

# APPENDIX 3



## Independent examiner's report on the accounts

v2

Report to the trustees/members of

Charity name  
Friends of Loch Etive

Registered charity number

SCO43986

On the accounts of the charity for the period

Period start date				Period end date		
Day	Month	Year		Day	Month	Year
01	June	2023	to	31	May	2024

Set out on pages

1 to 10 (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\*\*:

[Redacted Signature]

Date:

11 February 2025

Name:

[Redacted Name]

Relevant professional qualification(s) or body (if any):

FCA

Address:

Barnes Roffe LLP  
Leytonstone House  
Leytonstone  
London, E11 1GA

## APPENDIX 1

OSCr

Office of the Scottish Charity Regulator

## Trustees' Annual Report for the period

Period start date				Period end date			
From	Day	Month	Year	To	Day	Month	Year
	01	June	2023		31	May	2024

## Reference and administration details

Charity name Friends of Loch Etive

Other names charity is known by

Registered charity number SC043986

Charity's principal address Fanans Beag  
Taynuilt

Postcode PA35 1HR

## 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)
1				
2				
3				
4				
5				
6				
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

Dates acted if not for whole year

## Structure, governance and management

Type of governing document

Constitution Document

Trustee recruitment and appointment

Charity Trustees are appointed by fellow Charity Trustees

## Objectives and activities

Charitable purposes

To cherish, protect and enhance the natural beauty and character of Loch Etive and the surrounding area.

Summary of the main activities  
in relation to these objects

We keep members and other interested parties aware of developments that affect Loch Etive and the surrounding area.

We campaign for the limitation of commercial fish farming on Loch Etive.

## APPENDIX 1

### Achievements and performance

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

We monitor developments on Loch Etive and the surrounding area. We keep members and others aware by way of the website.

We continue to maintain the Friends of Loch Etive website.

### Financial review

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

The charity's policy is to operate within the funds available to it.

The charity's reserves are exclusively for charitable purposes.

**Details of any deficit**

None.

**Donated facilities and services (if any)**

None.



## APPENDIX 1

### Other optional information

### Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)

Full name(s)

Position (e.g. Chair) Charity Trustee

Date

11/12/14

## Friends of Loch Etive

SC049686



## Receipts and payments accounts

For the period from	Period start date			to	Period end date		
	Day	Month	Year		Day	Month	Year
	01	June	2023		31	May	2024

## 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 £
<b>A1 Receipts</b>						
Donations	30,000				30,000	
Legacies					-	
Grants					-	
Receipts from fundraising activities					-	
Gross trading receipts					-	
Income from investments other than land and buildings	13				13	14
Rents from land & buildings					-	
Gross receipts from other charitable activities					-	
					-	
<b>A1 Sub total</b>	<b>30,013</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>30,013</b>	<b>14</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>30,013</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>30,013</b>	<b>14</b>
<b>A3 Payments</b>						
Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities	912				912	1,769
Grants and donations					-	
Governance costs:					-	
Audit / independent examination	1,926				1,926	1,926
Preparation of annual accounts					-	
Legal costs					-	
Other	1,942				1,942	1,780
					-	
<b>A3 Sub total</b>	<b>4,780</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>4,780</b>	<b>5,475</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>4,780</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>4,780</b>	<b>5,475</b>
<b>Net receipts / (payments)</b>	<b>25,233</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>25,233</b>	<b>(5,461)</b>
<b>A5 Transfers to / (from) funds</b>					-	
<b>Surplus / (deficit) for year</b>	<b>25,233</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>25,233</b>	<b>(5,461)</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 £
B1 Cash funds	Cash and bank balances at start of year	6,052				6,052	11,513
	Surplus / (deficit) shown on receipts and payments account	25,233				25,233	(5,461)
						-	
						-	
	Cash and bank balances at end of year	31,285	-	-	-	31,285	6,052
	(Agree balances with receipts and payments account(s))						

	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	Gazebos, displays, computer, camera		5,193	-	-
		Total	5,193	-	-

	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

	Date of approval
	11 December 2024







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## Additional analysis (2)

## 5 Breakdown of unrestricted funds

	Unrestricted fund 1 - under review of fund balance	Unrestricted fund 2 - under review of fund balance	Unrestricted fund 3 - under review of total balance	Unrestricted fund 4 - under review of total balance	Total unrestricted funds	Total unrestricted funds last period
<b>Receipts</b>						
Donations	30,000				30,000	
Legacies					-	
Grants					-	
Receipts from fundraising activities					-	
Gross trading receipts					-	
buildings	13				13	14
Rents from land & buildings					-	
Gross receipts from other charitable activities					-	
<b>Sub total</b>	<b>30,013</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>30,013</b>	<b>14</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>Total receipts</b>	<b>30,013</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>30,013</b>	<b>14</b>
<b>Payments</b>						
Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities	912				912	1,769
Grants and donations					-	
Governance costs:					-	
Audit / independent examination	1,926				1,926	1,926
Preparation of annual accounts					-	
Legal costs					-	
Other office costs	1,942				1,942	1,780
<b>Sub total</b>	<b>4,780</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>4,780</b>	<b>5,475</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>Total payments</b>	<b>4,780</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>4,780</b>	<b>5,475</b>
<b>Net receipts / (payments)</b>	<b>25,233</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>25,233</b>	<b>(5,461)</b>
<b>Transfers to / (from) funds</b>					-	
<b>Surplus / (deficit) for year</b>	<b>25,233</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>25,233</b>	<b>(5,461)</b>

## Nature and purpose of funds

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