APPENDIX 1

OSCR
Scottish Charity Regulator

Trustees' Annual Report for the period							
	Period start date				Period end date		
	Day	Month	Year		Day	Month	Year
From	01	11	2024	To	31	10	2025

Reference and administration details

Charity name	ROYAL BRITISH LEGION SCOTLAND KELSO BRANCH		
Other names charity is known by			
Registered charity number	SC 006130		
Charity's principal address	66 ROXBURGH STREET		
	KELSO		
	ROXBURGHSHIRE		
		Postcode	TD5 7DH

Names of the charity trustees on date of approval of Trustees' Annual Report

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	John Gill			
2	Andrew Matheson			
3	Steven Patterson			
4	Jim Lawrie			
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

APPENDIX 1

Reference and administration details continued

Names of all other charity trustees during the period, if any, (for example, those who resigned part way through the financial period)

Name	Dates acted if not for whole year

Structure, governance and management

Type of governing document	Constitution
Trustee recruitment and appointment	As per constitution

Objectives and activities

Charitable purposes	For the relief of poverty and assistance in welfare, for the elderly and infirm. To benefit other charities with similar charitable objectives.
Summary of the main activities in relation to these objects	Providing financial assistance and grants to individuals and organisations and charities by way of donation.

APPENDIX 1

Achievements and performance

Summary of the main achievements of the charity during the financial period	The charity has a total of 93 members.

Financial review

Brief statement on the charity's policy on reserves	With the exception of the wartime memories/welfare fund of £390 (2024 - £390), all reserves are held in a general fund.
Details of any deficit	The branch has a deficit of £14,468 in the unrestricted funds and £NIL in the restricted funds in the year giving a net overall deficit of £14,468 (surplus in 2024 - £24,014).
Donated facilities and services (if any)	N/A

APPENDIX 1

Other Optional Information

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signatures(s)	John Gill	Andrew Matheson
Full name(s)	John Gill	Andrew Matheson
Position (e.g. Chair)	Trustee	Trustee
Date	22nd September 2026	22nd September 2026

APPENDIX 3

OSCR
Scottish Charity Regulator

Independent examiner's report on the accounts

Report to the trustees / members of	Charity name **ROYAL BRITISH LEGION SCOTLAND KELSO BRANCH**
Registered charity number	**SC006130**

On the accounts of the charity for the period

	Period start date				Period end date		
	Day	Month	Year		Day	Month	Year
From	1	11	2024	To	31	10	2025

Set out on pages	(remember to include the page numbers of additional sheets)

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) 2005 Act and the Charities Accounts (Scotland) Regulations 2006. The charity trustees consider that the audit requirement of Regulation 10(1) (d) 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 independent examiner's statement	My examination is 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 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 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.
Signed:	G. Adamson **Date:** 22/09/2026
Name:	GILLIAN ADAMSON
Relevant professional qualification(s) or body (if any):	BSC (HONS) CA CTA
Address:	RENNIE WELCH LLP ACADEMY HOUSE SHEDDEN PARK ROAD KELSO TD5 7AL

APPENDIX 3

Disclosure section

Only complete if the examiner needs to highlight material problems.

Give brief details here of any items that the examiner wishes to disclose	No matters to highlight

APPENDIX 2

Enter charity name below

Enter SC No. below

ROYAL BRITISH LEGION SCOTLAND KELSO BRANCH

SC006130

OSCR Scottish Charity Regulator

Receipts and payments accounts

For the period from	Period start date Day	Month	Year	to	Period end date Day	Month	Year
	01	11	2024		31	10	2025

