Scottish Charity No. SC054008

THE NEWBURGH WELLBEING CHOIR

A SCOTTISH CHARITABLE INCORPORATED ORGANISATION (SCIO)

TRUSTEES' REPORT AND UNAUDITED ACCOUNTS

FOR THE PERIOD FROM 25 FEBRUARY 2025 TO 31 DECEMBER 2025

THE NEWBURGH WELLBEING CHOIR
A SCOTTISH CHARITABLE INCORPORATED ORGANISATION (SCIO)
TRUSTEES' REPORT
FOR THE PERIOD ENDED 31 DECEMBER 2025

The Trustees have pleasure in presenting their report, together with the Financial Statements and the Independent Examiner's report for the period ended 31 December 2025.

REFERENCE AND ADMINISTRATIVE INFORMATION

Charity Name:	The Newburgh Wellbeing Choir
Charity Registration Number:	SC054008
Contact Address:	Old Higham House, Newburgh, Cupar, Fife KY14 6JF

TRUSTEES from 25 February 2025 to the date of approval of accounts:

Rev Valerie Walker - Chair
Bernadette A Duncan MBE - Treasurer
Margaret Struthers - Secretary
Anne Hollingsworth

Independent Examiner: Christine Norton, 6 Mitchell Street, Newburgh, Cupar KY14 6AU

Structure Governance & Management

Constitution
The Charity is a Scottish Charitable Incorporated Organisation (a SCIO) and was registered in its current legal form on 25 February 2025. Prior to this the choir operated as an unincorporated association and was not a registered charity.

Structure
The Charity has a two tier structure:
(a) the MEMBERS - who have the right to participate in members' meetings (including any annual members' meetings) and have powers under the constitution; for example, the members elect people to serve as trustees and take decisions on changes to the constitution;
(b) the TRUSTEES - who hold regular meetings, and generally control the activities of the organisation; for example, the trustees are responsible for monitoring and controlling the financial position of the organisation.

The minimum number of trustees is three and the maximum number is five.

Trustees meet regularly and have procedures for making decisions between meetings when necessary. The charity acknowledges the significant voluntary contribution made by trustees to the work of the charity

Recruitment and appointment of new Trustees
Trustees and office bearers are chosen from those members of the charity who are considered to have the appropriate gifts and skills and are appointed on an annual basis. New trustees receive a copy of the constitution, a copy of previous year's accounts, minutes, OSCR Guidance and other relevant documentation and briefings.

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Objectives and activities

Charitable purposes

The organisation's purposes are:

(a) The advancement of health by encouraging those who would benefit from the company of others.

(b) The provision of recreational facilities with the object of improving the wellbeing of members through the provision of a shared experience of music and singing in a group.

Achievements and Performance

The choir continued to operate from the date of charity registration on 25 February 2025 as it had previously operated as an unincorporated association by holding weekly choir sessions and raising funds by weekly raffles, a fund raising musical evening and a coffee morning.

Financial Review

Funds of £12,824 were transferred from the unincorporated association to the charity as detailed in the Receipts and Payments Account.

The Trustees were satisfied with the income and expenditure, and no applications for external funding were made this period. Weekly donations from members remain steady and no additional costs are foreseen.

Reserves Policy

The charity's bank balances remain healthy. We retain unrestricted operating reserves of twelve months' estimated operating costs, plus an amount to cover any estimated deficit for the ensuing financial year. We will continue to monitor potential external funding where available.

Approved by the trustees on 24th July 2026 and signed on their behalf by:

V. A. L. Walker ....
Rev V Walker
Chair

B A Duncan ....
B Duncan MBE
Treasurer

THE NEWBURGH WELLBEING CHOIR
A SCOTTISH CHARITABLE INCORPORATED ORGANISATION (SCIO)

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE NEWBURGH WELLBEING CHOIR FOR THE PERIOD ENDED 31 DECEMBER 2025

I report on the accounts of the charity for the period from 25 February 2025 to 31 December 2025 which are set out on pages 4 to 6.

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 Trustees 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 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.

This report is made to the Trustees, as a body, in accordance with the terms of my engagement. My work has been undertaken so that I might state to the Trustees those matters I am required to state to them in an Independent Examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Charity and the Trustees for my work or for this report.

Basis of independent examiner's statement

My examination is 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 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:

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.

