

AYRSHIRE FIDDLE ORCHESTRA

TRUSTEES' ANNUAL REPORT

AND

RECEIPTS AND PAYMENTS ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2025

CHARITY NO: SC 033435

AYRSHIRE FIDDLE ORCHESTRA

CHARITY INFORMATION

CHARITY NUMBER:	SC 033435
CORRESPONDENCE ADDRESS:	27 Bellevue Road Preswick KA9 1NJ
HON PRESIDENT:	R W Galbraith
CHAIRMAN:	E Terras
MUSICAL DIRECTOR:	D Moore
ASSISTANT MUSICAL DIRECTOR:	N Eggo
VICE-CHAIRPERSON:	E Martin (Stepped Down Oct 2025)
TREASURER:	K Allison
SECRETARY:	K Terras
MARKETING :	F Anderson I Anderson
INDEPENDENT EXAMINER:	George Macshannon Chartered Accountant Arran House 15D Skye Road Prestwick KA9 2TA

AYRSHIRE FIDDLE ORCHESTRA

TRUSTEES ANNUAL REPORT

The trustees submit their report and financial statements for the year ended 31 December 2025.

Reference and Administrative Details

These are set out on page 1 forming part of this report.

Structure and governance

The charity is governed by a Constitution and is administered by a Management Committee of Trustees who are appointed in accordance with the Constitution.

Objectives and activities

The orchestra is established for the following charitable purposes, namely:

1. To encourage the study, performance and development of Scottish fiddle and other forms of traditional music by young people of Ayrshire and beyond.
2. To provide the opportunity to young people of Ayrshire to participate in the performing arts.
3. To participate in the social and musical development of all young people irrespective of gender, social, religious or racial background.

Main activities

The orchestra meet twice a month for rehearsals and perform at approximately 20 concerts annually.

Achievements

It has been another busy but very enjoyable year for AFO!

We started in January with another memorable visit to Westminster, including a performance at Guild Hall and also a return visit to perform at 10 Downing Street. Back home we have enjoyed concerts in Dalmellington, the Burns Museum in Alloway, Maybole, Troon, Newton Wallacetown Church in Ayr, Mauchline Holy Fair, and the Ayrshire Music Festival. We also held our first ever concert in Rankinston as well as taking part in 'Tunes in the Tunnel' at the Alloway Railway Tunnel - a unique venue!

Fundraising events continued with a sponsored Cyclethon and a couple of very busy coffee mornings in Prestwick.

May saw a group of 40 from the Orchestra travel across to Arran for the weekend and this year our concert was in Brodick Village Hall which was an excellent night.

Following our very successful Summer Concert in June, we held our second Dogtastic Concert at Muirburn Farm in Annbank which was absolutely mobbed with dogs and humans alike - next year is already booked - Sunday 28th June 2026.

The highlight of our year was our Iberia Tour in July with over 50 young players enjoying our travels to Barcelona, Alicante, Valencia, Madrid and Porto. With temperatures hitting 40C we still managed some great concerts and loads of sightseeing experiences - definitely a trip to remember.

In August, the players' stamina was tested with our ever popular 24 hour sponsored Playathon at Troon Old Parish Church and it was great to see lots of new members join the Orchestra when our new session started.

We also enjoyed another visit to Cumbria in September to perform at the beautiful Cathedral of the Isles in Millport.

November started with a fantastic Two's Company concert featuring Dalmellington Brass Academy, Heathfield and Alloway Primary Choirs and then followed a busy month with performances in Girvan, The Ayrshire Hospice Winter Fayre, Prestwick Lighting Up as well as our very successful Christmas Fayre - the biggest fundraising event in the AFO calendar.

In November we also announced our next international Tour - to Canada in 2027!

The highlight of December was of course our Christmas Concert which enjoyed a packed Ayr Town Hall. We entertained Christmas shoppers in both Morrisons in Ayr and Sainsbury's in Prestwick - both great fundraising events and we finished off the year as usual with Hogmanay entertaining at the Brig o' Doon Hotel in Alloway.

