

**Charity number SC045616**

**MATT MURDOCH CURLING FOUNDATION  
SCOTTISH CHARITABLE INCORPORATED ORGANISATION  
ANNUAL REPORT AND FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 30 APRIL 2025**

**David Allen**  
**Chartered Accountants**  
51 Newall Terrace  
Dumfries  
DG1 1LN

**MATT MURDOCH CURLING FOUNDATION  
TRUSTEES' ANNUAL REPORT AND ACCOUNTS  
FOR THE YEAR ENDED 30 APRIL 2025**

Scottish Charity Number SC045616

**TRUSTEES**



**CONTACT ADDRESS**

Langhill Farm, Lockerbie, DG11 2QT

**CONSTITUTION**

The Matt Murdoch Curling Foundation is a Scottish Charitable Incorporated Organisation (SCIO). It was registered in its current legal form on 14 May 2015. It has a single tier structure and as such the trustees are the members of the charity.

**RECRUITMENT AND APPOINTMENT OF TRUSTEES**

The management committee, which meets at least quarterly are the charity's trustees. The Foundation was set up with five trustees, being the maximum number per the constitution. There are currently five trustees.

Trustees will retire at the annual general meeting held in May, but they may offer themselves for re-election.

**OBJECTIVES AND ACTIVITIES**

The Foundation is established for charitable purposes only and in particular the objects are to recognise and further the opportunities for talented young curlers by affording them the experience of top class international curling coaching with like minded young people from other countries. The beneficiaries shall be chosen from throughout the whole of Scotland and the surrounding areas.

The Foundation shall promote (but not promote exclusively) its activities and delivery operations to people within the 'Area of Benefit' who are talented young curlers. These people will be the Foundation's beneficiaries.

**MATT MURDOCH CURLING FOUNDATION  
TRUSTEES' ANNUAL REPORT AND ACCOUNTS (*continued*)  
FOR THE YEAR ENDED 30 APRIL 2025**

Scottish Charity Number SC045616

**ACHIEVEMENTS AND PERFORMANCE**

During its short history the 'Matt Murdoch Curling Foundation' has proved to be very successful. The trustees are well satisfied that their objectives and achievements are being met.

In its tenth year operating the foundation continues with strong partnerships to send two applicants and one chaperone/coach to the Trillium camp in Ontario, Canada.

The newly established mixed doubles Matt Murdoch memorial event in partnership with Scottish Curling attracted 24 teams, with the winners representing Scotland at the Nordic Junior Curling Tour Swedish Event. A coach is also nominated and supports the team.

Fundraising efforts strengthened through support from the Rotary Tour and online platforms, with additional income generated from silent auctions, crowdfunding, and merchandise sales. Strong collaborations were also developed with Scottish Curling, Foxglide, NJCT, and Trillium.

Social media continues to be the main link with junior audiences with the Instagram account growing to 195 followers (2024; 100) and 1,100 followers on Facebook (2024;1,000) all helping to promote our brand.

**PLANS FOR FUTURE PERIOD**

Develop a branch of the MMCF in Canada to help with exchange camps and reaching Canadian audiences.

Expand activities with more merchandise sales and promotional work using collaboration with Foxglide as the trustees are constantly considering ways of further extending the good work of the Foundation.

Going forward the trustees are looking at a restructuring of roles due to one trustee potentially standing down. New candidates are already being explored.

**FINANCIAL REVIEW**

The main source of funding is from donations. The Foundation made a small surplus in the year of £177 (2024; £1,726 deficit). The balance of the unrestricted fund at the end of the year was £13,529 (2024; £13,352).

All funds are unrestricted and thus there was no restricted balance held at the year end (2024; £nil).

**RESERVES POLICY**

The trustees' policy is to maintain reserves at around £3,000 in order to meet commitments and to cover any unexpected expenditure. Reserves at the end of the year were £13,529, which is well within the target range.

**MATT MURDOCH CURLING FOUNDATION  
TRUSTEES' ANNUAL REPORT AND ACCOUNTS *(continued)*  
FOR THE YEAR ENDED 30 APRIL 2025**

Scottish Charity Number SC045616

**STATEMENT OF TRUSTEES' RESPONSIBILITIES IN RELATION TO THE FINANCIAL STATEMENTS**

The trustees are responsible for preparing the trustees' annual report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards including Financial Reporting Standard 102: The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in Scotland requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the income and expenditure of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and accounting estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for maintaining proper accounting records which 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 the Charities Accounts (Scotland) Regulations 2006 and the provisions of the constitution.

The trustees 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 trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website. Legislation governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

**Approved by the Trustees and signed on their behalf on 30 June 2025**



**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF  
MATT MURDOCH CURLING FOUNDATION  
YEAR ENDED 30 APRIL 2025**

Scottish Charity Number SC045616

I report on the accounts of the charity for the year ended 30 April 2025 which are set out on pages 5 to 7.

