REGISTERED CHARITY NUMBER: SC048805

Report of the Trustees and

Financial Statements for the Year Ended 30th November 2025

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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Bert and Ruth Dunn Charitable SCIO

Report of the Trustees
for the Year Ended 30th November 2025

The trustees present their report with the financial statements of the charity for the year ended 30th November 2025. 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 2025 was relatively quiet in terms of requests for funding submitted to the Trustees. Support was given to Dalbeattie Community First Responders Public Access Programme, Dalbeattie Community Council for refurbishment of the bandstand in Colliston Park, both Dalbeattie Guides and Scouts for international excursions, Dalbeattie Playgroup for materials, furnishings and a contribution to the installation of a staff toilet and a contribution to Commingles Creativity Clubs. In addition, a capital grant was awarded to the Birchvale Theatre for the completion of the extension works. Further small grants were awarded to St Peter's Church, Dalbeattie Day Centre, Munches Care Home and Alma McFadyen Care Home for Christmas activities. An application from Dinkies Play café was declined as the trustees determined this to be a business rather than a charity or community venture.

The trust now has an active website and dedicated email address for processing applications. It is hope this will make the application system more transparent and straightforward.

FINANCIAL REVIEW

Financial position

At 30th November 2025 the charity had unrestricted reserves of £2,296,603. The charity generated a net income of £118,203 for the year under review. The income was inclusive of unrealised gains on investments of £157,545.

Bert and Ruth Dunn Charitable SCIO

Report of the Trustees
for the Year Ended 30th November 2025

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

G Law (resigned 1.6.25)
S C H Duffin
D J Henderson
P Stokes
S Reid

Independent Examiner

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

Approved by order of the board of trustees on 16th October 2026 and signed on its behalf by:

Pamela Stokes (Oct 16, 2026 17:03:08 GMT+1)

P Stokes - Trustee

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 2025.

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.



Rodney Palmer BA CA

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

16th October 2026

Bert and Ruth Dunn Charitable SCIO

Statement of Financial Activities for the Year Ended 30th November 2025

	Notes	2025 Unrestricted fund £	2024 Total funds £
INCOME AND ENDOWMENTS FROM			
Other trading activities	2	50,195	59,211
Investment income	3	718	1,837
Total		50,913	61,048
EXPENDITURE ON			
Raising funds	4	16,501	16,550
Charitable activities			
General		96,706	26,585
Total		113,207	43,135
Net gains on investments		180,497	182,103
NET INCOME		118,203	200,016
RECONCILIATION OF FUNDS			
Total funds brought forward		2,178,400	1,978,384
TOTAL FUNDS CARRIED FORWARD		2,296,603	2,178,400

The notes form part of these financial statements

Bert and Ruth Dunn Charitable SCIO

Balance Sheet
30th November 2025

	Notes	2025 Unrestricted fund £	2024 Total funds £
FIXED ASSETS			
Investments	7	2,195,328	2,065,825
CURRENT ASSETS			
Cash at bank		103,635	112,575
CREDITORS			
Amounts falling due within one year	8	(2,360)	-
NET CURRENT ASSETS		101,275	112,575
TOTAL ASSETS LESS CURRENT LIABILITIES		2,296,603	2,178,400
NET ASSETS		2,296,603	2,178,400
FUNDS	9		
Unrestricted funds		2,296,603	2,178,400
TOTAL FUNDS		2,296,603	2,178,400

The financial statements were approved by the Board of Trustees and authorised for issue on 16th October 2026 and were signed on its behalf by:

Pamela Stokes (Oct 16, 2026 17:03:08 GMT+1)

P Stokes - Trustee

The notes form part of these financial statements

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

	2025	2024
	£	£
Dividends Received	50,195	59,211

3. INVESTMENT INCOME

	2025	2024
	£	£
Bank Interest	718	1,837

4. RAISING FUNDS

Raising donations and legacies

	2025	2024
	£	£
Support costs	16,501	16,550

continued...

5. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 30th November 2025 nor for the year ended 30th November 2024.

Trustees' expenses

There were no trustees' expenses paid for the year ended 30th November 2025 nor for the year ended 30th November 2024.

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £
INCOME AND ENDOWMENTS FROM	
Other trading activities	59,211
Investment income	1,837
Total	61,048
EXPENDITURE ON	
Raising funds	16,550
Charitable activities	
General	26,585
Total	43,135
Net gains on investments	182,103
NET INCOME	200,016
RECONCILIATION OF FUNDS	
Total funds brought forward	1,978,384
TOTAL FUNDS CARRIED FORWARD	2,178,400

7. FIXED ASSET INVESTMENTS

	Listed investments £
MARKET VALUE	
At 1st December 2024	2,065,825
Additions	1,104,173
Disposals	(1,116,955)
Revaluations	142,285
At 30th November 2025	2,195,328
NET BOOK VALUE	
At 30th November 2025	2,195,328
At 30th November 2024	2,065,825

There were no investment assets outside the UK.

continued...

7. FIXED ASSET INVESTMENTS - continued

Cost or valuation at 30th November 2025 is represented by:

	Listed investments
	£
Valuation in 2025	142,285
Cost	2,053,043
	2,195,328

8. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Trade creditors	2,360	-

9. MOVEMENT IN FUNDS

	At 1.12.24	Net movement in funds	At 30.11.25
	£	£	£
Unrestricted funds			
General fund	2,178,400	118,203	2,296,603
TOTAL FUNDS	2,178,400	118,203	2,296,603

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	50,913	(113,207)	180,497	118,203
TOTAL FUNDS	50,913	(113,207)	180,497	118,203

Comparatives for movement in funds

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

continued...

9. MOVEMENT IN FUNDS - continued

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

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

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

	At 1.12.23	Net movement in funds	At 30.11.25
	£	£	£
Unrestricted fund	1,978,384	318,219	2,296,603
TOTAL FUNDS	1,978,384	318,219	2,296,603

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

	Incoming resources	Resources expended	Gains and losses	Movement in funds
	£	£	£	£
Unrestricted fund	111,961	(156,342)	362,600	318,219
TOTAL FUNDS	111,961	(156,342)	362,600	318,219

10. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 30th November 2025.

Bert and Ruth Dunn Charitable SCIO

Detailed Statement of Financial Activities for the Year Ended 30th November 2025

	2025 £	2024 £
INCOME AND ENDOWMENTS		
Other trading activities		
Dividends Received	50,195	59,211
Investment income		
Bank Interest	718	1,837
Total incoming resources	50,913	61,048
EXPENDITURE		
Charitable activities		
Insurance	987	977
Donations	92,074	24,641
Administration costs	3,600	-
	96,661	25,618
Support costs		
Finance		
Management Charges	13,999	16,550
Exchange rate gain / loss	187	7
	14,186	16,557
Governance costs		
Accountancy and legal fees	2,360	960
Total resources expended	113,207	43,135
Net (expenditure)/income before gains and losses	(62,294)	17,913
Realised recognised gains and losses		
Realised gains/(losses) on fixed asset investments	24,565	44,892
Net (expenditure)/income	(37,729)	62,805