APPENDIX 3

OSCR
Scottish Charity Regulator

	Independent examiner's report on the accounts						**V2**
Report to the trustees/members of	Charity name **Milestone Christian Fellowship, Bridge Street, Girvan, KA26 9HG**						
Registered charity number	**SC-044295**						
On the accounts of the charity for the period	Period start date				Period end date		
	Day	Month	Year		Day	Month	Year
	1	January	2025	to	31	December	2025
Set out on pages	**Single page only**					(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:	Craig Bradshaw	**Date:**	29 June 2026
Name:	Craig Bradshaw		
Relevant professional qualification(s) or body (if any):	• MBA (University of the West of Scotland) • PG Dip Marketing and Business Management (UWS) • Member of the Chartered Institute of Journalists • Member of the Chartered Institute of Marketing		
Address:	Flat 1f Left 4 Hamilton Street Girvan KA26 9EY		

*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.

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	**Note 1: Accounting Records & Reconciliation** The financial records and bank statements for 2025 have been reviewed. The opening bank balance of £27,285.62 and closing balance of £33,521.90 agree fully with the Statement of Cash Flows. All transactions are traceable to supporting documentation, and no material discrepancies or unreconciled differences were identified during the review. **Note 2: Income Sources & Variance** Total income for the year was £89,704.47, an increase of 29.4% compared to 2024. This growth was driven by a significant rise in unrestricted donations (£24,230.53) and steady growth in General Giving (£59,400.48). **Note 3: Expenditure & Capital Items** Total expenditure amounted to £83,468.19, an increase of 45.9% compared to 2024. Key increases relate to Staff Costs (£42,036.11) and Property & Equipment (£18,042.95), which included a one-off payment of £10,000 for kitchen improvements. Other material payments include £9,256.13 to Adexa. The majority of these were due to a premises relocation, wholly outwith the control of Milestone. **Note 4: Liquidity & Reserves** At 31 December 2025, the charity held unencumbered bank balances of £33,521.90. Despite higher expenditure during the year, reserves increased, remaining sufficient to meet ongoing operational commitments and providing a reasonable buffer against future costs. No concerns regarding short-term financial stability were identified. **Note 5: Gift Aid** No Gift Aid income was received or recorded in 2025, compared to £7,014.62 received in 2024. OSCR guidance recommends regular review of Gift Aid eligibility to maximise income where possible. My understanding is that Gift Aid is in the process of being claimed for 2025 and will be accounted for appropriately and in accordance with guidelines.