**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 trustees consider that the audit requirement of Regulation 10(1)(d) of the 2006 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**

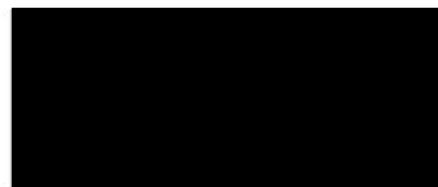
My examination is carried out in accordance with Regulation 11 of the 2006 Accounts Regulations. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures 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 view given by 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
  - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulationshave 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.



David Allen  
Chartered Accountants  
51 Newall Terrace  
Dumfries  
DG1 1LN

30 June 2025



**MATT MURDOCH CURLING FOUNDATION**  
**RECEIPTS AND PAYMENTS ACCOUNT**  
**FOR THE YEAR ENDED 30 APRIL 2025**

|                                     | Note | Restricted<br>Funds<br>2025<br>£ | Unrestricted<br>Funds<br>2025<br>£ | Total<br>2025<br>£ | Total<br>2024<br>£ |
|-------------------------------------|------|----------------------------------|------------------------------------|--------------------|--------------------|
| <b>RECEIPTS</b>                     |      |                                  |                                    |                    |                    |
| Donations                           | 3    | -                                | 3,412                              | 3,412              | 3,288              |
|                                     |      | -                                | 3,412                              | 3,412              | 3,288              |
| <b>PAYMENTS</b>                     |      |                                  |                                    |                    |                    |
| Payments for charitable activities: |      |                                  |                                    |                    |                    |
| Travel expenses                     |      | -                                | 1,854                              | 1,854              | 4,275              |
| Bank charges                        |      |                                  | 61                                 | 61                 | 63                 |
| Sundry                              |      | -                                | 1,229                              | 1,229              | 557                |
| Insurance                           |      |                                  | 91                                 | 91                 | 119                |
| TOTAL PAYMENTS                      |      | -                                | 3,235                              | 3,235              | 5,014              |
| SURPLUS /(DEFICIT) FOR YEAR         |      | -                                | 177                                | 177                | (1,726)            |

**MATT MURDOCH CURLING FOUNDATION**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 30 APRIL 2025**

**1. BASIS OF ACCOUNTING**

These accounts have been prepared on the receipts and payment basis in accordance with the Charities and 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 objects of the charity.

Restricted funds may only be used for specific purposes. Restrictions arise when specified by the donor or when the funds are raised for specific purposes.

**3. ANALYSIS OF DONATIONS**

|           | <b>Total<br/>2025<br/>£</b> | <b>Total<br/>2024<br/>£</b> |
|-----------|-----------------------------|-----------------------------|
| Donations | <u>3,412</u>                | <u>3,288</u>                |
|           | <u>3,412</u>                | <u>3,288</u>                |

All donations this year were unrestricted (2024; all unrestricted).

**4. UNRESTRICTED FUNDS**

|              | <b>Balance at<br/>01-May-24</b> | <b>Receipts<br/>£</b> | <b>Payments<br/>£</b> | <b>Balance at<br/>30-Apr-25<br/>£</b> |
|--------------|---------------------------------|-----------------------|-----------------------|---------------------------------------|
| General Fund | <u>13,352</u>                   | <u>3,412</u>          | <u>(3,235)</u>        | <u>13,529</u>                         |

**5. TRUSTEE REMUNERATION AND RELATED PARTY TRANSACTIONS**

No trustee received any expenses during the year.

No trustee received any remuneration during the year.

No trustee or person related to a trustee had any personal interest in any contract or transaction entered into by the charity during the year.

**MATT MURDOCH CURLING FOUNDATION**  
**STATEMENT OF BALANCES**  
**FOR THE YEAR ENDED 30 APRIL 2025**

|   | Restricted<br>£ | 2025<br>Unrestricted<br>£ | Total<br>£ | 2024<br>Total<br>£ |
|---|-----------------|---------------------------|------------|--------------------|
| <b>FUNDS RECONCILIATION</b>               |                 |                           |            |                    |
| Cash at bank and in hand at 1 May 2024    | -               | 13,352                    | 13,352     | 15,078             |
| Surplus/(deficit) for the year            | -               | 177                       | 177        | (1,726)            |
| Cash at bank and in hand at 30 April 2024 | -               | 13,529                    | 13,529     | 13,352             |
| <b>BANK AND CASH BALANCES</b>             |                 |                           |            |                    |
| Bank current account                      |                 |                           | 13,529     | 13,352             |
|   |                 |                           | 13,529     | 13,352             |

The notes on page 7 form an integral part of these accounts.

Approved by the trustees and signed on their behalf on 30 June 2025.

