The Karpf Family Charitable Trust

Unaudited Report and Financial Statements

Year Ended

5 April 2026

Registered Charity Number SC018746

The Karpf Family Charitable Trust

Trustee's report
For the year ended 5 April 2026

The trustee presents his report and the financial statements for the year ended 5 April 2026.

Recruitment and Appointment of Trustees

All of the trust's trustees are appointed and reappointed by the members at our annual general meeting which is held each year.

Trustee

The trustee who served during the year was:

Mr Warren Karpf

Charitable purposes

The purpose of the Trust is to apply income/capital of the Trust for charitable purposes by donations to other bodies with charitable status.

Activities and achievements

During the year, gross donations of £Nil (2025 - £Nil) were received. The programme of charitable giving continued and donations totalling £3,114 were made.

Financial review

The charity had a surplus of expenditure over income of £386 (2025: £360). At the balance sheet date the charity had investments worth £40,387 (2025 - £37,474) and net assets of £41,295 (2025 - £37,996).

Risk statement

Having regard to the Office of the Scottish Charity Regulator requirements on risk, the charity has undertaken an assessment of the major risks and controls in place.

This report was approved by the board and signed on its behalf.

W M Karpf
Trustee

9 July 2026

Statement of Trustee's responsibilities
for the year ended 5 April 2026

The trustees are responsible for preparing the trustees' annual report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Charity law requires the trustees to prepare financial statements for each financial year that give a true and fair view of the state of the charity and of the incoming resources and application of resources of the charity for the year. In preparing those financial statements the trustees are required to:

In preparing these financial statements the directors are required to:

- select suitable accounting policies and then apply them consistently;
- make judgments and accounting estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in business.

The trustees are responsible for keeping proper accounting records that are sufficient to show and explain the charity's transactions and 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 regulation 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended). They 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 Karpf Family Charitable Trust

Receipts and payments account
For the year ended 5 April 2026

	Note	**2026** £	2025 £
Donations received	2	-	
Investment income		**3,500**	2,500
Tax repayment		-	-
		3,500	2,500
Payments	3	**(3,114)**	(2,140)
SURPLUS/(DEFICIT) FOR YEAR		**386**	360

The Karpf Family Charitable Trust
Registered number: SC018746

Statement of balances
As at 5 April 2026

	Note	2026 £	2025 £
FIXED ASSETS			
Investments at market value	6	**40,387**	37,474
CURRENT ASSETS			
Cash at bank		**908**	522
TOTAL ASSETS LESS CURRENT LIABILITIES			
		41,295	37,996
CAPITAL EMPLOYED			
Investment revaluation		**(3,632)**	(6,545)
Income and expenditure account		**44,927**	44,541
FUNDS		**41,295**	37,996

Approved on 9 July 2026

Warren Karpf - Trustee

Notes to the accounts
For the year ended 5 April 2026

1. Accounting policies

1.1 Basis of accounting

The accounts have been prepared on the Receipts and Payments basis in accordance with the Charities & Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

1.2 Investments

Investments held as fixed assets are shown at market value with any gains or losses arising being taken to the investment revaluation account.

2. Donations received

	2026	2025
	£	£
Donations received (gross)	**-**	-

3. Payments

	2026	2025
	£	£
Charitable donations (note 4)	**3,114**	2,140
Professional fees	**-**	-
	3,114	2,140

The charity had no staff or staff costs in the year (2025 - £NIL).

4. Donations

The following donations made in the year:

	2026	2025
	£	£
Giffnock and Newlands Hebrew Congregation	**916**	1,011
United Jewish Israel Appeal	**250**	250
Cosgrove Care	**25**	25
Jewish Care	**500**	500
Glasgow Hebrew Burial Society	**133**	129
Newark Care	**100**	100
JNF	**1,100**	125
Scottish Jewish Council	**90**	-
	3,114	2,140

5. Trustee remuneration andexpenses

The trustees did not receive any remuneration or expenses during the year (2025 - £NIL).

6. Fixed asset investments

	Listed investments £
Valuation	
At 6 April 2025	37,474
At 5 April 2026	40,387
Net book value	
At 5 April 2026	40,387
At 5 April 2025	37,474

Listed investments

The market value of the listed investments at 5 April 2026 was £40,387 (2025 - £37,474).

7. Related party transactions

During the year the Trust received donations of £Nil (2025 - £Nil) from Mr Warren Karpf. Mr Warren Karpf is a trustee.