C Norton

Christine Norton
6 Mitchell Street
Newburgh
Cupar
KY14 6AU

24th July 2026

THE NEWBURGH WELLBEING CHOIR
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RECEIPTS AND PAYMENTS ACCOUNT
FOR THE PERIOD ENDED 31 DECEMBER 2025

	Unrestricted Funds Total 2025 £
Receipts	
Grants	-
Donations from charities	-
Donations - weekly from members	2,238
Weekly raffle income	940
Musical evening (May)	377
Coffee morning income	859
Bank interest	92
Funds transferred from the unincorporated association	12,824
Total Receipts	17,330
Payments	
Hire of TICC	1,286
Musicians fees	5,210
Refreshments and miscellaneous	172
Insurance	52
Independent examiner	25
Total Payments	6,745
Surplus / (deficit) for the period	10,585

THE NEWBURGH WELLBEING CHOIR
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STATEMENT OF BALANCES
AS AT 31 DECEMBER 2025

	Unrestricted Funds Total 2025 £
Bank and cash in hand	
Opening balances	-
Surplus / (deficit) for period	10,585
Closing balances	10,585
Other assets	
TICC deposit for 2026 coffee morning	20
Liabilities	
Independent examiner	25

The accounts were approved by the Trustees on 24th July 2026 and signed on their behalf by:

V.A.W Walker
Rev V Walker
Chair

B.A. Duncan
B Duncan MBE
Treasurer

NOTES TO THE ACCOUNTS
FOR THE PERIOD ENDED 31 DECEMBER 2025

1 Accounting Policies

The principal accounting policies, which have been applied consistently in the current period in dealing with items which are considered material to the accounts, are set out below.

Basis of Preparation
The financial statements have been prepared on the Receipts and Payments basis in accordance with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). Amounts due to and from the charity at the year end are not included in the Receipts and Payments for the period.

Funds
Funds are classified as either restricted funds or unrestricted funds, defined as follows:

Restricted funds are funds subject to specific requirements as to their use which may be declared by the donor or with their authority or created through legal processes, but still within the wider objects of the charity.

Unrestricted funds are expendable at the discretion of the trustees in furtherance of the objects of the charity. If parts of the unrestricted funds are earmarked by the trustees for a particular purpose, they are designated as a separate fund. This designation has an administrative purpose only and does not legally restrict the trustees'.

All the funds of the charity are unrestricted funds.

Taxation
The Newburgh Wellbeing Choir is recognised as a charity for the purposes of applicable taxation legislation and is therefore not subject to taxation on its charitable activities. The charity is not registered for VAT and payments made therefore include irrecoverable input VAT.

2 History

Following a suggestion from a local GP The Newburgh Wellbeing Choir was established in 2018 as an unincorporated association without the benefit of charitable status. An application was made to OSCR, and the choir was granted charitable status as a SCIO (Scottish Charitable Incorporated Organisation) with effect from 25 February 2025.

3 Trustee expenses, remuneration and related party transactions

No expenses were paid to trustees in the period.

No charity trustee, or persons connected to a trustee, received remuneration in the period.

There were no related party transactions in the period.

Appendix 1
THE NEWBURGH WELLBEING CHOIR
A SCOTTISH CHARITABLE INCORPORATED ORGANISATION (SCIO)

Memorandum to the foregoing Accounts

The following are for the two years to 31 December 2025 and combine the transactions of the choir when it was an unincorporated association for the period to 24 February 2025 and when the choir was a SCIO for the period from 25 February 2025 to 31 December 2025, and are for information only and do not form part of the foregoing statutory accounts.

Pro forma Receipts and Payments Account for the year to 31 December 2025

	Total 2025 £	Total 2024 £
Receipts		
Grants	-	-
Donations from charities	-	1,500
Donations - weekly from members	2,761	2,579
Weekly raffle income	1,170	1,177
Musical evening (May)	377	280
Coffee morning income	859	942
Bank interest	102	114
Total Receipts	5,269	6,592
Payments		
Hire of TICC	1,400	1,304
Musicians fees	5,470	5,100
Refreshments and miscellaneous	242	189
Insurance	52	50
Independent examiner	25	20
Total Payments	7,189	6,663
Surplus / (deficit) for the year	(1,920)	(71)

Pro forma Statement of Balances for the year ended 31 December 2025

	2025 £	2024 £
Bank and cash in hand		
Opening balances at 1 January	12,505	12,576
Surplus / (deficit) for the year	(1,920)	(71)
Closing balances at 31 December	10,585	12,505