

Independent Examiner's Report on the Accounts to the Trustees of the
Royal Northern & Clyde Yacht Club Charitable Trust
Registered Charity Number SC034294

I report on the accounts of the charity for the year ended 30th September 2025 as set out on pages 1 & 2

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 ("the 2005 Act"), and the Charities Accounts (Scotland) Regulations 2006 (as amended) ("the 2006 Regulations"). The charity's trustees consider that the audit requirement of Regulation 10(1)(d) of the 2006 Regulations do not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the 2005 Act and to state whether particular matters have come to attention.

Basis of Independent Examiner's Statement

My examination is carried out in accordance with regulation 11 of the Regulation 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 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 connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements:
 - a) to keep accounting records in accordance with Section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Regulations and
 - b) 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.

Reported


Name **Peter Davies**
Address **66, James Street**
 Helensburgh

Date.....*4 July 2026*.....