APPENDIX 3

OSCR
Scottish Charity Regulator

Independent examiner's report on the accounts v2

Report to the trustees/members of	Charity name Garmouth and Kingston Community Association
Registered charity number	**SC050545**

On the accounts of the charity for the period

Period start date				Period end date		
Day	Month	Year		Day	Month	Year
01	11	2024	**to**	31	10	2025

Set out on pages 1-6 (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:** Christopher Banks **Date:** 23.3.2026

Name: CHRISTOPHER BANKS

Relevant professional qualification(s) or body (if any): AFA/MIPA FFTA ICPA B.ACC (Hons)

Address: 23 HEDGE ROAD
GARMOUTH
MORAY
IV32 7NU

*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

APPENDIX 3

Disclosure section

Only complete if the examiner needs to highlight material problems.

Give here brief details of any items that the examiner wishes to disclose

APPENDIX 2

Garmouth and Kingston Community Association **SC050545**

OSCR
Scottish Charity Regulator

Receipts and payments accounts

For the period from	01	11	2024	to	31	10	2025

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	200	815			1,015	1,778
Legacies					-	
Grants	30,608				30,608	7,602
Receipts from fundraising activities	17,570				17,570	17,552
Gross trading receipts	9,955	14,379			24,333	18,002
Income from investments other than land and buildings					-	
Rents from land & buildings					-	
Gross receipts from other charitable activities					-	
					-	
A1 Sub total	58,332	15,194	-	-	73,526	44,934
A2 Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
A2 Sub total	-	-	-	-	-	-
Total receipts	58,332	15,194	-	-	73,526	44,934
A3 Payments						
Expenses for fundraising activities	4,647	577			5,224	3,218
Gross trading payments		2,513			2,513	1,671
Investment management costs					-	
Payments relating directly to charitable activities	39,300	9,319			48,618	36,572
Grants and donations					-	
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs	73	34			107	550
Other	1,248	400			1,647	219
					-	
A3 Sub total	45,268	12,842	-	-	58,110	42,230
A4 Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
A4 Sub total	-	-	-	-	-	-
Total payments	45,268	12,842	-	-	58,110	42,230
Net receipts / (payments)	13,065	2,351	-	-	15,416	2,704
A5 Transfers to / (from) funds					-	
Surplus / (deficit) for year	13,065	2,351	-	-	15,416	2,704

APPENDIX 2

Garmouth and Kingston Community Association

SC050545

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	28,413	7,820			36,234	33,529
	Surplus / (deficit) shown on receipts and payments account	13,065	2,351			15,416	2,704
						-	
						-	
	Cash and bank balances at end of year	41,478	10,172	-	-	51,650	36,233

(Agree balances with receipts and payments account(s))

B2 Investments

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

B3 Other assets

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

B4 Liabilities

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

B5 Contingent liabilities

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

Signed by one or two trustees on behalf of all the trustees

Signature*	Print Name	Date of approval
[signature]	N. G. Walklet	01/12/2025

Garmouth and Kingston Community Association

SC050545

Section C Notes to the Accounts

C1 Nature and purpose of funds *(may be stated on analysis of funds worksheets)*

The Association holds a general fund which is used for the purchase, operation and maintenance of facilities and equipment which are of benefit to the villages of Garmouth and Kingston. In addition it holds separate funds for the ongoing operation of a community hub and a village hall. A further fund is used for the maintenance of public access defibrilators in the villages and finally a fund is held for the maintenance of an historic building (water tower).

C2 Grants

Type of activity or project supported	Individual / institution	Number of grants made	£
		Total	-

C3a Trustee remuneration

If no remuneration was paid during the period to any charity trustee or person connected to a trustee cross this box (otherwise complete section 3b)	X

C3b Trustee remuneration - details

Authority under which paid	£

C4a Trustee expenses

If no expenses were paid to any charity trustee during the period then cross this box (otherwise complete section 4b)	X

C4b Trustee expenses - details

	Number of trustees	£

C5 Transactions with trustees and connected persons

Nature of relationship	Nature of transaction	Transaction amount (£)	Balance outstanding at period end (£)

