

THE CHURCH OF SCOTLAND

ARDROSSAN PARISH CHURCH

TRUSTEES' REPORT AND FINANCIAL STATEMENT`

YEAR ENDED 31st DECEMBER 2025

Congregation No: 070443

Charity No: SC004736

Stated Annual Meeting: Sunday 3rd May 2026

Reference and Administrative Information

Charity Name: Ardrossan Parish Church

Charity Registration Number: SC 004736

Congregation Reference No: 070443

Contact Address: Mrs Sharron Smart
6 Wilson Place
Saltcoats KA21 6GQ

Principal Office-bearers

Minister Rev. Dr. Barbara Suchanek-Seitz

Session Clerk Mrs M Crocker

Church Treasurer: Mrs Sharron Smart

Independent Examiner

Mrs Gillian Power
14 Culrain Drive
PA7 5SD

Bankers

Bank of Scotland
57 Dockhead Street
Saltcoats
KA21 5EY

The Trustees present their Annual Report and Financial Statements of Ardrossan Park Church for the year 31st December 2025. The financial statements have been prepared in accordance with the accounting policies set out in this report and comply with the General Assembly regulations for Congregational Finance. The Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 and Accounting and Reporting by charities: Statement of recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland.

Structure, Governance and Management

Governing Document

The Church is administered in accordance with the terms of a Model Deed of Constitution and with effect from June 2017, by a Unitary Constitution which was revisited in 2025.

Recruitment and Appointment of Trustees

Members of the Kirk Session are the charity trustees. The Kirk Session members are the elders of the church and are chosen from those members of the church who are considered to have the appropriate gifts and skills. The minister, who is a member of the Kirk Session, is elected by the congregation and inducted by Presbytery.

The following people were Trustees of this church during 2025

Kirk Session Members

Mrs H Allan	Mrs S Scott	Mrs J Findlay
Mrs Elizabeth Barclay	Mrs M Crocker	Mr William Parker
Mrs Janet Cowan	Mrs L Kerr	Mrs V McIntyre
Mr R Lavalette	Mrs Y Bennett	Mrs M Massie
Mrs Judy Fullerton	Dr Simon Hales	Mr Graeme Sutherland
Mrs Ena Grove	Mrs A Robertson	Miss A Wallace
Mrs L Bennett	Mrs M Taylor	Mrs F Paxton
Mrs J Bruce	Mrs S Smart	Mrs R Wallace
Miss S Black	Mr W Scott	Mrs B Nicholson

Organisational Structures

The Kirk Session meets approximately six times a year for ordinary business and is responsible for spiritual and temporal affairs within the church, however meetings can be called at any time for special purposes. It is moderated by the minister/Interim Moderator, although there are four main committees, Finance, Pastoral care, Property and Mission, to whom certain responsibilities are delegated.

The Trustees are responsible for safeguarding the assets of the church and for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Objectives and Activities

The Church of Scotland is Trinitarian in doctrine, Reformed in tradition and Presbyterian in polity. It exists to glorify God and to work for the advancement of Christ's Kingdom throughout the world. As a national Church, it acknowledges a distinctive call and duty to bring the ordinances of religion to the people in every parish of Scotland through a territorial ministry. It co-operates with other Churches in various ecumenical bodies in Scotland and beyond.

In 2008, the General Assembly urged congregations, which were not already using the Model or Unitary Constitution, to review their practice and consider adopting one or the other. This was prompted by the need for local congregations to comply with the Charities and Trustee Investment (Scotland) Act 2005 which placed upon members of Kirk Session, Congregational Boards, Deacons' Courts and Committees of Management the additional responsibility of Charity Trusteeship. With this comes a far greater need for transparency and simplicity in governance. In that context, the provision of a written constitution for the congregation and a single agency responsible for governance is greatly to be desired.

In order to comply fully with this burden of charity trusteeship, there has been a trend towards the adoption of the 'Unitary Constitution' This arrangement provides the necessary written constitution, but at the same time eliminates the possibility of Charity Trustees being constituted in separate meetings and coming to different views on matters of common interest. The former Park Church adopted a Unitary Constitution with effect from June 2017, which was continued through the union in 2024.

Worship

Our regular Church services are on a Sunday morning at 11.am, with additional services being held at Easter and Christmas. Worship is flexible and participatory, and members are encouraged to be involved when appropriate by leading the worship and there is a list of volunteers who, every Sunday take part in reading the lessons from the Bible. A few services are "All Age" worship when children and young people remain in church throughout the service and this enables families to worship together. Throughout the year there are services for a specific purpose, such as a Blue Christmas service or Songs of Praise. The Sunday School, which is known as The Lighthouse Kids and Young Teens meet during the time of the church service, joining with the congregation for the first part of the service.