As I have mentioned in previous years, I am sure I speak for all the directors and trustees in that we have been extremely proud of all the players for their hard work and commitment throughout the year to the Orchestra, at home and abroad, which is shown not only by their impressive musical skills on stage but also their overall conduct and enthusiasm as they represent the Orchestra wherever AFO travels.

Thank you also to those who have supported us financially this year and for the year ahead as we start our fundraising campaign for our next tour to Canada in Jul 2027.

Finally a big thank you is due to my fellow directors, the trustees, and all the parents and wider family and friends of AFO for all that they do to contribute towards the Orchestra's ongoing success and achievements.

AYRSHIRE FIDDLE ORCHESTRA

TRUSTEES ANNUAL REPORT

Financial review and reserves policy

The Orchestra generated a deficit of £2,712 on unrestricted funds during the year leaving unrestricted reserves of £25,468 at the year end. This will be used to provide musical resources for the players and is considered satisfactory to fund ongoing activity.

The Orchestra continues to seek civic, corporate and private sponsorship for its activities.

Trustees

The trustees who served during the year were as follows:

R W Galbraith

E Terras

K Terras

E Martin

D Moore

N Eggo

K Allison

F Anderson

I Anderson

Declaration

The trustees declare that they have approved the trustees' report above

Signed on behalf of the charity's trustees

Signature

Full Name

E Terras

Position

Chair

Date

26 April 2026

AYRSHIRE FIDDLE ORCHESTRA

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF

THE AYRSHIRE FIDDLE ORCHESTRA

I report on the accounts of the charity for the year ended 31 December 2025 which are set out on pages 5 to 9

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. The charity trustees consider that the audit requirement of Regulation 10(1)(d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1)(c) of the Act and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

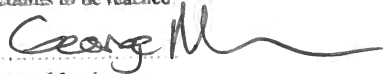
In the course of my examination, no matter has come to my attention

1. which give 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



George Macshannon
Chartered Accountant
Arran House
15D Skye Road
Prestwick
KA9 2TA

27 April 2026

AYRSHIRE FIDDLE ORCHESTRA
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2025

	<u>Note</u>	Restricted Funds £	Unrestricted Funds £	Total Funds £	2024 Total Funds £
<u>Receipts</u>					
Grant & Donations		28,896	-	28,896	28,863
Fundraising activities	4	16,939	14,628	31,567	26,631
Investment income		-	285	285	4
Charitable activities	4	51,223	21,862	73,085	80,796
Total Receipts		97,058	36,775	133,833	136,294
<u>Payments</u>					
Fundraising activities	5	-	9,117	9,117	7,010
Charitable activities	5	188,849	16,568	205,417	31,522
Donations made		-	832	832	-
Loan repaid		-	-	-	10,000
Governance costs	5	-	1,020	1,020	-
Total Payments		188,849	27,537	216,386	48,532
Surplus/(Deficit) of Receipts over Payments for the year before transfers		(91,791)	9,238	(82,553)	87,762
Transfers to/(from) funds		11,950	(11,950)	-	-
Surplus/(Deficit) of Receipts over Payments for the year		(79,841)	(2,712)	(82,553)	87,762

AYRESHIRE FIDDLE ORCHESTRA

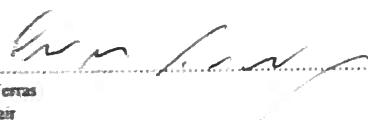
STATEMENT OF BALANCES

AS AT 31 DECEMBER 2025

	Note	Restricted Funds £	Unrestricted Funds £	Total Funds £	2024 Total Funds £
Cash, Bank & Deposit Balances					
Balance brought forward		79,841	28,180	108,021	20,259
Movement in year:					
Surplus/(Deficit) of receipts over payments for the year		(79,841)	(2,712)	(82,553)	87,762
Balances carried forward		<u>-</u>	<u>25,468</u>	<u>25,468</u>	<u>108,021</u>
Stock of merchandise		<u>-</u>	<u>2,518</u>	<u>2,518</u>	<u>2,429</u>

Stock is valued at the lower of cost and market value.

