

APPENDIX 3



		Independent examiner's report on the accounts v2					
Report to the trustees/members of	Charity name	Pandi's Legacy Organisation					
	Registered charity number	SC046062					
On the accounts of the charity for the period	Period start date				Period end date		
	Day	Month	Year	to	Day	Month	Year
	01	Nov	2024		31	Oct	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 (as amended). 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 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 [other than that disclosed on the attached page*] 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:				Date:			
Name:	Elaine Mearns						
Relevant professional qualification(s) or body (if any):							
Address:	Cottown Croft						
	Forglen						
	Turriff						
	AB53 4JN						

*Please delete the words in the brackets if they do not apply. If the words do apply, set out those matters which have come to your attention on the following page.

APPENDIX 3

Disclosure section

Only complete if the examiner needs to highlight material problems.

Give here brief details of
any items that the
examiner wishes to
disclose

Pandi's Legacy Organisation SCIO

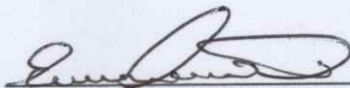
Charity registration number SCO46062

Annual Return Report & Financial Statement

1st November 2024 – 31st October 2025

Prepared: Emma Learmonth, Treasurer

Signed:

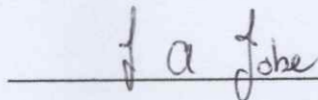


Dated:

27-6-2026

Checked: Jacqueline Jobe, Chairperson

Signed:

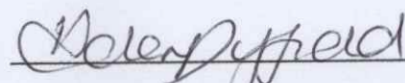


Dated:

27-6-2026

Witnessed: Helen Duffield, Secretary

Signed:



Dated:

27-6-2026

☐ Introduction

Introduction

Pandi's Legacy is a small non-profit organisation that runs from Montrose, Angus, Scotland incorporated as a SCIO.

The Charity has an income below £250,000 (two hundred and fifty thousand pounds) and as such it is eligible to prepare its accounts on a receipt and payment basis. The governing document body does not require the charity to prepare fully accrued accounts and neither does it require an audit.

The charity mostly comprises of funds being generated through a sponsor program with the nursery and primary schools in Gambia. Goods and additional funds are raised through small fundraising activities which further help support the schools, provides assistance with maintenance and additional local projects such as youth football teams and clinics.

Trustees Annual Report

Primary focus for this year remained the continued support of Kunta Kinteh nursery and primary schools in Tallinding, Gambia. Monies raised through our school sponsorship program with 119 participants as described in the supporting statement. Membership numbers remaining static from 2023/2024, however funds slightly reduced. This however was supplemented through an increase in one-off donations.

Additional funds raised via small charity / fund raising events, slightly down on previous year as only two small events held through the reporting period. Significant increase from backdated Gift Aid which is being used to fund food supplements to both schools.

Members and the public continue to support the annual school bag projects with donations ensuring each child was able to receive a school bag. Additional goods such as clothes, school supplies, medical supplies, IT equipment and football strips and boots have also been supplied during this period.

Trustee and membership visits to the schools completed in November 2024 helped complete maintenance projects, carrying out necessary repairs to the buildings and creating a sun shelter at the primary school. During these visit community projects were also completed delivering rice and medical supplies.

No Significant changes expected for the organisation or project focus for 2025-2026.

The Trustees present their report together with the financial statement for year ending 31st October 2025.

References & Administrative information

Charity Name: **Pandi's Legacy Organisation SCIO**

Charity Number: **SCO46062**

Registered Address: **5 Littlewood Gardens, Montrose, Angus, DD109LX**

Current Trustees: **Jacqueline Jobe, Chairperson**
Helen Duffield, Secretary
Emma Learmonth, Treasurer

Statement of Receipts & Payments

Prepared for Pandi's Legacy Organisation: 1/11/2024 to 31/10/2025 (compared with 1/11/2023 to 31/10/2024)*

	Unrestricted	Total	Prior Total*
Donations and Legacies			
.. Donations			
.... Freight & School Bags	30.00	30.00	270.00
.... One off Donations	1,062.19	1,062.19	
.... Platform Donations	40.11	40.11	1,194.18
.... Sponsor Program	19,448.00	19,448.00	18,624.50
.... Uniform-Donations	60.00	60.00	
.. Gift Aid Claimed	6,118.27	6,118.27	858.46
Charitable Activities			
.. Events	1,740.00	1,740.00	1,940.50
.... Events - Stall Holders	1,290.00	1,290.00	546.00
.... Raffle Tickets			440.00
Total income and endowments	29,788.57	29,788.57	23,873.64
Administration			800.00
.. Subscriptions	402.48	402.48	216.00
Freight & Storage	2,153.74	2,153.74	1,681.45
Gambia Payments			
.. Food & Aid	1,075.00	1,075.00	40.00
.. Maintenance & Repairs	660.00	660.00	500.00
.. School Fees	17,760.00	17,760.00	14,128.31
.. School Supplies & Equipment	1,300.00	1,300.00	1,105.00
.. Sports Equipment	480.00	480.00	418.37
.. Uniforms			1,057.50
Marketing	194.00	194.00	64.00
.. Website	100.00	100.00	100.00
Total expenditure	24,125.22	24,125.22	20,110.63
All receipts	29,788.57	29,788.57	23,873.64
All payments	24,125.22	24,125.22	20,110.63
Transfers between funds			
Net movement in funds	5,663.35	5,663.35	3,763.01
Total funds brought forward	5,453.02	5,453.02	1,690.01
Total funds carried forward	11,116.37	11,116.37	5,453.02