C6 Other information

Garmouth and Kingston Community Association SC050545

Additional analysis (1)

Analysis of receipts and payments

1 Donations

	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 £
Villagers' donations to upkeep of water tower		145			145	256
Villagers' donations to Community Association	200	-			200	205
Co-op community fund		-			-	1,012
Villagers' donations to Community Hub		670			670	305
Total	200	815	-	-	1,015	1,778
	-	-	-	-	-	-

2 Grants

	Unrestricted funds to nearest £	Restricted funds to nearest £	Total current period to nearest £	Total last period to nearest £
Moray Council	14,793		14,793	7,602
TSI	13,815		13,815	
Baxter Foundation	2,000		2,000	
			-	
Total	30,608	-	30,608	7,602
	-	-	-	-

3 Gross receipts from other charitable activities

	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 £
					-	
					-	
					-	
					-	
					-	
					-	
					-	
					-	
Total	-	-	-	-	-	-
	-	-	-	-	-	-

4 Payments relating directly to charitable activities

	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 £
Insurance	2,128	186			2,313	2,244
Wages	-	5,894			5,894	6,360
Maintenance	1,861	144			2,006	10,884
Cleaning	671				671	656
Electricity	6,341	1,795			8,136	10,991
Internet	638	403			1,041	851
Consumables	406	160			566	896
Equipment/facilities	24,096	536			24,632	2,522
Other	3,158	202			3,360	1,168
					-	
					-	
Total	39,300	9,319	-	-	48,618	36,572
	-	-	-	-	-	-

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Additional analysis (2)

5 Breakdown of unrestricted funds

	Community Association	Maggie Fair	Village Hall		Total unrestricted funds	Total unrestricted funds last period
Receipts						
Donations	200				200	205
Legacies					-	
Grants	30,608				30,608	7,602
Receipts from fundraising activities		17,570			17,570	16,292
Gross trading receipts	75		9,880		9,955	8,048
Income from investments other than land and buildings					-	
Rents from land & buildings					-	
Gross receipts from other charitable activities					-	
Sub total	30,883	17,570	9,880	-	58,332	32,147
Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
Sub total	-	-	-	-	-	-
Total receipts	30,883	17,570	9,880	-	58,332	32,147
Payments						
Expenses for fundraising activities		4,647			4,647	3,218
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities	29,265		10,034		39,300	27,215
Grants and donations					-	
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs	38		35		73	550
Other	269		979		1,248	37
					-	
Sub total	29,572	4,647	11,048	-	45,268	31,020
Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
Sub total	-	-	-	-	-	-
Total payments	29,572	4,647	11,048	-	45,268	31,020
Net receipts / (payments)	1,311	12,922	(1,168)	-	13,065	1,127
Transfers to / (from) funds					-	
Surplus / (deficit) for year	1,311	12,922	(1,168)	-	13,065	1,127

Nature and purpose of funds

Garmouth and Kingston Community Association — SC050545

Additional analysis (3)

6 Breakdown of restricted funds

	Community Hub	Environment (Water Tower)			Total restricted funds	Total restricted funds last period
Receipts						
Donations	670	145			815	1,573
Legacies					-	
Grants					-	
Receipts from fundraising activities	14,379				14,379	1,260
Gross trading receipts					-	9,954
Income from investments other than land and buildings					-	
Rents from land & buildings					-	
Gross receipts from other charitable activities					-	
Sub total	15,049	145	-	-	15,194	12,787
Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
Sub total	-	-	-	-	-	-
Total receipts	15,049	145	-	-	15,194	12,787
Payments						
Expenses for fundraising activities					-	
Gross trading payments	2,513				2,513	1,671
Investment management costs					-	
Payments relating directly to charitable activities	9,896				9,896	9,357
Grants and donations					-	
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs		34			34	
Other	400				400	182
					-	
Sub total	12,808	34	-	-	12,842	11,210
Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
Sub total	-	-	-	-	-	-
Total payments	12,808	34	-	-	12,842	11,210
Net receipts / (payments)	2,240	111	-	-	2,351	1,577
Transfers to / (from) funds					-	
Surplus / (deficit) for year	2,240	111	-	-	2,351	1,577

Nature and purpose of funds