

Independent Examiner's Report to the Trustees of Toward & Loch Striven Memorial Hall

I report on the accounts of the charity for the year ended 31 January 2026, which are set out on the attached pages.

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 Trustees Investment (Scotland) 2005 Act and the Charities Accounts (Scotland) Regulations 2006.

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 examiners statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. 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 explanation 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

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.



Paul T Adams
Seabourne, 86 Shore Road, Innellan, Dunoon, Argyll PA23 7SP
3 March 2026

Toward and Loch Striven Memorial Hall

Receipts and Payments Account for the year ended 31 January 2026

Statement of Receipts and Payments for the year ended 31 January 2026

Receipts	2026	2025
Hall lets	2773	2894
Other donations	0	0
Bank interest	21	21
SSE compensation	285	0
	<u>3079</u>	<u>2915</u>
Payments		
Payments for charitable activities		
Property costs: Insurance	1257	1070
Heat & light	2338	1212
Refuse collection	214	0
Fire safety maintenance	57	56
Other maintenance	82	163
	<u>3948</u>	<u>2501</u>
Postage, stationery & advertising	22	22
Miscellaneous	153	0
	<u>4123</u>	<u>2523</u>
Total payments for charitable activities		
	<u>-1044</u>	<u>392</u>

Toward & Loch Striven Memorial Hall

Statement of Balances as at 31 January 2026

	2026	2025
Bank and cash in hand		
Opening balances	15856	15464
Surplus (deficit) for year	-1044	392
Closing balances	<u>14812</u>	<u>15856</u>
Reserves		
Restricted funds	0	0
General funds (unrestricted)	<u>14812</u>	<u>15856</u>
Total	<u><u>14812</u></u>	<u><u>15856</u></u>

Approved by the Trustees and signed on their behalf

Name:



Date:

19/3/26