


OSCR

Office of the Scottish Charity Regulator

| | | Independent examiner's report on the accounts | | | | | | | | v2 | | |
|---|--|---|-------|------|----|-----|-----------------|------------|--|----|--|---|
| Report to the trustees/members of | | CRAWFORD BEQUEST | | | | | | | | | | |
| Registered charity number | | SC005208 | | | | | | | | | | |
| On the accounts of the charity for the period | | Period start date | | | | | Period end date | | | | | |
| | | Day | Month | Year | | Day | Month | Year | | | | |
| | | 01 | 04 | 2014 | to | 31 | 03 | 2015 | | | | |
| 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. 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 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. | | | | | | | | | | |
| Independent examiner's statement | | In the course of my examination, no matter has come to my attention: <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 have 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: | |  | | | | | Date: | 25/09/2015 | | | | |
| Name: | | PAUL DOAK | | | | | | | | | | |
| Relevant professional qualification(s) or body (if any): | | CHARTERED INSTITUTE OF PUBLIC FINANCE AND ACCOUNTANCY (CIPFA) | | | | | | | | | | |
| Address: | | NORTH AYRSHIRE COUNCIL CUNNINGHAME HOUSE IRVINE KA12 8EE | | | | | | | | | | |

Crawford Bequest for Aged Poor SC005208

Trustees' Annual Report and Financial Statements

For the year ended 31 March 2015

Crawford Bequest for Aged Poor SC005208

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**Crawford Bequest for Aged Poor SC005208
Trustees Annual Report
For the Year Ended 31 March 2015**

Charity's principal address:-

South Ayrshire Council
County Buildings
Wellington Square
Ayr KA7 1DR

Names of Trustees:-

| | |
|-----------------|---|
| Bill McIntosh | Ian Cochrane |
| Helen Moonie | Rita Miller |
| Peter Convery | Nan McFarlane |
| Hywel Davies | Alec Oattes |
| Kirsty Darwent | William Grant |
| Ann Galbraith | Brian McGinley |
| Bill Grant | Corri Wilson (Resigned 26th June 2015) |
| John Hampton | Douglas Campbell |
| Mary Kilpatrick | Brian Connolly |
| Hugh Hunter | Alec Clark |
| Robin Reid | Rev Brian Hendrie (Resigned 5th March 2015) |
| Margaret Toner | |
| Andy Campbell | |
| Ian Cavana | |
| Sandra Goldie | |
| John McDowall | |
| Allan Dorans | |
| Philip Saxton | |
| John Allan | |
| Ian Douglas | |

Founding Document:-

The Trust was set up from the Will of Miss Crawford.

Trustee recruitment and appointment:-

The Trustees are elected members of South Ayrshire Council (as successors to and Kyle & Carrick District Council which succeeded the former Provosts Magistrates and Councillors of Maybole, their successors and four Presbyterian Ministers of Maybole).

Charitable purposes:-

The purpose of the charity is to provide a £5 per annum payment to Presbyterian ministers for the provision of coal for poor and Xmas treat and or blankets, clothing or necessities for the aged poor of Maybole.

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

The Trust made no payments during the period.

Crawford Bequest for Aged Poor SC005208

Policy on Reserves:-

The unrestricted free reserves at the financial year-end were £67.13 (2013/14: £194.57). There is a deficit for the year of £127.44. The expenditure is greater than the income as the costs of running the trust are greater than the investment income being generated due to interest rates being so low in the current financial climate. The Trust has no explicit reserves policy but the "capital" of the fund (as identified from the governing documents or available evidence) is held effectively as a permanent endowment. The unrestricted reserves are available for the objects of the trust. The reserves are held in South Ayrshire Council Loans Fund.

Signed on behalf of the charity's trustees:-

Name:-

WIKILORE (BILL) GRANT

Signature:-

 6th SEPT 2015

Crawford Bequest for Aged Poor SC005208

Statement of Receipts and Payments for year ended 31 March 2015

| | Note | Unrestricted funds £ | Permanent endowment funds £ | Total funds 2014-15 £ | Total funds 2013-14 £ |
|---|------|-------------------------|--------------------------------|--------------------------|--------------------------|
| Receipts | | | | | |
| Investment income | 4,7 | 10.20 | - | 10.20 | 8.62 |
| Total Receipts | | 10.20 | - | 10.20 | 8.62 |
| Payments | | | | | |
| Governance Costs | 8 | 137.64 | - | 137.64 | 3.31 |
| Total Payments | | 137.64 | - | 137.64 | 3.31 |
| Surplus / (Deficit) for the Year | | (127.44) | - | (127.44) | 5.31 |

**Crawford Bequest for Aged Poor SC005208
Statement of Balances as at 31 March 2015**

| | Note | Unrestricted funds £ | Permanent endowment funds £ | Total funds 2014-15 £ | Total funds 2013-14 £ |
|----------------------------------|------|-------------------------|--------------------------------|-----------------------------|-----------------------------|
| Bank and Cash in Hand | | | | | |
| Opening Balance | | 194.57 | - | 194.57 | 189.26 |
| Redeemed investments | | - | 200.00 | 200.00 | - |
| Surplus / (Deficit) for the Year | | (127.44) | | (127.44) | 5.31 |
| Closing Balance | | 67.13 | 200.00 | 267.13 | 194.57 |
| Investments | | | | | |
| Market Value at 31 March 2015 | 7 | - | - | - | 167.47 |
| Total Assets | | - | - | - | 167.47 |

Signed on behalf of the charity's trustees:-

Name:-

WILLIAM (BILL) GRANT

Signature:-

 4TH SEPT 2015

Notes to the Accounts

1 Basis of Accounts

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

2 Fund Accounting

Unrestricted funds are general funds that are available for use at the trustees' discretion in the furtherance of any of the objectives of the charity.

Permanent endowment funds are held in trust to be held for the benefit of the charity as a capital fund. The income arising from the investments is available for the purposes of the charity and is added to the unrestricted fund.

3 Taxation

The charity is not liable to income or capital gains tax on its charitable activities. Irrecoverable VAT is included in the expense to which it relates.

4 Trustee Remuneration, Expenses and Related Party Transactions

- a) No remuneration or expenses were paid to the trustees or any connected persons during the year 2013/14.
- b) The trust received interest of £1.32 from South Ayrshire Council at 31 March 2015 and (£1.62 2013/14) all transactions incoming and outgoing are made via the Council's bank accounts.

5 Grants

No grants were paid to individuals during 2014/15.

6 Cash and Bank Balances

During the year the trust's balances were held by South Ayrshire Council, which manages the administration of the funds on behalf of the Trustees.

The Council also acts as banker for the charity and as detailed above, all transactions incoming or outgoing are made via the Council's bank accounts

7 Investments

| | Market Value 31/03/15 £ | Market Value 31/03/14 £ |
|---|--|--|
| £200 Nominal Value 3.5% War Stock | - | 167.47 |
| | - | 167.47 |
| | 2014-15 £ | 2013-14 £ |
| Interest received from investments held | 8.88 | 7.00 |
| | 2014-15 £ | 2013-14 £ |
| 8 Governance costs | | |
| Administration of trust:- | | |
| Legal and administration | 36.90 | 1.66 |
| Preparation Financial Accounts | 100.74 | 1.65 |
| | 137.64 | 3.31 |