

APPENDIX 1



| Trustees' Annual Report for the period |     |       |      |                 |      |       |      |
|--|-----|-------|------|-----------------|------|-------|------|
| Period start date                      |     |       |      | Period end date |      |       |      |
|  | Day | Month | Year |                 | Day  | Month | Year |
| From                                   | 1st | April | 2024 | To              | 31st | March | 2025 |

Office of the Scottish Charity Regulator

**Reference and administration details**

|  |   |
|--|---|
| <b>Charity name</b>                    | Scotia Education Trust  |
| <b>Other names charity is known by</b> | Changed from "Scotia Education Trust for Africa" October 2020 |
| <b>Registered charity number</b>       | SC041987  |
| <b>Charity's principal address</b>     | 56, Campsie Drive<br>Milngavie<br>Glasgow<br>Postcode G62 8HP |

**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  | [REDACTED]   | Chairperson     |                                   | [REDACTED]  |
| 2  | [REDACTED]   |                 |                                   | Person named above in   |
| 3  | [REDACTED]   |                 |                                   | exceptional   |
| 4  |              |                 |                                   | circumstances.  |
| 5  |              |                 |                                   | Otherwise approval by   |
| 6  |              |                 |                                   | majority of Trustees.   |
| 7  |              |                 |                                   |   |
| 8  |              |                 |                                   |   |
| 9  |              |                 |                                   |   |
| 10 |              |                 |                                   |   |
| 11 |              |                 |                                   |   |
| 12 |              |                 |                                   |   |
| 13 |              |                 |                                   |   |
| 14 |              |                 |                                   |   |
| 15 |              |                 |                                   |   |
| 16 |              |                 |                                   |   |
| 17 |              |                 |                                   |   |
| 18 |              |                 |                                   |   |
| 19 |              |                 |                                   |   |
| 20 |              |                 |                                   |   |

## Reference and administration details

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

The Trust was established in November 2010 and was recognised as a Scottish charity with effect from 22nd December 2010.

The Trust is administered in accordance with the terms of the Trust Deed.

Trustee recruitment and appointment

Appointment and removal is in accordance with the Trust Deed

## Objectives and activities

Charitable purposes

The purpose of the charity is:-

Prevention or Relief of Poverty

Advancement of Education

Advancement of Health

Relief of Those in Need By Reason of Age, Ill Health,  
Disability, Financial Hardship or Other Disadvantage

in Africa, mainly but not exclusively, in Malawi.

Summary of the main activities in relation to these objects

Improvement in infrastructure and funding to enhance educational resources in Primary schools or Secondary Schools in rural locations near Blantyre, Malawi and enabling Secondary education for needy children.

## APPENDIX 1

### Achievements and performance

Summary of the main achievements of the charity during the financial period

In common with many charities, most funding allocated during the reporting timeframe is capital in nature (e.g. for infrastructure with a lesser amount on revenue expenditure). Capital projects support the expansion of service and quality of education provision.

**Mitsidi Community Day Secondary School (CDSS).** Repairs to solar systems and maintenance, stationery, textbooks, laboratory materials, painting of chalkboards, servicing & repairs of water harvesting system, termite treatment, repairs to desks, 100 new desks, brick fence Head Teacher house, inside painting of the school, retaining walls, shelving for library, minor repairs to outside drainage and to lab sinks, cupboards for Teachers' Office and Laboratory storeroom, holiday teaching for exams classes, start of building a kitchen to give students and Staff a mug of porridge each morning. It is hoped that this will improve attendance, punctuality, concentration in class and exam results.

**St. Vincent de Paul Secondary School.** Completed building of labs and library. 15 bunk beds made. Solar systems made functional again. Added an internal corridor and another six bathrooms to the girls' hostel, started building a triple classroom block because of overcrowding (566 students in 5 classrooms), bought materials, textbooks, mattresses, 250 chairs, two beds for patients, pharmaceutical agents, 210 chairs for library, furniture for Director's Office. Spraying for bed bugs in hostels. 80 tables, librarian counter and noticeboards plus metal bookshelves for library were made. Toilet roof maintained. Borehole water solar system and copy printer machine were serviced.

