

# APPENDIX 1

# OSCR

Scottish Charity Regulator

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  | 11    | 2024 | To              | 31  | 10    | 2025 |

## Reference and administration details

|                                 |                      |
|---------------------------------|----------------------|
| Charity name                    | Loud and Proud Choir |
| Other names charity is known by | Loud & Proud         |
| Registered charity number       | SC 038303            |
| Charity's principal address     | 22A Drum Street      |
|                                 | Edinburgh            |
|                                 |                      |
|                                 | Postcode EH17 8QH    |

## 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  | Haydn Foster       | Treasurer       | 06/05/24 - Present                |                                                               |
| 2  | Helen Happer       |                 | 01/03/21 - 18/05/26               |                                                               |
| 3  | Sally King         |                 | 28/04/25 - 18/05/26               |                                                               |
| 4  | Alison Fearnley    |                 | 28/04/25 - 18/05/26               |                                                               |
| 5  | Tom Holm           |                 | 01/05/23 - Present                |                                                               |
| 6  | Stef Lyons         |                 | 06/05/24 - 18/05/26               |                                                               |
| 7  | Stephanie Stefanis |                 | 28/04/25 - 30/10/25               |                                                               |
| 8  | Rosa Campbell      | Chair           | 01/05/23 - Present                |                                                               |
| 9  | Marilyn Elliott    |                 | 04/04/22 - 18/05/26               |                                                               |
| 10 | Russell Tullo      | Secretary       | 28/04/25 - Present                |                                                               |
| 11 | Neil Squires       | Vice Chair      | 18/05/26 - Present                |                                                               |
| 12 | Alistair Napier    |                 | 18/05/26 - Present                |                                                               |
| 13 | Claudia Bennett    |                 | 18/05/26 - Present                |                                                               |
| 14 | Richard Berry      |                 | 18/05/26 - Present                |                                                               |
| 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 |
|------------------------|-----------------------------------|
| Xavier Villa i Aguilar | 01/11/24 - 28/04/25               |
| Jo Turbitt             | 01/11/24 - 28/04/25               |
| George Andrew          | 01/11/24 - 28/04/25               |

## Structure, governance and management

### Type of governing document

The choir's governing document is its Constitution, which was adopted on 9th October 2006 and amended to its current form on 6th May 2024. All choir members should have access to it in digital form via Dropbox upon joining the association.

### Trustee recruitment and appointment

As required by our constitution, the board of trustees will resign at the choir's annual general meeting (AGM) on 18 May 2026. At that same AGM, a new committee will be elected, with each candidate nominated by a charity member and seconded by another as per the Constitution. Trustees are chosen without an office – offices are assigned among trustees at the first committee meeting following the election.

## Objectives and activities

### Charitable purposes

Loud and Proud is an association of people who get together for the study, practice and performance of choral music. The ultimate goal is to promote equality and diversity, and foster public understanding and appreciation of the lesbian, gay, bisexual, transgender and non-binary community.

### Summary of the main activities in relation to these objects

Our focus is, through our love for music, to create a community where everyone is welcome and can be themselves, helping them combat loneliness and progress in their journey of self-acceptance. Additionally, we perform for causes which are important for our community and for the protection and promotion of LGBTQ+ rights.

## APPENDIX 1

### Achievements and performance

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

2024-25 was another great year for the choir where we continued to embed and strengthen our practices started in previous years. We continued to attract new names to the waiting list for all sections throughout the year, particularly following concert performances.

Musically, our freelance Musical Director Dr Kathleen Cronie has continued to lead and challenge us to grow with the introduction of more musically complex pieces leading to increased positive feedback from audiences.

Inclusion has been a persistent theme for us throughout the year. In February 2025, we held our annual residential in Pitlochry, where members come together socially and to participate in workshops where we can experiment with potential new repertoire, or with adding movement. Our guest workshop lead Paul Whittaker OBE, taught BSL performance of choral music. Creating a strong relationship after the residential, Paul came to perform with us for our 20th Anniversary concert, making it a more accessible experience for our audience.

In preparation for Various Voices 2026, we made some financial support available to any choir member who needed it, to minimise financial barriers to participation in the festival.

### Financial review

#### Brief statement of the charity's policy on reserves

We continue our long-standing policy on maintaining at least six months of reserves (which we do by convention, not as a statutory obligation).

