

Report of the Trustees and
Financial Statements for the Year Ended 30th November 2024
for
Bert and Ruth Dunn Charitable SCIO

Farries Kirk & McVean
Dumfries Enterprise Park
Heathhall
Dumfries
DUMFRIESSHIRE
DG1 3SJ

Bert and Ruth Dunn Charitable SCIO

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for the Year Ended 30th November 2024

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Bert and Ruth Dunn Charitable SCIO

Report of the Trustees
for the Year Ended 30th November 2024

The trustees present their report with the financial statements of the charity for the year ended 30th November 2024. The trustees have adopted the provisions of 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) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

1.1 The organisation's purposes are:

1.1.1 to relieve those in need by reason of age, ill-health, disability, financial hardship or other disadvantage, in particular by providing financial and other support to people who were born in or are native to the town of Dalbeattie or who were born in or are native to neighbouring villages and hamlets as to which the charity trustees shall, in their sole discretion, determine by:

1.1.1.1 providing financial support to local sporting clubs and organisations to encourage engagement in healthy pursuits and the promotion of healthier lifestyle;

1.1.1.2 promoting and supporting the use of alternative therapies in the local community such as, but not restricted to, acupuncture, meditation, counselling and reflexology;

1.1.1.3 promoting and supporting the adoption of a healthier diet and encouraging good health through community and other organisations such as, but not restricted to, local schools and Dalbeattie Day Centre; and

1.1.1.4 contributing towards the acquisition and running costs of a bus for the benefit of service users of the Dalbeattie Day Centre and to contribute towards the maintenance and repair thereof;

1.1.2 to prevent or relieve poverty by providing assistance, including by way of specialist treatment for medical reasons or provision of services over and above those provided by the state or other organisations and who require assistance with funding;

1.1.3 to advance participation in, access to and encourage the development of the arts and culture within the town of Dalbeattie by providing financial support to local art groups, heritage groups and similar organisations for community based activities;

1.1.4 to advance citizenship and community development by:

1.1.4.1 providing financial support to local organisations who engage in the advancement of citizenship and community development; and

1.1.4.2 supporting and assisting local schools to provide extra-curricular activities to further education and to broaden the scope of activities enjoyed by pupils, to further the physical and mental wellbeing of pupils and to further the advancement of community spirit within pupils; and

1.1.5 to assist in the provision of or organisation of recreational activities to endeavour to improve the conditions of life of persons for whom the recreational activities are intended.

1.2 The organisation shall have the power to advance any of the above purposes or objects by the giving of grants or other forms of assistance, financial or otherwise, to persons undertaking projects, initiatives and/or activities which further any of the above purposes or objects and which are wholly charitable within the meaning of the Taxes Acts and section 7 of the Act.

ACHIEVEMENTS AND PERFORMANCE

Charitable activities

The year to 30th November 2024 was relatively quiet in terms of requests for funding submitted to the Trustees. Support was given to Dalbeattie Community Initiative to provide Christmas meals and hampers to Dalbeattie households in need. Further support for festive activities was given to both Dalbeattie Day Centre and St Peter's Church. A capital grant was made to Dalbeattie and District Lion's Club to help them secure the purchase of their charity shop premises on Mill Street. This will help to secure the future of their charitable activities in the town and surrounding area. Additional grants were awarded to Stewartry Dog Training Club to purchase up to date dog agility equipment and to Dalbeattie Civic Daze for secure storage for items and equipment.

In order to ensure people and organisations are aware of the work of the Trust and make appropriate applications for funding, the Trustees agreed to establish a web page for the Dunn SCIO.

FINANCIAL REVIEW

Financial position

At 30th November 2024 the charity had unrestricted reserves of £2,178,400. The charity generated a net surplus of £62,805 for the period under review.

Bert and Ruth Dunn Charitable SCIO

Report of the Trustees
for the Year Ended 30th November 2024

FINANCIAL REVIEW

Reserves policy

The charity has a reasonable sum invested and managed by Quilter. The charity seeks to use the income generated from the investments to support local projects and activities. Consequently, significant reserves of capital will be retained by the charity for investment/income generating purposes.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

Recruitment and appointment of new trustees

The Trustees were approached on an informal basis and canvassed to determine if they would be willing to take up office, which they have done. There are no plans to add to the number of Trustees presently appointed.

