

APPENDIX 3

OSCr

Office of the Scottish Charity Regulator

Independent examiner's report on the accounts

Report to the
trustees/members of

Registered charity
number

On the accounts of the
charity for the period

Charity name

Dunfermline Art Club

SCO41320

Period start date

Day
01

Month
04

Year
2025

to

Period end date

Day
31

Month
03

Year
2026

Set out on pages

Following this report

(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. The charity trustees consider that the audit requirement of Regulation 10(1) (a) to (c) 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 Charities Accounts (Scotland) Regulations 2006. 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 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:

Susan Jack

Date:

28.07.26

Name:

Susan Jack

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

Address:

Fife Voluntary Action
Craig Mitchell House
Flemington Road, Glenrothes KY7 5QF

APPENDIX 1



Office of the Scottish Charity Regulator

Trustees' Annual Report for the period							
Period start date				Period end date			
	Day	Month	Year		Day	Month	Year
From	01	04	2025	To	31	03	2026

Reference and administration details

Charity name	Dunfermline Art Club
Other names charity is known by	
Registered charity number	SC041320
Charity's principal address	Kerhillio, Golf Course Road Kerhillio
	Postcode FK14 7JH

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	Ingrid Helen Rowbotham	President		
2	Lesley Inglis	Vice President	02/10/2025 - Current	
3	Douglas Niven	Secretary		
4	Kerstin Ballantyne	Treasurer		
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
Robert Clement	Stepped down Aug 2025

Structure, governance and management**Type of governing document**

The club is governed by an approved constitution and any amendments agreed by the club through the AGM or EGM

Trustee recruitment and appointment

The Trustees have been identified through the constitution as those members of the committee who have been appointed and elected at the AGM to serve as office bearers. The term of office of a committee member appointed as a Trustee is for one year before standing down for re-election

Objectives and activities**Charitable purposes**

To promote the artistic endeavours of its members through the provision of facilities, tuition, lectures, exhibitions and visits etc.

Summary of the main activities in relation to these objects

The main areas of activity are:

1. Provision of a facility at Townhill community centre where members can engage in artistic activities. Includes furnishings and commonly used items such as easels.
2. Monthly workshop or demonstration from professional artists
3. Provision of a gallery for members to display and sell artwork, open to the public

APPENDIX 1

Achievements and performance

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

A successful Summer and winter exhibition has been held in the gallery and a schedule of workshops and demonstrations in the studio.
The club has 63 members at time of submission
There is a surplus in this years accounts in part due to the performance of the gallery, but also because there wasn't any large investments completed in this financial year.

Financial review

Brief statement of the charity's policy on reserves

The club has no assets or outstanding liabilities for which it would require a reserves policy

Details of any deficit

No Deficit

Donated facilities and services (if any)

NA

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) <i>OSCR will accept digital or typed signatures</i>		
Full name(s)	Kerstin Ballantyne	
Position (e.g. Chair)	Treasurer	
Date	10/1/26	

Enter charity name below

Enter SC No. below

Dunfermline Art Club

SC041320



Receipts and payments accounts						
For the period from	Period start date			to	Period end date	
	Day	Month	Year		Day	Month
	1	April	2025		31	March

Section A Statement of receipts and payments

	Unrestricted to nearest £	Restricted to nearest £	Expendable to nearest £	Permanent to nearest £	Total funds to nearest £	Total funds last to nearest £
A1 Receipts						
Donations	51				51	186
Legacies					-	-
Grants					-	-
Receipts from fundraising activities					-	-
Gross trading receipts					-	-
Income from investments other than	290				290	319
Rents from land & buildings					-	-
Gross receipts from other charitable	19,392				19,392	16,212
					-	-
A1 Sub total	19,733	-	-	-	19,733	16,716
A2 Receipts from asset &						
Proceeds from sale of fixed assets					-	-
Proceeds from sale of investments					-	-
A2 Sub total	-	-	-	-	-	-
Total receipts	19,733	-	-	-	19,733	16,716.00
A3 Payments						
Expenses for fundraising activities					-	-
Gross trading payments					-	-
Investment management costs					-	-
Payments relating directly to charitable	16,552				16,552	18,384
Grants and donations					-	-
Governance costs:					-	-
Audit / independent examination	120				120	120
Preparation of annual accounts					-	-
Legal costs					-	-
Other					-	-
					-	-
A3 Sub total	16,672	-	-	-	16,672	18,504
A4 Payments relating to asset and						
Purchases of fixed assets					-	-
Purchase of investments					-	-
A4 Sub total	-	-	-	-	-	-
Total payments	16,672	-	-	-	16,672	18,504
Net receipts / (payments)	3,061	-	-	-	3,061	(1,788)
A5 Transfers to / (from) funds						
					-	-
Surplus / (deficit) for year	3,061	-	-	-	3,061	(1,788)

Section C Notes to the Accounts

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

To support and fund the running costs of the Dunfermline Art Club in pursuing its objectives and Activities

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
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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
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C4b Trustee expenses - details