With reserves at 31 October 2025 of £16,421 (2024: 21,340) we feel there are sufficient reserves to fulfil this policy

#### Details of any deficit

There was an overall deficit of £4,919 in 24-25 (2024: surplus £7,845). This was due to the decision to support all members of the choir with registration fees for Various Voices 2026 so that no one had a financial barrier to participating. This led to additional expenditure of £7,841.

#### Donated facilities and services (if any)

APPENDIX 1

Other optional information

1 additional trustee who left the committee during the financial year:  
Valto Maclean 01/11/24 - 28/04/25

Declaration

The trustees declare that they have approved the trustees’ report above.

Signed on behalf of the charity’s trustees

|                                                                             |                                                                                     |                                                                                      |
|-----------------------------------------------------------------------------|-------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------|
| Signature(s)<br><i>OSCR will accept<br/>digital or typed<br/>signatures</i> |  |  |
| Full name(s)                                                                | Haydn Foster                                                                        | Rosa Campbell                                                                        |
| Position (e.g. Chair)                                                       | Treasurer                                                                           | Chair                                                                                |
| Date                                                                        | 31/05/2026                                                                          | 31/05/2026                                                                           |

Loud and Proud Choir

SC 038303



| Receipts and payments accounts |                   |       |      |    |                 |       |      |
|--------------------------------|-------------------|-------|------|----|-----------------|-------|------|
| For the period<br>from         | Period start date |       |      | to | Period end date |       |      |
|                                | Day               | Month | Year |    | Day             | Month | Year |
|                                | 01                | 11    | 2024 |    | 31              | 10    | 2025 |

## Section A Statement of receipts and payments

|                                                               | Unrestricted funds<br>to nearest £ | Restricted funds<br>to nearest £ | Expendable endowment funds<br>to nearest £ | Permanent endowment funds<br>to nearest £ | Total funds current period<br>to nearest £ | Total funds last period<br>to nearest £ |
|---------------------------------------------------------------|------------------------------------|----------------------------------|--------------------------------------------|-------------------------------------------|--------------------------------------------|-----------------------------------------|
| <b>A1 Receipts</b>                                            |                                    |                                  |                                            |                                           |                                            |                                         |
| Donations                                                     | 3,019                              |                                  |                                            |                                           | 3,019                                      | 4,547                                   |
| Legacies                                                      |                                    |                                  |                                            |                                           |                                            |                                         |
| Grants                                                        |                                    |                                  |                                            |                                           |                                            |                                         |
| Receipts from fundraising activities                          | 315                                |                                  |                                            |                                           | 315                                        | -                                       |
| Gross trading receipts                                        | 19,699                             |                                  |                                            |                                           | 19,699                                     | 19,689                                  |
| Income from investments other than land and buildings         | 146                                |                                  |                                            |                                           | 146                                        | 177                                     |
| Rents from land & buildings                                   |                                    |                                  |                                            |                                           |                                            |                                         |
| Gross receipts from other charitable activities               | 2,733                              |                                  |                                            |                                           | 2,733                                      | 2,550                                   |
|                                                               |                                    |                                  |                                            |                                           |                                            |                                         |
| <b>A1 Sub total</b>                                           | <b>25,912</b>                      | <b>-</b>                         | <b>-</b>                                   | <b>-</b>                                  | <b>25,912</b>                              | <b>26,963</b>                           |
| <b>A2 Receipts from asset &amp; investment sales</b>          |                                    |                                  |                                            |                                           |                                            |                                         |
| Proceeds from sale of fixed assets                            |                                    |                                  |                                            |                                           | -                                          |                                         |
| Proceeds from sale of investments                             |                                    |                                  |                                            |                                           | -                                          |                                         |
| <b>A2 Sub total</b>                                           | <b>-</b>                           | <b>-</b>                         | <b>-</b>                                   | <b>-</b>                                  | <b>-</b>                                   | <b>-</b>                                |
| <b>Total receipts</b>                                         | <b>-</b>                           | <b>-</b>                         | <b>-</b>                                   | <b>-</b>                                  | <b>-</b>                                   | <b>-</b>                                |
| <b>A3 Payments</b>                                            |                                    |                                  |                                            |                                           |                                            |                                         |
| Expenses for fundraising activities                           |                                    |                                  |                                            |                                           | 0                                          | 59                                      |
| Gross trading payments                                        | 1,866                              |                                  |                                            |                                           | 1,866                                      | 1,639                                   |
| Investment management costs                                   | 60                                 |                                  |                                            |                                           | 60                                         | 60                                      |
| Payments relating directly to charitable activities           | 28,383                             |                                  |                                            |                                           | 28,383                                     | 17,323                                  |
| Grants and donations                                          |                                    |                                  |                                            |                                           | -                                          | -                                       |
| Governance costs:                                             |                                    |                                  |                                            |                                           | -                                          | -                                       |
| Audit / independent examination                               |                                    |                                  |                                            |                                           | -                                          | -                                       |
| Preparation of annual accounts                                |                                    |                                  |                                            |                                           | -                                          | -                                       |
| Legal costs                                                   | 468                                |                                  |                                            |                                           | 468                                        | -                                       |
| Other                                                         | 54                                 |                                  |                                            |                                           | 54                                         | 37                                      |
|                                                               |                                    |                                  |                                            |                                           | -                                          |                                         |
| <b>A3 Sub total</b>                                           | <b>30,831</b>                      | <b>-</b>                         | <b>-</b>                                   | <b>-</b>                                  | <b>30,831</b>                              | <b>19,118</b>                           |
| <b>A4 Payments relating to asset and investment movements</b> |                                    |                                  |                                            |                                           |                                            |                                         |
| Purchases of fixed assets                                     |                                    |                                  |                                            |                                           | -                                          |                                         |
| Purchase of investments                                       |                                    |                                  |                                            |                                           | -                                          |                                         |
| <b>A4 Sub total</b>                                           | <b>-</b>                           | <b>-</b>                         | <b>-</b>                                   | <b>-</b>                                  | <b>-</b>                                   | <b>-</b>                                |
| <b>Total payments</b>                                         | <b>30,831</b>                      | <b>-</b>                         | <b>-</b>                                   | <b>-</b>                                  | <b>30,831</b>                              | <b>19,118</b>                           |
| <b>Net receipts / (payments)</b>                              | <b>-4,919</b>                      | <b>-</b>                         | <b>-</b>                                   | <b>-</b>                                  | <b>-4,919</b>                              | <b>-7,845</b>                           |
| <b>A5 Transfers to / (from) funds</b>                         | <b>0</b>                           |                                  |                                            |                                           | <b>-</b>                                   |                                         |
| <b>Surplus / (deficit) for year</b>                           | <b>-4,919</b>                      | <b>-</b>                         | <b>-</b>                                   | <b>-</b>                                  | <b>-4,919</b>                              | <b>7,845</b>                            |