**Secondary school sponsorship.** In academic year 2024 - 5, fees and support for 81 students in secondary education at four different schools was provided. Programme managed locally in Malawi by Joshua Orphan and Community Care (UK Registered Charity 1114727).

**Higher education** – cost for graduation event of one student:- Diploma in Nursing at St. Joseph College of Nursing.

### **Achievements and exam results in financial year 2024 – 2025**

Exam results were mostly very pleasing this year.

**Mitsidi Community Day Secondary School.** For JCE, 74 were entered, 72 sat, 58 passed. Pass rate >80% of those who sat. National pass rate of 71.22%.

MSCE 45 entered, 44 sat, 26 passed. Pass rate of those who sat 59%. Nat pass rate 54.79%.

#### **St. Vincent de Paul Secondary School.**

JCE results were good; out of 128 entered, 122 sat, 87 students passed giving a pass rate of 71.9% of those sitting (National pass rate 71.2%)

In MSCE, out of 156 entered, 149 sat and 85 passed, giving a pass rate of around 87%, well above the national pass rate (54.79%).

#### **Sponsorship.**

The exam results of junior sponsored students were wonderful. All 18 students sitting JCE passed, giving a pass rate of 100% (National pass rate 71.2%).

At MSCE, out of 17 students sitting, 6 passed, giving a pass rate of a bit over 35%. This was disappointing given the good result at the school in MSCE. One of the successful candidates at Mitsidi CDSS was offered a place at Mzuzu University in the Faculty of Environmental Sciences for a Bachelor of Science degree in Forestry. This is the first time that a sponsored student at Mitsidi CDSS has been offered a University place.

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## Financial review

**Brief statement of the charity's policy on reserves**

At 31<sup>st</sup> March 2025 the Trust held **£392.21** cash at bank, all being unrestricted funds.

**Details of any deficit**

**Donated facilities and services (if any)**

## 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

|                              |   |  |
|------------------------------|---|--|
| <b>Signature(s)</b>          |  |  |
| <b>Full name(s)</b>          |  |  |
| <b>Position (e.g. Chair)</b> | Chair   |  |
| <b>Date</b>                  | 12/11/2025  |  |

| Receipts and payments accounts |                   |       |      |    |                 |       |      |
|--------------------------------|-------------------|-------|------|----|-----------------|-------|------|
| For the period from            | Period start date |       |      | to | Period end date |       |      |
|                                | Day               | Month | Year |    | Day             | Month | Year |
|                                | 01                | April | 2024 |    | 31              | March | 2025 |