REFERENCE AND ADMINISTRATIVE DETAILS

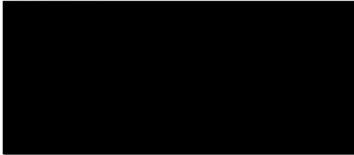
Registered Charity number

SC048805

Principal address

37 George Street
Dumfries
DG1 1EB

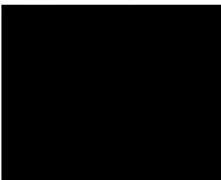
Trustees



Independent Examiner

Farries Kirk & McVean
Dumfries Enterprise Park
Heathhall
Dumfries
DUMFRIESSHIRE
DG1 3SJ

Approved by order of the board of trustees on 6th November 2025 and signed on its behalf by:



**Independent Examiner's Report to the Trustees of
Bert and Ruth Dunn Charitable SCIO**

Independent examiner's report to the trustees of Bert and Ruth Dunn Charitable SCIO

I report to the charity trustees on my examination of the accounts of Bert and Ruth Dunn Charitable SCIO (the Trust) for the year ended 30th November 2024.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Farries Kirk & McVean
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Heathhall
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DUMFRIESSHIRE
DG1 3SJ

6th November 2025

Bert and Ruth Dunn Charitable SCIO

Statement of Financial Activities
for the Year Ended 30th November 2024

		2024 Unrestricted fund £	2023 Total funds £
INCOME AND ENDOWMENTS FROM	Notes		
Other trading activities	2	59,211	38,215
Investment income	3	1,837	588
Total		<u>61,048</u>	<u>38,803</u>
EXPENDITURE ON			
Raising funds	4	16,550	6,417
Charitable activities			
General		26,585	8,952
Total		<u>43,135</u>	<u>15,369</u>
Net gains/(losses) on investments		<u>182,103</u>	<u>(34,103)</u>
NET INCOME/(EXPENDITURE)		200,016	(10,669)
RECONCILIATION OF FUNDS			
Total funds brought forward		1,978,384	1,989,053
TOTAL FUNDS CARRIED FORWARD		<u><u>2,178,400</u></u>	<u><u>1,978,384</u></u>

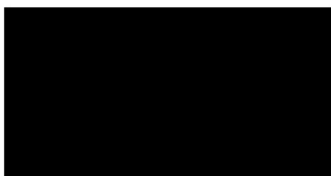
The notes form part of these financial statements

Bert and Ruth Dunn Charitable SCIO

Balance Sheet
30th November 2024

	Notes	2024 Unrestricted fund £	2023 Total funds £
FIXED ASSETS			
Investments	7	2,065,825	1,863,685
CURRENT ASSETS			
Cash at bank		112,575	114,699
NET CURRENT ASSETS		<u>112,575</u>	<u>114,699</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		2,178,400	1,978,384
NET ASSETS		<u>2,178,400</u>	<u>1,978,384</u>
FUNDS	8		
Unrestricted funds		<u>2,178,400</u>	<u>1,978,384</u>
TOTAL FUNDS		<u>2,178,400</u>	<u>1,978,384</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 6th November 2025 and were signed on its behalf by:



The notes form part of these financial statements

Bert and Ruth Dunn Charitable SCIO

Notes to the Financial Statements
for the Year Ended 30th November 2024

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, as modified by the revaluation of certain assets.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. OTHER TRADING ACTIVITIES

	2024	2023
	£	£
Dividends Received	59,211	38,215

3. INVESTMENT INCOME

	2024	2023
	£	£
Bank Interest	1,837	588

Bert and Ruth Dunn Charitable SCIO

Notes to the Financial Statements - continued
for the Year Ended 30th November 2024

4. RAISING FUNDS

Raising donations and legacies

	2024	2023
	£	£
Support costs	16,550	6,417
	<u>16,550</u>	<u>6,417</u>

5. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 30th November 2024 nor for the year ended 30th November 2023.