## Section B Statement of balances

| Categories    | Details                                                    | Unrestricted funds<br>to nearest £ | Restricted funds<br>to nearest £ | Expendable endowment funds<br>to nearest £ | Permanent endowment funds<br>to nearest £ | Total current period<br>to nearest £ | Total last period<br>to nearest £ |
|---------------|------------------------------------------------------------|------------------------------------|----------------------------------|--------------------------------------------|-------------------------------------------|--------------------------------------|-----------------------------------|
| B1 Cash funds | Cash and bank balances at start of year                    | 21,340                             |                                  |                                            |                                           | 21,340                               | 13,495                            |
|               | Surplus / (deficit) shown on receipts and payments account | -4,919                             |                                  |                                            |                                           | -4,919                               | 7,845                             |
|               |                                                            |                                    |                                  |                                            |                                           |                                      |                                   |
|               |                                                            |                                    |                                  |                                            |                                           |                                      |                                   |
|               | <b>Cash and bank balances at end of year</b>               | <b>16,421</b>                      | <b>-</b>                         | <b>-</b>                                   | <b>-</b>                                  | <b>16,421</b>                        | <b>21,340</b>                     |
|               | (Agree balances with receipts and payments account(s))     | -                                  | -                                | -                                          | -                                         | -                                    | -                                 |

|                | Details | Fund to which asset belongs | Market valuation<br>to nearest £ | Last year<br>to nearest £ |
|----------------|---------|-----------------------------|----------------------------------|---------------------------|
| B2 Investments |         |                             |                                  |                           |
|                |         |                             |                                  |                           |
|                |         |                             |                                  |                           |
|                |         |                             |                                  |                           |
|                |         |                             |                                  |                           |
|                |         | <b>Total</b>                |                                  |                           |

