Lochs Gaelic Choir
Report and Financial Statements
Year Ended 31 October 2025

Lochs Gaelic Choir

A registered Scottish Charity OSCR number SC030323

Contents

Legal and Administrative Details

OSCR Number SC030323
IR Scottish Charity Number CR 49816

Address for Secretary: Mary McDowall 38B Balallan, Isle of Lewis HS2 9PN

Office Bearers 2024-25

Conductor:	Ronnie Murray
Gaelic Advisor:	Anne Macleod
President:	Angus Smith
Treasurer:	Nicola Pearson
Secretary:	Mary McDowall
Committee Members:	Fiona MacInnes-Begg, Krisell Macdonald, Roseann Macleod, Iain Begg, Katie MacInnes, Rebecca MacRitchie

Bankers
Bank of Scotland
47 Cromwell Street
Stornoway
Isle of Lewis

Accounts Examined by
Debbie Bozkurt
36 Leurbost
Isle of Lewis
HS2 9NU

Lochs Gaelic Choir

Report of the Committee for the year ended 31 October 2025

Constitution

The choir is a recognised Scottish charity operating under the terms of the constitution updated and agreed on 28th March 2022. The trustees of the charity are the office bearers and committee members elected at the Annual General Meeting, who are responsible for the management of the choir. The choir registered with the Office of the Scottish Charity Regulator in June 2005.

The principal object of the choir is to "advance the education of the public in the art of choral music and the Gaelic language. In furtherance thereof, the organisation may give public performances and enter competitions at a local or national level."

During the year the choir:

In April the choir travelled to the USA to compete in the New York Tartan Week Mòd. Making the most of the trip the choir took the opportunity to represent the Isle of Lewis as well as Scotland where and whenever they could. They were invited to support The Harris Distillery at a promotional event and to perform at a number of official Tartan Week events. The choir won the Tartan Week Mòd choral competition and members of the choir swept the board in the solo competition taking 1st, 2nd and 3rd places. A highlight of the week was taking part in the Tartan Week parade down Manhattan's 6th Avenue. We were very thankful for all the support we received to allow us to undertake this trip.

In July the choir got back to fundraising through the Tea Shed at the Lochs Show. Being our "local" summer event, the show is always a fun day but it is hard work keeping everyone full of tea and cakes!

The choir ventured over to Aberdeen to attend their local Mòd in September and despite now fielding a full choir, came home with the top prize.

Throughout the year there were a number of Saturday workshops which are now a feature of the choir year. Whilst giving valuable additional rehearsal time, these workshops also allow satellite members to attend and for everyone to socialise together.

The choir performed well at the Royal National Mòd held in Fort William but unfortunately didn't place in any of their competitions.

Investment Policy and Performance

In accordance with the constitution, the conductor, treasurer and secretary have the power to invest in heritable property and investments recognised according to the Law of Scotland as trust investments. The choir's reserves are held in bank accounts in order to meet normal operational requirements. Over a period of around 6 years the Mod circulates around Scotland and some venues are more expensive than others to attend. On this basis the choir aims to retain sufficient funds to smooth the amount needed from fundraising and subscriptions year on year.

Risk Management

The choir does not borrow funds. The choir uniforms and equipment are stored in the homes of individual choir members and covered by their household insurance. Purchases are not agreed without the necessary funding being in place. The committee are satisfied that these measures mitigate any expose to risk.

Committee Members' Responsibilities

As well as being Trustees for the charity the committee (including the office bearers) of the choir is responsible for organising activities and for the compliance of the choir and its activities with all the appropriate legislation, including the Law Reform (Miscellaneous Provision)(Scotland) Act 1990 and supporting regulations.

Funds Policy

The general fund represents the accumulated unrestricted funds from past years. The restricted fund Travel Savings represents savings put aside by individual choir members for future travel. The Travel Fund consists of historic sponsorship and travel specific monies put aside by the choir as a whole for future travel. The choir also operates a 100 club for the purposes of fund raising; the balance of which is available to support the work of the choir as part of the general fund.

Approved by the committee and signed on their behalf by

Angus Smith President Date 24.7.26

Independent Examiner's Report to the Trustees of Lochs Gaelic Choir

I report on the accounts of the charity for the year ended 31 October 2025 which are appended.

Respective responsibilities of trustees and examiner

The choir'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 choir trustees consider that the audit requirement of Regulation 10(1) (a) to (c) 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 choir 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 of the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

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

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

- to keep accounting records in accordance with Section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
- to prepare accounts which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulations

have not been met, or

to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: Date: 15/7/2026

Debbie Bozkurt CPFA
36 Leurbost, Isle of Lewis, HS2 9NU
Member of the Chartered Institute of Public Finance and Accountancy

Statement of Financial Activities Lochs Gaelic Choir 1 November 2024 to 31 October 2025

