Charity registration number SC007785 (Scotland)

THE ROYAL BRITISH LEGION SCOTLAND ABERDEEN, BANFF & KINCARDINE AREA COUNCIL

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 OCTOBER 2025

14 MAY 2026

THE ROYAL BRITISH LEGION SCOTLAND ABERDEEN, BANFF & KINCARDINE AREA COUNCIL

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mr Terry Clayton (Secretary)	(Appointed 1 August 2025)
	Mr Mike McLellan (Chairman)	
	Mr Gary Mutch (Vice Chairman)	(Appointed 1 August 2025)
Charity number (Scotland)	SC007785	
Independent examiner	A.J.B. Scholes Ltd 10 Albyn Place Aberdeen AB10 1YH	
Bankers	Virgin Money Symington House Clydebank Business Park 7-8 North Avenue Clydebank G81 2NT	
	The Royal Bank of Scotland plc 40 Albyn Place Aberdeen AB10 1YN	

THE ROYAL BRITISH LEGION SCOTLAND ABERDEEN, BANFF & KINCARDINE AREA COUNCIL

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THE ROYAL BRITISH LEGION SCOTLAND ABERDEEN, BANFF & KINCARDINE AREA COUNCIL

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 OCTOBER 2025

The trustees present their annual report and financial statements for the year ended 31 October 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)".

Objectives and activities

The principal objective of the Area is to bring about co-operation between the Branches and ex-service men and women and other individuals who support the interests of the ex-service community. This is achieved by promoting Comradeship, Remembrance and Welfare amongst members and supporters of the Branches and the ex-service community.

Public benefit

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

Achievements and performance

Significant activities and achievements against objectives

The Area Committee and Delegates meet every three months to inform and update the members on any changes and activities taking place throughout the Legion in Scotland. During the year in review the Area was involved in many activities in support of the ex-service communities.

The fundraising events enable the Area and Branches to support local initiatives, providing welfare support to individuals and enable us to give donations to other ex-service charities.

The Area Wheelchair Fund was set up many years ago to provide individuals with either an Electric Scooter or Wheelchair. It is funded entirely by the Branches donating what they can at the end of each financial year.

Financial review

As per the attached statement dated 31 October 2025.

Reserves policy

The Trustees believe that sufficient funds exist to support the aims and objectives of the Legion as laid down in the Constitution.

Plans for future periods

The Trustees intend that the Area continues to support the aims and objectives of the Legion as laid down in the constitution in Aberdeen, Banff and Kincardine Area for the foreseeable future in the Spirit of Comradeship summarised in the Legion Motto of "Service not Self".

Structure, governance and management

The Area, a registered Scottish Charity, is established under rule 13 of the Constitution of Legion Scotland SCIO adopted 22 May 2015, Amended 22 May 2020 and is subject to the direction of the National Board of Trustees of the Legion located at the Haig House, Logie Green Road, Edinburgh EH7 4HR. The Area exists to further the aims and objects of the Legion as laid down in the Constitution.

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 OCTOBER 2025

The trustees who served during the year and up to the date of signature of the financial statements were:

Mr Alistair Black	(Resigned 31 July 2025)
Mr Terry Clayton (Secretary)	(Appointed 1 August 2025)
Mr Matthew Fyfe	(Resigned 31 July 2025)
Mr Mike McLellan (Chairman)	
Mr Gary Mutch (Vice Chairman)	(Appointed 1 August 2025)

Recruitment and appointment of trustees

Apart from the Chairman all officers can retire at the Annual General Meeting and are eligible for re-election provided they have been duly nominated within the rules of the Legion.

Remuneration policy

The Secretary receives a salary on a monthly basis for the hours put in daily at the Area Office.

Other matters

Membership

Area Delegates are nominated at Branch Annual General Meetings each year as per the Constitution as Legion Scotland.

The trustees' report was approved by the Board of Trustees.