Section A Statement of receipts and payments

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total funds current period to nearest £	Total funds last period to nearest £
A1 Receipts						
Donations	25	-	-	-	25	25
Legacies	-	-	-	-	-	-
Grants	-	-	-	-	-	-
Receipts from fundraising activities	-	-	-	-	-	-
Gross trading receipts	2,028	-	-	-	2,028	2,608
Income from investments other than land and buildings	1,027	-	-	-	1,027	1,763
Rents from land & buildings	-	-	-	-	-	-
Gross receipts from other charitable activities	813	-	-	-	813	-
					-	-
A1 Sub total	3,893	-	-	-	3,893	4,396
A2 Receipts from asset & investment sales						
Proceeds from sale of fixed assets	-	-	-	-	-	-
Proceeds from sale of investments	8,000	-	-	-	8,000	45,000
A2 Sub total	8,000	-	-	-	8,000	45,000
Total receipts	11,893	-	-	-	11,893	49,396
A3 Payments						
Expenses for fundraising activities	1,950	-	-	-	1,950	1,011
Gross trading payments	-	-	-	-	-	-
Investment management costs	78	-	-	-	78	61
Payments relating directly to charitable activities	-	-	-	-	-	-
Grants and donations	-	-	-	-	-	-
Governance costs:	-	-	-	-	-	-
Honorarium	800	-	-	-	800	-
Preparation of annual accounts	1,380	-	-	-	1,380	600
Capitation fees	2,730	-	-	-	2,730	(30)
Property expenses	19,423	-	-	-	19,423	23,740
Loan repayment	-	-	-	-	-	-
A3 Sub total	26,361	-	-	-	26,361	25,382
A4 Payments relating to asset and investment movements						
Purchases of fixed assets	-				-	-
Purchase of investments	-				-	-
A4 Sub total	-	-	-	-	-	-
Total payments	26,361	-	-	-	26,361	25,382
Net receipts / (payments)	(14,468)	-	-	-	(14,468)	24,014
A5 Transfers to / (from) funds					-	-
Surplus / (deficit) for year	(14,468)	-	-	-	(14,468)	24,014

ROYAL BRITISH LEGION SCOTLAND KELSO BRANCH SC006130

Section B Statement of balances

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
B1 Cash funds	Cash and bank balances at start of year	121,032	390			121,422	97,408
	Surplus / (deficit) shown on receipts and payments account	(14,468)	-			(14,468)	24,014
	Cash and bank balances at end of year	106,564	390	-	-	106,954	121,422
	(Agree balances with receipts and payments account(s))	-	-	-	-	-	-

	Details	Fund to which asset belongs	Market valuation to nearest £	Last year to nearest £
B2 Investments	McInroy and Wood (Cost £15,000)	Unrestricted fund	27,744	36,717
	£8,000 sold during year and kept in branch account			
		Total	27,744	36,717

	Details	Fund to which asset belongs	Cost (if available) to nearest £	Current value (if available) to nearest £	Last year to nearest £
B3 Other assets				-	-
		Total	-	-	-

	Details	Fund to which liability relates	Amount due to nearest £	Last year to nearest £
B4 Liabilities			-	-
			-	-
		Total	-	-

	Details	Fund to which liability relates	Amount due (estimate) to nearest £	Last year to nearest £
B5 Contingent liabilities				
		Total	-	-

Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval
	John Gill	John Gill	22/09/2026
	Andrw Matheson	Andrew Matheson	22/09/2026

ROYAL BRITISH LEGION SCOTLAND KELSO BRANCH SC006130

Section C Notes to the Accounts

C1 Nature and purpose of funds *(may be stated on analysis of funds worksheets)*

For the relief of poverty and assistance in welfare for the elderly and infirm. To benefit other charities with similar charitable objectives.

C2 Grants

Type of activity or project supported	Individual / institution	Number of grants made	£
		Total	-

C3a Trustee remuneration

If no remuneration was paid during the period to any charity trustee or person connected to a trustee cross this box (otherwise complete section 3b)	

C3b Trustee remuneration - details

Authority under which paid	£
Remuneration paid for secretarial services and approved by the trustees	800

C4a Trustee expenses

If no expenses were paid to any charity trustee during the period then cross this box (otherwise complete section 4b)	X

C4b Trustee expenses - details

	Number of trustees	£

C5 Transactions with trustees and connected persons

Nature of relationship	Nature of transaction	Transaction amount (£)	Balance outstanding at period end (£)

C6 Other information

Royal British Legion Scotland Kelso Branch owns the property at a market value of £265,000 but the property has a historical cost of £nil in the Balance Sheet.

The balance due to be repaid to the Royal British Legion Scotland Kelso Branch from the Royal British Legion Scotland Club (Kelso) Limited was £103,045 as at the 31st October 2025.