### Section A Statement of receipts and payments

|   | Unrestricted funds<br>to nearest £ | Restricted funds<br>to nearest £ | Expendable endowment funds<br>to nearest £ | Permanent endowment funds<br>to nearest £ | Total funds current period<br>to nearest £ | Total funds last period<br>to nearest £ |
|---|------------------------------------|----------------------------------|--|---|--|---|
| <b>A1 Receipts</b>  |                                    |                                  |  |   |  |   |
| Donations   | 94,624                             |                                  |  |   | 94,624                                     | 69,074                                  |
| 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               |                                    |                                  |  |   | -  |   |
|   |                                    |                                  |  |   | -  |   |
| <b>A1 Sub total</b>   | <b>94,624</b>                      | <b>-</b>                         | <b>-</b>                                   | <b>-</b>                                  | <b>94,624</b>                              | <b>69,074</b>                           |
| <b>A2 Receipts from asset &amp; investment sales</b>          |                                    |                                  |  |   |  |   |
| Proceeds from sale of fixed assets                            |                                    |                                  |  |   | -  |   |
| Proceeds from sale of investments                             |                                    |                                  |  |   | -  |   |
| <b>A2 Sub total</b>   | <b>-</b>                           | <b>-</b>                         | <b>-</b>                                   | <b>-</b>                                  | <b>-</b>                                   | <b>-</b>                                |
| <b>Total receipts</b>   | <b>94,624</b>                      | <b>-</b>                         | <b>-</b>                                   | <b>-</b>                                  | <b>94,624</b>                              | <b>69,074</b>                           |
| <b>A3 Payments</b>  |                                    |                                  |  |   |  |   |
| Expenses for fundraising activities                           |                                    |                                  |  |   | -  |   |
| Gross trading payments  |                                    |                                  |  |   | -  |   |
| Investment management costs                                   |                                    |                                  |  |   | -  |   |
| Payments relating directly to charitable activities           | 120,947                            |                                  |  |   | 120,947                                    | 61,047                                  |
| Grants and donations  |                                    |                                  |  |   | -  |   |
| Governance costs:   |                                    |                                  |  |   | -  |   |
| Audit / independent examination                               |                                    |                                  |  |   | -  |   |
| Preparation of annual accounts                                |                                    |                                  |  |   | -  |   |
| Legal costs   |                                    |                                  |  |   | -  |   |
| Bank charges  | 645                                |                                  |  |   | 645  | 375                                     |
|   |                                    |                                  |  |   | -  |   |
| <b>A3 Sub total</b>   | <b>121,592</b>                     | <b>-</b>                         | <b>-</b>                                   | <b>-</b>                                  | <b>121,592</b>                             | <b>61,422</b>                           |
| <b>A4 Payments relating to asset and investment movements</b> |                                    |                                  |  |   |  |   |
| Purchases of fixed assets                                     |                                    |                                  |  |   | -  |   |
| Purchase of investments                                       |                                    |                                  |  |   | -  |   |
| <b>A4 Sub total</b>   | <b>-</b>                           | <b>-</b>                         | <b>-</b>                                   | <b>-</b>                                  | <b>-</b>                                   | <b>-</b>                                |
| <b>Total payments</b>   | <b>121,592</b>                     | <b>-</b>                         | <b>-</b>                                   | <b>-</b>                                  | <b>121,592</b>                             | <b>61,422</b>                           |
| <b>Net receipts / (payments)</b>                              | <b>(26,968)</b>                    | <b>-</b>                         | <b>-</b>                                   | <b>-</b>                                  | <b>(26,968)</b>                            | <b>7,652</b>                            |
| <b>A5 Transfers to / (from) funds</b>                         |                                    |                                  |  |   |  |   |
|   |                                    |                                  |  |   | -  |   |
| <b>Surplus / (deficit) for year</b>                           | <b>(26,968)</b>                    | <b>-</b>                         | <b>-</b>                                   | <b>-</b>                                  | <b>(26,968)</b>                            | <b>7,652</b>                            |

**Section B Statement of balances**

| Categories           | Details  | Unrestricted funds<br>to nearest £ | Restricted funds<br>to nearest £ | Expendable endowment funds<br>to nearest £ | Permanent endowment funds<br>to nearest £ | Total current period<br>to nearest £ | Total last period<br>to nearest £ |
|----------------------|--|------------------------------------|----------------------------------|--|---|--------------------------------------|-----------------------------------|
| <b>B1 Cash funds</b> | Cash and bank balances at start of year                    | 27,360                             |                                  |  |   | 27,360                               | 19,708                            |
|                      | Surplus / (deficit) shown on receipts and payments account | (26,968)                           |                                  |  |   | (26,968)                             | 7,652                             |
|                      |  |                                    |                                  |  |   | -                                    |                                   |
|                      | <b>Cash and bank balances at end of year</b>               | <b>392</b>                         | <b>-</b>                         | <b>-</b>                                   | <b>-</b>                                  | <b>392</b>                           | <b>27,360</b>                     |
|                      | (Agree balances with receipts and payments account(s))     | -                                  | -                                | -  | -   | -                                    | -                                 |

|                       | Details | Fund to which asset belongs | Market valuation<br>to nearest £ | Last year<br>to nearest £ |
|-----------------------|---------|-----------------------------|----------------------------------|---------------------------|
| <b>B2 Investments</b> |         |                             |                                  |                           |
|                       |         |                             |                                  |                           |
|                       |         |                             |                                  |                           |
|                       |         |                             |                                  |                           |
|                       |         |                             |                                  |                           |
|                       |         | <b>Total</b>                | -                                | -                         |

|                        | Details | Fund to which asset belongs | Cost (if available)<br>to nearest £ | Current value (if available)<br>to nearest £ | Last year<br>to nearest £ |
|------------------------|---------|-----------------------------|-------------------------------------|--|---------------------------|
| <b>B3 Other assets</b> |         |                             |                                     |  |                           |
|                        |         |                             |                                     |  |                           |
|                        |         |                             |                                     |  |                           |
|                        |         |                             |                                     |  |                           |
|                        |         |                             |                                     |  |                           |
|                        |         |                             |                                     |  |                           |
|                        |         |                             |                                     |  |                           |
|                        |         |                             |                                     |  |                           |
|                        |         |                             |                                     |  |                           |
|                        |         |                             | <b>Total</b>                        | -  | -                         |

