

Mrs Elizabeth Henrietta Macquarrie Trust

**Trustees' report and financial statements
for the year ended 5 April 2026**

Charity Registration Number: SC015034

Mrs Elizabeth Henrietta Macquarrie Trust
Trustees' Annual Report
for the year ended 5 April 2026

Legal and administrative information

Charity Name: Mrs Elizabeth Henrietta Macquarrie Trust

Charity No: SC015034

Trustees

Kirk Session: Sheena Allan
 Olive Brown
 Margaret Broad
 Iain Campbell
 Joy Caskie
 Donna Dugdale
 Catherine Evans
 Alan Jack
 Donald MacGillivray
 Archie Maclean
 Cathie Maclean
 Margaret MacNeilage
 John Morrison
 Catherine Paton
 Eve Holyhead
 Barbara Weir
 Rev Amanda MacQuarrie

Independent Examiner Alison Gainsford
 1 Dal nan Each
 Strontian
 Acharacle
 Argyll
 PH36 4JD

Structure, governance and management

Under the terms of the modified deed of Trust, the Trustees are the Minister and Elders of the Kirk Session of Torosay and Kinlochspelve Church of Scotland.

Risk policy

The Trustees have assessed the major risks to which the charity is exposed, and in particular those related to the operations and finances of the Trust, and are satisfied that systems are in place to mitigate any exposure to these risks.

Reserves policy

The Trust continues to maintain the capital element, now invested into the Church of Scotland Deposit Fund, in order to ensure that income is generated to allow it to continue making distributions for the foreseeable future. This invested capital has raised income via interest.

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Objectives and activities

Charitable purposes

The purposes of the Trust, as recorded in the modified Trust Deed is to use the capital and income of the fund for the prevention of relief of poverty, or relief of anyone in need by reason of age, ill health, disability, financial hardship or other disadvantage in respect of any persons resident in the Parishes of Torosay, Kinlochspelve, Salen or Ulva in the Isle of Mull.

Achievements and Performance

Grants made and donations received

During the year there were no grants given out. One donation from the Mull and Tiree SWI was received.

Financial Review

Income received in the year was from interest gained on the £48,000 invested in 2023 to the Church of Scotland Deposit Fund. The only expenditure in the year was towards the cost of governance.

The trustees annual report was approved and signed on behalf of the board of trustees by:



04/06/2026

Mr A MacLean
Trustee

Mrs Elizabeth Henrietta Macquarrie Trust
Independent Examiner's Report

I report to the trustees on my examination of the financial statements of Mrs Elizabeth Henrietta Macquarrie Trust ('the charity') for the year ended 5 April 2026.

Respective responsibilities of Trustees

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.

The charity's 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 was carried out in accordance with Regulation 11 of the Charities Account (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 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

- (i) 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 2005 Act and Regulations 4 of 2006 Accounts Regulations, and
- to prepare accounts which accord with the accounting records and to comply with Regulation 9 of the 2006 Accounts Regulations have not been met, or
- (ii) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Alison Gainsford

Name: Alison Gainsford

Address: 1 Dal nan Each
 Strontian
 Acharacle
 Argyll
 PH36 4JD

Date: 29/05/2026

Mrs Elizabeth Henrietta Macquarrie Trust
Receipts and Payments Account
for the year ended 5 April 2026

		Unrestricted Funds	Total 2026	Total 2025
	Note	£	£	£
Receipts	3			
Donations		1275	1275	0
Investment income		2122	2122	1666
		<u>3398</u>	<u>3398</u>	<u>1666</u>
Payments				
Charitable activities	4	0	0	1000
Governance Costs	5	250	250	250
Other Payments	6	0	0	0
Total payments		<u>250</u>	<u>250</u>	<u>1250</u>
Excess of Receipts over Payments		3148	3148	416
Total funds brought forward		<u>2457</u>	<u>2457</u>	<u>2041</u>
Total funds carried forward		<u>5605</u>	<u>5605</u>	<u>2457</u>

Mrs Elizabeth Henrietta Macquarrie Trust

Statement of balances

Year ended 5 April 2026

	2026	2025
	£	£
Opening bank balance	2457	2041
Receipts	3398	1666
Payments	<u>-250</u>	<u>-1250</u>
	<u>5605</u>	<u>2457</u>
Liabilities at the year end	<u>300</u>	<u>250</u>

Approved on and signed on behalf of the Trustees by;



Mr A MacLean
Trustee



Mrs C Paton
Trustee

Mrs Elizabeth Henrietta Macquarrie Trust

Notes to the accounts as at 5 April 2026

1 Accounting policy

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

2 Nature and purpose of funds

Unrestricted funds are those that may be used at the discretion of the trustees in furtherance of the objectives of the charity. The trustees maintain a single unrestricted fund for the day to day running of the charity.

3 Receipts

	Unrestricted		Total
Donations	Funds	Total 2026	2025
	£	£	£
Mull and Tiree SWI	1275	1275	0
	1275	1275	0

	Unrestricted		Total
Investment income	Funds	Total 2026	2025
	£	£	£
Interest	2122	2122	1666
	2122	2122	1666

4 Payments

	Unrestricted		Total
Charitable activities	Funds	Total 2026	2025
	£	£	£
Grants	0	0	1000
	0	0	1000

	Unrestricted		Total
5 Governance costs	Funds	Total 2026	2025
	£	£	£
Independent Examination	250	250	250
	250	250	250