Royal British Legion Scotland
Cumbernauld Branch

Report and Accounts
for Year ended 31 October 2025

Scottish Charity Number: SC033417

Royal British Legion Scotland - Cumbernauld Branch
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Legal and administrative information

Contact Address

Royal British Legion Scotland
Cumbernauld Branch
7 South Muirhead Road
Cumbernauld G67 1AX

Office Bearers and Committee

Patrick Gartshore	President	
Leon Fisher	Vice-President	Resigned January 2025
Robert Frew	Chairman	
Kevin Anderson	Secretary	
Danielle Davie	Assistant Secretary	
Elaine Kelly	Treasurer	
Donald Masterton	Welfare Officer	Deceased November 2025
Thomas Adamson	Property Convenor	

Independent examiner

Paul McKendry
Office 14, Muirfield Centre
1A South Muirhead Road
Cumbernauld
Glasgow G67 1AX

Bankers

The Royal Bank of Scotland plc
Kirkintilloch Branch
116 Cowgate
Kirkintilloch
Glasgow G66 1JX

Solicitors

Barrowman & Partners
30 Ettrick Walk
Cumbernauld G67 1NE

Royal British Legion Scotland - Cumbernauld Branch
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Report of the Committee for the year ended 31 October 2025

The Committee present their report along with the accounts of the Branch for the year ended 31 October 2025. The financial statements have been prepared in accordance with the accounting policies set out on page 9 and comply with the Constitution of The Royal British Legion Scotland and applicable law.

Constitution and Administration

The Cumbernauld Branch was formed in accordance with Rule 15 (now Clause 14) of the Constitution of The RoyalBritish Legion Scotland. The activities of the Branch are governed by the Constitution of The RoyalBritish Legion Scotland. The Constitution provides for the appointment of a Committee elected by the members of the Branch in General Meeting. The members of the Committee who served during the year ended 31 October 2025 are set out on page 3 of the financial statements.

The day to day activities of the Branch are conducted from the Branch premises at 7 South Muirhead Road, Cumbernauld G67 1AX.

Objectives

The aims and objects of the Branch are contained in Clause 4 of the Constitution of The Royal British Legion Scotland. The main objective is to bring together ex-service men and women and to perpetuate the memory of those who died in the service of their country.

Charitable Status

The Branch is a Scottish charity having the reference SC033417 and is recognised by HM Revenue & Customs under the reference CR54470.

Activities and Achievements

The Branch continues to operate a Branch Club in accordance with Clause 16 of the Constitution of The Royal British Legion Scotland. The Club is run as a separate organisation with separate legal entity.

The Branch makes donations to a variety of local causes and charities including Erskine Hospital and Strathcarron Hospice. A full list of these donations is shown on page 10.

Our Welfare Officers provide help and support in whatever way they can to those ex-service personnel who are sick, bereaved or in financial difficulties. Our premises are used frequently by our members and indeed other persons from the local community for receptions following family funerals.

It is our intention to continue the foregoing help and support in the future whenever we can.

Trustees Remuneration

The Committee did not receive any remuneration from the Branch during the year.

Reserves Policy

It is the policy of the Branch to maintain unrestricted funds, which are the free reserves of the Branch, at a positive balance.

Risk management

The Committee have reviewed the major risks which the Branch faces and confirm that systems have been established to mitigate these risks.

Committee responsibilities in relation to the financial statements

The Committee is required to prepare financial statements for each financial year which give a true and fair view of the Branch financial activities during the year and of its financial position at the end of the year. In preparing those financial statements, the Committee is required to:

(a) select suitable accounting policies and then apply them consistently;

(b) make judgements and estimates that are reasonable and prudent;

(c) state whether applicable accounting standards and statements of recommended practice have been followed subject to any departures disclosed and explained in the financial statements; and

(d) prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Branch will continue in business.

The Committee is responsible for keeping accounting records which disclose with reasonable accuracy at any time the financial position of the Branch and enable it to ensure that the financial statements comply with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. It is responsible for safeguarding the assets of the Branch and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Committee and signed on its behalf by:

Kevin Anderson
Branch Secretary
25/6/26

INDEPENDENT EXAMINER'S REPORT

Independent Examiner's Report to the Committee of the Royal British Legion Scotland, Cumbernauld Branch - Scottish Charity Number: SC033417

I report on the financial statements of the Branch for the year ended 31 October 2025 as set out on pages 7 to 11.

This report is made solely to the charity's Committee, as a body, in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. My examination work has been undertaken so that I might state to the charity's Committee those matters I am required to state to them in an Independent Examiner's Report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and its trustees as a body, for my examination work, for this report or for the opinions I have formed.

Respective responsibilities of Committee and Examiner

The charity's Committee is responsible for the preparation of finanical statements 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 Committee consider that the audit requirement of Regulation 10(1) (a) to (c) of the Accounts Regulations does not apply. It is my responsibility to examine the finanical statements 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 Report

My examination was carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006 (as amended). An examination includes a review of the accounting records kept by the charity and a comparison of the finanical statements presented with those records. It also includes consideration of any unusual items or disclosures in the finanical statements and seeks explanations from the Committee 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 finanical statements.

Independent Examiner's Statement

In the course my examination, no matter has come to my attention:

a) 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 financial statements which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulations

have not been met, or

b) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the finanical statements to be reached.

