



# **KEITH & DISTRICT SILVER BAND**

## **STATEMENT OF ACCOUNTS**

**For the Year Ending 31 December 2025**

**Scottish Charity Number - SC015416**

**KEITH & DISTRICT SILVER BAND**

**PROFIT & LOSS REPORT - 1 JANUARY TO 31 DECEMBER 2025**

**RECEIPTS**

|              | <b>2025</b>       | <b>2024</b>        |
|--------------|-------------------|--------------------|
| Subs Monthly | £ 469.80          | £ 469.80           |
| Subs Annual  | £ 590.00          | £ 770.00           |
| Donation     | £ 125.00          | £ 474.84           |
| Engagement   | £ 395.00          | £ 90.00            |
| Grant        | £ 5,346.98        | £ 11,125.00        |
| Collection   | £ 195.50          | £ -                |
| Tickets      | £ -               | £ -                |
| Rebate       | £ 1,463.83        |                    |
|              | <b>£ 8,586.11</b> | <b>£ 12,929.64</b> |

**PAYMENTS**

|                     |                   |                    |
|---------------------|-------------------|--------------------|
| Advertising         | £ 122.39          | £ 402.95           |
| Facilities Hire     | £ 968.00          | £ 704.25           |
| Fees and Dues       | £ 223.01          | £ 714.19           |
| Gifts               | £ 35.00           | £ -                |
| Instrument Purchase | £ 5,712.37        | £ 15,069.91        |
| Instrument Repair   | £ -               | £ -                |
| Insurance           | £ 745.66          | £ 403.74           |
| Miscellaneous       | £ -               | £ 126.78           |
| Music Purchase      | £ 241.80          | £ 44.95            |
| Other Equipment     | £ -               | £ 199.00           |
| Uniform             | £ 19.20           | £ -                |
| Donation            | £ -               | £ -                |
| Deposit             | £ -               | £ 1.00             |
| Bank Service Charge | £ 0.42            | £ 2.00             |
|                     | <b>£ 8,067.85</b> | <b>£ 17,665.77</b> |

**Surplus/(Deficit) for year**

|                 |                    |
|-----------------|--------------------|
| <b>£ 518.26</b> | <b>-£ 4,736.13</b> |
|-----------------|--------------------|

**Charity No: SCO15416**

**KEITH & DISTRICT SILVER BAND**

**STATEMENT OF BALANCES AT 31 DECEMBER 2025**

**CASH FUNDS**

|                                                            | <b>2025</b>     | <b>2024</b>     |
|------------------------------------------------------------|-----------------|-----------------|
| Cash and bank balances at 1 January 2025                   | £ 5,793.16      | £ 10,529.29     |
| Surplus / (deficit) shown on receipts and payments account | £ 1,223.10      | -£ 4,736.13     |
| Cash and bank balances at 31 December                      | <u>7,016.26</u> | <u>5,793.16</u> |

**OTHER ASSETS**

|                              |                    |                    |
|------------------------------|--------------------|--------------------|
| Instruments at valuation     | £ 24,395.56        | £ 21,921.73        |
| Other Equipment at valuation | £ 1,204.88         | £ 135.26           |
| Assets Total                 | <u>£ 25,600.44</u> | <u>£ 22,056.99</u> |

