

EMMA CAMERON MEMORIAL TRUST
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST DECEMBER 2025
CHARITY NUMBER SC044492

EMMA CAMERON MEMORIAL TRUST SCIO (SC044492)

CHARITY INFORMATION

TRUSTEES

Margaret Cameron	Convener
Charles Bowie	Treasurer
Myra Grant	Secretary
George Grant	
John Gordon	
Campbell Smith	
James Smith	

PRINCIPAL ADDRESS

71B Ardrossan Road
Seamill
West Kilbride
North Ayrshire
KA23 9NF

EMMA CAMERON MEMORIAL TRUST SCIO

TRUSTEES REPORT FOR THE YEAR ENDED 31ST DECEMBER 2025

Charitable purposes

The purpose of the charity is to relieve those in need by reason of age, ill health, disability, financial hardship or other disadvantage.

The Emma Cameron Memorial Trust was set up in December 2013 by the parents and friends of Emma who died aged 27, as the result of a road accident, on 9th August 2013. The aim of the Trust is to keep Emma's passionate and caring spirit alive by supporting projects and charities that benefit others, reflect her interests and concern for others and enable people to achieve their full potential.

Summary of the main activities in relation to these objectives

Donations were made to the Trust by individuals including trustees and friends of the Trust. Sale of calendars and cards to friends and at craft fayres.

Activities and achievements

Donations were made from friends of the Trust. 2025 calendars were produced and sold from October 2024. Cards were also sold this year. The Trust was the chosen charity at the Kilbarchan Easter and Christmas Fayres.

We received two grant applications in December for which consideration had to be deferred until January 2026 for pragmatic reasons.

Financial review

Our main source of funding is the sale of calendars and cards, donations and fundraising by friends of the Trust.

Our Treasurer's Account with the Bank of Scotland was changed by the bank to a Charity Account on 13th November. Service charges now apply.

Reserves policy

A small amount of income is reserved, after grants are issued, to support charitable activities.

Plans for future

To continue to allocate grants to charities to enable them to provide music therapy. The Trustees will continue to produce calendars and cards for sale. We are grateful to friends of the Trust for organising fundraising events, and to those who make donations.

EMMA CAMERON MEMORIAL TRUST SCIO
TRUSTEES REPORT FOR THE YEAR ENDED 31ST DECEMBER 2025

Trustees

The Trustees who served during 2025 are as follows:

Margaret Cameron

Charles Bowie

Myra Grant

George Grant

John Gordon

Campbell Smith

James Smith

The majority of Trustees were those appointed on the establishment of the Trust and represent the number required. Trustees are elected at the Annual General Meeting. Appointment and removal are in accordance with the Constitution which requires that appointment is approved by agreement of the existing trustees and removal of any trustee by the unanimous agreement of the other trustees.

Governing document

Emma Cameron Memorial Trust is a SCIO (Scottish Charitable Incorporated Organisation) and is governed by its constitution. It was registered in December 2013.

Approved by the Trustees on ^{26/06} ~~xxxxxxx~~ 2026 and signed on behalf of the Trustees as a body.



Mr Charles TC Bowie

Trustee

EMMA CAMERON MEMORIAL TRUST
REPORT BY THE INDEPENDENT EXAMINER TO THE COMMITTEE MEMBERS
FOR THE YEAR ENDED 31ST DECEMBER 2025

I report on the accounts of the charity for the year ended 31st December 2025.

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 Trustees Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006(as amended). The charity trustees consider the audit requirements of Regulation 10(1) (d) of the 2006 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 in 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, 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.


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J McMonegal, Retired Accountant
3 Moidart Court
Barrhead
Glasgow G78 1PG
4 June 2026

EMMA CAMERON MEMORIAL TRUST
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31ST DECEMBER 2025

	<u>Note</u>	<u>Unrestricted</u>	<u>Restricted</u>	<u>2025</u>	<u>2024</u>
		£	£	£	£
<u>Receipts</u>					
Fundraising:					
Sale of calendars & cards		1,025	-	1,025	1,120
Easter Craft Sale		649	-	649	-
Christmas Craft Sale		842	-	842	888
Donations incl. Gift Aid		586	-	586	597
		<u>3,102</u>	<u>-</u>	<u>3,102</u>	<u>2,605</u>
Other Income:					
Interest Received		-	-	-	-
		<u>3,102</u>	<u>-</u>	<u>3,102</u>	<u>2,605</u>
Total Receipts		3,102	-	3,102	2,605
<u>Payments</u>					
Fundraising:					
Purchase of Calendars		381	-	381	580
Payments for charitable activities:					
Donations/Grants	1	-	-	-	3,500
Miscellaneous		-	-	-	-
		<u>381</u>	<u>-</u>	<u>381</u>	<u>4,080</u>
Total Payments		381	-	381	4,080
Net Income/(Expense)		2,721	-	2,721	(1,475)
Bank balance brought forward		1,201	-	1,201	2,676
Bank balance carried forward		3,922	-	3,922	1,201

EMMA CAMERON MEMORIAL TRUST
STATEMENT OF BALANCES
FOR THE YEAR ENDED 31ST DECEMBER 2025

	<u>2025</u>	<u>2024</u>
	<u>£</u>	<u>£</u>
<u>Bank and cash in hand</u>		
Bank balance	3,922	1,201
<u>Reserves</u>		
Unrestricted Funds	3,922	1,201
Restricted Funds	-	-
	3,922	1,201
<u>Assets</u>		
General Funds	3,922	1,201

26/06
 Approved by the Committee on xxxxxx26 and signed on their behalf by:



 Mr Charles TC Bowie

Trustee

EMMA CAMERON MEMORIAL TRUST
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31ST DECEMBER 2025

	<u>2025</u>	<u>2024</u>
	<u>£</u>	<u>£</u>
<u>Note 1 – Donations/Grants</u>		
Nordoff Robbins	-	2,000
Prince and Princess of Wales Hospice	-	1,500
	-	3,500

Note 2 – Transactions with Trustees

The Trustees did not receive any remuneration during the year. There were no expenses reimbursed to the Trustees during the year.