P. McKendry

Paul McKendry FCCA
Office 14, Muirfield Centre
1A South Muihead Road
Cumbernauld
Glasgow G67 1AX

Date 1/7/26

Royal British Legion Scotland - Cumbernauld Branch
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Statement of Financial Activities for the year ended 31 October 2025.
(including Income and Expenditure Account)

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
INCOME & EXPENDITURE					
Incoming resources					
Membership Fees		9,587	-	9,587	10,650
Welfare Donations		1,436	-	1,436	1,669
Badges		-	-	-	116
From RBLS HQ		-	-	-	25
Donation from Member		130	-	130	300
Transferred from Club	4	-	-	-	-
				-	
		11,153	-	11,153	12,760
Resources expended					
Memberships to R.B.L.S.		9,723	-	9,723	10,346
Coach Hires and Taxis		-	-	-	-
Travel - Area & Conference		-	-	-	-
Catering - Jubilee		-	-	-	-
AGM Drinks		-	-	-	-
Printing, Postage & Stationery		-	-	-	-
Charitable Donations	3	1,580	-	1,580	1,537
Badges, Ties & Pennants		-	-	-	-
Gratuities & Hospitality		-	-	-	-
Remembrance Day Expenses		657	-	657	937
Functions		-	-	-	-
Welfare & Funeral Expenses		-	-	-	-
VE Day Entertainment		150	-	150	-
Transferred to Club	7	10,000	-	10,000	-
Total resources expended		22,110		22,110	12,820
Net incoming resources		(10,957)	-	(10,957)	(60)
Net movement in funds	5	(10,957)	-	(10,957)	(60)
Balance at 1 November 2024		16,388	310,281	326,669	326,729
Balance at 31 October 2025		5,431	310,281	315,712	326,669

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Balance Sheet as at 31 October 2025

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Fixed Assets					
Tangible Assets	2	-	310,281	310,281	310,281
		-	310,281	310,281	310,281
Current Assets					
Cash at Bank and on Hand		7,432	-	7,432	18,679
				-	
Creditors falling due within 1 year				-	
Held for Charities	3	(899)	-	(899)	(1,240)
Prepaid Memberships		(1,102)	-	(1,102)	(1,051)
Other Creditors		-	-	-	
Net current assets		5,431	-	5,431	16,388
Total assets less current liabilities		5,431	310,281	315,712	326,669
Total net assets		5,431	310,281	315,712	326,669
Funds					
Restricted Fund	1(c)	-	310,281	310,281	310,281
Unrestricted Fund	1(d)	5,431	-	5,431	16,388
		5,431	310,281	315,712	326,669

Approved by the Committee on 25/6/26 **and signed on its behalf by:**

Kevin Anderson
Branch Secretary

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Notes forming part of the financial statements for the year ended 31 October 2025

1 Principal accounting policies

(a) Accounting convention

The financial statements are prepared under the historical cost convention. In preparing the financial statements the Branch follows best practice as laid down in the Charities Accounts (Scotland) Regulations 2006.

(b) Tangible fixed assets

Depreciation is not charged on the building as the residual value is considered to be higher than the carrying value.

Improvements to property are depreciated over 4 years.

(c) Restricted funds

These funds are used exclusively to provide and maintain the building for the Branch members.

(d) Unrestricted funds

These funds consist of donations and other incoming resources received for the objects of the Branch without further specified purpose and are available as general funds.

(e) Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

(f) Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the Charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably.
Expenditure is accounted for on an accrual basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

2 Tangible fixed assets

	Imprv. to Property	Land and Buildings £	Total
Cost			
Brought Forward 1 November 2024	7,634	310,281	317,915
Additions	-	-	-
At 31 October 2025	7,634	310,281	317,915
Depreciation			
Brought forward 1 November 2024	7,634	-	7,634
Charge	-	-	-
At 31 October 2025	7,634	-	7,634
Net book value			
At 31 October 2025	-	310,281	310,281
At 31 October 2024	-	310,281	310,281

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Notes forming part of the financial statements
for the year ended 31 October 2025

		2025 £	2024 £
3	**Charitable donations**		
	Stonehouse Pipe Band	500	500
	Gurkha Welfare Trust	120	120
	Enable	960	910
	Sports Sections	-	
		-	-
		-	-
	Overpayment to Charities	-	7
		-	-
		1,580	1,537
	Collections on behalf of charities still to be remitted:		
	Strathcarron Hospice	449	620
	Erskine Hospital	450	620
	Poppy Scotland	-	-
		899	1,240
	Less Donated by Members	(899)	(1,240)
		-	-

4 As the Club made a deficit in the financial year ended 31/10/2025 there was no transfer to the Branch (2024 No transfer to Branch).

5 The 2024-25 net movement in funds also represents the movement in unrestricted funds as there was no movement in the restricted funds during the year to 31 October 2025. Total restricted funds at 1 November 2024 and 31 October 2025 were £310,281.

Notes forming part of the financial statements
for the year ended 31 October 2025

6 During the current and prior year, the Branch was closely connected with The Royal British Legion Scotland Cumbernauld Branch Club ("the Club") which operated the bar facilities within the Branch premises. The two organisations are seperately constituted but share Office Bearers and Committee members and undertake their activities through joint banking arrangements held in the name of the Club, which do not allow for the segregation of charitable funds of the Branch and the Club. Consequently, from time to time during the year, the Charity may have advanced funds to the Club in order to enable the Club to meet its liabilities as they fell due.

In the accounts, each organisation reflects its own bank balance within its own financial statements. The funds of the Branch which are contained within the Club bank account at 31 October 2025 amount to £7,380 (2024 - £18,627).

7 The Club Committee has taken the decision that for the current year ending 31 October 2025 £10,000 will be transferred from the Branch to the Club to partially meet the cost of ongoing maintenance/property overheads and this is reflected in the 2025 Accounts.

8 During the year the Club paid honoraria to all serving committee members to a total of £2,300 (2024 - £1,700). Whilst these amounts are not reflected as remuneration within the Branch accounts and are not paid in relation to the individuals' positions within the Branch, they are disclosed here as, due to the pooling of the two organisations' cash resources, these amounts may have been paid out of charitable funds.