

# Air Training Corps (Scotland and Northern Ireland) General Purposes Fund

Scotland · Charity number SC027592

## Details

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Status	Active
Legal form	Trust (founding document is a deed of trust) (other than educational endowment)
Registered	1998-03-10
Register	<a href="#">View on the OSCR register</a>

## Contact

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Address	Air Cadet Regional Headquarters Leuchars Station St Andrews Fife KY16 0JX
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## Activities

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**Activities:** 'It makes grants, donations, loans, gifts or pensions to individuals', 'It makes grants, donations or gifts to organisations', 'It carries out activities or services itself'

**Purposes:** 'the advancement of education', 'the advancement of citizenship or community development'

**What the charity does:** Provide support and training for the purposes set out in the Royal Charter of the Air Training Corps (founded in 1941). We support the following activities Sport Aviation Adventure Training Camps (UK and Overseas) Specialist Courses (Space, Cyber Leadership Etc) Volunteer Training which are the main ones.

**Beneficiaries:** 'Children or young people'

**Objectives:** The purpose of the Squadron Association ('the Association') is to fully support the squadron commander to further the objects of the Air Training Corps ('the ATC') as contained in the Schedule to the Royal Warrant as amended from time to time but in particular to support activities which foster the spirit of adventure amongst the squadron's cadets and develop their qualities of leadership and good citizenship.

## Geography

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- **Main operating location:** Fife
- **Geographical spread:** Scotland and other parts of the UK

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£83,575	£58,424	-	0
2024-03-31	£67,068	£35,898	-	0
2023-03-31	£33,770	£52,372	-	0
2022-03-31	£13,545	£29,203	-	0
2021-03-31	£58,411	£3,835	-	0

## Linked charities

- Air Training Corps No 2284 Dunblane Squadron Non-Public Sports & Welfare Funds (SC024642)
- Air Training Corps No 1731 Isle Of Lewis Squadron Non Public Sports & Welfare Funds (SC024736)

**Air Training Corps (Scotland and Northern Ireland) General Purposes Fund**

Scotland - Charity number SC027592

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# Accounts

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**APPENDIX 1**



Office of the Scottish Charity Regulator

Trustees' Annual Report for the period							
Period start date				Period end date			
	Day	Month	Year		Day	Month	Year
From	01	April	2024	To	31	March	2025

**Reference and administration details**

<b>Charity name</b>	Air Training Corps (Scotland & Northern Ireland) General Purpose Fund						
<b>Other names charity is known by</b>	ATC (S&NI) General Purpose Fund						
<b>Registered charity number</b>	SC027592						
<b>Charity's principal address</b>	Air Cadet Regional Headquarters (Scotland & Northern Ireland)						
	Building 8, El Alemain Lines, Leuchars Station						
	St Andrews, FIFE						
	Postcode KY16 0JX						

**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)
3		Regional Chairman		
4		Regional Treasurer		
5		Chair West Scot Wg		
6		Chair North Scot Wg		
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	

## Structure, governance and management

**Type of governing document**

The fund is a charitable unincorporated association and the purpose and administration arrangements are set out in the Funds Constitution.

**Trustee recruitment and appointment**

The chairman of the Air Cadet Council (Scotland & Northern Ireland) is voted in by the chairmen of all the 5 ATC wings in the region. They in turn, are voted in by the chairmen of the ATC squadrons within their respective wings. The 5 wing chairmen are then trustees of the fund.

## Objectives and activities

**Charitable purposes**

The funds purposes, as recorded in the constitution are to provide support, where justified, to Air Training Corps units and individual Air Cadets within the region. In particular:

The advancement of Education  
The advancement of Citizenship  
The advancement of participation in Sport and Recreational activities  
The advancement of Environmental protection and improvement

**Summary of the main activities in relation to these objects**

The Aims of the Air Cadets are:

- To promote and encourage among young people a practical interest in aviation and the Royal Air Force
- To provide training which will be useful both in Service and Civilian life

To foster the spirit of adventure and develop the qualities of leadership and good citizenship

## Achievements and performance

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

Throughout the year ATC units and individuals have continued to participate in numerous ATC activities, returning slowly to Face-to-Face meetings.