|                 | Details | Fund to which asset belongs | Cost (if available)<br>to nearest £ | Current value (if available)<br>to nearest £ | Last year<br>to nearest £ |
|-----------------|---------|-----------------------------|-------------------------------------|----------------------------------------------|---------------------------|
| B3 Other assets |         |                             |                                     |                                              |                           |
|                 |         |                             |                                     |                                              |                           |
|                 |         |                             |                                     |                                              |                           |
|                 |         |                             |                                     |                                              |                           |
|                 |         |                             |                                     |                                              |                           |
|                 |         |                             |                                     |                                              |                           |
|                 |         |                             |                                     |                                              |                           |
|                 |         |                             |                                     |                                              |                           |
|                 |         |                             |                                     |                                              |                           |
|                 |         |                             |                                     |                                              |                           |
|                 |         | <b>Total</b>                |                                     |                                              |                           |

|                | Details           | Fund to which liability relates | Amount due<br>to nearest £ | Last year<br>to nearest £ |
|----------------|-------------------|---------------------------------|----------------------------|---------------------------|
| B4 Liabilities | Accounts & IE fee | Unrestricted                    | 600                        | -                         |
|                |                   |                                 |                            |                           |
|                |                   |                                 |                            |                           |
|                |                   |                                 |                            |                           |
|                |                   |                                 |                            |                           |
|                |                   | <b>Total</b>                    | <b>600</b>                 | <b>-</b>                  |

|                           | Details | Fund to which liability relates | Amount due (estimate)<br>to nearest £ | Last year<br>to nearest £ |
|---------------------------|---------|---------------------------------|---------------------------------------|---------------------------|
| B5 Contingent liabilities |         |                                 |                                       |                           |
|                           |         |                                 |                                       |                           |
|                           |         |                                 |                                       |                           |
|                           |         | <b>Total</b>                    |                                       |                           |

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

Signature\*

Print Name

Date of  
approval

  


Haydn Foster  
Rosa Campbell

31/05/26  
31/05/26

\* Please note - OSCR will accept digital or typed signatures

## Section C Notes to the Accounts

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

Funds are used for charitable use to further advance the charities aims. This includes paying our self-employed musical director, rehearsal and performance venue hire, memberships to relevant organisations, insurance, purchasing of rights to music. In addition, funds cover costs of attending music festivals, organising recreational activities for members, etc.

### 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) |  |
|-----------------------------------------------------------------------------------------------------------------------|--|

### C4b Trustee expenses - details

|                                                        | Number of trustees | £     |
|--------------------------------------------------------|--------------------|-------|
| Legato registration fee                                | 1                  | 25.76 |
| Payment for choir gift for previous member bereavement | 1                  | 28.07 |
|                                                        |                    |       |
|                                                        |                    |       |
|                                                        |                    |       |

### C5 Transactions with trustees and connected persons

| Nature of relationship | Nature of transaction | Transaction amount (£) | Balance outstanding at period end (£) |
|------------------------|-----------------------|------------------------|---------------------------------------|
|                        |                       |                        |                                       |
|                        |                       |                        |                                       |
|                        |                       |                        |                                       |
|                        |                       |                        |                                       |
|                        |                       |                        |                                       |

### C6 Other information

|  |
|--|
|  |
|--|

### Additional analysis (1)

#### Analysis of receipts and payments

##### 1 Donations

|                          | Unrestricted funds<br>to nearest £ | Restricted funds<br>to nearest £ | Expendable endowment funds<br>to nearest £ | Permanent endowment funds<br>to nearest £ | Total current period<br>to nearest £ | Total last period<br>to nearest £ |
|--------------------------|------------------------------------|----------------------------------|--------------------------------------------|-------------------------------------------|--------------------------------------|-----------------------------------|
| Various Member Donations | 3,019                              |                                  |                                            |                                           | 3,019                                | 4,547                             |
|                          |                                    |                                  |                                            |                                           |                                      |                                   |
|                          |                                    |                                  |                                            |                                           |                                      |                                   |
|                          |                                    |                                  |                                            |                                           |                                      |                                   |
| <b>Total</b>             | <b>3,019</b>                       |                                  |                                            |                                           | <b>3,019</b>                         | <b>4,547</b>                      |

##### 2 Grants

|              | Unrestricted funds<br>to nearest £ | Restricted funds<br>to nearest £ | Total current period<br>to nearest £ | Total last period<br>to nearest £ |
|--------------|------------------------------------|----------------------------------|--------------------------------------|-----------------------------------|
|              |                                    |                                  | -                                    |                                   |
|              |                                    |                                  | -                                    |                                   |
|              |                                    |                                  | -                                    |                                   |
|              |                                    |                                  | -                                    |                                   |
| <b>Total</b> | <b>-</b>                           | <b>-</b>                         | <b>-</b>                             | <b>-</b>                          |

