

APPENDIX 3



Independent examiner's report on the accounts							v2
Report to the trustees/members of		Border Kayak & Canoe Club (SCIO)					
Registered charity number		SC049436					
On the accounts of the charity for the period		Period start date				Period end date	
Day	Month	Year		Day	Month	Year	
1st	August	2023	to	31st	July	2024	
Set out on pages						1 to 5	(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:
Name:

Date: 10/03/25

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

Address:

*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

Border Kayak & Canoe Club (SCIO)

SC049436



Receipts and payments accounts							
For the period from	Period start date			to	Period end date		
	Day	Month	Year		Day	Month	Year
	1st	August	2023		31st	July	2024

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	1,388	-	-	-	1,388	3,475
Legacies					-	
Grants			-		-	3,500
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	1,190	-	-	-	1,190	1,926
					-	
A1 Sub total	2,578	-	-	-	2,578	8,901
A2 Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
A2 Sub total	-	-	-	-	-	-
Total receipts	2,578	-	-	-	2,578	8,901
A3 Payments						
Expenses for fundraising activities	759	-	-	-	759	1,104
Gross trading payments	-	-	-	-	-	-
Investment management costs	-	-	-	-	-	-
Payments relating directly to charitable activities	-	-	-	-	-	2,754
Grants and donations	-	-	-	-	-	-
Governance costs:						
Audit / independent examination	50	-	-	-	50	-
Preparation of annual accounts	-	-	-	-	-	-
Legal costs	-	-	-	-	-	-
Other	765	-	-	-	765	750
					-	
A3 Sub total	1,574	-	-	-	1,574	4,608
A4 Payments relating to asset and investment movements						
Purchases of fixed assets	-				-	3,708
Purchase of investments					-	
A4 Sub total	-	-	-	-	-	3,708
Total payments	1,574	-	-	-	1,574	8,316
Net receipts / (payments)	1,004	-	-	-	1,004	585
A5 Transfers to / (from) funds						
					-	
Surplus / (deficit) for year	1,004	-	-	-	1,004	585

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	3,477	-	-	-	3,477	2,892
	Surplus / (deficit) shown on receipts and payments account	1,004	-	-	-	1,004	585
	Cash and bank balances at end of year	4,481	-	-	-	4,481	3,477
(Agree balances with receipts and payments account(s))		-	-	-	-	-	-

	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	Club Kit	Unrestricted Funds		11,574	12,183
	Club Container	Unrestricted Funds		3,523	3,708
			Total	-	15,096

	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 (estimate) 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

[Redacted Signature and Name]

09 April 2025

Section C Notes to the Accounts

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

Receipts from charitable and fundraising activities and donations are to be used for running costs and capital items such as new equipment. A rate of 5% depreciation has been applied to existing kit that is now 12 months older.

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

The total value of kit owned by the Border Kayak & Canoe Club (SCIO) is estimated at £15,096. A 5% reduction on valuation 12 months ago.

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 £
Memberships	798	-	-	-	798	1,065
Donations from members	590	-	-	-	590	410
Short term loan from members	-	-	-	-	-	2,000
	-	-	-	-	-	-
Total	1,388	-	-	-	1,388	3,475

2 Grants

	Unrestricted funds to nearest £	Restricted funds to nearest £			Total current period to nearest £	Total last period to nearest £
	-	-			-	1,500
	-	-			-	2,000
	-	-			-	-
	-	-			-	-
Total	-	-			-	3,500

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 £
Contributions for Trips and Pool Sessions	1,190	-	-	-	1,190	1,926
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
Total	1,190	-	-	-	1,190	1,926

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 £
Kit Replacement & Repair	-	-	-	-	-	739
Short term loan repayment to members	-	-	-	-	-	2,000
CPO re-certification	-	-	-	-	-	15
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
	-	-	-	-	-	-
Total	-	-	-	-	-	2,754

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	1,388	-	-	-	1,388	3,475
Legacies	-	-	-	-	-	-
Grants	-	-	-	-	-	3,500
Receipts from fundraising activities	-	-	-	-	-	-
Gross trading receipts	-	-	-	-	-	-
buildings	-	-	-	-	-	-
Rents from land & buildings	-	-	-	-	-	-
Gross receipts from other charitable activities	1,190	-	-	-	1,190	1,926
Sub total	2,578	-	-	-	2,578	8,901
Receipts from asset & investment sales						
Proceeds from sale of fixed assets	-	-	-	-	-	-
Proceeds from sale of investments	-	-	-	-	-	-
Sub total	-	-	-	-	-	-
Total receipts	2,578	-	-	-	2,578	8,901
Payments						
Expenses for fundraising activities	759	-	-	-	759	1,104
Gross trading payments	-	-	-	-	-	-
Investment management costs	-	-	-	-	-	-
Payments relating directly to charitable activities	-	-	-	-	-	2,754
Grants and donations	-	-	-	-	-	-
Governance costs:						
Audit / independent examination	50	-	-	-	50	-
Preparation of annual accounts	-	-	-	-	-	-
Legal costs	-	-	-	-	-	-
Other	765	-	-	-	765	750
Sub total	1,574	-	-	-	1,574	4,608
Payments relating to asset and investment movements						
Purchases of fixed assets	-	-	-	-	-	-
Purchase of investments	-	-	-	-	-	-
Sub total	-	-	-	-	-	-
Total payments	1,574	-	-	-	1,574	4,608
Net receipts / (payments)	1,004	-	-	-	1,004	4,293
Transfers to / (from) funds						
Surplus / (deficit) for year	1,004	-	-	-	1,004	4,293

Nature and purpose of funds

Receipts from charitable and fundraising activities and donations are to be used for running costs and capital items such as new equipment.