

The Ruby Foundation

Scotland · Charity number SC052453

Details

| | |
|------------|--|
| Status | Active |
| Legal form | SCIO (Scottish Charitable Incorporated Organisation) |
| Registered | 2023-04-03 |
| Register | View on the OSCR register |

Contact

Address
Ruby House
9 Luna Place
Dundee
DD2 1TP

Activities

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

Purposes: 'the advancement of education','the advancement of citizenship or community development'

What the charity does: The charity is looking to provide financial and other support to entrepreneurs who may be disadvantaged by reason of age, ill-health, disability, financial hardship or other disadvantage.

Beneficiaries: 'No specific group, or for the benefit of the community'

Objectives: 1 The organisations purposes are: (a) to support individuals and/or charities with a view to preventing or relieving poverty and hardship. (b) the support other charities or institutions who advance education. (c) to provide financial and other support to entrepreneurs who may be disadvantaged by reason of age, ill-health, disability, financial hardship or other disadvantage. and (d) to support organisation in the advancement of citizenship or community development.

Geography

- **Main operating location:** Dundee City
- **Geographical spread:** UK and overseas

Finances

| Period end | Income | Expenditure | Assets | Employees |
|------------|---------|-------------|--------|-----------|
| 2025-09-30 | £0 | £0 | - | 0 |
| 2024-09-30 | £14,564 | £14,564 | - | 0 |
| 2023-09-30 | £2,760 | £2,760 | - | 0 |

The Ruby Foundation

Scotland - Charity number SC052453

Accounts

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 | 10 | 2023 | | 30 | 09 | 2024 |

Reference and administration details

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

| |
|--------------------------------------|
| The Ruby Foundation |
| SC052453 |
| Ruby House 9 Luna Place Dundee |
| Postcode DD2 1TP |

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 | | Trustee | | |
| 2 | | Trustee | | |
| 3 | | Trustee | | |
| 4 | | Trustee | | |
| 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 |
|------|-----------------------------------|
| | |
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| | |

Structure, governance and management

Type of governing document

Constitution

Trustee recruitment and appointment

| | |
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Objectives and activities

Charitable purposes

To support individuals and/or charities with a view to preventing or relieving poverty and hardship; support other charities or institutions who advance education; provide financial and other support to entrepreneurs who may be disadvantaged by reason of age, ill-health, disability, financial hardship or other disadvantage; support organisations in the advancement of citizenship or community development; and promote equality and diversity.

Summary of the main activities in relation to these objects

The organisation has been working hard to build relationships with local entrepreneurship support organisations including Abertay and Dundee Universities who in turn could help us to identify those eligible and in need of the funding we have available. Our website is being developed and application forms have been drafted by the legal team to ensure compliance.

Achievements and performance

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

This is still the start-up period, and as such no grants have yet been awarded.

Financial review

Brief statement of the charity's policy on reserves

Not yet applicable as the charity currently holds no funds.

Details of any deficit

Not applicable

Donated facilities and services (if any)

Not applicable

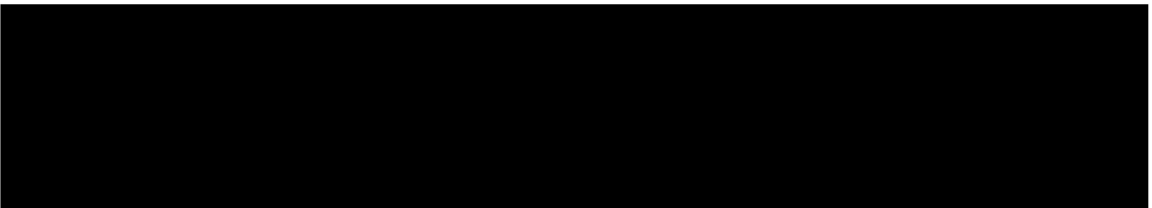

Other optional information

The trustees declare that they have approved the trustees' report above.

