



Scottish Charity No. SC043326

Annual Report & Financial Statements for the year ended 31st July 2025

Trustees' Annual Report

For the Year Ended 31st July 2025

The trustees have pleasure in presenting their report together with the financial statements and the independent examiner's report for the year ended 31st July 2025.

Reference and Administrative Information

Charity Name: Garnock Valley Community Concert Band

Charity No: SCO43326

Address: c/o Julia Barron
15 Sandpiper Road, Lochwinnoch PA12 4NB

Trustees:	Elizabeth Findlay	Librarian
	Mae Murray	Band Manager
	Heather Toole	Committee Member (Appointed 02/02/25)
	Julia Barron	Treasurer (Appointed 02/02/25)
	Elizabeth Hood	Former Treasurer (Resigned 07/12/25)
	Alyson Reid	Former Secretary (Resigned 31/08/25)
	Phyl Fleming	Committee Member (Resigned 07/12/25)
	Ken Stewart	Committee Member (Resigned 07/12/25)
	Karen Watson	Former Band Manager (Resigned 20/07/25)

Structure Governance and Management

Constitution

The charity is governed by its constitution which was adopted in 2012. The Band was granted charitable status by OSCR in July 2012.

Appointment of Trustees

The committee, which meets approximately every six weeks are the charity's trustees. Membership of the committee is also open to any interested member of the band. Trustees are elected at the Annual General Meeting which is normally held in June. Under the constitution, there must be a minimum of three and a maximum of 8 elected trustees.

Management

The trustees are responsible for the strategic direction and governance of the Band. Day to Day running of the band is carried out by the band manager and treasurer and other trustees and members as required.

Objectives and Activities

Charitable Purposes

The organisation's purposes are:

- To encourage and promote the involvement of musicians within the community and surrounding areas to perform in a concert band.
- To enable musicians of all ages and skill levels to come together and make music for the enjoyment of themselves and others, and to provide a welcoming and friendly atmosphere for its members.
- To strive continuously to improve each individuals understanding and performance and in turn the overall standard of the band. Ultimately striving to become a competitive band.
- To increase public awareness of the band and its value in the local community.
- To carry out the above functions without purpose of gain for the members of the organisation. Any profits or other direct or indirect benefits accruing to the organisation shall be used in promoting its objectives.

Activities

Our activities consist of weekly, two-hour band rehearsals that take place in Garnock Community Campus on Sunday afternoons. These rehearsals allow the band to prepare for a number of concerts and competitions which the band participates in during the course of the year.

Achievements and Performance

The band currently has 35 members. Over the course of the year the band took part in four community events, including a Christmas Carol Concert at Beith Parish Church and our Annual Concert at St Margaret's Church in Dalry. We also took part in 3 competitions, achieving a platinum award at the National Concert Band Festival and gold plus awards at both Scottish Concert Band Festivals.

Financial Review

Our main source of funding is the fee charged to members. Adult membership is £100 (2024 - £80), Concession is £80 (2024- £60) and school children are free.

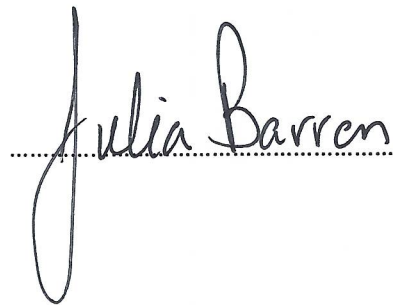
Receipts for the year were £4,215.46 (2024 - £4,493.52). Payments for the year were £4,724.48 (2024 - £9,809.35), resulting in a deficit of £509.02 (2024 - £5,315.83).

An unrestricted balance of £5,012.71 (2024 - £5,521.73) was available on the 31st July 2025.

Plans for Future Periods

The trustees intend to continue to operate the band in a similar way to previous financial years. Active efforts are being made to recruit additional members which may result in increased membership fees being received.

Approved by the trustees on and signed on their behalf by:

 (Treasurer)

Date 

Independent Examiners Report to the Trustees of Garnock Valley Community Concert Band

I report on the financial statements of the charity for the year ended 31st July 2025, which are set out on pages 6 to 8.

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 ("the 2005 Act") and the Charities Accounts (Scotland) Regulations 2006 (as amended) ("the 2006 Regulations"). The charity's trustees consider that the audit requirement of Regulation 10(1) (d) of the 2006 Regulations does not apply. It is my responsibility to examine the accounts as required under section (44) (1) (c) of the 2005 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 2006 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.

Independent Examiner's Statement

In the course of my examination, no matter has come to my attention other than that disclosed below.

1. which gives me reasonable cause to believe that, in any material respect, the requirements:-
 - . to keep accounting records in accordance with section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Regulations, and
 - . to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 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.

