

Independent Examiner's Report to the Trustees of Channelkirk and Lauder Church

I report on the accounts of the charity for the year ended 31 December 2025 which are set out hereafter with explanations (Appendix 1 refers to funds held on behalf of the congregation by the Church of Scotland General Trustees and Appendix 2 refers to the Budget for 2020)

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 Charity and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006.

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 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 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, 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.

Frank M. Sim (FCA)

5 Manor Park

Stav. TD1 2RD

19th September 2026

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STATEMENT OF BALANCES AS AT 31 DECEMBER 2025

	Unrestrict ed Funds	Restricted Funds	Endowment Funds	Total 2025	Total 2024
<u>Bank & Deposit Balances</u>	£	£	£	£	£
Bank & deposit balances brought forward	5,161	24,883	4,026	34,070	38,752
Movement in year:					
Excess of Receipts over Payments for the year	9,996	40	447	10,483	(4,682)
Bank & deposit bals c/fwd	15,157	24,923	4,473	44,553	34,070
Investments at market value					
Costs 196,223 [7,597+138,144+46,994+3, 488]	8,486	171,644	56,756	236,886	222,658

These accounts were approved by the Kirk Session on 7/4/26

William Anderson (signed) Session Clerk

Sas Stamenkovic (signed) Treasurer

For and on behalf of the Kirk Session

William D. Anderson

R.S. Stamenkovic