

Charity number SC045616

**MATT MURDOCH CURLING FOUNDATION
SCOTTISH CHARITABLE INCORPORATED ORGANISATION
ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 APRIL 2026**

David Allen
Chartered Accountants
51 Newall Terrace
Dumfries
DG1 1LN

**MATT MURDOCH CURLING FOUNDATION
TRUSTEES' ANNUAL REPORT AND ACCOUNTS
FOR THE YEAR ENDED 30 APRIL 2026**

Scottish Charity Number SC045616

TRUSTEES

Nancy Smith (Chair)
Ian Potts (Treasurer)
Jack Blackwood
Jayne Kingan (Secretary)
Fay Henderson

CONTACT ADDRESS

Langhill Farm, Lockerbie, DG11 2QT

CONSTITUTION

The Matt Murdoch Curling Foundation is a Scottish Charitable Incorporated Organisation (SCIO). It was registered in its current legal form on 14 May 2015. It has a single tier structure and as such the trustees are the members of the charity.

RECRUITMENT AND APPOINTMENT OF TRUSTEES

The management committee, which meets at least quarterly are the charity's trustees. The Foundation was set up with five trustees, being the maximum number per the constitution. There are currently five trustees.
Trustees will retire at the annual general meeting held in May, but they may offer themselves for re-election.

OBJECTIVES AND ACTIVITIES

The Foundation is established for charitable purposes only and in particular the objects are to recognise and further the opportunities for talented young curlers by affording them the experience of top class international curling coaching with like minded young people from other countries. The beneficiaries shall be chosen from throughout the whole of Scotland and the surrounding areas.
The Foundation shall promote (but not promote exclusively) its activities and delivery operations to people within the 'Area of Benefit' who are talented young curlers. These people will be the Foundation's beneficiaries.

**MATT MURDOCH CURLING FOUNDATION
TRUSTEES' ANNUAL REPORT AND ACCOUNTS *(continued)*
FOR THE YEAR ENDED 30 APRIL 2026**

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ACHIEVEMENTS AND PERFORMANCE

The Trust is extremely grateful to our extended partners BSP Architects, James Kingan & Sons, Curling Stadium Europe, British Curling Supplies, Scottish Curling, Foxglide, Trillium and our Rotary hosts in Canada, as well as all the fantastic donations we receive year on year, with special mention to the Rotary Charity Bonspiel held in Perth raising £700.

The Foundation provided another 2 recipients and coach/chaperone to the Canadian Trillium Camp in August 2025. We continue to attract a good number of applications and select excellent ambassadors who benefit greatly from the opportunity. We are also indebted to continue having a very good ongoing partnership with Sean Turriff who organises the Trillium camp.

This year the Matt Murdoch Memorial Mixed Doubles (MMMMD) event was a success again with the new partners stated above with the added incentive they received team kit when signing up for the event. The winners this year received generous prizes from the sponsors. As background to the Junior Mixed Doubles participation in Scotland over 96 juniors entered the Scottish Junior Championships which is now boasting one of the top events in the curling calendar and many of the teams wear the team kit representing the MMCF brand.

For the first time the MMCF was a key sponsor for the Junior Mixed Doubles Scotland Team who competed at an u25 international event in Edmonton Canada and the World Junior Mixed Doubles Championship (WJCC) in the same venue. The Team (who won the MMMMD event last season) went onto win the u25 event and then a Bronze medal at the WJCC gaining maximum exposure for the Foundation.

The Foundation took great pride with their social media platforms again, especially with our very own Olympian Fay competing at the Milan Cortina Games in this special year. A thank you to Donald Stirling for attending and providing photographs of the MMMMD event also.

PLANS FOR FUTURE PERIOD

Sustainability of our current Trillium and Mixed Doubles Event initiatives is key for this organisation to flourish for years to come. Therefore the main focus is sourcing funds and sponsorship. We are still exploring opportunities in Canada with our contacts to expand the brand in the hotbed of curling.

FINANCIAL REVIEW

The main source of funding is from donations. The Foundation made a small deficit in the year of £509 (2025; £177 surplus). The balance of the unrestricted fund at the end of the year was £13,020 (2025; £13,529). All funds are unrestricted and thus there was no restricted balance held at the year end (2025; £nil).

Noting this year, we dealt with the Trillium trip having airline travel delays putting pressure on the Foundation to go through the challenging process of extra costs despite trying to seek travel delay compensation.