##### 3 Gross receipts from other charitable activities

|                           | Unrestricted funds<br>to nearest £ | Restricted funds<br>to nearest £ | Expendable endowment funds<br>to nearest £ | Permanent endowment funds<br>to nearest £ | Total current period<br>to nearest £ | Total last period<br>to nearest £ |
|---------------------------|------------------------------------|----------------------------------|--------------------------------------------|-------------------------------------------|--------------------------------------|-----------------------------------|
| Residential contributions | 2,690                              |                                  |                                            |                                           | 2,690                                | 2,327                             |
| T-Shirt contributions     | 36                                 |                                  |                                            |                                           | 36                                   | 218                               |
| After-party contributions | -                                  |                                  |                                            |                                           | -                                    | 5                                 |
| Misc. txns/refunds        | 7                                  |                                  |                                            |                                           | 7                                    | -                                 |
|                           |                                    |                                  |                                            |                                           |                                      |                                   |
|                           |                                    |                                  |                                            |                                           |                                      |                                   |
|                           |                                    |                                  |                                            |                                           |                                      |                                   |
| <b>Total</b>              | <b>2,733</b>                       | <b>-</b>                         | <b>-</b>                                   | <b>-</b>                                  | <b>2,733</b>                         | <b>2,550</b>                      |

##### 4 Payments relating directly to charitable activities

|                           | Unrestricted funds<br>to nearest £ | Restricted funds<br>to nearest £ | Expendable endowment funds<br>to nearest £ | Permanent endowment funds<br>to nearest £ | Total current period<br>to nearest £ | Total last period<br>to nearest £ |
|---------------------------|------------------------------------|----------------------------------|--------------------------------------------|-------------------------------------------|--------------------------------------|-----------------------------------|
| Rehersal costs            | 4,272                              |                                  |                                            |                                           | 4,272                                | 4,561                             |
| Music etc.                | 587                                |                                  |                                            |                                           | 587                                  | 547                               |
| Choir festivals           | 7,966                              |                                  |                                            |                                           | 7,966                                | 1,570                             |
| Musical director fees     | 9,942                              |                                  |                                            |                                           | 9,942                                | 7,059                             |
| Musical director expenses | 1,770                              |                                  |                                            |                                           | 1,770                                | 871                               |
| Choir t-shirts            | 237                                |                                  |                                            |                                           | 237                                  | 390                               |
| Residential               | 2,152                              |                                  |                                            |                                           | 2,152                                | 2,169                             |
| 20th Anniversary          | 1,301                              |                                  |                                            |                                           | 1,301                                | -                                 |
| Other/Sundry              | 156                                |                                  |                                            |                                           | 156                                  | 156                               |
|                           |                                    |                                  |                                            |                                           |                                      |                                   |
| <b>Total</b>              | <b>28,383</b>                      | <b>-</b>                         | <b>-</b>                                   | <b>-</b>                                  | <b>28,383</b>                        | <b>17,323</b>                     |



