DUNOON ARGYLL PIPE BAND
REPORT AND FINANCIAL STATEMENTS
YEAR ENDED 30 SEPTEMBER 2025

Charity No: SC031631

DUNOON ARGYLL PIPE BAND
CONTENTS

	Page
Legal and Administrative Information	1
Report of the Management Committee	2-3
Independent Examiners Report	4
Receipts & Payments Account	5
Statement of Balances	6
Notes Forming Part of the Financial Statements	7-8

DUNOON ARGYLL PIPE BAND
LEGAL AND ADMINISTRATIVE INFORMATION

Management Committee

Duncan MacLeod	Secretary
Scott Wilson	Pipe Major/Quarter Master/Vice Chairperson
Andrea Elgey	Treasurer (resigned February 2026)
Miles Gardner	Chairperson (resigned February 2026) Treasurer (February 2026)
Duncan Luke	Vice Chairperson (resigned February 2026) Chair (February 2026)
Steven Cole	

Management Committee Chairperson

Miles Gardner	(resigned February 2026)
Duncan Luke	(appointed February 2026)

Principal Office

Pipe Band Hall
Union Street
Dunoon
Argyll
PA23 8EN

DUNOON ARGYLL PIPE BAND
REPORT OF THE MANAGEMENT COMMITTEE
YEAR ENDED 30 SEPTEMBER 2025

The Management Committee has pleasure in presenting its report for the year ended 30 September 2025. This report is prepared in accordance with the constitution and the recommendations of the Statement of Recommended Practice - Accounting and Reporting by charities and complies with applicable law.

Recruitment – Appointment of Trustees

All of the organisations trustees are appointed or re-appointed by the members at our Annual General Meeting which is held in October each year.

Governing Documents

The organisation is a recognised charity in Scotland and the purposes and administration arrangements are set out in our constitution.

Charitable Purposes

To advance the education of the public in the art of Bagpipe playing and Drumming by the presentation of public performances and other related activities and in the furtherance thereof:

1. provide instruction and tuition in bagpipe playing and drumming for members.

2. enter competitions run under the rules of the Royal Scottish Pipe Band Association.

3. promote and encourage the culture of pipe band music among interested persons in the Dunoon and Cowal area.

All of this will be carried out in accordance with the Band's Equal Opportunities policy.

Activities & Achievements

In the year under review we continued to further the charitable purposes. Performances and recitals were performed locally and teaching of piping and drumming continued during the year.

Trustees Remuneration

The trustees did not receive any remuneration or expenses during the year.

DUNOON ARGYLL PIPE BAND
REPORT OF THE MANAGEMENT COMMITTEE
YEAR ENDED 30 SEPTEMBER 2025

Reserves

The General Fund represents unrestricted funds to the sum of £11,880 which have arisen from past operating results. This fund is available to be used at the committee's discretion in furtherance of the organisations objectives.

Approved by the management committee and signed on its behalf by:-



Duncan Luke
Chairperson

24 June 2026

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF DUNOON ARGYLL PIPE BAND

I report on the accounts of the charity for the year ended 30th September 2025 which are set out on pages 1 to 8.

Respective Responsibilities of Trustees and Examiner

The charity is 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 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 explanation 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 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.

James R B Ross

James R B Ross B.A.,C.A.
80 Argyll Street
Dunoon
PA23 7NE

24 June 2026

DUNOON ARGYLL PIPE BAND
RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 30 SEPTEMBER 2025

	Notes	Unrestricted Funds	Restricted Funds	2025 Total	2024 Total
		£	£	£	£
Receipts					
Donations	5	10,870	-	10,870	4,025
Activities	6	3,151	-	3,151	7,340
Rent from Hall Hire		2,156	-	2,156	4,183
Investment Income		-	-	-	-
Receipts – Other Charitable Activities	7	-	-	-	-
Total Receipts		16,177	-	16,177	15,548
Payments					
Expenses for Fundraising Activities	8	1,167	-	1,167	-
Costs relating directly to Charitable Activities	9	9,376	-	9,376	13,368
Governance Costs		-	-	-	-
Total Payments		10,543	-	10,543	13,368
Surplus/(deficit) for Year		5,634	-	5,634	2,180