	Number of trustees	£

C5 Transactions with trustees and connected persons

Nature of relationship	Nature of transaction	Transaction	Balance

C6 Other information

£220 worth of revenue collected via sumup did not make it to the clubs accounts. The previous treasurer was the registered owner of the sumup account, due to age (~80 years), familiarisation with technology and illness/hospitalisation he did not manage to arrange the transfer of the account to the new treasurer. Due to financial regulation, sumup would not speak to the new treasurer as she was not a registered account holder. At the turn of the financial year Sumup stopped transferring the funds to the club accounts. Reason not known, the current treasurer and president both attempted to speak to Sumup to get the funds to the club but again due to financial regulation they would not discuss with anyone except the previous treasurer. This value has therefore been written off and a new sumup account created which both the treasurer and vice president have access should something happen to the treasurer there is another person on the account. Additionally £13.30 Cash had to be written off from the gallery. This we believe is cumulative cash handling errors over the course of the year. We try and encourage electronic payments where possible to reduce such errors

Dunfermline Art Club

SC041320

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 £
Donations	51				51	
					-	
					-	
					-	
Total	51	-	-	-	51	-

- - - - - reference

2 Grants

	Unrestricted funds to nearest £	Restricted funds to nearest £	Total current period to nearest £	Total last period to nearest £
			-	
			-	
			-	
			-	
Total	-	-	-	-

- - - - -

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 £
Membership Fees	3,150				3,150	3,170
Workshops and Demonstrations	399				399	515
Miscellaneous					-	-
Bank interest	290				290	319
Other Exhibition Fees and Sales	15,843				15,843	12,712
					-	
					-	
					-	
Total	19,682	-	-	-	19,682	16,716.00

reference error - - - reference error reference error

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 £
Administration	1,220				1,220	2,744
Rent	1,112				1,112	795
SAA Membership	122				122	122
Workshops and Demonstrations	737				737	1,065
Miscellaneous Costs	1,934				1,934	4,054
Equipment	-				-	759
Other Exhibitions Costs and Commissions	11,190				11,190	8,681
Sumup Charges	237				237	164
					-	-
					-	-
Total	16,552	-	-	-	16,552	18,384

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SC041320

Additional analysis (2)**5 Breakdown of unrestricted funds**

	Unrestricted fund 1 - enter name of fund below	Unrestricted fund 2 - enter name of fund below	Unrestricted fund 3 - enter name of fund below	Unrestricted fund 4 - enter name of fund below	Total unrestricted funds	Total unrestricted funds last period
Receipts						
Donations	51				51	186
Legacies					-	-
Grants					-	-
Receipts from fundraising activities					-	-
Gross trading receipts	290				290	319
buildings					-	-
Rents from land & buildings					-	-
Gross receipts from other charitable activities	19,392				19,392	16,212
Sub total	19,733	-	-	-	19,733	16,716
Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
Sub total	-	-	-	-	-	-
Total receipts	19,733	-	-	-	19,733	16,716
Payments						
Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities	16,552				16,552	18,384
Grants and donations					-	-
Governance costs:						
Audit / independent examination	120				120	120
Preparation of annual accounts					-	
Legal costs					-	
Sub total	16,672	-	-	-	16,672	18,504
Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
Sub total	-	-	-	-	-	-
Total payments	16,672	-	-	-	16,672	18,504
Net receipts / (payments)	3,061	-	-	-	3,061	(1,788)
Transfers to / (from) funds					-	
Surplus / (deficit) for year	3,061	-	-	-	3,061	(1,788)
Nature and purpose of funds						

Dunfermline Art Club

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Additional analysis (3)**6 Breakdown of restricted funds**

	Restricted fund 1 - enter name of fund below	Restricted fund 2 - enter name of fund below	Restricted fund 3 - enter name of fund below	Restricted fund 4 - enter name of fund below	Total restricted funds	Total restricted funds last period
Receipts						
Donations					-	
Legacies					-	
Grants					-	
Receipts from fundraising activities					-	
Gross trading receipts					-	
Income from investments other than land and buildings					-	
Rents from land & buildings					-	
Gross receipts from other charitable activities					-	
Sub total	-	-	-	-	-	-
Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
Sub total	-	-	-	-	-	-
Total receipts	-	-	-	-	-	-
Payments						
Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities					-	
Grants and donations					-	
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
					-	
					-	
Sub total	-	-	-	-	-	-
Payments relating to asset and investment						
Purchases of fixed assets					-	
Purchase of investments					-	
Sub total	-	-	-	-	-	-
Total payments	-	-	-	-	-	-
Net receipts / (payments)	-	-	-	-	-	-
Transfers to / (from) funds					-	
Surplus / (deficit) for year	-	-	-	-	-	-

Nature and purpose of funds

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Dunfermline Art Club

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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	16,953				16,953	18,740
	Surplus / (deficit) shown on receipts and payments account	3,061				3,061	(1,787)
						-	
						-	
	Cash and bank balances at end of year	20,014	-	-	-	20,014	16,953
	(Agree balances with receipts and payments account(s))	- 0	-	-	-	- 0	- 1

	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					
		Total	-	-	-

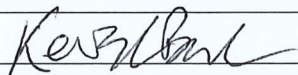
	Details	Fund to which liability relates	Amount due to nearest £	Last year to nearest £
B4 Liabilities				
		Total	-	-

	Details	Fund to which liability relates	Amount due to nearest £	Last year to nearest £
B5 Contingent liabilities				
		Total	-	-

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

Signature*

Print Name

Date of
approval


K. BALLANTYNE

10/7/26

* Please note - OSCR will accept digital or typed signatures