Secretary/Treasurer

27 April 2026

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF THE ROYAL BRITISH LEGION SCOTLAND ABERDEEN, BANFF & KINCARDINE AREA COUNCIL

I report on the financial statements of the charity for the year ended 31 October 2025, which are set out on pages 4 to 13.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the financial statements in accordance with the terms of the Charities and Trustee Investments (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. The charity's trustees consider that the audit requirement of Regulation 10(1)(a) to (c) of the 2006 Accounts Regulations does not apply. It is my responsibility to examine the financial statements 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 financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking 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 financial statements.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

(a) which gives me reasonable cause to believe that in any material respect the requirements:
  - (i) to keep accounting records in accordance with section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations; and
  - (ii) to prepare financial statements which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulations;

(b) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

Alan Duncan CA
Chartered Accountant
Independent Examiner

10 Albyn Place
Aberdeen
AB10 1YH

Dated: 27 April 2026

THE ROYAL BRITISH LEGION SCOTLAND ABERDEEN, BANFF & KINCARDINE AREA COUNCIL

STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 OCTOBER 2025

	Notes	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Income and endowments from:							
Donations and legacies	3	32,392	2,075	34,467	26,800	2,485	29,285
Investments	4	957	10	967	1,043	18	1,061
Other income	5	37,747	-	37,747	-	-	-
Total income		71,096	2,085	73,181	27,843	2,503	30,346
Expenditure on:							
Charitable activities	6	15,657	2,596	18,253	22,617	6,664	29,281
Other expenditure	11	95,967	-	95,967	-	-	-
Total expenditure		111,624	2,596	114,220	22,617	6,664	29,281
Net income/(expenditure)		(40,528)	(511)	(41,039)	5,226	(4,161)	1,065
Transfers between funds		-	-	-	(853)	853	-
Net movement in funds	8	(40,528)	(511)	(41,039)	4,373	(3,308)	1,065
Reconciliation of funds:							
Fund balances at 1 November 2024		173,894	5,515	179,409	169,521	8,823	178,344
Fund balances at 31 October 2025		133,366	5,004	138,370	173,894	5,515	179,409

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

THE ROYAL BRITISH LEGION SCOTLAND ABERDEEN, BANFF & KINCARDINE AREA COUNCIL

BALANCE SHEET

AS AT 31 OCTOBER 2025

	Notes	2025 £	2025 £	2024 £	2024 £
Fixed assets					
Tangible assets	13		1,796		1,357
Current assets					
Debtors	14	-		80,234	
Cash at bank and in hand		139,742		100,385	
		139,742		180,619	
Creditors: amounts falling due within one year	15	(3,168)		(2,567)	
Net current assets			136,574		178,052
Total assets less current liabilities			138,370		179,409
The funds of the charity					
Restricted income funds	16		5,004		5,515
Unrestricted funds	17		133,366		173,894
			138,370		179,409

The financial statements were approved by the trustees on 27 April 2026

Secretary/Treasurer

1 Accounting policies

Charity information

The Royal British Legion Scotland Aberdeen, Banff & Kincardine Area Council is a registered Scottish charity governed under the terms of the charity's constitution.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)". The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a statement of cash flows.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount.

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

1 Accounting policies **(Continued)**

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Office equipment	10% reducing balance
Motor vehicles	25% reducing balance

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Financial instruments

The following assets and liabilities are classified as financial instruments, bank and trade creditors. Trade creditors are measured at the undiscounted payable to the supplier, which is normally the invoiced price.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Income from donations and legacies

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Donations and gifts	2,055	2,075	4,130	-	2,485	2,485
Membership fees	30,337	-	30,337	26,800	-	26,800
	32,392	2,075	34,467	26,800	2,485	29,285

4 Income from investments

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Interest receivable	957	10	967	1,043	18	1,061

5 Other income

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Sale of Peterhead Property (net)	37,747	-

