APPENDIX 1

OSCR
Scottish Charity Regulator
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	08	25	To	31	07	26

Reference and administration details

Charity name	Moray Community Foundation	
Other names charity is known by	MCF	
Registered charity number	**SC** 051875	
Charity's principal address	Lower Whitefield House	
	Mosstowie	
	Elgin	
	Postcode	IV30 8TX

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	Mrs Margaret Stenton DL	Chair & Treasurer		
2	Lrd Lt Alistair Monkman CBE			
3	Lrd Lt C Andrew Simpson			
4	John Cowe			
5	Kay P Jackson	Secretary	18/08/2026	
6	Valerie Cheyne DL		02/09/2026	
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

APPENDIX 1

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
Mrs Deborah Weir	1/8/25 5/6/26

Structure, governance and management

Type of governing document	Charity created on 26th July 2022 and registered as a SCIO with OSCR Constituted under a document of trust which explains the objectives and powers and indicates how the charity is governed.
Trustee recruitment and appointment	The geographical spread of the charity encompasses the areas of the Lieutenancy of Banffshire that falls within the Moray Council Authority and the Lieutenancy of the Moray area. Trustees are appointed from within these local areas.

Objectives and activities

Charitable purposes	* To provide people living in hardship in the area of Moray, access to crisis intervention funding for items such as household equipment, food, fuel and other appropriate essential needs. * To support the health and well-being of people facing socio-economic and cultural deprivation in Moray. To support the advancement of eduction of people facing socio-economic and cultural deprivation in Moray To support the advancement of citizenship or community development of people facing socio economic and cultural deprivation in Moray
Summary of the main activities in relation to these objects	The charity is regarded as a "fund of last resort" when all other possible avenues of financial support have been exhausted. All the local government agencies and other organisations who help the public in Moray in a time of need, are aware of our charity, and individually will act as a referrer for a client they may be helping through a financial crisis. Applications for support are via an online simple application form, and each case is assessed independently by someone from the Foundation's panel of assessors who are all volunteers Applications are turned around very quickly and usually, within 48 hours a decision will have been made and where appropriate, the award paid directly into the applicant's bank account.

APPENDIX 1

Achievements and performance

Summary of the main achievements of the charity during the financial period	During the year we received a generous (voluntary) donation of £3,833 from a local business and we also generated income of £369 by way of Bank Interest. This boosted our reserves enabling us to continue accepting applications for support, and approve awards. The charity has been represented at various funding forums, raising awareness and highlighting the objectives of the organisation and promoting how it can help those in need, particularly when they're hit by a financial emergency. 72 applications were received during the year, of which 43 were approved, 20 declined and 9 withdrawn/deferred. Of those that were approved many related to a change of circumstances such as becoming unemployed with Universal Credit benefits not kicking in for further 6 weeks; matrimonial difficulties and having to flee the home; and breakdown in relationships leaving one of them homeless; or often an urgent need to replace white goods such as freezer or washing machine particularly where there are young children in the household. Awards for essential white goods averaged £300, while those who required assistance with urgent food and fuel purchases received around £100. Of the 20 that were declined, poor day to day budgeting proved to be the problem for many and they were signposted to other more appropriate support agencies for help and support.

Financial review

Brief statement of the charity's policy on reserves	All of the funds currently held by the Foundation £41,436 represent unrestricted funds which can be used towards future grant applications. Given the purpose of the fund, and with no ongoing overheads, Trustees do not consider it necessary to set a specific reserves policy.
Details of any deficit	A deficit of £4,022 was incurred during the year, but was comfortably funded from reserves.
Donated facilities and services (if any)	N/A

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) ***OSCR will accept digital or typed signatures***	M Stenton	A Monkman
Full name(s)	Mrs Margaret Stenton DL	Air Cdr Lord Lt Alistair Monkman CBE
Position (e.g. Chair)	Chair/Treasurer	Trustee
Date	22nd October 2026	22nd October 2026

Enter charity name below

Enter SC No. below

SC 051875

OSCR
Scottish Charity Regulator

Receipts and payments accounts

For the period from	Period start date Day	Month	Year	to	Period end date Day	Month	Year
	01	08	2025		31	07	2026

