

APPENDIX 3



		Independent examiner's report on the accounts						v2
Report to the trustees/members of	Charity name	Starter Packs Inverclyde						
Registered charity number		SC033306						
On the accounts of the charity for the period	Period start date				Period end date			
	Day	Month	Year		Day	Month	Year	
	1st	April	2025	to	31st	March	2026	
Set out on pages	1 to 3						(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;							
	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:				Date: 12 May 2026				
Name:	Kenneth C Baldwin							
Relevant professional qualification(s) or body (if any):	Chartered Accountant							
Address:	4D Cragburn Gate							
	Albert Road							
	Gourock PA19 1NZ							

INCOME AND EXPENDITURE ACCOUNT FOR THE PERIOD 1 April 2025 to 31 March 2026

				2025/2026	2025/2026	2025/2026	2024/2025	2024/2025	2024/2025
				Restricted	Unrestricted	Total	Restricted	Unrestricted	Total
EXPENDITURE									
Restricted									
Salaries (Notes 6,7,13)				44286.00			44286.00		
Rent (Inverclyde Council running costs)(Note 4)				7000.00			7000.00		
New Goods for Packs (Notes 2, 3 and 6)				59280.81			59662.38		
Oak Tree and Larkfield Housing Associations - pack costs (Notes5)				5981.73			9019.39		
Balmore Specialist Contracts - pack costs (Notes8)				2072.81			904.66		
Arnold Clark Community Fund (Note 9)				0.00			1000.00		
Co-op (Note 10)				0.00			3706.65		
Anton Jurgens				0.00			3000.00		
				118621.35		118621.35			128579.08
Unrestricted									
Salaries (Notes 6,7,13)					7014.00			3514.00	
Rent					3982.19			1208.08	
Property & Service Charge					2171.67			153.29	
Gas & Electricity					1696.76			198.00	
Travel					60.02			147.01	
Telephone, Internet, Insurance, Post					1388.93			1634.13	
Tea,Coffee and Stationery					268.17			347.19	
Chubb					180.48			173.54	
Misc (Note 11)					1127.40	17889.62		777.83	8153.07
						136510.97			136732.15
Surplus/Deficit of Income over Expenditure				1085.14	2951.15	4036.29	-5695	6207	512
Surplus brought forward from prior year				8569.00	72076.00	80287.00	14264	65869	79957
Cash on Deposit						16639.17			16457
						100962.46			96926
Represented by:									
Cash on deposit as at 31st March 2026 (note 12)						16851.16			16639
Cash at bank and on hand at 31st March 2026				9654.14	75027.15	84111.30	8569	72076	80287
						100962.46			96926