6 Expenditure on charitable activities

	Charitable expenditure 2025 £	Governance costs 2025 £	Total 2025 £	Charitable expenditure 2024 £	Governance costs 2024 £	Total 2024 £
Direct costs						
Staff costs	10,342	-	10,342	13,444	-	13,444
Depreciation and impairment	390	-	390	340	-	340
Conference and delegate expenses	1,198	-	1,198	2,461	-	2,461
Sports and standard bearing expenses	-	-	-	603	-	603
Postage and stationery	185	-	185	311	-	311
Telephone and insurance	1,229	-	1,229	1,847	-	1,847
Sundries	34	-	34	109	-	109
Donations	-	-	-	2,580	-	2,580
Rates	724	-	724	-	-	-
Wheelchair expenses	1,554	-	1,554	5,319	-	5,319
Vehicle expenses	758	-	758	1,061	-	1,061
	16,414	-	16,414	28,075	-	28,075
Share of support and governance costs (see note 7)						
Governance	-	1,839	1,839	-	1,206	1,206
	16,414	1,839	18,253	28,075	1,206	29,281
Analysis by fund						
Unrestricted funds	13,818	1,839	15,657	21,411	1,206	22,617
Restricted funds	2,596	-	2,596	6,664	-	6,664
	16,414	1,839	18,253	28,075	1,206	29,281

7 Support costs allocated to activities

	2025 £	2024 £
Accountancy fee	1,839	1,206
Analysed between:		
Governance costs	1,839	1,206

8 Net movement in funds

	2025 £	2024 £
The net movement in funds is stated after charging/(crediting):		
Depreciation of owned tangible fixed assets	390	340

9 Trustees

During the year, the Area Secretary's salary was £9,684 (2024 - £12,912) and travel expenses reimbursed to the trustees was £nil (2024 - £747). During the year, no donations were made by the trustees.

10 Employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
	3	3

Employment costs	2025 £	2024 £
Wages and salaries	9,684	12,912
Social security costs	658	532
	10,342	13,444

There were no employees whose annual remuneration was more than £60,000.

11 Other expenditure

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Peterhead loan written off	73,713	-
Peterhead branch expenses	22,254	-
	95,967	-

12 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

13 Tangible fixed assets

	Office equipment	Motor vehicles	Total
	£	£	£
Cost			
At 1 November 2024	610	4,901	5,511
Additions	829	-	829
At 31 October 2025	1,439	4,901	6,340
Depreciation and impairment			
At 1 November 2024	107	4,047	4,154
Depreciation charged in the year	106	284	390
At 31 October 2025	213	4,331	4,544
Carrying amount			
At 31 October 2025	1,226	570	1,796
At 31 October 2024	503	854	1,357

14 Debtors

	2025	2024
Amounts falling due within one year:	£	£
Capitation fees	-	6,523
Other debtors	-	73,711
	-	80,234

15 Creditors: amounts falling due within one year

	2025	2024
	£	£
Other creditors	1,370	1,370
Accruals and deferred income	1,798	1,197
	3,168	2,567

16 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	At 1 November 2024	Incoming resources	Resources expended	Transfers	At 31 October 2025
	£	£	£	£	£
Wheelchair maintenance and replacement fund	5,515	2,085	(2,596)	-	5,004

Previous year:	At 1 November 2023	Incoming resources	Resources expended	Transfers	At 31 October 2024
	£	£	£	£	£
Wheelchair maintenance and replacement fund	8,823	2,503	(6,664)	853	5,515

17 Unrestricted funds

The income funds of the charity include unrestricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	At 1 November 2024	Incoming resources	Resources expended	Transfers	At 31 October 2025
	£	£	£	£	£
General funds	173,894	71,096	(111,624)	-	133,366

Previous year:	At 1 November 2023	Incoming resources	Resources expended	Transfers	At 31 October 2024
	£	£	£	£	£
General funds	169,521	27,843	(22,617)	(853)	173,894

18 Analysis of net assets between funds

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
At 31 October 2025:			
Tangible assets	1,227	569	1,796
Current assets/(liabilities)	132,139	4,435	136,574
	133,366	5,004	138,370

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
At 31 October 2024:			
Tangible assets	504	853	1,357
Current assets/(liabilities)	173,390	4,662	178,052
	173,894	5,515	179,409

19 Related party transactions

There were no disclosable related party transactions during the year (2024 - none).