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 | 19/06/25 | 19/06/25 |

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 | - | - | - | - | - | |
| | Surplus / (deficit) shown on receipts and payments account | - | - | - | - | - | |
| | | | | | | | |
| | Cash and bank balances at end of year (Agree balances with receipts and payments account(s)) | - | - | - | - | - | - |

| Categories | Details | Fund to which asset belongs | Market valuation to nearest £ | Last year to nearest £ |
|-----------------------|---|-----------------------------|----------------------------------|---------------------------|
| B2 Investments | Dundee Renewable Energy Society Limited | Unrestricted Funds | 10,000 | |
| | | | | |
| | | | | |
| | | | | |
| | | Total | 10,000 | |

| Categories | 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 | | - | - |

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

| Categories | 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

[Redacted Signature]

19 June 2025
19 June 2025

Section C Notes to the Accounts

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

| |
|--|
| |
|--|

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 |
|--|---|

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 |
|---|---|

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

| |
|--|
| |
|--|

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 £ |
|-----------------------------------|------------------------------------|----------------------------------|--|---|---|-----------------------------------|
| ARB Properties (Scotland) Limited | 14,564 | | | | 14,564 | 2,760 |
| | | | | | - | |
| | | | | | - | |
| | | | | | - | |
| Total | 14,564 | - | - | - | 14,564 | 2,760 |

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 | - | - | - | - | - | - |

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 | 14,564 | | | | 14,564 | 2,760 |
| 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 | 14,564 | - | - | - | 14,564 | 2,760 |
| Receipts from asset & investment sales | | | | | | |
| Proceeds from sale of fixed assets | | | | | - | |
| Proceeds from sale of investments | | | | | - | |
| Sub total | - | - | - | - | - | - |
| Total receipts | 14,564 | - | - | - | 14,564 | 2,760 |
| 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 | 2,200 | | | | 2,200 | 2,760 |
| Other | 2,364 | | | | 2,364 | - |
| Sub total | 4,564 | - | - | - | 4,564 | 2,760 |
| Payments relating to asset and investment movements | | | | | | |
| Purchases of fixed assets | | | | | - | |
| Purchase of investments | 10,000 | | | | 10,000 | |
| Sub total | 10,000 | - | - | - | 10,000 | - |
| Total payments | 14,564 | - | - | - | 14,564 | 2,760 |
| Net receipts / (payments) | - | - | - | - | - | - |
| Transfers to / (from) funds | | | | | | |
| Surplus / (deficit) for year | - | - | - | - | - | - |

| Nature and purpose of funds |
|-----------------------------|
| |

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 | | | | | | |
| | | | | | | |

APPENDIX 3



| | | | | | | |
|---|---------|------|-----------|-----------------|---|------|
| Independent examiner's report on the accounts v2 | | | | | | |
| Report to the trustees/members of | | | | | | |
| The Ruby Foundation | | | | | | |
| Registered charity number | | | | | | |
| SC052453 | | | | | | |
| On the accounts of the charity for the period | | | | | | |
| Period start date | | | | Period end date | | |
| Day | Month | Year | | Day | Month | Year |
| 1 | October | 2023 | to | 30 | September | 2024 |
| 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 | In the course of my examination, no matter has come to my attention [other than that disclosed on the attached page*] |
| | <ol style="list-style-type: none"> 1. 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"> 2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached. |
| Signed: | Date: 19/6/25 |
| Name: | |
| Relevant professional qualification(s) or body (if any): | Institute of Chartered Accountants Scotland |
| Address: | c/o Ruby Capital, Ruby House 9 Luna Place, Dundee DD2 1TP |

*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.

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

| | |
|--|---|
| <p>Report to the Investment of Registered charity number On the part of the Charity for the year</p> | <p>Get out on page</p> |
| <p>Register The name of the charity The year The date</p> | <p>Register The name of the charity The year The date</p> |
| <p>Register The name of the charity The year The date</p> | <p>Register The name of the charity The year The date</p> |
| <p>Register The name of the charity The year The date</p> | <p>Register The name of the charity The year The date</p> |