The Sacrament of Holy Communion, is celebrated 4 times per year on the first Sunday of March, June, September and December. Children are welcome at all Communion Services. Our interim Moderator and Locum were able to offer Communion to housebound members should they so wish. In 2025, during Holy Week, services were held in our lesser hall every morning led by ministers of different denominations and the Maundy Thursday service including communion was held in Ardrossan Parish Church. Easter Sunday was celebrated by our congregation in our own church, and was well attended.

The choir leads the singing of hymns each Sunday and presents an anthem at special services and our 'Praise Band' which was formed at the beginning of the year contribute to worship by singing at various services.

There is always a team available at the church door on Sunday mornings to welcome people to Ardrossan Parish Church and a visitor book available for visitors to sign should they so wish.

Our Stated Annual meeting was held during worship on 4th May.

Achievements and Performance

Our Kirk Session lost a few members during the year, although the union in 2024 had brought us 7 new Kirk Session members. We are working together to provide a sense of inclusiveness where everyone is involved in on-going witness and mission. Our Locum and elders keep in touch with members via visits, emails or telephone calls. Information to the congregation is also circulated via the church website, facebook page and magazine (online or hard copy).

Trustees' Annual Report

Year ended 31st December 2025

Two new members were admitted by Profession of Faith, nine new members by Certificate of Transference and one by Resolution of the Kirk Session during the year.

Our hall accommodation is used for a whole range of organisations and activities catering for all age groups and is used 7 days per week.

These include the Church of Scotland Guild, Brownies and Rainbow Guides as well as a number of other community groups including Judo, AA, Badminton and an Autumn Club providing social activities for an older age group. We also have an exercise group, "Mature Movers", a walking group, a craft group, Line Dancing and an additional dance group for children. Our accommodation diary is busy year-round and the local community make full use of our facilities for birthday parties and fetes, alongside our church organisations. We were also able to accommodate a "sleepover" for the Brownies during the summer months.

The Guild also held its annual Gathering in Ardrossan Parish Church in April.

Our Sunday School, has retained their numbers as previously. The prize giving service was held in June and in line with the inclusion policy of this church the children and young people played a main role in the service through prayers, readings and song. A summer club ran in the weeks when there was no formal Sunday school. Some of our young people volunteer to help out with various activities such as serving tea after worship or with the duty team and during the year, two of our young people achieved their Duke of Edinburgh Bronze Award. Two others are also working towards their Gold Award.

A group of young people from our church are hoping to have a long weekend trip to the Island of Arran in 2026 and to this end are fundraising for the venture. A car wash was held in the church car park to help fund this trip as well as donations from the congregation.

Our church buildings are kept in good condition through a regular programme of maintenance and improvement, and a Property Co-ordinator, occasionally with volunteer helpers from within the congregation continued to look after the buildings. The church gardens are mostly looked after by regular volunteers. Ardrossan Parish church is also a member of Eco-Congregation Scotland.

On 6th July 2025 a finger buffet and 'get together' was held in the church to celebrate the 1 year anniversary of the Union between North Parish Church, St Cuthbert's Church, and Ardrossan Park Church. This was well attended.

For the last several years plans have been put on hold for a complete refurbishment of the sanctuary due firstly to COVID 19 then to await the completion of the Presbytery Plan and finalisation of the union. An architect was appointed in early 2023 to submit plans for Kirk Session and congregational approval. Although the plans were produced for the sanctuary, and a presentation was made to the Kirk Session and congregation, the feeling was that the main hall should take precedence as there were many complaints about how uncomfortable and cold the hall was. The architects then produced plans for the hall which went to tender in November 2025. We are now proceeding with this project and will seek Presbytery permission soon.

For most of 2025 we remained in a vacancy situation. Our previous minister left in 2019 to move to another charge and due to the Presbytery's Appraisal review, permission was slow to come to call another minister. However the good news is that a new minister, Rev. Dr. Barbara Suchanek-Seitz was inducted to Ardrossan Parish Church on 25th September 2025.

Our oldest member of the congregation also celebrated her 100th birthday. Church members were involved in this celebration by making a video of remembrances for her, by sending cards and flowers and our Praise band visited her with songs and music.

