



INVERCLYDE MUSIC FESTIVAL ASSOCIATION



ACCOUNTS FOR YEAR TO 31st MARCH 2026

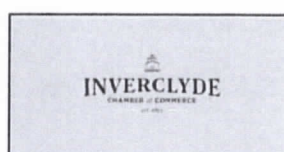
Scottish Charity Number SC022119

President

**Mrs Isabella Lind
1 Margaret Street
Greenock
PA16 8AS**

Treasurer

**Miss Jean Paul
3C Dempster Court
Dempster Street
Greenock
PA15 4QE**



INVERCLYDE MUSIC FESTIVAL ASSOCIATION
Receipts and Payments Accounts year ending 31st March 2026

	General Fund £	Scholarship Fund £	Total Funds 31/03/2026 £	Total Funds 31/03/2025 £
Receipts:				
Admission Day Tickets	7,197		7,197	7,562
Season Tickets	425		425	540
Concert Tickets	325		325	820
Programme Sales	450		450	401
Concert Raffle	-		-	315
Entry Fees	5,603		5,603	5,949
Donations	9,394		9,394	9,689
Gift Aid	477		477	637
Bank Interest	319		319	246
Members Subscriptions	180		180	240
Inverclyde Council Grant	5,000		5,000	4,300
Hugh Fraser Foundation Grant	-		-	2,000
McLashan Trust Grant	-		-	3,500
Inverclyde Community Grant	-		-	2,000
The Robertson Trust Grant	-		-	2,500
The Rotary Project Grant	-		-	500
JTH Charitable Trust	-		-	500
Total Receipts	29,370		29,370	41,699
Payments:				
Adjudication Costs	8,646		8,646	8,202
Accompanist Costs	2,247		2,247	2,545
Hire of Town Hall	8,000		8,000	7,392
Advertising	-		-	89
Printing and Stationery	206		206	301
Postages	95		95	117
Insurance	350		350	270
Hall Hire	3,332		3,332	3,947
Certificates, Tickets and Labels	698		698	713
Computer Expenses and Website	826		826	1,820
Audio and Lighting Support	1,200		1,200	1,100
Piano Removal	540		540	540
Programme Printing	420		420	527
Fees and Subscriptions	375		375	427
Trophy and Quaich Costs	1,763		1,763	1,490
Scholarship Costs		1,500	1,500	1,000
Storage Costs	250		250	214
Miscellaneous	1,512		1,512	699
Total Payments	30,460	1,500	31,960	31,393
Surplus for Year	-1,090	-1,500	-2,590	10,306

Inverclyde Music Festival Association

Statement of Balances

	£	£	£	£
	General Fund	Scholarship Fund	Total Funds Year to 31/03/2026	Total Funds Year to 31/03/2025
Bank balance at 1st April 2025	24,830	-	24,830	14,524
Surplus/Deficit per Receipts and Payments Account	-1,090	-1,500	-2,590	10,306
Bank balance at 31st March 2026	23,740	-1,500	22,240	24,830

Reconciliation of Bank Balances with Surpluses and Deficits

	£	£
Total Bank Balances at 1st April 2025		24,830
Add Surplus:		
General Fund	-1,090	
Scholarship Fund	-1,500	
		-2,590
Total Bank Balances at 31st March 2026		22,240

Represented by:

Virgin Money	11,663
Royal Bank of Scotland	10,577
	22,240

Signed:



Mrs Isabella Lind
President

Date: 11/05/2026

INVERCLYDE MUSIC FESTIVAL ASSOCIATION

Notes to the Accounts

Note 1.

Nature and purpose of funds:

Scholarship Fund

The fund is restricted for the purpose of sponsoring young performers to further their careers in Music, Dance or Drama by providing grants.

General Fund

This fund is unrestricted.

Note 2.

Payments to Committee Members

No remuneration was paid to any Committee Member during the year

Inverclyde Music Festival Association

Annual Report of the Committee

The objects of the Association are:

- (a) to organise a competitive festival in Inverclyde and by that and other means to cultivate and encourage the appreciation and study of music, dance and speech.
- (b) to be affiliated to the British and International Federation of Festivals, and to carry out as far as possible, the objects of The Federation.

The main activities of The Association and the achievements during the year were:

- (a) to run The Inverclyde Music Festival during two weeks in January/February.
This involves designing and printing a syllabus, entering competitors names to a computer, compiling a programme, organising adjudicators and accompanists and manning Greenock Town Hall for the period.
- (b) to sponsor young performers to further their careers in music or drama by providing financial support.

The undernoted are life members:

John Bell	Anne McGregor	Margaret Nelson
Christine Currie	Ian Miller	Ameilia Reid
	David Murray	

The names of the committee members as at 31st March, 2026 were:

Finlay Campbell	Gerard Gordon	Anne McGregor	Isobel Robinson
Ann Crawford	Colin Houston	Julie McKellar	Dorothy Rodden
Helen Cunningham	Susan Houston	Helen McKenzie	Elizabeth Ruddy
Leslie Crumlish	Michelle Liddell	Elaine McIlree	Finlay Sim
Cecile Fleming	Isabel Lind	Lynsey Mitchell	Ann Thomson
Mark Good	Gerry Maguire	Kim Polonis	Christine Traynor
Mary Goodwin	Kathleen Maguire	Jean Paul	

CONSTITUTION

The Association is registered by its Constitution which was last approved in May 2019. Recruitment and appointment of committee members is by election each year except for Hon. Secretary and Hon. Treasurer who are elected for three years, and who may be reelected. Ordinary membership is open to anyone, though a recommendation by an existing member is normal.

The appropriate level of Reserve held is by default approximately a year's expenditure which roughly equals a year's income.

Signed:



Mrs Isabella Lind
President

Date: 11/05/2026

**Independent Examiner's Report to the Committee
Members of the Inverclyde Music Festival Association**

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.

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.

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 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.

Signed:



Name:

Kes Cameron BAcc CA

Address:

15 Nelson Road, Gourock, PA19 1XJ

Date:

11/05/2026