

**REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST OCTOBER 2025
FOR
EDINBURGH, LOTHIANS & BORDERS AREA
COUNCIL LEGION SCOTLAND**

JRW Hogg & Thorburn LLP
Chartered Accountants
19 Buccleuch Street
Hawick
Roxburghshire
TD9 0HL

**EDINBURGH, LoTHIANS & BORDERS AREA
COUNCIL LEGION SCOTLAND**

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FOR THE YEAR ENDED 31ST OCTOBER 2025**

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**EDINBURGH, LoTHIANS & BORDERS AREA
COUNCIL LEGION SCOTLAND**

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST OCTOBER 2025**

The trustees present their report with the financial statements of the charity for the year ended 31st October 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

The Edinburgh, Lothians and Borders Area Council are a division of Legion Scotland. The objects of the Area Council are to:

- a) Aid the National Board or Trustees and the Chief Executive Officer in carrying on the work of the legion.
- b) Exercise a controlling oversight over the Branches and Branch Social Clubs within the Edinburgh, Lothians and Borders Area.

A summary of the main activities carried out is included under "Achievements & Performance" below.

ACHIEVEMENTS AND PERFORMANCE

The Council has continued during the year to support the activities of the Edinburgh, Lothians and Borders Area. Some examples of activities offered during the year are; Standard Bearer training and competitions, Best Kept War Memorial competition, and the Founders Day Commemoration Service.

The council plans to continue to meet its objectives and to support its branches and the National Board of Trustees.

FINANCIAL REVIEW

Income

Income increased by £961 from £23,332 in 2024 to £24,293 this year.

Expenditure

Expenditure increased by £2,932 from £39,257 in 2024 to £42,189 this year.

Balance Sheet

The total worth of The Edinburgh, Lothians and Borders Area Council at 31st October 2025 was £286,462 compared with £275,664 in 2024. This includes restricted funds of £938.

Investment Policy and Performance

The Council takes investment advice from Evelyn Partners who administer the investment portfolio. A low to medium risk strategy continues to be employed to safeguard the assets of the council and also provide a regular income stream. The investments held are a range of treasury stocks and corporate fixed interest securities.

Investment income received during the year was £6,127 which is a return of 2.44% (2024, 2.23%). During the year there were realised and unrealised gains on investments held of £28,694.

Reserve Policy-

The Council has sufficient investments to allow investment income of around £5,000 per annum to be generated. As the unrestricted funds stand at around £285,000, the Council are comfortable that this is an appropriate amount to hold should any future shortfall arise provided that any deficit is due to charitable expenditure and not unnecessary administrative costs.

The Council has sufficient funds to withstand the challenges faced in the forthcoming 12 months.

**EDINBURGH, LoTHIANS & BORDERS AREA
COUNCIL LEGION SCOTLAND**

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST OCTOBER 2025**

STRUCTURE, GOVERNANCE AND MANAGEMENT

Constitution

The charity is an unincorporated association governed by its constitution. The Council was granted charitable status by OSCR on 27th May 1997.

Management and Appointment of Trustees

The Council consists of members who are elected annually by the Branches within the Edinburgh, Lothians and Borders Area. The day-to-day management of the Council is delegated to the area secretary. Council meetings are held at least three times a year to deal with all general matters affecting the area.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

SC026555

Principal address

New Haig House
Logie Green Road
Edinburgh
EH7 4HR

Trustees

Office Bearers:-

President	A Hutton, OBE
Chairman	G Walter
Vice-Chairman	D Deacon
Treasurer	M Flett

Other Members:-

P Chinnery	I McLeod
T Hermiston	R Robson
T Hoonan	F Woods
E Yule	P Stewart
I Maltman	J Hermiston
F Deacon	P Bassett
A Jack	R Sievwright
T Thomson	L Williamson

Area Secretary	M Hawthorn
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Independent Examiner

Joanne Gibson
JRW Hogg & Thorburn LLP
Chartered Accountants
19 Buccleuch Street
Hawick
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TD9 0HL

**EDINBURGH, LOTHIAN & BORDERS AREA
COUNCIL LEGION SCOTLAND**

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31ST OCTOBER 2025**

REFERENCE AND ADMINISTRATIVE DETAILS

Bankers

Virgin Money
Cairngorm House
Almondvale Boulevard
Livingston
West Lothian
EH7 4HR

Investment Advisers

Evelyn Partners
177 Bothwell Street
GLASGOW
G2 7ER

Approved by order of the board of trustees on 28th July 2026 and signed on its behalf by:

A handwritten signature in black ink, appearing to read 'M Flett', written over a horizontal line.