Overall all I am satisfied that the accounting records of the charity are accurate, no matters of note have come to my attention in the course of my examination. I have made the charity trustees aware of the importance of continuing to maintain full records of all transactions.

Independent Examiner

Kathryn Turner

Signature 

28 Aitken Drive, Beith KA15 2ER

Date 13.5.26

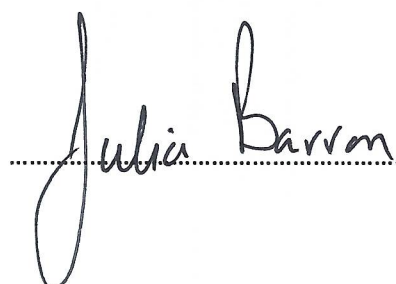
Statement of Receipts and Payments – For the Year Ended 31st July 2025

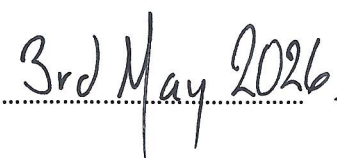
Receipts	Note	Unre- stricted Funds	Restricted Funds	Total 2025	Unre- stricted Funds	Restricted Funds	Total 2024
Voluntary Receipts							
Donations and Gift Aid		£897.72	£0.00	£897.72	£0.00	£0.00	£0.00
Grants		£936.50	£0.00	£936.50	£900.00	£0.00	£900.00
Legacy		£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Fund Raising		£528.51	£0.00	£528.51	£1,973.87	£0.00	£1,973.87
Bank Interest		£12.94	£0.00	£12.94	£38.15	£0.00	£38.15
Receipts from Charitable Activities							
Membership Fees		£1,839.79	£0.00	£1,839.79	£1,581.50	£0.00	£1,581.50
Total		£4,215.46	£0.00	£4,215.46	£4,493.52	£0.00	£4,493.52
Payments							
Cost of Fundraising		£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Cost of Charitable Activities		£3,760.29	£0.00	£3,760.29	£4,031.41	£0.00	£4,031.41
Grants and Donations		£0.00	£0.00	£0.00	£963.00	£0.00	£963.00
Governance Costs		£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Purchase of Instruments		£0.00	£0.00	£0.00	£3,540.89	£0.00	£3,540.89
Purchase of Sheet Music		£964.19	£0.00	£964.19	£1,274.05	£0.00	£1,274.05
Total		£4,724.48	£0.00	£4,724.48	£9,809.35	£0.00	£9,809.35
Surplus / (Deficit) for the year		(£509.02)	£0.00	(£509.02)	(£5,315.83)	£0.00	(£5,315.83)

Statement of Balances – As at 31st July 2025

Funds Reconciliation	Unre- stricted Funds	Re- stricted Funds	Total 2025	Unre- stricted Funds	Restricted Funds	Total 2024
Cash at Bank – 31/07/2024	£5,521.73	£0.00	£5,521.73	£10,837.56	£0.00	£10,837.56
Surplus / (Deficit)	(£509.02)	0.00	(£509.02)	(5,315.83)	0.00	(5,315.83)
Cash at Bank – 31/07/2025	£5,012.71	£0.00	£5,012.71	£5,521.73	£0.00	£5,521.73
Bank and Cash Balances	Unre- stricted Funds	Re- stricted Funds	Total 2025	Unre- stricted Funds	Restricted Funds	Total 2024
Bank Treasurer's Accounts	£5,012.71	£0.00	£5,012.71	£5,521.73	£0.00	£5,521.73
Cash in Hand	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Total	£5,012.71	£0.00	£5,012.71	£5,521.73	£0.00	£5,521.73
Other Assets						
Sheet Music	£3,469.72	£0.00	£3,469.72	£2,505.53	£0.00	£2,505.53
Musical Instruments & Equipment	£7,252.08	£0.00	£7,252.08	£7,252.08	£0.00	£7,252.08
Total	£10,721.80	£0.00	£10,721.80	£9,757.61	£0.00	£9,757.61
Liabilities						
None	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
tal	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00

Approved by the trustees on and signed on their behalf by:

 (Treasurer)

Date 

Notes to the Accounts – For the Year Ended 31st July 2025

1. Basis of Accounting

These accounts have been prepared on the Receipts & Payments basis in accordance with the Charities & Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

2. Nature and purpose of funds

Unrestricted funds are those that may be used at the discretion of the trustees in furtherance of the objects of the charity. The trustees maintain a single unrestricted fund for the day-to-day running of the Band.

Restricted funds may only be used for specific purposes. Restrictions arise when specified by the donor or when funds are raised for specific purposes.

3. Cost of Charitable Activities includes Hall Lets costs for rehearsal space, Conductor Fees and Competition Entry Fees.