A major change in Corps sporting activity saw the removal of all Corps (Inter Regional) events.

Overseas camps have reopened, along with the International Air Cadet Exchange Scheme.

RIAT 2023 did place once more. In addition, specialist camps for Music, Drill and Ceremonial and Aerospace were also held.

## Financial review

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

Overall, the Regional General-Purpose Fund remains in a healthy state. The investment funds continue to provide an addition source of income for redistribution as grants.

In summary, this has been another reasonable year, given the continued current financial climate.

### Details of any deficit

### Donated facilities and services (if any)

Within the finances, there are restricted funds, with balances at 01 Aug 25 as follows:

Flying ACES Scheme (ACO)	£ 7,565.44
Flying ACES Scheme (non ACO)	£16,863.98
International Air Cadet Exchange	£ 4,953.10
Pipes and Drums	£ 4,679.93
Activity Centres	£ 2,086.58
FairBourne Camp	£ 149.60
Reg Aviation Officer	£ 647.97
Sports	£26,314.90
Reg Fieldcraft	(£ 87.45)
Ocean Youth Trust	(£ 1,965.00)

Reg Band	£ 500.00
Reg Ad Training	£ 654.67
Reg First Aid	£ 577.74
Reg Radio Team	£ 693.07
Scot SATT Team	£ 1,718.69
Cent Scot Wing Dinner	£ 453.29
Regional Camp	£20,927.25
Regional Dinner	(£ 29.24)
Regional Stem Camp	£ 2,833.61
Regional Nijmegen	(£ 1,100.00)
Norman Murray Aviation	£21,000.00
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SQA Badge Costs	£ 4,880.00
SQA Centre Costs	£ 4,643.20
Starlink Costs	£ 81.01

## APPENDIX 1

### Other optional information

#### THE HUNTER MEMORIAL PRIZE AND THE SWIERCZEK TROPHY


Nominations for these awards in 2025 will not take place until the council meeting scheduled for June 2025. These prizes will then be awarded at the Regional Field Day in September of 2025.

There were no nominations or awards made in 2024.

## 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>	Regional Treasurer	Regional Chair
<b>Date</b>	11 August 2025	11 August 2025

## ATC (S&amp;NI) GPF

SC027592



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	Mar	2025

## Section A Statement of receipts and payments

	Unrestricted funds	Restricted funds	Expendable endowment funds	Permanent endowment funds	Total funds current period	Total funds last period
	to nearest £	to nearest £	to nearest £	to nearest £	to nearest £	to nearest £
<b>A1 Receipts</b>						
Donations / Subscriptions	2,657	20			2,677	5,921
Legacies					-	
Grants	3,750	36,875			40,625	21,562
Receipts from fundraising activities		4,002			4,002	
Gross trading receipts					-	636
Income from investments other than land and buildings	2,669				2,669	2,141
Rents from land & buildings					-	
Other Income	1,745				1,745	653
Gross receipts from other charitable activities	31,017				31,017	22,096
					-	-
Contras	840				840	14,059
<b>A1 Sub total</b>	<b>42,678</b>	<b>40,897</b>	<b>-</b>	<b>-</b>	<b>83,575</b>	<b>67,068</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>42,678</b>	<b>40,897</b>	<b>-</b>	<b>-</b>	<b>83,575</b>	<b>67,068</b>
<b>A3 Payments</b>						
Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities	25,230	18,037			43,267	9,412
Grants and donations					-	297
Governance costs:					-	
Audit / independent examination	50				50	50
Preparation of annual accounts					-	
Legal costs					-	
Other		5,977			5,977	
					-	-
Other Costs	2,296				2,296	11,518
Contras	6,834				6,834	14,621
<b>A3 Sub total</b>	<b>34,410</b>	<b>24,014</b>	<b>-</b>	<b>-</b>	<b>58,424</b>	<b>35,898</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>34,410</b>	<b>24,014</b>	<b>-</b>	<b>-</b>	<b>58,424</b>	<b>35,898</b>
<b>Net receipts / (payments)</b>	<b>8,268</b>	<b>16,883</b>	<b>-</b>	<b>-</b>	<b>25,151</b>	<b>31,170</b>
<b>A5 Transfers to / (from) funds</b>	<b>21,000</b>	<b>( 21,000)</b>	<b></b>	<b></b>	<b>-</b>	<b></b>
<b>Surplus / (deficit) for year</b>	<b>29,268</b>	<b>( 4,117)</b>	<b>-</b>	<b>-</b>	<b>25,151</b>	<b>31,170</b>