DUNOON ARGYLL PIPE BAND
STATEMENT OF BALANCES
AS AT 30 SEPTEMBER 2025

	Unrestricted Funds	Restricted Funds	2025 Total	2024 Total
	£	£	£	£
Bank and Cash In Hand				
Balances as at 30 September 2024				
- Bank	6,140	-	6,140	3,960
- Cash	106	-	106	106
	6,246	-	6,246	4,066
Surplus/(Deficit) for Year	5,634	-	5,634	2,180
	11,880	-	11,880	6,246
Balances as at 30 September 2025				
- Bank	11,774	-	11,774	6,140
- Cash	106	-	106	106
	11,880	-	11,880	6,246
Reserves				
General Funds	11,880	-	11,180	6,246
Restricted Funds	-	-	-	-
Total Funds	11,880	-	11,880	6,246

Other Assets held at 30 September 2025

	Estimated WDV
	£
Kit and Equipment	48,427
Fixtures and Fittings	500
Stock – Bar Supplies	200

Signed on behalf of the management committee:-

Duncan Luke
Chairperson

24 June 2026

DUNOON ARGYLL PIPE BAND
NOTES TO THE ACCOUNTS
YEAR ENDED 30 SEPTEMBER 2025

Principal Accounting Policies

These Financial Accounts have been prepared on a Receipts and Payments basis.

1. Nature and Purpose of each Fund

The nature and purpose of each fund is outlined in the report of the management committee for the year.

2. Grants Paid

There were no grants paid in the year.

3. Remuneration

There was no remuneration paid to a charity trustee or person connected with a trustee in the year.

4. Expenses

There were no expenses paid to a charity trustee in the year.

5. Donations

	Unrestricted £	Restricted £	2025 Total £	2024 Total £
R Grant	6,000	-	6,000	-
Western Ferries	1,000	-	1,000	-
North Star Spirits	-	-	-	1,500
Royal Scottish Euro	450	-	450	-
Mull Car Club Rally	300	-	300	550
Blair & Bryden	500	-	500	500
Shearwater/Prof Diving	500	-	500	200
Royal Scottish Scot	400	-	400	250
Bakkafrost	1,000	-	1,000	1,025
RSPBA – Glasgow – Loyalty	720	-	720	-
	10,870	-	10,870	4,025

6. Receipts from Fundraising Activities

	Unrestricted £	Restricted £	2025 Total £	2024 Total £
Membership Fees	1,916	-	1,916	4,495
Cowal Events/Bar	-	-	-	-
Prize Money/Other	1,235	-	1,235	2,845
	3,151	-	3,151	7,340

DUNOON ARGYLL PIPE BAND
NOTES TO THE ACCOUNTS
YEAR ENDED 30 SEPTEMBER 2025

7. Gross Receipts from Other Charitable Activities

	Unrestricted £	Restricted £	2025 Total £	2024 Total £
Sale of Kit & Equipment	-	-		-

8. Expenses for Fundraising Activities

	Unrestricted £	Restricted £	2025 Total £	2024 Total £
Cowal Events / Bar	1,167	-	1,167	-

9. Costs Relating to Charitable Activities

	Unrestricted £	Restricted £	2025 Total £	2024 Total £
Equipment & Uniforms	407	-	407	2,552
Heat & Light	3,644	-	3,644	2,756
Travel, Diesel, Tickets	318	-	318	4,188
Insurance & Water Rates	1,949	-	1,949	1,895
Property Repairs	-	-	-	-
Practice Day Costs	-	-	-	267
Miscellaneous Expenses	559	-	559	250
Bus Hire	2,005	-	2,005	1,096
Competition Fees	494	-	494	364
	9,376	-	9,376	13,368