LANARKSHIRE GUITAR AND MANDOLIN ASSOCIATION

Report and Accounts

Year Ended 31 December 2025

Scottish Charity Number SC032550

LANARKSHIRE GUITAR AND MANDOLIN ASSOCIATION

The report of the management committee for year ending 31 December 2025

Introduction

The management committee present their annual report and accounts for year ending 31 December 2025.

Reference and Administration Details

The full name of the charity is	Lanarkshire Guitar & Mandolin Association
Scottish charity number	SC032550
Address	C/0 1 Fraser Crescent Hamilton Lanarkshire ML3 8LG

Management Committee members during the year

Management committee members are appointed as described in the constitution as follows:

A person shall not be eligible for election / appointment to the management committee unless he / she is an ordinary member of the association.

The members of the management committee of the charity during the year ending 31 December 2025 were:

Chairman	Gary Coulter
Deputy Chair	Craig Moran
Musical Director	Barbara Pommerenke-Steel
Administrator	Ian Pommerenke-SteeI
Co Administrator	Kareen Lennon
Treasurer	Ann White
Co Treasurer	Malcolm Fergusson (co-opted during year)
Member	Duncan Harbison
Member	Lyn Crawford
Member	Sarah McIntosh
Member	Ryan Martim

Structure, Governance and Management

The charity is governed by a written constitution.

Objectives and Activities

The objects of the Association are to promote, improve, develop and maintain public education in music and in particular mandolin, mandola and guitar music and other associated instruments by the public performance of said music and in furtherance thereof:

a) To promote the music of mandolins and guitars to the inhabitants of Lanarkshire.
b) To encourage interest in the named instruments and to assist in the musical and instrumental education of the mandolin and guitar.
c) To encourage all levels and abilities of players to join a plucked string orchestra, including the elderly and disabled citizens of Lanarkshire.

The report of the management committee for the year ending 31 December 2025 (continued)

Achievements and Performance

Note: Throughout 2025 the activities of the charity were restricted due to family commitments of our musical director and administrator. We are very grateful to Caitlin Hollinger (Conductor of the Lanarkshire Cecilian Orchestra) who assisted with our weekly orchestra rehearsals and conducted two of our orchestral public concerts.

Tuition Classes: Due to a shortage of tutors, we currently run just one youth class and one adult class. These are very successful and in the coming year we hope to start new classes.

Da Capo Alba: Our adult orchestra performed two concerts which included a joint Christmas concert with the fabulous Arietta choir and a joint concert with the Edinburgh Mandolin and Guitar Orchestra We were joined by Mango our youth orchestra for a concert at Trinity Church. As we do every year, we had our "MacMillan Coffee Evening to raise funds for the cancer charity. Our membership of the orchestra remains steady at 34 participants

Mango Youth Orchestra: During 2025 we ran a recruitment event which resulted in some new players joining the orchestra. Some of these new players had previous experience and some had little experience but our instrumental tutors helped to enhance their abilities. The youth orchestra gave a performance for parents and also joined our senior orchestra in a full concert. In 2026 we intend to carry out further recruitment for the orchestra via come and try sessions

Networking: We continued to have a close link with the Royal Conservatoire of Scotland. We sponsored the cash prize for the winner of the guitar competition of the Junior conservatoire (this competition was held online). We also continued to have close links to the British Banjo Mandolin and Guitar Federation, the Arietta choir and Edinburgh mandolin and guitar orchestra.

Financial Review: At YE 31 December 2025 the charity received £13,687 (2024: £23,404) from its core charitable activities. Expenditure amounted to £16,967 (2024: £24,405) resulting in a deficit of £3280 (2024: deficit £1001).

Receipts and Payments Account: It is noted that deficit for the year is due to various factors as follow:

Receipts from subscriptions and class fees feel from £11,912 in 2024 to £10,957 (a drop of £955) in 2025 – this was mainly due to a fall in youth orchestra and class membership. In addition, the gift aid payment for 2025 of £2945 was not received until 2026.

Payments of room rental increased to £5173 an increase of £516 on the previous year. Included in the miscellaneous are two payments totalling £1500. This was a "one off" expenses for professional fees relating to a new website and web domain.