|                       | Details | Fund to which liability relates | Amount due<br>to nearest £ | Last year<br>to nearest £ |
|-----------------------|---------|---------------------------------|----------------------------|---------------------------|
| <b>B4 Liabilities</b> |         |                                 |                            |                           |
|                       |         |                                 |                            |                           |
|                       |         |                                 |                            |                           |
|                       |         |                                 |                            |                           |
|                       |         |                                 |                            |                           |
|                       |         | <b>Total</b>                    | -                          | -                         |

|                                  | Details | Fund to which liability relates | Amount due (estimate)<br>to nearest £ | Last year<br>to nearest £ |
|----------------------------------|---------|---------------------------------|---------------------------------------|---------------------------|
| <b>B5 Contingent liabilities</b> |         |                                 |                                       |                           |
|                                  |         |                                 |                                       |                           |
|                                  |         |                                 |                                       |                           |
|                                  |         | <b>Total</b>                    | -                                     | -                         |

Signed by one or two trustees on behalf of all the trustees

Signature\*

Print Name

Date of approval

[Redacted Signature and Name Area]

3rd November

[Redacted Date Area]

**Section C Notes to the Accounts**

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

|  |
|--|
|  |
|--|

**C2 Grants**

| Type of activity or project supported | Individual / institution | Number of grants made | £ |
|---------------------------------------|--------------------------|-----------------------|---|
|                                       |                          |                       |   |
|                                       |                          |                       |   |
|                                       |                          |                       |   |
|                                       |                          |                       |   |
| <b>Total</b>                          |                          |                       | - |

**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 | £ |
|----------------------------|---|
|                            |   |
|                            |   |
|                            |   |
|                            |   |

**C4a Trustee expenses**

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

**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**

|  |
|--|
|  |
|--|

**Additional analysis (1)**

**Analysis of receipts and payments**

**1 Donations**

|              | Unrestricted funds<br>to nearest £ | Restricted funds<br>to nearest £ | Expendable<br>endowment<br>funds<br>to nearest £ | Permanent<br>endowment<br>funds<br>to nearest £ | Total current<br>period<br>to nearest £ | Total last period<br>to nearest £ |
|--------------|------------------------------------|----------------------------------|--|---|---|-----------------------------------|
|              | 94,624                             |                                  |  |   | 94,624                                  | 69,074                            |
|              |                                    |                                  |  |   | -                                       |                                   |
|              |                                    |                                  |  |   | -                                       |                                   |
|              |                                    |                                  |  |   | -                                       |                                   |
| <b>Total</b> | <b>94,624</b>                      | <b>-</b>                         | <b>-</b>   | <b>-</b>  | <b>94,624</b>                           | <b>69,074</b>                     |

**2 Grants**

|              | Unrestricted<br>funds<br>to nearest £ | Restricted funds<br>to nearest £ | Total current<br>period<br>to nearest £ | Total last period<br>to nearest £ |
|--------------|---------------------------------------|----------------------------------|---|-----------------------------------|
|              |                                       |                                  | -                                       |                                   |
|              |                                       |                                  | -                                       |                                   |
|              |                                       |                                  | -                                       |                                   |
|              |                                       |                                  | -                                       |                                   |
| <b>Total</b> | <b>-</b>                              | <b>-</b>                         | <b>-</b>                                | <b>-</b>                          |

**3 Gross receipts from other charitable activities**

|              | Unrestricted funds<br>to nearest £ | Restricted funds<br>to nearest £ | Expendable<br>endowment<br>funds<br>to nearest £ | Permanent<br>endowment<br>funds<br>to nearest £ | Total current<br>period<br>to nearest £ | Total last period<br>to nearest £ |
|--------------|------------------------------------|----------------------------------|--|---|---|-----------------------------------|
|              |                                    |                                  |  |   | -                                       |                                   |
|              |                                    |                                  |  |   | -                                       |                                   |
|              |                                    |                                  |  |   | -                                       |                                   |
|              |                                    |                                  |  |   | -                                       |                                   |
|              |                                    |                                  |  |   | -                                       |                                   |
|              |                                    |                                  |  |   | -                                       |                                   |
| <b>Total</b> | <b>-</b>                           | <b>-</b>                         | <b>-</b>   | <b>-</b>  | <b>-</b>                                | <b>-</b>                          |

