Signature
ACCOUNTING SOLUTIONS

Independent Examiner's Report to the Trustees of Culbokie and Munlochy Church of Scotland. Charity Number SC013643

I have prepared my report on the accounts of the charity for the period 1st January 2025 – 31st December 2025.

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 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the 2006 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 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
- to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations

have not been met, or to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Name: Kerry Mackinnon BA FMAAT AATQB
Date: 10 April 2026

For and on behalf of
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In relation to the Independent Examiner's Report, the examination covered the accounting records and underlying financial information supporting the financial statements for the year ended 31 December 2025. This included:

- The cashbook and underlying accounting records.
- Bank statements and bank reconciliations.
- Supporting documentation for material income and expenditure transactions.
- Minutes and other records maintained by the trustees relevant to the financial statements.
- The financial statements and notes forming part of the accounts.

The examination related to the financial statements contained on Pages 1 to 7 of the accounts. As noted, the appendix relating to funds held by the General Trustees was not included within the scope of the independent examination.

Kerry Middlemiss BA FMAAT AATQB

Director

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