**Section B Statement of balances**

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
<b>B1 Cash funds</b>	Cash and bank balances at start of year	60,728	91,402			152,130	120,960
	Surplus / (deficit) shown on receipts and payments account	29,268	( 4,117)			25,151	31,170
						-	
						-	
	<b>Cash and bank balances at end of year</b>	<b>89,996</b>	<b>87,285</b>	-	-	<b>177,281</b>	<b>152,130</b>
	(Agree balances with receipts and payments account(s))	-	-	-	-	-	-



	Details	Fund to which asset belongs	Market valuation to nearest £	Last year to nearest £
<b>B2 Investments</b>	Cannacord Investment Fund	General Fund	64,817	65,117
		<b>Total</b>	<b>64,817</b>	<b>65,117</b>

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

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

	Details	Fund to which liability relates	Amount due (estimate) to nearest £	Last year 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
		11 August 2025
		11 August 2025



## ATC (S&amp;NI) GPF

SC027592

**Additional analysis (1)****Analysis of receipts and payments****1 Donations**

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Donations		20			20	1,498
Subscriptions	2,657				2,657	4,423
					-	-
					-	-
<b>Total</b>	<b>2,657</b>	<b>20</b>	<b>-</b>	<b>-</b>	<b>2,677</b>	<b>5,921</b>

**2 Grants**

	Unrestricted funds to nearest £	Restricted funds to nearest £	Total current period to nearest £	Total last period to nearest £
HQ Air Cadets Grants / RAF Charity		36,875	36,875	6,562
HRFCA Grants	3,750	-	3,750	5,000
LRFCA Grants		-	-	-
Other Grants			-	10,000
<b>Total</b>	<b>3,750</b>	<b>36,875</b>	<b>40,625</b>	<b>21,562</b>

**3 Gross receipts from other charitable activities**

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Reg Dinner	4,235				4,235	255
Reg Activities					-	-
Regional AT					-	930
Reg Camp	21,625				21,625	17,986
Stem Camp	1,947				1,947	2,925
Fairbourne	2,250				2,250	-
CSW Dinner					-	-
RIAT	960				960	-
General	-				-	-
					-	-
					-	-
<b>Total</b>	<b>31,017</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>31,017</b>	<b>22,096</b>

**4 Payments relating directly to charitable activities**

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
IACE					-	-
Sports		14,205			14,205	-
Pipes & Drums		28			28	1,381
Activity Centres	1,093				1,093	40
Gliding					-	-
Courses					-	-
Contras					-	-
Reg Av Officer		159			159	-
Sundries					-	-
Flying ACES (ACO)					-	1,200
Cent Scot Wing Dinner		1,315			1,315	-
Nijmegen					-	1,100
Reg Camp	9,212				9,212	2,966
Reg AT		700			700	135
ScotSATT		977			977	1,852
Reg Radio					-	-
Reg 1st Aid					-	258
Fairbourne Camp					-	-
NI Wing Support					-	-
General Fund					-	159
Regional Dinner	4,647				4,647	321
Starlink		653			653	-
Fairbourne Camp	2,400				2,400	-
Stem Camp	2,037				2,037	-
RIAT	960				960	-
General Fund	4,881				4,881	-
<b>Total</b>	<b>25,230</b>	<b>18,037</b>	<b>-</b>	<b>-</b>	<b>43,267</b>	<b>9,412</b>