ROYAL BRITISH LEGION SCOTLAND KELSO BRANCH SC006130

Additional analysis (1)

Analysis of receipts and payments

1 Donations

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Kelso Community Council	25				25	25
Harry Lodge	-				-	-
Secretary - Hannah	-				-	-
					-	
Total	25	-	-	-	25	25
	-	-	-	-	-	-

2 Grants

	Unrestricted funds to nearest £	Restricted funds to nearest £			Total current period to nearest £	Total last period to nearest £
					-	-
					-	-
					-	-
					-	
Total	-	-			-	-
	-	-			-	-

3 Gross receipts from other charitable activities

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period
Poppy Income	813	-	-	-	813	-
					-	
					-	
					-	
					-	
					-	
					-	
					-	
Total	813	-	-	-	813	-
	-	-	-	-	-	-

4 Payments relating directly to charitable activities

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
					-	
					-	
					-	
					-	
					-	
					-	
					-	
					-	
					-	
					-	
Total	-	-	-	-	-	-
	-	-	-	-	-	-

ROYAL BRITISH LEGION SCOTLAND KELSO BRANCH SC006130

Additional analysis (2)

5 Breakdown of unrestricted funds

	Unrestricted fund 1 - enter name of fund below	Unrestricted fund 2 - enter name of fund below	Unrestricted fund 3 - enter name of fund below	Unrestricted fund 4 - enter name of fund below		
	General Fund				Total unrestricted funds	Total unrestricted funds last period
Receipts						
Donations	25				25	25
Legacies	-				-	-
Grants	-				-	-
Receipts from fundraising activities	-				-	-
Gross trading receipts	2,028				2,028	2,608
Income from investments other than land and buildings	1,027				1,027	1,763
Rents from land & buildings	-				-	-
Gross receipts from other charitable activities	813				813	-
Sub total	3,893	-	-	-	3,893	4,396
					-	
Receipts from asset & investment sales						
Proceeds from sale of fixed assets	-				-	-
Proceeds from sale of investments	8,000				8,000	45,000
Sub total	8,000	-	-	-	8,000	45,000
Total receipts	11,893	-	-	-	11,893	49,396
					-	
Payments						
Expenses for fundraising activities	1,950				1,950	1,011
Gross trading payments	-				-	-
Investment management costs	78				78	61
Payments relating directly to charitable activities	-				-	-
Grants and donations	-				-	-
Governance costs:	-				-	-
Honorarium	800				800	-
Preparation of annual accounts	1,380				1,380	600
Capitation fees	2,730				2,730	- 30
Property expenses	19,423				19,423	23,740
Loan repayment	-				-	-
	-				-	-
Sub total	26,361	-	-	-	26,361	25,382
					-	
Payments relating to asset and investment movements						
Purchases of fixed assets	-				-	-
Purchase of investments	-				-	-
Sub total	-	-	-	-	-	-
					-	
Total payments	26,361	-	-	-	26,361	25,382
					-	
Net receipts / (payments)	(14,468)	-	-	-	(14,468)	24,014
Transfers to / (from) funds					-	-
Surplus / (deficit) for year	(14,468)	-	-	-	(14,468)	24,014
					-	

Nature and purpose of funds

For the relief of poverty and assistance in welfare, for the elderly and infirm. To benefit other charities with similar charitable objectives.

ROYAL BRITISH LEGION SCOTLAND KELSO BRANCH SC006130

Additional analysis (3)

6 Breakdown of restricted funds

	Restricted fund 1 - enter name of fund below	Restricted fund 2 - enter name of fund below	Restricted fund 3 - enter name of fund below	Restricted fund 4 - enter name of fund below		
	Wartime Memories Fund				Total restricted funds	Total restricted funds last period
Receipts						
Donations	-				-	-
Legacies	-				-	-
Grants	-				-	-
Receipts from fundraising activities	-				-	-
Gross trading receipts	-				-	-
Income from investments other than land and buildings	-				-	-
Rents from land & buildings	-				-	-
Gross receipts from other charitable activities	-				-	-
Sub total	-	-	-	-	-	-
					-	
Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	-
Proceeds from sale of investments					-	-
Sub total	-	-	-	-	-	-
Total receipts	-	-	-	-	-	-
					-	
Payments						
Expenses for fundraising activities	-				-	-
Gross trading payments	-				-	-
Investment management costs	-				-	-
Payments relating directly to charitable activities	-				-	-
Grants and donations	-				-	-
Governance costs:	-				-	-
Audit / independent examination	-				-	-
Preparation of annual accounts	-				-	-
Legal costs	-				-	-
	-				-	-
	-				-	-
Sub total	-	-	-	-	-	-
					-	
Payments relating to asset and investment movements						
Purchases of fixed assets					-	-
Purchase of investments					-	-
Sub total	-	-	-	-	-	-
					-	
Total payments	-	-	-	-	-	-
					-	
Net receipts / (payments)	-	-	-	-	-	-
Transfers to / (from) funds					-	-
Surplus / (deficit) for year	-	-	-	-	-	-
					-	

Nature and purpose of funds