During 2025 the buildings at North Parish Church and the former manse of North Parish Church were advertised for sale. The manse sold within 3 weeks and the new owners took possession in December. The proceeds of the sale were deposited in the Consolidated Fabric Fund in Edinburgh for the future use of Ardrossan Parish Church. There is a potential sale for the North Parish Church buildings but this is not yet finalised.

Trustees' Annual Report
Year ended 31st December 2025

Pastoral Care

The generosity of the congregation has allowed us to pay all outstanding commitments, but this generosity is also highlighted in the care and the number of charities to which the congregation contributed during the year as we continue to be aware of the needs of others both locally and internationally.

In January Paul Algeo visited the church and took Sunday worship to talk about the work of Blythwood Care – not just the shoebox appeal. This had followed a successful shoebox collection in the previous November.

Our Fairtrade stall which was non- operational for some years was reinstated and there is now a Fairtrade stall at the end of every month. Young people from the Sunday School help with this.

Special collections for Christian Aid were made at appropriate times during the year including an envelope appeal and our Christian Aid lunch was held on 11th May. These raised over £1,000 for Christian Aid.

Further charity fundraising events included:

A special collection for Palestine – donated through MAP – Medical Aid for Palestine.

"Tuppenny tubs" organised by the Sunday school, whereby the congregation could place 2p pieces in a particular decorated box raised The children themselves decide which charities should benefit from this.

In October our Harvest project was to support UNICEF, for the children of GAZA. More than £1,000 was raised and the congregation enjoyed a lovely lunch.

Once again we responded to the Blythwood Care Shoe Box Appeal in November and collected almost 100 shoe boxes to be sent abroad, as well as many cash donations. In addition the Craft group provided many articles of warm hand knitted clothes and a selection of hand made blankets and quilts.

In November, poppies were sold to contribute to the Poppy Scotland collection.

In our support of Crossreach £350 was raised by the sale of calendars and Christmas cards.

We also continued our partnership with the local Women's' Refuge and the use of our designated "Angel Tree" as a focal point for gathering presents for distribution to families in need at Christmas. 73 parcels were donated and gifted in December 2025 which were distributed to those in need by the Women's Aid organisation.

Again, on a Christmas theme, we engaged in our annual Christmas Tree Bauble appeal in aid of the Children's Hospice Association Scotland, £265 was raised for this good cause.

The congregation was also encouraged to give to CHANA (Churches Homeless Action North Ayrshire). This churches group have teamed up with the charity "The night before Christmas" to seek support for the most vulnerable and homeless.

Flowers are donated by members every week which enhance the look of the sanctuary and these are delivered to the housebound, sick, bereaved or those who have had a special event.

During December we were able to hold special Christmas services including a "Blue Christmas" service- a special service of remembrance and comfort for those who are bereaved and have lost a loved one. Our Book of Remembrance continues to be on display in the sanctuary every week. This book is used to record the deaths of members of the congregation. Families appreciate this remembrance of their loved ones in church.

The Sunday school also performed their version of the Nativity in December which was again well received by parents and the congregation.

We continue to have close ties with South Beach House, the Church of Scotland Care Home in Ardrossan and with Crossreach, the Social Care arm of the Church of Scotland. We utilise the Crossreach sales catalogue which raises funds for Crossreach at Christmas.

We wish to be a caring church for the community we serve, and in pursuit of this we are compliant with the safeguarding requirements of the Church of Scotland in terms of the "Protection of Vulnerable Groups legislation". To this end, the majority of the Kirk Session have undertaken a Trustees training course and discussion on safeguarding.

Mission

In order to promote the work of the Church and reach out through modern media, Park Church uses its Facebook page in addition to the website which has been running for a number of years.

The church website, emails, leaflets, and intimations as well as notice boards, all serve to tell the community something about church life in Ardrossan Parish. Our website gives intimation of forthcoming events and our Facebook page has a growing following.

The Church Magazine continues to be a popular method of getting our message across. There is an online version and hard copies are also available.

We continue to support our twinned church in Kazomba Parish, Malawi. Regular sums of money have been sent to support a number of their building projects and to buy maize to feed the congregation. Regular correspondence via the internet keeps us in touch with what is happening there.

Messy Church for young families brings adults and children to church and we hold held Messy Church 4 times per year and especially at Easter and Christmas. This is mission on the doorstep, welcoming families who are new to the neighbourhood and church.

We continue our outreach to non -church groups which meet in our halls with invitations to attend special services.

The Mission Committee organise various events and In December organised a visit from a "Rock Choir" which was well attended. Funds raised supported our Malawi partners and our own church.