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 £
A1 Receipts						
Donations	3833				3833 -	3862
Legacies					-	
Grants					-	
Receipts from fundraising activities					-	
Gross trading receipts					-	
Income from investments other than land and buildings	369				369 -	548
Rents from land & buildings					-	
Gross receipts from other charitable activities					-	
					-	
A1 Sub total	4202 -	-	-	-	4202 -	4410 -
A2 Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
A2 Sub total	-	-	-	-	-	-
Total receipts	4202 -	-	-	-	4202 -	4410 -
A3 Payments						
Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities	8060				8060 -	9764
Grants and donations					-	
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
Other	165				165 -	211
					-	
A3 Sub total	8225 -	-	-	-	8225 -	9975 -
A4 Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
A4 Sub total	-	-	-	-	-	-
Total payments	8225 -	-	-	-	8225 -	9975 -
Net receipts / (payments)	(4023) -	-	-	-	(4023) -	(5565) -
A5 Transfers to / (from) funds					-	
Surplus / (deficit) for year	(4023) -	-	-	-	(4023) -	(5565) -

- SC 051875

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	45459				45459 -	51024
	Surplus / (deficit) shown on receipts and payments account	(4023)				(4023) -	(5565)
						-	
						-	
	Cash and bank balances at end of year	41436 -	-	-	-	41436 -	45459 -
	(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	Signature*	Print Name	Date of approval
	Margaret Stenton (signed)	MARGARET STENTON DL	22/10/26
	Alistair Monkman (signed)	AIR CDR LORD LT ALISTAIR MONKMAN CBE	22/10/26

**** Please note - OSCR will accept digital or typed signatures***

Section C Notes to the Accounts

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

Funds held in Bank Accounts represent unrestricted funds received by way of donations, as well as bank interest. In line with the charity's policy, these funds will be used to provide grants to applicants who may be facing financial hardship and who have no where else to turn for support.

C2 Grants

Type of activity or project supported	Individual / institution	Number of grants made	£
Awards to help individuals' financial crisis	Individuals	43	8060
		Total	8060 -

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	£
		X

C5 Transactions with trustees and connected persons

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

C6 Other information

- SC 051875

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 £
Gordon & Macphail	3833				3833 -	3862
					-	
					-	
					-	
Total	3833 -	-	-	-	3833 -	3862 -
	-	-	-	-	-	-

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 £
Bank Interest	369				369 -	548
					-	
					-	
Ba					-	
					-	
					-	
					-	
					-	
Total	369 -	-	-	-	369 -	548 -
	-	-	-	-	-	-

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 £
Awards to individuals	8060				8060 -	9764
Cost of website hosting	165				165 -	211
					-	
					-	
					-	
					-	
					-	
					-	
					-	
					-	
Total	8225 -	-	-	-	8225 -	9975 -
	-	-	-	-	-	-

SC 051875

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	3833				3833 -	3862
Legacies					-	
Grants					-	
Receipts from fundraising activities					369 -	548
Gross trading receipts	369				-	
buildings					-	
Rents from land & buildings					-	
Gross receipts from other charitable activities					-	
Sub total	4202 -	-	-	-	4202 -	4410 -
					-	
Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
Sub total	-	-	-	-	-	-
Total receipts	4202 -	-	-	-	4202 -	4410 -
					-	
Payments						
Expenses for fundraising activities	165				165 -	211
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities	8060				8060 -	9764
Grants and donations					-	
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
					-	
					-	
Sub total	8225 -	-	-	-	8225 -	9975 -
					-	
Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
Sub total	-	-	-	-	-	-
					-	
Total payments	8225 -	-	-	-	8225 -	9975 -
					-	
Net receipts / (payments)	(4022) -	-	-	-	(4022) -	(5565) -
Transfers to / (from) funds					-	
Surplus / (deficit) for year	(4022) -	-	-	-	(4022) -	(5565) -
					-	

Nature and purpose of funds

- sc 051875

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

OSCR
Scottish Charity Regulator

	Independent examiner's report on the accounts v2						
Report to the trustees/members of	Charity name **Moray Community Foundation**						
Registered charity number	**SC** 051875						
On the accounts of the charity for the period	Period start date				Period end date		
	Day	Month	Year		Day	Month	Year
	01	08	2025	**to**	31	07	2026
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~~*] 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, 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:**	original signed Brian Bremner **Date:** 28th September 2026
Name:	BRIAN BREMNER
Relevant professional qualification(s) or body (if any):	Bank Manager (retired)
Address:	5 Hardhillock Avenue, Elgin IV30 6UG

*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.
**OSCR will accept digital or typed signatures.

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	