M Flett - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
EDINBURGH, LoTHIANS & BORDERS AREA
COUNCIL LEGION SCOTLAND**

I report on the accounts for the year ended 31st October 2025 set out on pages six to thirteen.

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's trustees consider that the audit requirement of Regulation 10(1)(a) to (c) of the 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 examiner's statement

My examination was 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 accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as 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 REPORT TO THE TRUSTEES OF
EDINBURGH, LoTHIANS & BORDERS AREA
COUNCIL LEGION SCOTLAND**

Independent examiner's qualified statement

I have completed my examination and identified the following matter of concern.

The accounts at 31st October 2025 include a cash in hand figure of £3,187.59, which comprises of monies held by the Area Secretary, Area Chair and Treasurer. There has been uncertainty as to how much money the Treasurer has on hand but he is now satisfied that the cash in hand figure included in these accounts is fairly stated. The concern exists due to the lack of evidence available to support the balance on hand at 31st October 2025.

In connection with my examination, no other matter except that referred to in the above paragraph 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 8 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.



Joanne Gibson
The Institute of Chartered Accountants of Scotland

JRW Hogg & Thorburn LLP
Chartered Accountants
19 Buccleuch Street
Hawick
Roxburghshire
TD9 0HL

3rd August 2026

**EDINBURGH, LoTHIANS & BORDERS AREA
COUNCIL LEGION SCOTLAND**

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST OCTOBER 2025**

	Notes	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	17,935	-	17,935	17,567
Investment income	3	6,127	-	6,127	5,765
Other income		231	-	231	-
Total		<u>24,293</u>	<u>-</u>	<u>24,293</u>	<u>23,332</u>
EXPENDITURE ON					
Raising funds		3,513	-	3,513	3,596
Charitable activities	4				
Direct charitable income		28	-	28	-
Direct charitable expenditure		36,148	-	36,148	31,147
Support costs		-	-	-	14
Grants		2,500	-	2,500	4,500
Total		<u>42,189</u>	<u>-</u>	<u>42,189</u>	<u>39,257</u>
Net gains on investments		<u>28,694</u>	<u>-</u>	<u>28,694</u>	<u>30,474</u>
NET INCOME		10,798	-	10,798	14,549
RECONCILIATION OF FUNDS					
Total funds brought forward		274,726	938	275,664	261,115
TOTAL FUNDS CARRIED FORWARD		<u><u>285,524</u></u>	<u><u>938</u></u>	<u><u>286,462</u></u>	<u><u>275,664</u></u>

The notes form part of these financial statements

**EDINBURGH, LoTHIANS & BORDERS AREA
COUNCIL LEGION SCOTLAND**

**BALANCE SHEET
31ST OCTOBER 2025**

	Notes	2025 £	2024 £
FIXED ASSETS			
Investments	8	250,849	258,852
CURRENT ASSETS			
Debtors	9	25,239	6,698
Cash at bank and in hand		10,374	11,543
		<u>35,613</u>	<u>18,241</u>
CREDITORS			
Amounts falling due within one year	10	-	(1,429)
NET CURRENT ASSETS		<u>35,613</u>	<u>16,812</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>286,462</u>	<u>275,664</u>
NET ASSETS		<u>286,462</u>	<u>275,664</u>
FUNDS	12		
Unrestricted funds		285,524	274,726
Restricted funds		938	938
TOTAL FUNDS		<u>286,462</u>	<u>275,664</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 28th July 2026 and were signed on its behalf by:



A Hutton, OBE - Trustee



G D Walter - Trustee

The notes form part of these financial statements

**EDINBURGH, LoTHIANS & BORDERS AREA
COUNCIL LEGION SCOTLAND**

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST OCTOBER 2025**

	2025 £	2024 £
Support costs		
Finance		
Bank charges	39	14
Total resources expended	42,189	39,257
Net expenditure before gains and losses	(17,896)	(15,925)
Realised recognised gains and losses		
Realised & unrealised gain/ (loss) on investments	28,694	30,474
Net income	10,798	14,549

This page does not form part of the statutory financial statements