

APPENDIX 1

OSCR

Scottish Charity Regulator

Office of the Scottish Charity Regulator

Trustees' Annual Report for the period							
Period start date				Period end date			
From	Day	Month	Year	To	Day	Month	Year
	01	01	2025		31	12	2025

Reference and administration details

Charity name
Other names charity is known by
Registered charity number
Charity's principal address

Congregation of The Sisters of Saint Joseph of Cluny

SC007517

St Joseph's Convent

Cluny Court

Henrietta Street

Girvan, Ayrshire

Postcode KA26 9AL

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	Sister Ruth Namarauckas			
2	Sister Maeve Guinan	Provincial Superior		
3	Sister Ignatius Davis			
4	Sister Rowene Galvin			
5	Sister Mary Shiels			
6				
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

Constitution of the Sisters of St Joseph of Cluny

Trustee recruitment and appointment

Appointed by the Provincial leader and her council and reviewed every 4 years.

Changed as required by the same body.

Objectives and activities

Charitable purposes

Care of the less fortunate in Scottish society - adults and children, with emphasis on education in the broader sense of caring for the whole person and helping them to take a place in society with dignity, self-worth and self-fulfilment.

Summary of the main activities in relation to these objects

- Visitation of house-bound and those in Nursing Homes.
- Provision of food to 'soup-kitchens'.
- Sacramental Programmes in schools / parishes.
- Physical upkeep of parish church - shared with lay helpers.

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Achievements and performance

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

Good rapport with those we care for in the various activities listed above. However, it is difficult to assess success in these areas.

Financial review

Brief statement of the charity's policy on reserves

The Community in Scotland submits to the Provincial Council, a Community Budget for the year to cover their own personal needs. They keep no reserves, but in emergencies can apply for further funds to the Provincial Administration in Dublin.

Details of any deficit

Donated facilities and services (if any)

GIRVAN: House owned by Province and given rent-free for the use of the St Joseph of Cluny community there.

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Other optional information

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s) <i>OSCR will accept digital or typed signatures</i>	<i>Sister Ruth Nawarauckas</i>
Full name(s)	Sister Ruth Nawarauckas
Position (e.g. Chair)	Trustee
Date	10 th September 2026



Receipts and payments accounts						
For the period from	Period start date			to	Period end date	
	Day	Month	Year		Day	Month
	01	January	2025		31	December

Section A Statement of receipts and payments

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total funds current period to nearest £	Total funds last period to nearest £
A1 Receipts						
Donations	1,480				1,480	200
Legacies					-	
Grants	40,200				40,200	56,210
Receipts from fundraising activities					-	
Gross trading receipts					-	
Income from investments other than land and buildings	35				35	22
Rents from land & buildings					-	
Gross receipts from other charitable activities					-	
					-	
A1 Sub total	41,715	-	-	-	41,715	56,432
A2 Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
A2 Sub total	-	-	-	-	-	-
Total receipts	41,715	-	-	-	41,715	56,432
A3 Payments						
Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities	42,522				42,522	55,002
Grants and donations	143				143	411
Governance costs:					-	
Audit / independent examination	1,020				1,020	420
Preparation of annual accounts					-	
Legal costs					-	
Other					-	
					-	
A3 Sub total	43,685	-	-	-	43,685	55,833
A4 Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
A4 Sub total	-	-	-	-	-	-
Total payments	43,685	-	-	-	43,685	55,833
Net receipts / (payments)	(1,970)	-	-	-	(1,970)	599
A5 Transfers to / (from) funds						
					-	
Surplus / (deficit) for year	(1,970)	-	-	-	(1,970)	599

Section C Notes to the Accounts

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

There are only unrestricted funds which support the work of the charity. No restricted or other funds are held.

C2 Grants

Type of activity or project supported	Individual / Institution	Number of grants made	£
Total			-

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)

Authority under which paid

C3b Trustee remuneration - details

Authority under which paid	£
Personal allowance	2,275

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	£
Vacation expenditure	1	1,830

C5 Transactions with trustees and connected persons

Nature of relationship	Nature of transaction	Transaction amount (£)	Balance outstanding at period end (£)

C6 Other information

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		Independent examiner's report on the accounts							v2
Report to the trustees/members of	Charity name	Congregation of The Sisters of Saint Joseph of Cluny							
Registered charity number	SC007517								
On the accounts of the charity for the period	Period start date	Day	Month	Year	to	Day	Month	Year	Period end date
		01	01	2025		31	12	2025	
Set out on pages	1 to 4	(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*] - 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 - to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.								
Signed**:	Fiona Struthers				Date:	10 th September 2026			
Name:	Fiona Struthers								
Relevant professional qualification(s) or body (if any):	Member of the Institute of Chartered Accountants of Scotland (ICAS)								
Address:	Second Floor, Airbles House 270 Airbles Road Motherwell ML1 3AT								

*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