Finance and Stewardship

Finance continues to play a large part and the congregation are encouraged to review their offerings regularly through intimation. At the beginning of the year special opportunities were offered to members who were given the opportunity to join the 'Gift Aid' scheme and to take WFO envelopes. Regular claims to Inland Revenue augment the church's finances.

While publicising the financial achievement of the congregation thanks and congratulations were made known at the end of the year by a letter from the WFO Convener and Gift Aid Convener.

We collect loose change in a 'Jeely Pan' on a Sunday morning which is a regular source of fundraising. Every little helps and mounts up. This money is allocated to our Special Projects fund for the Refurbishment of the main hall and sanctuary.

Trustees' Annual Report

Year ended 31st December 2025

Finance and Stewardship

A Stewardship "Bearing Fruit" questionnaire was completed by members of the Finance Committee which showed the financial areas which are strong and those which require more development. This will be followed up during 2026 with a visit from a Stewardship consultant.

As well as encouraging the congregation to increase their regular donations annually the opportunity is given to contribute through standing order where possible. There is also a "giving button" on our website where people can donate directly to Ardrossan Parish Church through the Church of Scotland.

It is to their credit that the congregation continues to contribute regularly and it is also worthy of note that although the church was in a long and difficult vacancy the offerings remained steady. It is thanks to the generosity of members that all bills are paid and a surplus carried forward to 2026.

Our stated Annual meeting was held in April and the OSCR report and financial statements were available to the congregation on our website and in hard copy weeks before the meeting.

Most Items of expenditure were generally kept within the budget forecast, therefore credit is due to those who ensured that expenditure was kept to a minimum.

Our members continue to support the Capital Project Fund, which will be used to pay for the refurbishment to the church sanctuary.

Due to the upkeep of 3 churches and 3 manses during 2025, the financial reserves dwindled considerably. As two of the buildings are now sold this expenditure should decrease.

As the congregation ages, we lose many of our older members who are traditionally very generous supporters.

We use our money sensibly and sensitively and are also aware of the needs of those less well off than ourselves and respond generously to charities; locally, nationally and internationally.

Reserves Policy

The General Fund meets the regular expenses of the church, including the general maintenance of buildings and the upkeep and renewal of fixtures and fittings. The trustees consider that the General Fund should aim to hold reserves amounting to about three months expenditure.

This Church has never been in a position as far as the General Fund is concerned of having any significant reserves at the end of the year. The figure carried forward at the end of the financial year 2025 represents immediate reserves equivalent to three months running costs of the church. This can be used where there may be a shortfall in funding.

The Fabric Reserve is available to cover any unbudgeted Fabric expenditure and the Capital Projects Fund is reserved for a specific project, currently the planned refurbishment.

Trustees' Annual Report

Year ended 31st December 2025

Statement of Trustees' Responsibilities

The members of the Kirk Session must prepare financial statements, which give sufficient detail to enable an appreciation of the transactions of the Church during the financial year. The members of the Kirk Session are responsible for keeping proper accounting records, which, on request, must reflect the financial position of the Church at that time. This must be done to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and the Regulations Anent Congregational Finance approved by the General Assembly of the Church of Scotland in 2016. They are also responsible for safeguarding the assets of the Church and must take reasonable steps for the prevention and/or detection of fraud and other irregularities.

Approved by the Trustees and signed on their behalf,

M F Crocker

..... M F Crocker.....

8/3/26

Mrs M Crocker

Session Clerk

Ardrossan Parish Church

Independent Examiners Report to the Trustees of Ardrossan Parish Church of Scotland

I report on the accounts of the charity for the year ended 31st December 2025 which are set out on pages 10 to Thirteen.

Respective responsibilities of trustees and examiners

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 Accounts Regulations does not apply. It is our responsibility to examine the accounts as required under section 44 (1) (c) of the Act and to state whether particular matters have come to our attention.

Basis of independent examiner's statement

My examination was carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006 (as amended). 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 disclosure in the accounts, and seeks explanation 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 we do not express an audit opinion on the view given by the accounts.

Independent examiners 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.

