This has been an almost dormant year due to Trustees commitments outwith the charity. There have been no attendances at festivals or other events as have happened in previous years. We have provided no grants due to our low income and the low fund raising profile.

Financial review

Our main source of funding is standing orders/ regular bank payments into our account by general members of the public on an annual basis, these have not increased due to our low profile but the funds still trickle in.

Reserves policy

The Trustees have no reserves policy, as there are no on-going running costs for the fund. The Trustees cannot over commit funds or hand out grants that the Charity does not have the resources for. However The Fruitful Fund will maintain sufficient funds in reserve annually to ensure that any costs of running the charity ie independent examiner etc can be met.

Plans for future period

The trustees intend to develop the fund in the coming year, reach out for a wider body of Trustees and raise the profile of the Trust and the need for this type of support in the historic vessel world.

Statement of Receipts and Payments for the year ended 31 January 2025

The Fruitful Fund SCO49900

Year: 1 February 2024 - 31 January 2025

Receipts

	Unrestricted Funds	Restricted Funds	Year Ended 31/ Jan/2025	Year Ended 31/ Jan/2024
Donations	£113.60	£0	£113.60	£124.00
Total Receipts	£113.60		£113.60	£124.00

Payments

	Unrestricted Funds	Restricted Funds	Year Ended 31/ Jan/2025	Year Ended 31/ Jan/202
	£0	£0	£0	£0
Total Payments	£0		£0	£0

Surplus/(Deficit) for the year

	Unrestricted Funds	Restricted Funds	Year Ended 31/ Jan/2025	Year Ended 31/ Jan/2024
	£113.60	£0	£113.60	£124.00
Surplus/(Deficit) for the year	£113.60	£0	£113.60	£124.00

Statement of Balances - As at 31 January 2025

	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
Opening Bank Balance (1/2/24)	£461.38	£0	£461.38	£337.38
Surplus/(Deficit) for the year	£113.60	£0	£113.60	£124.00
Closing Bank Balance	£574.98	£0	£574.98	£461.38

There are no other assets to the Trust or Liabilities

Notes to the accounts - for the year ended 31 January 2025

1. Basis of accounting

These accounts have been prepared on the Receipts and Payments basis in accordance with the Charities & Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended)

2. Nature and purpose of funds

Unrestricted funds are those that may be used at the discretion of the trustees in furtherance of the objects of the charity. The trustees maintain a single unrestricted fund for the day-to-day running of the club.

Restricted funds may only be used for specific purposes. Restrictions arise when specified by the donor or when funds are raised for specific purposes. The Fruitful Fund currently has no restricted funds.

3. Related party transactions

No remuneration was paid to the trustees or any connected persons during the year (2024-2025)

4. Donations

All donations were public donations Totalling- £113.60

5. Grants received

There were no grants received during the year (2024-2025)

6. Cost of charitable activities

There were no costs of charitable activities (2024-2025)

7. Governance costs

There were no Governance costs (2024-2025)