APPENDIX 3

OSCR
Scottish Charity Regulator

Independent examiner's report on the accounts v2

Report to the trustees/members of
Charity name: ARRAN COMMUNITY LAND INITIATIVE

Registered charity number
SC 043886

On the accounts of the charity for the period

Period start date				Period end date		
Day	Month	Year		Day	Month	Year
01	04	2025	to	01	04	2026

Set out on pages (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*]

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:** Pauline Reid **Date:** 30-10-26.

Name: MRS PAULINE REID

Relevant professional qualification(s) or body (if any): INTERNATIONAL ASSOCIATION OF BOOK-KEEPERS (I.A.B.)

Address:
FINANCIAL MANAGEMENT SERVICES
10 SPRINGBANK TERRACE
BRODICK, ISLE OF ARRAN
KA27 8BB

*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

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OSCR
Scottish Charity Regulator

Receipts and payments accounts

For the period from 01 04 2025 to 01 04 2026

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	160				160	
Legacies					-	
Grants	6946				6946	
Receipts from fundraising activities					-	
Gross trading receipts	105				105	
Income from investments other than land and buildings	41				41	
Rents from land & buildings	3344				3344	
Gross receipts from other charitable activities	1750				1750	
					-	
A1 Sub total	12346	-	-	-	12346	-
A2 Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
A2 Sub total	-	-	-	-	-	-
Total receipts	12346	-	-	-	12346	-
A3 Payments						
Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities	13787				13787	
Grants and donations					-	
Governance costs:					-	
Audit / independent examination	70				70	
Preparation of annual accounts					-	
Legal costs					-	
Other					-	
					-	
A3 Sub total	13857	-	-	-	13857	-
A4 Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
A4 Sub total	-	-	-	-	-	-
Total payments	13787	-	-	-	13787	-
Net receipts / (payments)	(1511)	-	-	-	(1511)	-
A5 Transfers to / (from) funds					-	
Surplus / (deficit) for year	(1511)	-	-	-	(1511)	-

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 £
B1 Cash funds	Cash and bank balances at start of year	9086				9086 -	
	Surplus / (deficit) shown on receipts and payments account	(1511)				(1511) -	
						-	
						-	
	Cash and bank balances at end of year (Agree balances with receipts and payments account(s))	7575 -	-	-	-	7575 -	-

	Details	Fund to which asset belongs	Market valuation to nearest £	Last year to nearest £
B2 Investments				
		Total	-	-

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

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

	Details	Fund to which liability relates	Amount due (estimate) to nearest £	Last year to nearest £
B5 Contingent liabilities				
		Total	-	-

Signed by one or two trustees on behalf of all the trustees	Signature*	Print Name	Date of approval

**** Please note - OSCR will accept digital or typed signatures***

A C L I Accounts Audit for Year 2025 - 2026

as prepared by Mrs Pauline Reid of Financial Management Services

CO-OPERATIVE BANK STATEMENT PG	Acct No. 6566 9994 S/C 08-92-99 OUT	IN	STMNT PAGE CLOSING BAL	ACCOUNTING PERIOD TO:-	
OPENING BALANCE FROM:			**£ 5,749.47**	**31/03/2025**	
114	£ 164.91	£ 203.00	£ 5,787.56	10-Apr	
115	£ 971.41	£ 153.00	£ 4,969.15	10-May	
116	£ 294.65	£ 548.00	£ 5,222.50	10-Jun	
117	£ 255.36	£ 180.00	£ 5,147.14	10-Jul	
118	£ 742.35	£ 80.00	£ 4,484.79	10-Aug	
119	£ 2,477.86	£ 2,310.00	£ 4,316.93	10-Sep	£2000 TFR
120	£ 329.43	£ 210.00	£ 4,197.50	10-Oct	
121	£ 420.76	£ 720.00	£ 4,496.74	10-Nov	
122	£ 528.79	£ 320.00	£ 4,287.95	10-Dec	
123	£ 2,877.07	£ 165.00	£ 1,575.88	10-Jan	
124	£ 918.28	£ 4,701.00	£ 5,358.60	10-Feb	
125	£ 1,779.89	£ 220.00	£ 3,798.71	10-Mar	
126	£ 2,096.11	£ 2,733.00	£ 4,435.60	01-Apr	

	EXPENSES PAID	INCOME RECEIVED	OPENING BALANCE	CLOSING BALANCE
BANK TRANSACTION	£ 13,856.87	£ 12,543.00	£ 5,749.47	£ 4,435.60
P & L YR 2025 - 2026				-£ 1,313.87
TRUSTEE FIGURES	**£ 13,857**	**£ 12,346**		**-£ 1,511**
DIFF	-£ 0	£ 197		£ 197
SIAC GRANTS + INTEREST INCL'D ABOVE		£ 40.44		£ 40
INSTANT ACCESS SAVINGS ACCOUNT EXP		-£ 197.00	***	-£ 197.00
DIFF AFTER NON-BANK INPUT	-£ 0	£ -	Final Trial Balance Diff	£ 0

*** Excess funds from IAS account sent with grant income of £1762.58

NB: All difference LESS or MORE the £1.00 have been rounded up or down accordingly and therefore dismissed for the purpose of this Audit.

INTEREST SAVINGS ACCOUNT CLOSING BALANCE
£ 3,139.53

cash in bank
£ 7,575.13

Audit correct & completed on: 30th October 2026

Signed: _____

Printed: Mrs Pauline Reid MIAB

Professional Body: International Association of Book-keepers

Membership No.: 191808

Address: Financial Management Services

10 Springbank Terrace, BRODICK

Isle of Arran KA27 8BB

A C L I Accounts Audit for Year 2025 - 2026

as prepared by Mrs Pauline Reid of Financial Management Services

TRUSTEE FIGURES CROSS CHECK

INCOME	265	**EXPENDITURE**	13787
UNRESTRICTED	1750	PAYMENTS	70
grants/restricted	6946		
FUNDS	41		
LAND RENT	3344		
	12346		13857
OTHER INCOME RECEIVED		ACTIVITY EXP	0
			0
		LEGAL	0
	0		0
TOTAL INCOME RECEIVED	12346	SUB-TOTAL	13857
		ASSET PURCHASED	0
		GROSS ANNUAL EXPENDITURE PAID	13857
OPERATING PROFIT/LOSS			**-1511**

TRIAL BALANCE

£	5,749	O/BAL
-£	1,511	ANNUAL PROFIT/LOSS
£	4,238	ESTIMATE C BAL
£	4,436	ACTUAL C BAL in 0650
	197	DIFF
	-197	excess funds tranferred in £2000 grant deposit.
	0	DIFF

IGNORE FIGURES UNDER £1.00 + OR -