**4 Payments relating directly to charitable activities**

|              | Unrestricted funds<br>to nearest £ | Restricted funds<br>to nearest £ | Expendable<br>endowment<br>funds<br>to nearest £ | Permanent<br>endowment<br>funds<br>to nearest £ | Total current<br>period<br>to nearest £ | Total last period<br>to nearest £ |
|--------------|------------------------------------|----------------------------------|--|---|---|-----------------------------------|
|              | 120,947                            |                                  |  |   | 120,947                                 | 61,047                            |
|              |                                    |                                  |  |   | -                                       |                                   |
|              |                                    |                                  |  |   | -                                       |                                   |
|              |                                    |                                  |  |   | -                                       |                                   |
|              |                                    |                                  |  |   | -                                       |                                   |
|              |                                    |                                  |  |   | -                                       |                                   |
|              |                                    |                                  |  |   | -                                       |                                   |
| <b>Total</b> | <b>120,947</b>                     | <b>-</b>                         | <b>-</b>   | <b>-</b>  | <b>120,947</b>                          | <b>61,047</b>                     |

**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 | Total unrestricted funds | Total unrestricted funds last period |
|--|--|--|--|--|--------------------------|--------------------------------------|
| <b>Receipts</b>  |  |  |  |  |                          |                                      |
| Donations  | 94,624   |  |  |  | 94,624                   | 69,074                               |
| 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            |  |  |  |  | -                        |                                      |
| <b>Sub total</b>   | <b>94,624</b>                                  | <b>-</b>                                       | <b>-</b>                                       | <b>-</b>                                       | <b>94,624</b>            | <b>69,074</b>                        |
| <b>Receipts from asset &amp; investment sales</b>          |  |  |  |  |                          |                                      |
| Proceeds from sale of fixed assets                         |  |  |  |  | -                        |                                      |
| Proceeds from sale of investments                          |  |  |  |  | -                        |                                      |
| <b>Sub total</b>   | <b>-</b>                                       | <b>-</b>                                       | <b>-</b>                                       | <b>-</b>                                       | <b>-</b>                 | <b>-</b>                             |
| <b>Total receipts</b>                                      | <b>94,624</b>                                  | <b>-</b>                                       | <b>-</b>                                       | <b>-</b>                                       | <b>94,624</b>            | <b>69,074</b>                        |
| <b>Payments</b>  |  |  |  |  |                          |                                      |
| Expenses for fundraising activities                        |  |  |  |  | -                        |                                      |
| Gross trading payments                                     |  |  |  |  | -                        |                                      |
| Investment management costs                                |  |  |  |  | -                        |                                      |
| Payments relating directly to charitable activities        | 120,947  |  |  |  | 120,947                  | 61,047                               |
| Grants and donations                                       |  |  |  |  | -                        |                                      |
| Governance costs:  |  |  |  |  | -                        |                                      |
| Audit / independent examination                            |  |  |  |  | -                        |                                      |
| Preparation of annual accounts                             |  |  |  |  | -                        |                                      |
| Legal costs  |  |  |  |  | -                        |                                      |
| Bank charges for international payments                    | 645  |  |  |  | 645                      | 375                                  |
| <b>Sub total</b>   | <b>121,592</b>                                 | <b>-</b>                                       | <b>-</b>                                       | <b>-</b>                                       | <b>121,592</b>           | <b>61,422</b>                        |
| <b>Payments relating to asset and investment movements</b> |  |  |  |  |                          |                                      |
| Purchases of fixed assets                                  |  |  |  |  | -                        |                                      |
| Purchase of investments                                    |  |  |  |  | -                        |                                      |
| <b>Sub total</b>   | <b>-</b>                                       | <b>-</b>                                       | <b>-</b>                                       | <b>-</b>                                       | <b>-</b>                 | <b>-</b>                             |
| <b>Total payments</b>                                      | <b>121,592</b>                                 | <b>-</b>                                       | <b>-</b>                                       | <b>-</b>                                       | <b>121,592</b>           | <b>61,422</b>                        |
| <b>Net receipts / (payments)</b>                           | <b>(26,968)</b>                                | <b>-</b>                                       | <b>-</b>                                       | <b>-</b>                                       | <b>(26,968)</b>          | <b>7,652</b>                         |
| <b>Transfers to / (from) funds</b>                         |  |  |  |  |                          |                                      |
| <b>Surplus / (deficit) for year</b>                        | <b>(26,968)</b>                                | <b>-</b>                                       | <b>-</b>                                       | <b>-</b>                                       | <b>(26,968)</b>          | <b>7,652</b>                         |