**NOTES**

Signed

Date

Prepared by: Stephen Page - Treasurer



20/05/2026

Approved at Keith & District Silver Band AGM



20/05/2026

George Brown - Chairperson

**Charity No: SCO15416**

## Keith and District Silver Band

### Income 2025

| Date      | Payment Type     | Details                             | Category     | Amount     |
|-----------|------------------|-------------------------------------|--------------|------------|
| 02-Jan-25 | Standing Order   | Edward                              | Subs Monthly | £ 3.75     |
| 02-Jan-25 | Faster           | H J Wright                          | Subs Monthly | £ 7.08     |
| 02-Jan-25 | Faster           | Mark McGregor                       | Subs Monthly | £ 7.08     |
| 06-Jan-25 | Faster           | Graham Jepps                        | Subs Annual  | £ 85.00    |
| 06-Jan-25 | Standing Order   | Z Birnie                            | Subs Monthly | £ 7.08     |
| 07-Jan-25 | Mobile Cheque    | George Brown and Janet Winterbourne | Subs Annual  | £ 130.00   |
| 07-Jan-25 | Faster           | Stephen Page                        | Subs Annual  | £ 45.00    |
| 07-Jan-25 | Faster           | Lesley Watt                         | Subs Monthly | £ 7.08     |
| 13-Jan-25 | Faster           | Christine Mckay                     | Subs Monthly | £ 7.08     |
| 22-Jan-25 | Faster           | Shuna Dicks                         | Subs Annual  | £ 85.00    |
| 27-Jan-25 | Faster           | C Barron                            | Subs Annual  | £ 85.00    |
| 03-Feb-25 | Standing Order   | Edward                              | Subs Monthly | £ 3.75     |
| 03-Feb-25 | Faster           | H J Wright                          | Subs Monthly | £ 7.08     |
| 03-Feb-25 | Faster           | Mark McGregor                       | Subs Monthly | £ 7.08     |
| 05-Feb-25 | Standing Order   | Z Birnie                            | Subs Monthly | £ 7.08     |
| 07-Feb-25 | Faster           | Lesley Watt                         | Subs Monthly | £ 7.08     |
| 13-Feb-25 | Faster           | Christine Mckay                     | Subs Monthly | £ 7.08     |
| 27-Feb-25 | Faster           | Rotary Club Carols Donation         | Donation     | £ 125.00   |
| 03-Mar-25 | Standing Order   | Edward                              | Subs Monthly | £ 3.75     |
| 03-Mar-25 | Faster           | H J Wright                          | Subs Monthly | £ 7.08     |
| 03-Mar-25 | Faster           | Mark McGregor                       | Subs Monthly | £ 7.08     |
| 05-Mar-25 | Standing Order   | Z Birnie                            | Subs Monthly | £ 7.08     |
| 07-Mar-25 | Faster           | Lesley Watt                         | Subs Monthly | £ 7.08     |
| 13-Mar-25 | Faster           | Christine Mckay                     | Subs Monthly | £ 7.08     |
| 01-Apr-25 | Standing Order   | Edward                              | Subs Monthly | £ 3.75     |
| 01-Apr-25 | Faster           | H J Wright                          | Subs Monthly | £ 7.08     |
| 01-Apr-25 | Faster           | Mark McGregor                       | Subs Monthly | £ 7.08     |
| 07-Apr-25 | Faster           | Lesley Watt                         | Subs Monthly | £ 7.08     |
| 07-Apr-25 | Standing Order   | Z Birnie                            | Subs Monthly | £ 7.08     |
| 14-Apr-25 | Faster           | Christine Mckay                     | Subs Monthly | £ 7.08     |
| 22-Apr-25 | Bank Gyro Credit | Groundwork UK                       | Grant        | £ 375.00   |
| 01-May-25 | Standing Order   | Edward                              | Subs Monthly | £ 3.75     |
| 01-May-25 | Faster           | H J Wright                          | Subs Monthly | £ 7.08     |
| 01-May-25 | Faster           | Mark McGregor                       | Subs Monthly | £ 7.08     |
| 06-May-25 | Standing Order   | Z Birnie                            | Subs Monthly | £ 7.08     |
| 07-May-25 | Faster           | Lesley Watt                         | Subs Monthly | £ 7.08     |
| 13-May-25 | Faster           | Christine Mckay                     | Subs Monthly | £ 7.08     |
| 27-May-25 | Faster           | Stephen Page                        | Subs Annual  | £ 160.00   |
| 02-Jun-25 | Standing Order   | Edward                              | Subs Monthly | £ 3.75     |
| 02-Jun-25 | Faster           | H J Wright                          | Subs Monthly | £ 7.08     |
| 02-Jun-25 | Faster           | Mark McGregor                       | Subs Monthly | £ 7.08     |
| 05-Jun-25 | Standing Order   | Z Birnie                            | Subs Monthly | £ 7.08     |
| 09-Jun-25 | Mobile Cheque    | Mortach & Cabrach                   | Engagement   | £ 50.00    |
| 09-Jun-25 | Faster           | Lesley Watt                         | Subs Monthly | £ 7.08     |
| 13-Jun-25 | Faster           | Christine Mckay                     | Subs Monthly | £ 7.08     |
| 25-Jun-25 | Faster           | REAP - Hill of Towie Wind Farm      | Grant        | £ 4,000.00 |
| 01-Jul-25 | Cheque           | 500071 Cabrach Congregation         | Engagement   | £ 75.00    |
| 01-Jul-25 | Standing Order   | Edward                              | Subs Monthly | £ 3.75     |
| 01-Jul-25 | Faster           | H J Wright                          | Subs Monthly | £ 7.08     |
| 01-Jul-25 | Faster           | Mark McGregor                       | Subs Monthly | £ 7.08     |
| 07-Jul-25 | Faster           | Lesley Watt                         | Subs Monthly | £ 7.08     |