Reserves

At 31 December 2025 the free reserves of the charity were £7,348. It is the management committee's policy to maintain sufficient free reserves to allow the charity to meet its liabilities as they fall due

Approved by the management committee and signed on its behalf:

Ian Pommerenke-Steel

Secretary

Independent Examiner's Report to the Management Committee of Lanarkshire Guitar and Mandolin Association

I report on the accounts of the charity for the year ending 31 December 2025 as set out on pages 4 to 7.

Respective Responsibilities of Management Committee and Examiner

The charity's management committee is 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. The charity management committee considers that the audit requirement of Regulation 10 (l) (d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under Section 44 (l) (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 I I 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 management committee 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 disclosed below:

I which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with Section 44(l)(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.

Independent Examiner

R Wratten

Rhona Wratten 21st September 2026

20 Farm Court, Bothwell G71 8BU

LANARKSHIRE GUITAR AND MANDOLIN ASSOCIATION

Receipts and Payments Account for the year ended 31 December 2025

	Unrestricted funds 2025	Restricted 2025	Total 2025	Total 2024
Receipts				
Orchestra subscriptions	7,630		7,630	8,206
Course fees	3,327		3,327	3,706
Workshops	-		-	-
BMG Festival	-		-	4,095
Concert revenue	2,681		2,681	820
Grants and donations received	49		49	46
Gift Aid	-		-	4,531
Tours	-		-	-
Miscellaneous Income	-		-	-
Inter account transfers	-		-	2,000
Total receipts	**13,687**	**Nil**	**13,687**	**23,404**
Payments				
Tutor fees	3,345		3,345	5,406
BMG Festival	-		-	5,776
Administration	4,400		4,400	4,400
Room hire and rent	5,173		5,173	4,657
Concert expenses	404		404	50
Stationery and Printing Costs	514		514	1,002
Photocopier/printer leasing	653		653	-
Tours	-		-	814
Bank Charges	109		109	
Miscellaneous Expenditure	2,369		2,369	2,300
Inter account transfers	-		-	
Total payments	**16,967**	**Nil**	**16,967**	**24,405**
Payments relating to assets				
Purchase of Instruments	-			
Purchases of Fittings and equipment	-			
	Nil	**Nil**	**Nil**	
Surplus/(deficit) for the year	**(3,280)**	**Nil**	**(3,280)**	**(1,001)**

Statement of Balances as at 31 December 2025

	2025	2024
Bank		
Opening balance	10,628	11,629
(Deficit)/surplus for the year	(3,280)	(1.001)
Closing balance	**7,348**	**10,628**
Reserves		
Unrestricted reserve	7,348	10,628
Restricted reserve	-	-
	7,348	**10,628**
Fixed Assets		
Instruments	18,946	18,946
Added in year		-
Fittings and equipment	711	711
	19,657	19,657

Approved by the Management Committee and signed on its behalf:

I P Steel

Ian Pommerenke-Steel

Secretary

The notes on pages 6 and 7 form part of these accounts.

Notes to the accounts for the year ending 31 December 2025 continued

1. Nature and purpose of funds

Unrestricted funds: These can be used in accordance with the charitable objectives at the discretion of the management committee.

Restricted funds: These can only be used for particular restricted purposes within the objects of the charity (for example if an award is received from a grant giving body, and such a grant is to be used for a particular purpose) At YE 31st December 2025 there were no restricted funds.

2. Management committee remuneration and expenses

l) Remuneration

In accordance with the constitution the management committee received the following remuneration during the year:

		2025
Ian Pommerenke-Stee[	Administration	4,400
Barbara Pommerenke-Steel	Tutor/conducting fees	1,412
Craig Moran	Tutor/conducting fees	1,070
Duncan Harbison	Tutor /conducting fees	943

2) Expenses

The Charity does not have a Debit or credit card. There are occasions where purchases and services have to be paid other than by direct bank transfer. On these situations' payments have been made by trustees on behalf of the charity.

Members of the management committee received the following reimbursement of expenses during the year: All of the expenses paid to Trustees relate to purchases and payment of bills on behalf of the Charity

	2025
Ian Pommerenke-Steel	286

Notes to the accounts for the year ending 31 December 2025 (continued)

3 Miscellaneous Income and Expenditure (receipts and payments page 4)

The miscellaneous income and expenditure is in relation to items of income and expenditure not recorded under specific headings in the charities computerised accounting system. Significant amounts of £100 and above under the heading of miscellaneous are summarised as follow:

£468 Making Music Membership and insurance
£1500 "Jolly" new website design and domain

4 Donated Services

During the year the Association received no donated services: