

1st STORNOWAY GIRLS BRIGADE
Scottish Charity Number SC0036633
INDEPENDENT EXAMINERS REPORT
FOR THE YEAR ENDED 31 DECEMBER 2025

Independent Examiner's Report to the Trustees of 1st Stornoway Girls Brigade

I report on the accounts of the charity for the year ended 31 December 2024 which are set out on pages 3 to 4.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustees Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. 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 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 Account 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.

Name: *M. Dempsey*
MCUSSA DEMPSEY
45A NORTH TOLSTA
Point
Isle of Lewis
HS2-0BW HS 2 ONL

NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2025

1 Basis of Accounting

These accounts have been prepared on the Receipts and 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.
Restricted funds may only be used for specific purposes. Restrictions arise when specified by the donor or when funds are raised for specific purposes.
At present all charity funds are unrestricted.

3 Trustee expenses

There were no Trustee expenses paid in the year.

1st STORNOWAY GIRLS BRIGADE
Scottish Charity Number SC0036633

RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2024

	Year ended 31.12.25	Year ended 31.12.24
Receipts	£	£
Subs	905	820
Parents' night & other donations	500	130
Uniform	0	10
Fundraising	0	110
Panto	65	65
Camp	0	0
Bank Interest	0	0
	1,470	1,135
Payments		
Charitable Activities:		
Capitation Fees	1,178	1,155
Equipment & Uniforms	0	0
Parents' night expenses	190	383
Wreath	72	0
Activities	79	0
Donations	0	0
Panto	221	0
General Charges	0	0
Total charitable activities	£1,739.45	1,538
Surplus/(deficit) for year	-269.45	-403

All funds are unrestricted

The Royal Bank of Scotland plc Registered in Scotland No. 83026
Registered Office: 36 St Andrew Square, Edinburgh, EH2 2YB.
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

Date	Description	Paid In(£)	Withdrawn(£)	Balance(£)
16 JAN 2025	BROUGHT FORWARD			981.15
20 JAN	Online Transaction COMHAIRLE NAN EILE X020868 VIA MOBILE - PYMT	33.00		948.15
	Card Transaction 4452 15JAN25 AN LANNTAIR LIMITED ISLE OF LEWIS GB		199.50	748.65
	Card Transaction 4452 15JAN25 C AN LANNTAIR LIMITED ISLE OF LEWIS GB		21.00	727.65
21 JAN	Credit No.000016 832712 21JAN 1246	65.00		792.65
	Credit No.000017 832712 21JAN 1245	80.00		872.65
03 FEB	Automated Credit CHRISTINA MACARTHU LEXI MAC SUBS FP 03/02/25 1711 250203171135383322	20.00		892.65
13 FEB	Automated Credit CNES CREDITORS A/C	500.00		1,392.65
	Card Transaction 2023 12FEB25 C TESCO STORES 5762 STORNOWAY GB		21.00	1,371.65

Why file and store your statements when we can do it for you? Manage your statements online at www.rbs.co.uk
If you have changed your address or telephone number please let us know.

Welcome to your Royal Bank of Scotland statement

Summary	
Statement Date	14 FEB 2025
Period Covered	16 JAN 2025 to 14 FEB 2025
Previous Balance	£981.15
Paid In	£665.00
Withdrawn	£274.50
New Balance	£1,371.65
BIC	RBSGGB2L
IBAN	GB07RBS083271216019991

Business Current Account

MRS RUTH MACKAY
1ST STORNOWAY GIRLS BRIGADE
ST COLUMBA'S OLD PARISH CHURCH
LEWIS STREET
STORNOWAY
ISLE OF LEWIS
HS1 2JF



MRS RUTH MACKAY
1ST STORNOWAY GIRLS BRIGADE
ST COLUMBA'S OLD PARISH CHURCH
LEWIS STREET
STORNOWAY
ISLE OF LEWIS
HS1 2JF

Summary	
Statement Date	14 MAR 2025
Period Covered	15 FEB 2025 to 14 MAR 2025
Previous Balance	£1,371.65
Paid In	£270.00
Withdrawn	£1,264.21
New Balance	£377.44
BIC	RBOSGB2L
IBAN	GB07RBOS83271216019991

Welcome to your Royal Bank of Scotland statement

Why file and store your statements when we can do it for you? Manage your statements online at www.rbs.co.uk. If you have changed your address or telephone number please let us know.

Date	Description	Paid In(£)	Withdrawn(£)	Balance(£)
15 FEB 2025	BROUGHT FORWARD	10.00		1,371.65
18 FEB	Credit No.000018 832712 18FEB 1335			1,381.65
	Credit No.000019 832712 18FEB 1335			1,641.65
19 FEB	Online Transaction THE GIRLS BRIGADE 1ST STORNOWAY VIA MOBILE - PYMT FP 19/02/25 10 12121425265735000R		1,178.00	463.65
20 FEB	Card Transaction 2023 19FEB25 C STORNOWAY CHRISTIAN BO STORNOWAY GB		28.19	435.46
27 FEB	Card Transaction 2023 26FEB25 C CO-OP GROUP 020160 MACAULAY ROAD GB		58.02	377.44



MRS RUTH MACKAY
1ST STORNOWAY GIRLS BRIGADE
ST COLUMBA'S OLD PARISH CHURCH
LEWIS STREET
STORNOWAY
ISLE OF LEWIS
HS1 2JF

Summary	
Statement Date	15 MAY 2025
Period Covered	16 APR 2025 to 15 MAY 2025
Previous Balance	£377.44
Paid In	£0.00
Withdrawn	£200.74
New Balance	£176.70
BIC	RBOSGB2L
IBAN	GB07RBOS83271216019991

Welcome to your Royal Bank of Scotland statement

Why file and store your statements when we can do it for you? Manage your statements online at www.rbs.co.uk
If you have changed your address or telephone number please let us know.

Date	Description	Paid In(£)	Withdrawn(£)	Balance(£)
16 APR 2025	BROUGHT FORWARD			377.44
29 APR	Card Transaction 4452 28APR25 WWW.GIRLS-B RIGADE-SCOT GLASGOW G3 7 GB	105.57		271.87
02 MAY	Card Transaction 2023 30APR25 C WILLOWGLEN GARDEN CENT STORNOWAY GB	56.29		215.58
12 MAY	Online Transaction Comhoirle nan eile X003821 VIA MOBILE - PYMT	38.88		176.70



MRS RUTH MACKAY
1ST STORNOWAY GIRLS BRIGADE
ST COLUMBA'S OLD PARISH CHURCH
LEWIS STREET
STORNOWAY
ISLE OF LEWIS
HS1 2JF

Summary	
Statement Date	15 OCT 2025
Period Covered	16 SEP 2025 to 15 OCT 2025
Previous Balance	£176.70
Paid In	£25.00
Withdrawn	£0.00
New Balance	£201.70
BIC	RBOSGB2L
IBAN	GB07RBOS83271216019991

Welcome to your Royal Bank of Scotland statement

Why file and store your statements when we can do it for you? Manage your statements online at www.rbs.co.uk
If you have changed your address or telephone number please let us know.

Date	Description	Paid In(£)	Withdrawn(£)	Balance(£)
16 SEP 2025	BROUGHT FORWARD			176.70
17 SEP	Automated Credit CHRISTINA MACARTHU LEXI MAC SUBS FP 17/09/25 1751 250917175112792040	25.00		201.70



MRS RUTH MACKAY
1ST STORNOWAY GIRLS BRIGADE
ST COLUMBA'S OLD PARISH CHURCH
LEWIS STREET
STORNOWAY
ISLE OF LEWIS
HS1 2JF

Summary	
Statement Date	14 NOV 2025
Period Covered	16 OCT 2025 to 14 NOV 2025
Previous Balance	£201.70
Paid In	£510.00
Withdrawn	£0.00
New Balance	£711.70
BIC	RBOSGB2L
IBAN	GB07RBOS83271216019991

Business Current Account

Welcome to your Royal Bank of Scotland statement

Why file and store your statements when we can do it for you? Manage your statements online at www.rbs.co.uk
If you have changed your address or telephone number please let us know.

Date	Description	Paid In(£)	Withdrawn(£)	Balance(£)
16 OCT 2025	BROUGHT FORWARD			201.70
05 NOV	Credit No.000020 832712 05NOV 1209	510.00		711.70