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

|                                                            | Unrestricted<br>fund 1 - enter<br>name of fund<br>below | Unrestricted<br>fund 2 - enter<br>name of fund<br>below | Unrestricted<br>fund 3 - enter<br>name of fund<br>below | Unrestricted<br>fund 4 - enter<br>name of fund<br>below | Total<br>unrestricted<br>funds | Total<br>unrestricted<br>funds last period |
|------------------------------------------------------------|---------------------------------------------------------|---------------------------------------------------------|---------------------------------------------------------|---------------------------------------------------------|--------------------------------|--------------------------------------------|
| <b>Receipts</b>                                            |                                                         |                                                         |                                                         |                                                         |                                |                                            |
| Donations                                                  |                                                         |                                                         |                                                         |                                                         | -                              |                                            |
| Legacies                                                   |                                                         |                                                         |                                                         |                                                         | -                              |                                            |
| Grants                                                     |                                                         |                                                         |                                                         |                                                         | -                              |                                            |
| Receipts from fundraising activities                       |                                                         |                                                         |                                                         |                                                         | -                              |                                            |
| Gross trading receipts                                     |                                                         |                                                         |                                                         |                                                         | -                              |                                            |
| buildings                                                  |                                                         |                                                         |                                                         |                                                         | -                              |                                            |
| Rents from land & buildings                                |                                                         |                                                         |                                                         |                                                         | -                              |                                            |
| Gross receipts from other charitable activities            |                                                         |                                                         |                                                         |                                                         | -                              |                                            |
| <b>Sub total</b>                                           | -                                                       | -                                                       | -                                                       | -                                                       | -                              | -                                          |
| <b>Receipts from asset &amp; investment sales</b>          |                                                         |                                                         |                                                         |                                                         |                                |                                            |
| Proceeds from sale of fixed assets                         |                                                         |                                                         |                                                         |                                                         | -                              |                                            |
| Proceeds from sale of investments                          |                                                         |                                                         |                                                         |                                                         | -                              |                                            |
| <b>Sub total</b>                                           | -                                                       | -                                                       | -                                                       | -                                                       | -                              | -                                          |
| <b>Total receipts</b>                                      | -                                                       | -                                                       | -                                                       | -                                                       | -                              | -                                          |
| <b>Payments</b>                                            |                                                         |                                                         |                                                         |                                                         |                                |                                            |
| 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                                                |                                                         |                                                         |                                                         |                                                         | -                              |                                            |
|                                                            |                                                         |                                                         |                                                         |                                                         | -                              |                                            |
| <b>Sub total</b>                                           | -                                                       | -                                                       | -                                                       | -                                                       | -                              | -                                          |
| <b>Payments relating to asset and investment movements</b> |                                                         |                                                         |                                                         |                                                         |                                |                                            |
| Purchases of fixed assets                                  |                                                         |                                                         |                                                         |                                                         | -                              |                                            |
| Purchase of investments                                    |                                                         |                                                         |                                                         |                                                         | -                              |                                            |
| <b>Sub total</b>                                           | -                                                       | -                                                       | -                                                       | -                                                       | -                              | -                                          |
| <b>Total payments</b>                                      | -                                                       | -                                                       | -                                                       | -                                                       | -                              | -                                          |
| <b>Net receipts / (payments)</b>                           | -                                                       | -                                                       | -                                                       | -                                                       | -                              | -                                          |
| <b>Transfers to / (from) funds</b>                         |                                                         |                                                         |                                                         |                                                         | -                              |                                            |
| <b>Surplus / (deficit) for year</b>                        | -                                                       | -                                                       | -                                                       | -                                                       | -                              | -                                          |

**Nature and purpose of funds**

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

|                                                                | Restricted fund<br>1 - enter name of<br>fund below | Restricted fund<br>2 - enter name of<br>fund below | Restricted fund<br>3 - enter name of<br>fund below | Restricted fund<br>4 - enter name of<br>fund below | Total restricted<br>funds | Total restricted<br>funds last<br>period |
|----------------------------------------------------------------|----------------------------------------------------|----------------------------------------------------|----------------------------------------------------|----------------------------------------------------|---------------------------|------------------------------------------|
| <b>Receipts</b>                                                |                                                    |                                                    |                                                    |                                                    |                           |                                          |
| Donations                                                      |                                                    |                                                    |                                                    |                                                    | -                         |                                          |
| Legacies                                                       |                                                    |                                                    |                                                    |                                                    | -                         |                                          |
| Grants                                                         |                                                    |                                                    |                                                    |                                                    | -                         |                                          |
| Receipts from fundraising activities                           |                                                    |                                                    |                                                    |                                                    | -                         |                                          |
| Gross trading receipts                                         |                                                    |                                                    |                                                    |                                                    | -                         |                                          |
| Income from investments other than land and<br>buildings       |                                                    |                                                    |                                                    |                                                    | -                         |                                          |
| Rents from land & buildings                                    |                                                    |                                                    |                                                    |                                                    | -                         |                                          |
| Gross receipts from other charitable activities                |                                                    |                                                    |                                                    |                                                    | -                         |                                          |
| <b>Sub total</b>                                               | -                                                  | -                                                  | -                                                  | -                                                  | -                         | -                                        |
| <b>Receipts from asset &amp; investment sales</b>              |                                                    |                                                    |                                                    |                                                    |                           |                                          |
| Proceeds from sale of fixed assets                             |                                                    |                                                    |                                                    |                                                    | -                         |                                          |
| Proceeds from sale of investments                              |                                                    |                                                    |                                                    |                                                    | -                         |                                          |
| <b>Sub total</b>                                               | -                                                  | -                                                  | -                                                  | -                                                  | -                         | -                                        |
| <b>Total receipts</b>                                          | -                                                  | -                                                  | -                                                  | -                                                  | -                         | -                                        |
| <b>Payments</b>                                                |                                                    |                                                    |                                                    |                                                    |                           |                                          |
| 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                                                    |                                                    |                                                    |                                                    |                                                    | -                         |                                          |
|                                                                |                                                    |                                                    |                                                    |                                                    | -                         |                                          |
|                                                                |                                                    |                                                    |                                                    |                                                    | -                         |                                          |
| <b>Sub total</b>                                               | -                                                  | -                                                  | -                                                  | -                                                  | -                         | -                                        |
| <b>Payments relating to asset and investment<br/>movements</b> |                                                    |                                                    |                                                    |                                                    |                           |                                          |
| Purchases of fixed assets                                      |                                                    |                                                    |                                                    |                                                    | -                         |                                          |
| Purchase of investments                                        |                                                    |                                                    |                                                    |                                                    | -                         |                                          |
| <b>Sub total</b>                                               | -                                                  | -                                                  | -                                                  | -                                                  | -                         | -                                        |
| <b>Total payments</b>                                          | -                                                  | -                                                  | -                                                  | -                                                  | -                         | -                                        |
| <b>Net receipts / (payments)</b>                               | -                                                  | -                                                  | -                                                  | -                                                  | -                         | -                                        |
| <b>Transfers to / (from) funds</b>                             |                                                    |                                                    |                                                    |                                                    | -                         |                                          |
| <b>Surplus / (deficit) for year</b>                            | -                                                  | -                                                  | -                                                  | -                                                  | -                         | -                                        |