Previous Year		Unrestricted Funds	Restricted Funds Travel Fund	Restricted Funds Travel Savings	Total
£		£	£	£	£
	Incoming Resources				
	Incoming Resources from generated funds				
	Voluntary income				
10,995.00	Member subscriptions	31,134.65			31,134.65
2,873.75	Gift aid *note 1*	7,423.66			7,423.66
4,661.68	Donations	7,522.00			7,522.00
18,530.43		46,080.31			46,080.31
	Activities for generating funds				
3,082.87	Fund raising	2,946.78			2,946.78
886.00	100 club	824.00			824.00
3,968.87		3,770.78			3,770.78
	Investment income				
48.66	Bank interest	0.00			0.00
48.66		0.00			0.00
	Incoming Resources from Charitable Activities				
0.00	Grants	4,000.00			4,000.00
325.00	Prizes	300.00			300.00
12,638.91	Contributions	5,391.25			5,391.25
12,963.91		9,691.25			9,691.25
	Other Incoming Resources				
4,520.00	Member contributions to travel savings *note 2*			13,567.00	13,567.00
40,031.87	**TOTAL INCOMING RESOURCES**	59,542.34		13,567.00	73,109.34
	Resources Expended				
	Cost of generating funds				
443.00	100 Club prizes	420.00			420.00
1,651.61	Fund raising costs	902.81			902.81
2,094.61		1,322.81			1,322.81
	Charitable Activities				
25,668.75	Mod costs	62,564.66			62,564.66
500.00	Practice hall rent	590.00			590.00
145.44	Gifts, flowers, etc	191.00			191.00
865.80	Miscellaneous *note 3*	4,215.85			4,215.85
27,179.99		67,561.51			67,561.51
	Governance Costs				
	Other Resources Expended				
6,238.40	Member contributions repaid		261.35	18,427.00	18,688.35
35,513.00	**TOTAL RESOURCES EXPENDED**	68,884.32	261.35	18,427.00	87,572.67
4,518.87	**NET MOVEMENT IN FUNDS**	9,341.98	261.35	4,860.00	14,463.33
33,149.90	FUNDS BROUGHT FORWARD	30,885.42	261.35	6,522.00	37,668.77
37,668.77	FUNDS CARRIED FORWARD	21,543.44	0.00	1,662.00	23,205.44

Balance Sheet for **Lochs Gaelic Choir** at **31 October 2025**

31.10.2024				
£			**£**	**£**
	Current Assets			
3,073.75		Debtors *note 4*	7,623.66	
22,079.52		Prepaid *note 5*	0.00	
12,785.50		Cash at Bank and in hand	15,771.78	
37,938.77				23,395.44
	Current Liabilities			
		Creditors falling due in less than 1 year		
270.00		*note 6*		190.00
37,668.77	**Net Assets**			**23,205.44**
	Restricted Funds *note 7*			
261.35		Travel fund		0.00
6,522.00		Travel savings		1,662.00
6,783.35				1,662.00
30,885.42	**Unrestricted Funds**			21,543.44
37,668.77	**Total Funds**			**23,205.44**

Approved by the Trustees, signed on their behalf by Angus Smith

Angus M Smith

Date 24.7.26.

Notes forming part of the Financial Statements
Year ended 31 October 2025

General Accounting Policies

Basis of Accounting: The accounts have been prepared under the historical cost convention.
Grants Received: Grants are credited as income in the year in which they are received as until that point they are not certain. However, grants paid before the activity for which they are made are recorded as unearned income.
Other Income and Expenditure: As far as is practicable all other income and all expenditure is accounted for on an accruals basis. The choir is not registered for VAT and therefore where VAT has been charged expenditure figures are shown gross.
Assets other than cash: The choir members have the use of choir skirts, kilts and jackets which are returned to the choir when not required for the use of other members. The low residual value of second-hand clothing means that there is no significant financial value in these assets.

Note 1 Gift Aid

As a charity the choir can benefit from the gift aid regulations that allow charities to reclaim basic rate tax on donations made by tax paying individuals. The intention is that all donors and contributors are asked if they will complete a Gift Aid Declaration to enable these claims to be made.

Note 2 Members Contributions

These are savings contributions from members specifically for future overseas travel.

Note 3 Miscellaneous

	£
Membership of Association of Gaelic Choirs	25.00
Mòd entry fees, Sibelius, music costs	451.98
Social event	192.75
Uniforms	3,347.12
Cardnet purchase	199.00
	4,215.85

Note 4 Debtors

	£
Subs outstanding 24-25	200.00
Gift Aid to be claimed	7,423.66
	7,623.66

Note 5 Prepaid

	£
There were no prepayments	
	0.00

Note 6 Creditors

	£
Subscriptions paid in advance	190.00
	190.00

Note 7 Funds

The choir operates a 100 club. The income from this is available for the general purposes of the choir and therefore although it operates through a separate bank account for convenience it does not constitute a restricted fund.

The choir has also chosen for administrative purposes to keep a separate bank account for income raised for trips away from the island, other than to the Royal National Mod. These monies are treated as two separate funds – the Travel Fund and Travel Savings. There is an operating principle of retaining restricted funds, donations, contributions and any interest earned from the travel account balances within the travel fund. The Travel Savings belong to the individual choir members who have paid them into the Travel Account, where any interest they earn accrues to the Travel Fund.

The balance on the general account, and the balance on the 100 Club account form the unrestricted funds of the choir.