Fundraising continues to be the top priority for the Trust's objectives. We agreed that our future recipients and coaches to sign up to the Kiltwalk to raise further funds and a Just Giving page has now been formally set up for future endeavours. We also explored latching on to curling events that have an existing paid broadcasting agreement, and viewers could pay an additional £1 which would be donated to MMCF.

The foundation is in the early stages with a new sponsorship who wish to also assist Junior Curling in Scotland and there will also be additional funding coming from a future Murdoch family wedding donations.

RESERVES POLICY

The trustees' policy is to maintain reserves at around £3,000 in order to meet commitments and to cover any unexpected expenditure. Reserves at the end of the year were £13,020, which is well within the target range.

**MATT MURDOCH CURLING FOUNDATION
TRUSTEES' ANNUAL REPORT AND ACCOUNTS (*continued*)
FOR THE YEAR ENDED 30 APRIL 2026**

Scottish Charity Number SC045616

STATEMENT OF TRUSTEES' RESPONSIBILITIES IN RELATION TO THE FINANCIAL STATEMENTS

The trustees are responsible for preparing the trustees' annual report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards including Financial Reporting Standard 102: The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in Scotland requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the income and expenditure of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and accounting estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 and the provisions of the constitution.

The trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the Trustees and signed on their behalf on 23 July 2026

Ian W Potts
Mr I W Potts
Trustee

Jayne Kingan
Mrs J I Kingan
Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
MATT MURDOCH CURLING FOUNDATION
YEAR ENDED 30 APRIL 2026**

Scottish Charity Number SC045616

I report on the accounts of the charity for the year ended 30 April 2026 which are set out on pages 5 to 7.

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) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity trustees consider that the audit requirement of Regulation 10(1)(d) of the 2006 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

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
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulationshave 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.

Alison Welton

Alison Welton BSc FCA
David Allen
Chartered Accountants
51 Newall Terrace
Dumfries
DG1 1LN

23 July 2026

MATT MURDOCH CURLING FOUNDATION
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 30 APRIL 2026

	Note	Restricted Funds 2026 £	Unrestricted Funds 2026 £	Total 2026 £	Total 2025 £
RECEIPTS					
Donations	3	-	5,340	5,340	3,412
		-	5,340	5,340	3,412
PAYMENTS					
Payments for charitable activities:					
Travel expenses		-	2,688	2,688	1,854
Bank charges		-	20	20	61
Sundry		-	1,283	1,283	1,229
Purchase of merchandise			1,631	1,631	-
Insurance		-	227	227	91
TOTAL PAYMENTS		-	5,849	5,849	3,235
(DEFICIT) /SURPLUS FOR YEAR		-	(509)	(509)	177

MATT MURDOCH CURLING FOUNDATION
STATEMENT OF BALANCES
FOR THE YEAR ENDED 30 APRIL 2026

	Restricted £	2026 Unrestricted £	Total £	2025 Total £
FUNDS RECONCILIATION				
Cash at bank and in hand at 1 May 2025	-	13,529	13,529	13,352
(Deficit)/surplus for the year	-	(509)	(509)	177
Cash at bank and in hand at 30 April 2026	-	13,020	13,020	13,529
BANK AND CASH BALANCES				
Bank current account			13,020	13,529
			13,020	13,529

The notes on page 7 form an integral part of these accounts.

Approved by the trustees and signed on their behalf on 23 July 2026.

Ian W Potts
Mr I W Potts
Trustee

Jayne Kingan
Mrs J I Kingan
Trustee

MATT MURDOCH CURLING FOUNDATION
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 30 APRIL 2026

1. BASIS OF ACCOUNTING

These accounts have been prepared on the receipts and payment basis in accordance with the Charities and 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.

Restricted funds may only be used for specific purposes. Restrictions arise when specified by the donor or when the funds are raised for specific purposes.

3. ANALYSIS OF DONATIONS

	Total 2026 £	Total 2025 £
Donations	5,340	3,412
	<u>5,340</u>	<u>3,412</u>

All donations this year were unrestricted (2025; all unrestricted).

4. UNRESTRICTED FUNDS

	Balance at 01-May-25	Receipts £	Payments £	Balance at 30-Apr-26 £
General Fund	13,529	5,340	(5,849)	13,020

5. TRUSTEE REMUNERATION AND RELATED PARTY TRANSACTIONS

No trustee received any expenses during the year.

No trustee received any remuneration during the year.

No trustee or person related to a trustee had any personal interest in any contract or transaction entered into by the charity during the year.