**Nature and purpose of funds**

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## APPENDIX 3



|                                                                                                                                                                             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | <b>Independent examiner's report on the accounts</b> |      |    |                 |              |                                                             | v2 |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------|------|----|-----------------|--------------|-------------------------------------------------------------|----|
| <b>Report to the trustees/members of</b><br><br><b>Registered charity number</b><br><br><b>On the accounts of the charity for the period</b><br><br><b>Set out on pages</b> | Charity name                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Loud and Proud Choir                                 |      |    |                 |              |                                                             |    |
|                                                                                                                                                                             | Registered charity number                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | SC 038303                                            |      |    |                 |              |                                                             |    |
|                                                                                                                                                                             | Period start date                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                      |      |    | Period end date |              |                                                             |    |
|                                                                                                                                                                             | Day                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Month                                                | Year |    | Day             | Month        | Year                                                        |    |
|                                                                                                                                                                             | 01                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | 11                                                   | 2024 | to | 31              | 10           | 2025                                                        |    |
| Set out on pages                                                                                                                                                            | 1-11                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                      |      |    |                 |              | (remember to include the page numbers of additional sheets) |    |
| <b>Respective responsibilities of trustees and examiner</b>                                                                                                                 | <p>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.</p>                                                                                                                                                                         |                                                      |      |    |                 |              |                                                             |    |
| <b>Basis of independent examiner's statement</b>                                                                                                                            | <p>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.</p>                                                                                                                    |                                                      |      |    |                 |              |                                                             |    |
| <b>Independent examiner's statement</b>                                                                                                                                     | <p>In the course of my examination, no matter has come to my attention</p> <ol style="list-style-type: none"> <li>which gives me reasonable cause to believe that in any material respect the requirements: <ul style="list-style-type: none"> <li>to keep accounting records in accordance with section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and</li> <li>to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations</li> </ul> <p>have not been met, or</p> </li> <li>to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.</li> </ol> |                                                      |      |    |                 |              |                                                             |    |
| <b>Signed**:</b>                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                      |      |    | <b>Date:</b>    | 20 July 2026 |                                                             |    |
| <b>Name:</b>                                                                                                                                                                | Mathew Gillies LLB (Hons) ACPA FCIE                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                      |      |    |                 |              |                                                             |    |
| <b>Relevant professional qualification(s) or body (if any):</b>                                                                                                             | Full Member of the Association of Charity Independent Examiners                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                                                      |      |    |                 |              |                                                             |    |
| <b>Address:</b>                                                                                                                                                             | 60 Constitution Street<br>Edinburgh<br>EH6 6RR                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                      |      |    |                 |              |                                                             |    |

\*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.

\*\*OSCR will accept digital or typed signatures.

**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**