Auditor.....(see attached Independent Examiners report)

**Ardrossan Parish Church
Receipts and Payments Account
Year ended 31st December 2025**

	Unrestricted Funds 2025	Restricted Funds 2025	Endowment Funds 2025	Total 2025	Total 2024
Receipts					
Legacies	-				
Donations	77,934	9,826	-	87,760	130,920
Activities for generating funds					
Bank and Deposit income		1,198	-	1,198	954
Loan Income					
	77,934	11,024	-	88,958	131,874
Rental of premises	5,422			5,422	3,661
Sale of assets					
Sale of investments					
Grants					
Receipts from General Trustees					
Other Receipts					
Total Receipts	83,356	11,024	-	94,381	135,535
Payments					
Cost of Generating funds	266			266	267
Charitable activities	150,873	8,050		158,923	88,222
Governance Costs					
Building and Refurbishment Costs		1,420		1,420	4,200
Loan Repayment					
Total Payments	151,140	9,470	-	160,609	92,689
TRANSFERS					
Excess Receipts over Payments for the year	- 67,783	1,555	-	- 66,228	42,846

**Statement of Balances
At 31 December 2025**

	At 1 January 2025	Receipts	Payments	Transfers	At 31 December 2025
Unrestricted funds					
General Fund	81,880	83,356	151,140		14,097
Designated Capital Project Fund					
Loan	0				0
	81,880	83,356	151,140	0	14,097
Restricted Funds					
Fabric Reserve	26,294	1,877	0		28,171
Cap Projects	57,688	5,857	1,420		62,125
Sundry fund	147	75	13		209
Guild Fund	6,028	1,715	7,372		370
Sunday School Fund	816	1,501	664		1,653
Session Benevolmnet	846	0	0		846
	91,819	11,024	9,470	0	93,374
Total funds	173,699	94,381	160,609	0	107,471

3. Purposes of Restricted Funds

Fabric Fund: The Trustees have set aside funds for the maintenance of the Church property

Capital Projects Fund: The Trustees have set aside funds for refurbishment and renovation of Church Property

Sunday School Fund: The Trustees use this fund for the good running of the Sunday School.

Guild Fund: This fund is operated by and is used for the purposes the Guild members decide.

the Session Benevolent Fund is for charitable purposes at the discretion of the Minister

4. Purposes of Endowment Funds

Ardrossan Park Parish Church has no Endowment Funds or Legacies

5. Analysis of Donations

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2025	Total 2024
WFO	10,523			10,523	8,994
Gift aid	39,750			39,750	34,535
Tax recovered on Gift aid	8,727	864		9,591	12,551
Ordinary offerings (open plate)	7,647			7,647	7,324
Other ordinary offerings	16,710	10,161		26,870	72,131
	83,356	11,024	0	94,381	135,535

6. Cost of generating funds	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2025	Total 2024
Investment Management fees					-
Offering envelopes	266			266	267
	266	-	-	266	267
7 - Charitable activities					
Ministries & Mission Allocation	68,480			68,480	34,088
Presbytery dues	-			-	
Voluntary Additional Stipend	-			-	
Minister's expenses	-			-	11
Ministerial Assistance	-			-	13,697
Pulpit supply	-			-	
Other staffing costs	10,724			10,724	10,660
Fabric repairs & maintenance	13,405	1,420		14,825	8,916
Council Tax	-			-	
Heating & lighting	12,732			12,732	9,693
Insurance	29,821			29,821	4,355
Other building costs				-	
Organ & music	-			-	
Printing stationery & postage	1,773			1,773	2,089
Other expenses	13,938	8,050		21,987	8,831
	151,140	9,470	-	160,609	92,607
Governance Costs					
Independent Examiners fee	-	-		-	82
Other payments					
Purchase of ASSETS	-	-			
	151,140	9,470	-	160,609	92,689

8. Minister's Stipend

All Church of Scotland congregations contribute to the National Stipend Fund which bears the costs of all ministers' stipends and employer's contributions for national insurance, pension and housing and loan fund. Ministers' stipends are paid in accordance with the national stipend scale, which is related to years of service. For the year under review the Minister's stipend for 2025 has been set at £35,184 per annum.

9. Collections for Third Parties	2025	2024
	£	£
Christian Aid	1,025	653
Poppy Scotland	-	208
CHAS	-	350
Erskine	-	-
Malawi	1,038	1,480
Cancer Care	-	100
UNICEF	1,025	-
CHANNA	52	240
Total	3,140	3,031

APPENDIX 3



Independent examiner's report on the accounts

v2

Report to the trustees/members of

Charity name
Ardrossan Parish Church

Registered charity number

SC004736

On the accounts of the charity for the period

Period start date			Period end date		
Day	Month	Year	Day	Month	Year
01	January	2025	to	31	December 2025

Set out on pages

(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*]

- 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

- to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed**: *G. Power*
Name: Gillian Power

Date: 21/4/2026

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

Address: 14 Culrain Drive, Bishopston, Renfrewshire
PA7 5SD

*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