|           |                  |                                               |              |            |
|-----------|------------------|-----------------------------------------------|--------------|------------|
| 07-Jul-25 | Standing Order   | Z Birnie                                      | Subs Monthly | £ 7.08     |
| 14-Jul-25 | Faster           | Christine Mckay                               | Subs Monthly | £ 7.08     |
| 01-Aug-25 | Standing Order   | Edward                                        | Subs Monthly | £ 3.75     |
| 01-Aug-25 | Faster           | H J Wright                                    | Subs Monthly | £ 7.08     |
| 01-Aug-25 | Faster           | Mark McGregor                                 | Subs Monthly | £ 7.08     |
| 05-Aug-25 | Standing Order   | Z Birnie                                      | Subs Monthly | £ 7.08     |
| 07-Aug-25 | Faster           | Lesley Watt                                   | Subs Monthly | £ 7.08     |
| 13-Aug-25 | Faster           | Christine Mckay                               | Subs Monthly | £ 7.08     |
| 18-Aug-25 | Faster           | Steohen Page - Premnay Gala Donation          | Engagement   | £ 50.00    |
| 01-Sep-25 | Faster           | Geneva Brasswind (Note 1)                     | Rebate       | £ 991.00   |
| 01-Sep-25 | Standing Order   | Edward                                        | Subs Monthly | £ 3.75     |
| 01-Sep-25 | Faster           | H J Wright                                    | Subs Monthly | £ 7.08     |
| 01-Sep-25 | Faster           | Mark McGregor                                 | Subs Monthly | £ 7.08     |
| 03-Sep-25 | Faster           | Geneva Brasswind (Note 1)                     | Rebate       | £ 100.00   |
| 03-Sep-25 | Bank Gyro Credit | HMRC Charities (Gift Aid)                     | Gift Aid     | £ 704.84   |
| 05-Sep-25 | Standing Order   | Z Birnie                                      | Subs Monthly | £ 7.08     |
| 08-Sep-25 | Faster           | Lesley Watt                                   | Subs Monthly | £ 7.08     |
| 15-Sep-25 | Faster           | Christine Mckay                               | Subs Monthly | £ 7.08     |
| 01-Oct-25 | Standing Order   | Edward                                        | Subs Monthly | £ 3.75     |
| 01-Oct-25 | Faster           | H J Wright                                    | Subs Monthly | £ 7.08     |
| 01-Oct-25 | Faster           | Mark McGregor                                 | Subs Monthly | £ 7.08     |
| 06-Oct-25 | Standing Order   | Z Birnie                                      | Subs Monthly | £ 7.08     |
| 07-Oct-25 | Faster           | Lesley Watt                                   | Subs Monthly | £ 7.08     |
| 13-Oct-25 | Faster           | Christine Mckay                               | Subs Monthly | £ 7.08     |
| 14-Oct-25 | Faster           | REAP Edintore Wind Farm Grant                 | Grant        | £ 971.98   |
| 20-Oct-25 | Correction       | New Moon Ins - Returned - A/C Closed (Note 2) | Rebate       | £ 372.83   |
| 03-Nov-25 | Standing Order   | Edward                                        | Subs Monthly | £ 3.75     |
| 03-Nov-25 | Faster           | H J Wright                                    | Subs Monthly | £ 7.08     |
| 03-Nov-25 | Faster           | Mark McGregor                                 | Subs Monthly | £ 7.08     |
| 05-Nov-25 | Faster           | Laigh O Moray Vintage Show                    | Engagement   | £ 100.00   |
| 05-Nov-25 | Standing Order   | Z Birnie                                      | Subs Monthly | £ 7.08     |
| 07-Nov-25 | Faster           | Lesley Watt                                   | Subs Monthly | £ 7.08     |
| 13-Nov-25 | Faster           | Christine Mckay                               | Subs Monthly | £ 7.08     |
| 01-Dec-25 | Standing Order   | Edward                                        | Subs Monthly | £ 3.75     |
| 01-Dec-25 | Faster           | H J Wright                                    | Subs Monthly | £ 7.08     |
| 01-Dec-25 | Faster           | Mark McGregor                                 | Subs Monthly | £ 7.08     |
| 05-Dec-25 | Standing Order   | Z Birnie                                      | Subs Monthly | £ 7.08     |
| 08-Dec-25 | Mobile Cheque    | Mortlach Congregation                         | Engagement   | £ 80.00    |
| 08-Dec-25 | Faster           | Lesley Watt                                   | Subs Monthly | £ 7.08     |
| 15-Dec-25 | Cash Deposit     | 500072 - Tesco Carol Playing                  | Collection   | £ 195.50   |
| 15-Dec-25 | Faster           | Christine Mckay                               | Subs Monthly | £ 7.08     |
| 29-Dec-25 | Faster           | S Page - Donation from Taylor Court           | Engagement   | £ 40.00    |
|           |                  |                                               |              |            |
|           |                  |                                               |              |            |
| Total     |                  |                                               |              | £ 9,290.95 |