The accounts were approved by the trustees on 26 April 2026 and signed on its behalf by:


E Torres
Chair

AYRSHIRE FIDDLE ORCHESTRA

NOTES TO THE ACCOUNTS

AT 31 DECEMBER 2025

1 Basis of Preparation of Accounts

The accounts have been prepared on a receipts and payments basis.

2 Nature of Restricted Funds

The purpose of the Restricted Fund is to pay for the bi-annual International Tour, Outreach and Arran Projects.

3 Trustee Remuneration and Related Party Transactions

During the year one trustee received reimbursement of telephone and internet expenses totalling £771 (2024 - £553).

During the year two trustees received reimbursement of tour travel, accommodation and subsistence expenses totalling £2,085 (2024 - £1,678).

No trustee received a remuneration for services provided during the year.

AYRSHIRE FIDDLE ORCHESTRA

NOTES TO THE ACCOUNTS

AT 31 DECEMBER 2025

4 Analysis of Receipts

	Restricted Funds £	Unrestricted Funds £	Total Funds £	2024 Total Funds £
Analysis of receipts from fundraising activities				
Fundraising events	16,939	7,071	24,010	18,220
Royalties	-	1,357	1,357	2,111
Sale of merchandise / clothing	-	6,200	6,200	6,300
	<u>16,939</u>	<u>14,628</u>	<u>31,567</u>	<u>26,631</u>
Analysis of receipts from charitable activities				
Parental contribution to tour costs	51,223	2,550	53,773	62,328
Concert fees and tickets	-	19,312	19,312	18,468
	<u>51,223</u>	<u>21,862</u>	<u>73,085</u>	<u>80,796</u>

5 Analysis of Payments

	Restricted Funds £	Unrestricted Funds £	Total Funds £	2024 Total Funds £
Analysis of payments for fundraising activities				
Fundraising events	-	1,110	1,110	1,461
Purchase of merchandise / clothing	-	8,007	8,007	5,549
	<u>-</u>	<u>9,117</u>	<u>9,117</u>	<u>7,010</u>
Analysis of payments for charitable activities				
Tour costs	188,849	-	188,849	21,085
Concert costs	-	13,957	13,957	8,529
Support costs	-	2,611	2,611	1,908
	<u>188,849</u>	<u>16,568</u>	<u>205,417</u>	<u>31,522</u>
Analysis of payments for governance costs				
Independent Examination of Accounts	-	1,020	1,020	-

AYBSHIRE FIDDLE ORCHESTRA

NOTES TO THE ACCOUNTS

AT 31 DECEMBER 2025

6 Fundraising Income

	2025	2024	2023	2022	2021	2020
	£	£	£	£	£	£
40/24 Hr Play in & Ceilidh	1,827	5,048	2,715	4,363		
Prize Draw	5,395		4,929			
Swimathon	1,469		917			
Other players fundraising						
Smarties	1,111	2,168	1,439	409	143	135
Ceilidh	312	356	310	400		
Quiz Night		239	929			1,128
Music Quiz						
Wine Tasting			400	150		
Race Night						
Easter Raffle						
Hout Bay fundraising						
Silent Auction		2,204				
40 Days 40 Tunes				645		
Cyclethon	4,351					
Spanish Night	190					
Elvis Night				385		
Beetle Drive				106		
Sponsored Walk			6,002			
American Brunch			513			
HMRC Claim	2,284		1,390	101	2,141	
RESTRICTED FUNDS	16,939	10,015	19,545	6,559	2,284	1,263
Bagpacking			2,800			
Xmas Fayre	4,488	5,072	4,730	4,562	2,807	246
Bucket collections	2,583	3,133	730	24	96	
	7,071	8,205	8,259	4,586	2,903	246
Sale of merchandise/ clothing:	6,200	6,300	8,054	3,100	1,151	596
Royalties	1,357	2,111	50			
UNRESTRICTED FUNDS	14,628	16,616	16,364	7,686	4,054	842
TOTAL FUNDS	31,568	26,631	35,909	14,245	6,338	2,105