ATC (S&N) GPF

SC027592

**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	Unrestricted fund 5 - enter name of fund below	Unrestricted fund 7 - enter name of fund below	Unrestricted fund 8 - enter name of fund below	Unrestricted fund 9 - enter name of fund below	Unrestricted fund 10 - enter name of fund below	Total unrestricted funds	Total unrestricted funds last period
	GENERAL	REG DINNER	REG CAMP	FAIRBOURNE	STEM CAMP	NIREC	Activity Centres	Norman Murray Aviation	RIAT		
<b>Receipts</b>											
Donations	2,658									2,658	52
Subscriptions										-	4,423
Grants	3,750									3,750	5,000
Receipts from fundraising activities										-	-
Gross trading receipts										-	636
	2,669										2,141
Income from investments other than land and buildings										2,669	-
Rents from land & buildings										-	-
Gross receipts from other charitable activities		4,235	21,625	2,250	1,946				960	31,016	21,166
Other Income	796					949				1,745	60
Contras	840									840	14,059
<b>Sub total</b>	<b>10,713</b>	<b>4,235</b>	<b>21,625</b>	<b>2,250</b>	<b>1,946</b>	<b>949</b>	<b>-</b>	<b>-</b>	<b>960</b>	<b>42,678</b>	<b>47,537</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>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>10,713</b>	<b>4,235</b>	<b>21,625</b>	<b>2,250</b>	<b>1,946</b>	<b>949</b>	<b>-</b>	<b>-</b>	<b>960</b>	<b>42,678</b>	<b>47,537</b>
<b>Payments</b>											
Expenses for fundraising activities										-	-
Gross trading payments										-	-
Investment management costs										-	-
Payments relating directly to charitable activities	4,881	4,647	9,212	2,400	2,037		1,093		960	25,230	4,546
Grants and donations										-	297
Governance costs:										-	-
Audit / independent examination	50									50	50
Preparation of annual accounts										-	-
Legal costs										-	-
Other Costs	2,255						41			2,296	9,865
Fund Transfers										-	-
Contras	6,834									6,834	14,621
<b>Sub total</b>	<b>14,020</b>	<b>4,647</b>	<b>9,212</b>	<b>2,400</b>	<b>2,037</b>	<b>-</b>	<b>1,134</b>	<b>-</b>	<b>960</b>	<b>34,410</b>	<b>29,379</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>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>14,020</b>	<b>4,647</b>	<b>9,212</b>	<b>2,400</b>	<b>2,037</b>	<b>-</b>	<b>1,134</b>	<b>-</b>	<b>960</b>	<b>34,410</b>	<b>29,379</b>
<b>Net receipts / (payments)</b>	<b>( 3,307)</b>	<b>( 412)</b>	<b>12,413</b>	<b>( 150)</b>	<b>( 91)</b>	<b>949</b>	<b>( 1,134)</b>	<b>-</b>	<b>-</b>	<b>8,268</b>	<b>18,158</b>
<b>Transfers to / (from) funds</b>								21,000		21,000	
<b>Surplus / (deficit) for year</b>	<b>( 3,307)</b>	<b>( 412)</b>	<b>12,413</b>	<b>( 150)</b>	<b>( 91)</b>	<b>949</b>	<b>( 1,134)</b>	<b>21,000</b>	<b>-</b>	<b>29,268</b>	<b>18,158</b>

**Nature and purpose of funds**

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ATC (S&NI) GPF

Additional analysis (3)