## Keith and District Silver Band

### Expenditure 2025

| Date      | Invoice | Payment Type | Details                                       | Category            | Amount             |
|-----------|---------|--------------|-----------------------------------------------|---------------------|--------------------|
| 13-Jan-25 | 001/25  | Faster       | J Winterbourne / M Kingston Music             | Music Purchase      | £ 35.00            |
| 04-Feb-25 | 002/25  | Faster       | Longmore Hall                                 | Facilities Hire     | £ 94.50            |
| 04-Mar-25 | 003/25  | Faster       | Longmore Hall                                 | Facilities Hire     | £ 67.50            |
| 18-Mar-25 | 004/25  | Faster       | S Page (Paid Namesco domain ext by card)      | Advertising         | £ 122.39           |
| 04-Apr-25 | 005/25  | Faster       | Longmore Hall                                 | Facilities Hire     | £ 72.00            |
| 04-Apr-25 | 006/25  | Faster       | PPLPRS (Performing Rights Society Licence)    | Fees and Dues       | £ 97.01            |
| 07-Apr-25 | 007/25  | Faster       | Gardner & Partners, 2024 Accounts Check       | Fees and Dues       | £ 126.00           |
| 06-May-25 | 008/25  | Faster       | Longmore Hall                                 | Facilities Hire     | £ 67.50            |
| 03-Jun-25 | 009/25  | Faster       | Longmore Hall                                 | Facilities Hire     | £ 54.00            |
| 02-Jul-25 | 010/25  | Faster       | Longmore Hall                                 | Facilities Hire     | £ 72.00            |
| 01-Aug-25 | 011/25  | Faster       | Longmore Hall                                 | Facilities Hire     | £ 72.00            |
| 07-Aug-25 | 013/25  | Faster       | Geneva Instruments - Trial Deposit (Note 1)   | Instrument Purchase | £ 5,000.00         |
| 03-Sep-25 | 012/25  | Faster       | Longmore Hall                                 | Facilities Hire     | £ 85.50            |
| 27-Sep-25 | 014/25  | Faster       | Mercer Mouthpieces Trial _ No Sale (Note 4)   | Instrument Purchase | £ -                |
| 03-Oct-25 | 015/25  | Faster       | Longmore Hall                                 | Facilities Hire     | £ 67.50            |
| 17-Oct-25 | 016/25  | Faster       | Just Music Postage (See '017/25)              | Music Purchase      | £ 7.95             |
| 17-Oct-25 | 017/25  | Faster       | Just Music A4 Hymn Books                      | Music Purchase      | £ 72.00            |
| 20-Oct-25 | 018/25  | Faster       | S Page (Gear4Music Euphonium purchase)        | Instrument Purchase | £ 599.98           |
| 20-Oct-25 | 019/25  | Faster       | Mr G Brown Mrs J W, (Janet) Wool for Hats (3) | Uniform             | £ 19.20            |
| 20-Oct-25 | 020/25  | Faster       | S Page (Team Brass tutor books purchase)      | Music Purchase      | £ 94.90            |
| 20-Oct-25 | 021/25  | Faster       | New Moon Insurance                            | Insurance           | £ 372.83           |
| 21-Oct-25 | 022/25  | Faster       | Noble Insurance (Instruments and PL)          | Insurance           | £ 372.83           |
| 03-Nov-25 | 023/25  | Faster       | Longmore Hall                                 | Facilities Hire     | £ 72.00            |
| 11-Nov-25 | 024/25  | Faster       | Mrs L J Watt - Flowers M McGregor (5)         | Gifts               | £ 35.00            |
| 02-Dec-25 | 025/25  | Faster       | S Page Gear4Music - M/piece for C Barron      | Instrument Purchase | £ 92.39            |
| 02-Dec-25 | 026/25  | Faster       | S Page pBuzz for Training Band                | Instrument Purchase | £ 20.00            |
| 02-Dec-25 | 027/25  | Faster       | Mr G Brown Mrs J W, (Janet) Hymn Books        | Music Purchase      | £ 31.95            |
| 02-Dec-25 | 028/25  | Faster       | Longmore Hall                                 | Facilities Hire     | £ 243.50           |
| 29-Dec-25 | N/A     | Bank Charge` | Bank Service Charge - Cash Deposit            | Bank Service Charge | £ 0.42             |
|           |         |              |                                               |                     |                    |
|           |         |              |                                               |                     |                    |
|           |         |              |                                               |                     |                    |
|           |         |              |                                               |                     |                    |
|           |         |              |                                               | <b>Total</b>        | <b>-£ 8,067.85</b> |