| Nature and purpose of funds |
|-----------------------------|
|                             |

**Additional analysis (3)**

**6 Breakdown of restricted funds**

|  | Restricted fund<br>1 - enter name of<br>fund below | Restricted fund<br>2 - enter name of<br>fund below | Restricted fund<br>3 - enter name of<br>fund below | Restricted fund<br>4 - enter name of<br>fund below | Total restricted<br>funds | Total restricted<br>funds last<br>period |
|--|--|--|--|--|---------------------------|--|
| <b>Receipts</b>  |  |  |  |  |                           |  |
| 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            |  |  |  |  | -                         |  |
| <b>Sub total</b>   | -  | -  | -  | -  | -                         | -  |
| <b>Receipts from asset &amp; investment sales</b>          |  |  |  |  |                           |  |
| Proceeds from sale of fixed assets                         |  |  |  |  | -                         |  |
| Proceeds from sale of investments                          |  |  |  |  | -                         |  |
| <b>Sub total</b>   | -  | -  | -  | -  | -                         | -  |
| <b>Total receipts</b>                                      | -  | -  | -  | -  | -                         | -  |
| <b>Payments</b>  |  |  |  |  |                           |  |
| 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  |  |  |  |  | -                         |  |
| <b>Sub total</b>   | -  | -  | -  | -  | -                         | -  |
| <b>Payments relating to asset and investment movements</b> |  |  |  |  |                           |  |
| Purchases of fixed assets                                  |  |  |  |  | -                         |  |
| Purchase of investments                                    |  |  |  |  | -                         |  |
| <b>Sub total</b>   | -  | -  | -  | -  | -                         | -  |
| <b>Total payments</b>                                      | -  | -  | -  | -  | -                         | -  |
| <b>Net receipts / (payments)</b>                           | -  | -  | -  | -  | -                         | -  |
| <b>Transfers to / (from) funds</b>                         |  |  |  |  | -                         |  |
| <b>Surplus / (deficit) for year</b>                        | -  | -  | -  | -  | -                         | -  |

|                                    |  |  |  |  |  |  |
|------------------------------------|--|--|--|--|--|--|
| <b>Nature and purpose of funds</b> |  |  |  |  |  |  |
|------------------------------------|--|--|--|--|--|--|

**APPENDIX 3**



|  |  |           |             |           |                 |           |             |
|--|--|-----------|-------------|-----------|-----------------|-----------|-------------|
|  | <b>Independent examiner's report on the accounts</b> <span style="float: right;">v2</span> |           |             |           |                 |           |             |
| <b>Report to the trustees/members of</b>             | Charity name<br><b>Scotia Education Trust</b>  |           |             |           |                 |           |             |
| <b>Registered charity number</b>                     | <b>SC041987</b>  |           |             |           |                 |           |             |
| <b>On the accounts of the charity for the period</b> | Period start date  |           |             | <b>to</b> | Period end date |           |             |
|  | Day  | Month     | Year        |           | Day             | Month     | Year        |
|  | <b>01</b>  | <b>04</b> | <b>2024</b> |           | <b>31</b>       | <b>03</b> | <b>2025</b> |
| <b>Set out on pages</b>                              | <small>(remember to include the page numbers of additional sheets)</small>                 |           |             |           |                 |           |             |

**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\*\*:**

**Name:**

**Relevant professional qualification(s) or body (if any):**

**Address:**

\*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.  
 \*\* OSCR will accept digital or typed signatures

## 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**