Trustees' expenses

There were no trustees' expenses paid for the year ended 30th November 2024 nor for the year ended 30th November 2023.

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £
INCOME AND ENDOWMENTS FROM	
Other trading activities	38,215
Investment income	588
Total	<u>38,803</u>
EXPENDITURE ON	
Raising funds	6,417
Charitable activities	
General	8,952
Total	<u>15,369</u>
Net gains/(losses) on investments	<u>(34,103)</u>
NET INCOME/(EXPENDITURE)	(10,669)
RECONCILIATION OF FUNDS	
Total funds brought forward	1,989,053
TOTAL FUNDS CARRIED FORWARD	<u><u>1,978,384</u></u>

Bert and Ruth Dunn Charitable SCIO

Notes to the Financial Statements - continued
for the Year Ended 30th November 2024

7. FIXED ASSET INVESTMENTS

	Listed investments £
MARKET VALUE	
At 1st December 2023	1,863,685
Additions	489,650
Disposals	(450,907)
Revaluations	163,397
	2,065,825
At 30th November 2024	2,065,825
NET BOOK VALUE	
At 30th November 2024	2,065,825
At 30th November 2023	1,863,685

There were no investment assets outside the UK.

Cost or valuation at 30th November 2024 is represented by:

	Listed investments £
Valuation in 2024	163,397
Cost	1,902,428
	2,065,825

8. MOVEMENT IN FUNDS

	At 1.12.23 £	Net movement in funds £	At 30.11.24 £
Unrestricted funds			
General fund	1,978,384	200,016	2,178,400
	1,978,384	200,016	2,178,400
TOTAL FUNDS	1,978,384	200,016	2,178,400

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	61,048	(43,135)	182,103	200,016
	61,048	(43,135)	182,103	200,016
TOTAL FUNDS	61,048	(43,135)	182,103	200,016

Bert and Ruth Dunn Charitable SCIO

Notes to the Financial Statements - continued
for the Year Ended 30th November 2024

8. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.12.22 £	Net movement in funds £	At 30.11.23 £
Unrestricted funds			
General fund	1,989,053	(10,669)	1,978,384
TOTAL FUNDS	<u>1,989,053</u>	<u>(10,669)</u>	<u>1,978,384</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	38,803	(15,369)	(34,103)	(10,669)
TOTAL FUNDS	<u>38,803</u>	<u>(15,369)</u>	<u>(34,103)</u>	<u>(10,669)</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.12.22 £	Net movement in funds £	At 30.11.24 £
Unrestricted funds			
General fund	1,989,053	189,347	2,178,400
TOTAL FUNDS	<u>1,989,053</u>	<u>189,347</u>	<u>2,178,400</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	99,851	(58,504)	148,000	189,347
TOTAL FUNDS	<u>99,851</u>	<u>(58,504)</u>	<u>148,000</u>	<u>189,347</u>

Bert and Ruth Dunn Charitable SCIO

Notes to the Financial Statements - continued
for the Year Ended 30th November 2024

9. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 30th November 2024.

Bert and Ruth Dunn Charitable SCIO

Detailed Statement of Financial Activities
for the Year Ended 30th November 2024

	2024 £	2023 £
INCOME AND ENDOWMENTS		
Other trading activities		
Dividends Received	59,211	38,215
Investment income		
Bank Interest	1,837	588
Total incoming resources	<u>61,048</u>	<u>38,803</u>
EXPENDITURE		
Charitable activities		
Insurance	977	926
Donations	24,641	6,000
	<u>25,618</u>	<u>6,926</u>
Support costs		
Finance		
Management Charges	16,550	6,417
Exchange rate gain / loss	7	2,026
	<u>16,557</u>	<u>8,443</u>
Governance costs		
Accountancy and legal fees	960	-
Total resources expended	<u>43,135</u>	<u>15,369</u>
Net income before gains and losses	17,913	23,434
Realised recognised gains and losses		
Realised gains/(losses) on fixed asset investments	44,892	7,320
Net income	<u><u>62,805</u></u>	<u><u>30,754</u></u>

This page does not form part of the statutory financial statements