6 Breakdown of restricted funds

	Restricted fund 2 - enter name of fund below	Restricted fund 3 - enter name of fund below	Restricted fund 4 - enter name of fund below	Restricted fund 5 - enter name of fund below	Restricted fund 6 - enter name of fund below	Restricted fund 7 - enter name of fund below	Restricted fund 8 - enter name of fund below	Restricted fund 10 - enter name of fund below	Restricted fund 14 - enter name of fund below	Restricted fund 17 - enter name of fund below	Total restricted funds	Total restricted funds last period
	SPORTS	PIPES & DRUMS	SQA Badge Costs	SQA Centre Costs	Starlink	Reg Av Officer (Was RC Fly)	FLYING ACES (ACO)	ScotSATT	Regional AT	CSW Dinner		
<b>Receipts</b>												
Donations									20		20	1,446
Legacies											-	-
Grants	10,000		14,000	12,000	875						36,875	16,562
Receipts from fundraising activities		1,057							1,370	1,575	4,002	-
Gross trading receipts											-	-
Income from investments other than land and buildings											-	-
Rents from land & buildings											-	-
Other Income											-	593
Gross receipts from other charitable activities											-	930
<b>Sub total</b>	<b>10,000</b>	<b>1,057</b>	<b>14,000</b>	<b>12,000</b>	<b>875</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,390</b>	<b>1,575</b>	<b>40,897</b>	<b>19,531</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>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>10,000</b>	<b>1,057</b>	<b>14,000</b>	<b>12,000</b>	<b>875</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,390</b>	<b>1,575</b>	<b>40,897</b>	<b>19,531</b>
<b>Payments</b>												
Expenses for fundraising activities											-	-
Gross trading payments											-	-
Investment management costs											-	-
Payments relating directly to charitable activities	14,205	28			653	159		977	700	1,315	18,037	4,866
Other Expenditure											-	1,653
Grants and donations											-	-
Governance costs:				5,977							5,977	-
Audit / independent examination											-	-
Preparation of annual accounts											-	-
Legal costs											-	-
<b>Sub total</b>	<b>14,205</b>	<b>28</b>	<b>-</b>	<b>5,977</b>	<b>653</b>	<b>159</b>	<b>-</b>	<b>977</b>	<b>700</b>	<b>1,315</b>	<b>24,014</b>	<b>6,519</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>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>14,205</b>	<b>28</b>	<b>-</b>	<b>5,977</b>	<b>653</b>	<b>159</b>	<b>-</b>	<b>977</b>	<b>700</b>	<b>1,315</b>	<b>24,014</b>	<b>6,519</b>
<b>Net receipts / (payments)</b>	<b>( 4,205)</b>	<b>1,029</b>	<b>14,000</b>	<b>6,023</b>	<b>222</b>	<b>( 159)</b>	<b>-</b>	<b>( 977)</b>	<b>690</b>	<b>260</b>	<b>16,883</b>	<b>13,012</b>
<b>Transfers to / (from) funds</b>												
							( 21,000)				( 21,000)	
<b>Surplus / (deficit) for year</b>	<b>( 4,205)</b>	<b>1,029</b>	<b>14,000</b>	<b>6,023</b>	<b>222</b>	<b>( 159)</b>	<b>( 21,000)</b>	<b>( 977)</b>	<b>690</b>	<b>260</b>	<b>( 4,117)</b>	<b>13,012</b>

Nature and purpose of funds

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## APPENDIX 3



Independent examiner's report on the accounts v2							
<b>Report to the trustees/members of</b>	Charity name <b>ATC (S&amp;NI) GPF</b>						
	Registered charity number <b>SC027592</b>						
<b>On the accounts of the charity for the period</b>	Period start date				Period end date		
	Day	Month	Year		Day	Month	Year
<b>Set out on pages</b>	01	Apr	2024	<b>to</b>	31	Mar	2025
							(remember to include the page numbers of additional sheets)
<b>Respective responsibilities of trustees and examiner</b>	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.						
<b>Basis of independent examiner's statement</b>	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.						
<b>Independent examiner's statement</b>	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:						
	<ul style="list-style-type: none"> <li>• to keep accounting records in accordance with section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and</li> <li>• to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations</li> </ul>						
	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.						
<b>Signed:</b>	[Redacted Signature]						
<b>Relevant professional qualification(s) or body (if any):</b>	Retired Bank Business Manager						
<b>Address:</b>	[Redacted 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.

## 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**

All queries raised satisfactorily explained.