#### Notes

Note 1 : Deposit on two Geneva tenor horns sent for player trials. Full rebate due if returned undamaged. Geneva Heritage horn was purchased at a cost of £3909.00 retained by Geneva from the deposit. See Income ledger for the rebate of £1091.00.

Note 2 : Note that 022/25 was sent to wrong account and returned (see income)

Note 3 : No Receipt received (cash purchase).

Note 4 : Unsuccessful trial. Items purchased and refunded on personal credit card (S.Page)

Note 5 : Thank you flowers - for making woolly hats for the band.

## Assets Values & Depreciation

| Assets      | 2011      | 2012      | 2013       | 2014       | 2015      | 2016      | 2017      | 2018       | 2019       | 2020       |
|-------------|-----------|-----------|------------|------------|-----------|-----------|-----------|------------|------------|------------|
| Instruments | £5,022.54 | £5,259.85 | £10,908.44 | £9,959.00  | £9,115.99 | £8,359.39 | £8,524.44 | £ 7,831.21 | £ 7,918.07 | £ 7,246.27 |
| Other       | £723.51   | £542.63   | £406.97    | £305.23    | £228.92   | £171.69   | £128.77   | £ 96.58    | £ 642.43   | £ 469.73   |
|             | £5,746.05 | £5,802.48 | £11,315.41 | £10,264.23 | £9,344.91 | £8,531.08 | £8,653.21 | £ 7,927.79 | £ 8,560.50 | £ 7,716.00 |

| Assets      | 2021       | 2022       | 2023       | 2024        | 2025        | 2026 | 2027 | 2028 | 2029 | 2030 |
|-------------|------------|------------|------------|-------------|-------------|------|------|------|------|------|
| Instruments | £ 6,651.57 | £ 6,119.30 | £ 8,251.36 | £ 21,921.73 | £ 24,395.56 | £ -  | £ -  | £ -  | £ -  | £ -  |
| Other       | £ 352.30   | £ 264.23   | £ 198.17   | £ 1,606.50  | £ 1,204.88  | £ -  | £ -  | £ -  | £ -  | £ -  |
|             | £ 7,003.87 | £ 6,383.53 | £ 8,449.53 | £ 23,528.23 | £ 25,600.44 | £ -  | £ -  | £ -  | £ -  | £ -  |

### NOTES

Instrument values are depreciated at 10% per annum. Depreciation is stopped at £50 once the instrument depreciation results in a value at or below that.

Other assets are depreciated at 25% per annum until written off.