

Independent Examiner's Report to the Trustees of Royal Air Force Association, Edinburgh, Lothian & Borders Branch

I report on the accounts of the charity for the year ended 31 Dec 2025.

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 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 disclosed below*]

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 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.

Name: Gordon Emslie

Relevant Professional qualification/professional body: N/A

Address: 47 Wallace Brae Drive, Falkirk, FK2 0FB

Date: 10/03/2026

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

ROYAL AIR FORCES ASSOCIATION
Edinburgh lothian and Borders Branch

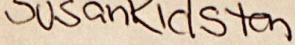
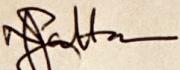


Annual Accounts for Year Ended 31 Dec 2025

| BRANCH ACCOUNTS | INCOME | | | EXPENDITURE | | | Net | PREVIOUS YEAR |
|---------------------------------------|------------|------------|------------|-------------|------------|-----------|------------|---------------|
| | Restricted | Free Funds | Total | Restricted | Free Funds | Total | | |
| General Account - BoS -5778 | | | | | | | | |
| Subscriptions | | £1,575.90 | £1,575.90 | | | | £1,575.90 | £1,580 |
| Donations | | £1,501.48 | £1,501.48 | | | | £1,501.48 | £0 |
| Fundraising | | | | | | | | £100 |
| AGM | | | | | £84.00 | £84.00 | -£84.00 | -£115 |
| Micellaneous (Zoom, Storage) | | | | | £594.60 | £594.60 | -£594.60 | -£320 |
| Branch Welfare & Friendship | | | | | £891.17 | £891.17 | -£891.17 | £0 |
| Confrence / Corporate events | | | | | £356.59 | £356.59 | -£356.59 | -£310 |
| Branch admin | | | | | £372.30 | £372.30 | -£372.30 | -£559 |
| Corporate Identity | | | | | | | | £0 |
| Donations Made | | | | | | | | -£756 |
| Legal & Professional fees | | | | | £35.00 | £35.00 | -£35.00 | -£223 |
| Newsletter Expenses | | | | | £390.46 | £390.46 | -£390.46 | |
| Website | | | | | £271.19 | £271.19 | -£271.19 | -£168 |
| Sub Totals | | | £3,077.38 | | | £2,995.31 | £82.07 | -£771 |
| Welfare Account - BoS -5807 | | | | | | | | |
| Grants From RAFBF | | | | | | | | £0 |
| Wings % from RAFA | | | | | | | | £0 |
| Donations | | £250.00 | £250.00 | | | | £250.00 | £0 |
| Disbursement of RAFBF ++ Grants | | | | | | | | £0 |
| Grants Made | | | | | £50.00 | | -£50.00 | -£27 |
| Welfare Expenses | | | | | £283.75 | | -£283.75 | -£55 |
| Branch Welfare & Friendship | | | | | | | | -£623 |
| Newsletter Expenses | | | | | | | | -£473 |
| Sub Totals | | £250.00 | £250.00 | | £333.75 | £0.00 | -£83.75 | -£1,177 |
| Wings Account - BoS -5807 | | | | | | | | |
| Wings Collections | | £905.96 | £905.96 | | | | £905.96 | £1,149 |
| Interest | | £11.04 | £11.04 | | | | £11.04 | £3 |
| Donations | | £400.00 | £400.00 | | | | £400.00 | £0 |
| Remitted to RAFA | | | | | £1,346.97 | £1,346.97 | -£1,346.97 | -£1,122 |
| Sub Totals | | £1,317.00 | £1,317.00 | | £1,346.97 | £1,346.97 | -£29.97 | £30 |
| BRANCH INVESTMENTS | | | | | | | | |
| HQ Managed Account | | | | | | | | |
| Investment | | £1,066.96 | £1,066.96 | | | | | |
| Investment Movement | | £10.71 | £10.71 | | | £0.00 | £10.71 | £11 |
| Withdrawal | | | | | | | | |
| Sub Totals | | | £10.71 | | | £0.00 | 10.71 | £11 |
| HQ Rothschilds Managed Account | | | | | | | | |
| Investment | | £53,364.00 | £53,364.00 | | | | | |
| Investment Movement | | £2,914.69 | £2,914.69 | | | £0.00 | £2,914.69 | £4,203 |
| Withdrawal | | | | | £5,017.44 | £5,017.44 | -£5,017.44 | -£3,984 |
| Sub Totals | | | £2,914.69 | | | £5,017.44 | -£2,102.75 | £219 |

| | | | | | |
|----------------|--|-----------|--|-----------|------------|
| Gross Recieps | | £7,569.78 | | | |
| Gross Payments | | | | £9,359.72 | |
| Loss/Gain | | | | | -£2,123.69 |

| Account Balenses | Opening | Movement | Closing |
|--------------------------------|------------|------------|------------|
| General Account - BoS -5778 | £1,093.81 | £82.07 | £1,175.88 |
| Welfare Account - BoS -5807 | 1341.83 | -£83.75 | £1,258.08 |
| Wings Account - BoS -5807 | £29.97 | -£29.97 | £0.00 |
| HQ Managed Account | £1,066.96 | £10.71 | £1,077.67 |
| HQ Rothschilds Managed Account | £53,364.00 | -£2,102.75 | £51,261.25 |

| | | | |
|--------|------------|------------|------------|
| TOTALS | £56,896.57 | -£2,123.69 | £54,772.88 |
|--------|------------|------------|------------|

| | | | |
|---|-----------------|----------------------|-----------------|
| Signed:  | Susan Kidson | Chair/Trustee | Date: 22/3/2026 |
| Signed:  | Nick Pattinson | Treasurer/Trustee | Date: 22/3/2026 |
| Signed:  | George Prentice | HWO/Trustee | Date: 22/3/2026 |
| Signed:  | Gordon Emble | Independent Examiner | Date: 10/3/2026 |