THE SPECTRUM SINGERS

Income & Expenditure

And

Balance Sheet

Year ended 31st July 2026

The Spectrum Singers

Receipts and Payments Account for Year Ending 31st July 2026

	2026	2025
Receipts	**£**	**£**
Membership Subscriptions	0	2,205
Grant Funding	2,920	3,420
Donations - Performing	101	50
Donations - Other	0	0
Bank Interest	73	99
Theatre Outing Contributions	0	0
Total Receipts	3,094	5,774
Payments		
Membership Subscriptions	0	35
Room Hire	1,058	999
Choral Director Fees	2,790	2,289
Music Purchases	311	183
Uniforms	262	0
Instrument Expenses	0	152
Administration Expense	11	225
Performing Expense	121	0
Miscellaneous	265	5
Theatre Outing Expenses	0	80
Insurance	225	
Total Payments	5,043	3,968
Surplus / (Deficit) for Year	**-1,950**	**1,805**

The Spectrum Singers

Statement of Balances as at the Year End - 31st July 2026

	2026	2025
	£	£
Opening Balance of Funds	**7,642**	**5,836**
Add: Surplus / (Deficit) for year	-1,950	1,806
Balance of Funds at Year End	**5,693**	**7,642**
Represented by :-		
Spectrum Bank Account - (RBS)	5,693	7,642
Cash in Hand	0	0
Total Funds Held in Cash	**5,693**	**7,642**

Approved by the Office Bearers and Signed on their behalf:

Naida Sneddon

N Sneddon
Chair - The Spectrum Singers

Trustees Annual Report to accompany the Annual Accounts of Spectrum Singers for the period 1st August 2025 to 31st July 2026

This year we celebrated the 20th Anniversary of Spectrum with an afternoon tea at the Golf Club and a Summer get-together at Hilda's. For those of us who were around in 2006, I doubt if we imagined that we would still be making music together after all this time; however, it bears testament to the enthusiasm and commitment of all our singers over the years.

Once again, we were delighted to receive funding from the Mental Health and Well-being Grant (round 5) administered by AVA which supported all our members to attend the choir free of charge. This has ensured that there are no financial barriers to joining the choir and is a valuable source of funding.

Our bookings this year included a festive session at BA Stores and a performance in the Christmas Concert at Cluny Castle Chapel where we were able to benefit from our new pashminas, keeping us from freezing in the wintry weather!

We also participated in a joint summer concert with Insch and Fyvie choirs which was really enjoyable so all our performances have been very successful. In addition, we had an Open Afternoon in April; however, this did not attract in any new singers so our present membership still stands at 21.

We managed to set up a new Facebook page this year which documents our performances and activities. Thanks are due to Lorna and Pauline for organising this and we hope our publicity attracts in some new members.

In terms of our financial status, we started the year with £7642 and ended with £5693. Our income was £3094 and expenditure £5043, a shortfall of £1950.

Income

Grants: the AVA grant of £2,920 covers the year's subscriptions for everyone from 1st April 2026 until 1st March 2027.

Donations: We received two donations which came to a total of £101.

Expenditure

Choral Director Payments: we agreed to increase our Musical Director's fees by £20 per session which brought this payment into line with the standard rate paid to MDs. This resulted in an increase of £500 over the year.

Room hire: This went up by £59.

Music Purchase: This increased by £130.

Performance expenses: We had to hire an accompanist for some of our performances and this incurred an additional cost of £121.

Uniforms: The pashminas, which proved to be essential, cost £262

Miscellaneous: since this was our 20th anniversary, we decided to have a choir afternoon tea at a cost of £251.30

The increased expenditure shows how we have arrived at a shortfall this year and the committee is aware that future fundraising may be required. In the meantime, we have funds in the bank to fall back on.

Finally, I'd like to thank my fellow committee members for all their support and commitment over the year and, of course, Sarah for bringing new ideas and much laughter. It is greatly appreciated. Also, you, the choir members, deserve a vote of thanks for turning up each week as, without you, there would be no Spectrum. Here's to the next 20 years!

Naida Sneddon

APPENDIX 3

OSCR
Scottish Charity Regulator

	Independent examiner's report on the accounts V2
Report to the trustees/members of	Charity name Spectrum Singers
Registered charity number	SC 037966

On the accounts of the charity for the period	Period start date				Period end date		
	Day	Month	Year		Day	Month	Year
	1	8	25	to	31	7	26
Set out on pages						(remember to include the page numbers of additional sheets)	

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) 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.
Basis of independent examiner's statement	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.
Independent examiner's statement	In the course of my examination, no matter has come to my attention [other than that disclosed on the attached page*] 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:**	Patrick Hart	**Date:**	06/08/26
Name:	Patrick Hart		
Relevant professional qualification(s) or body (if any):	C.A. - Member of Institute of Chartered Accountants - Scotland		
Address:	Waterside Mill, Kemnay, Aberdeenshire AB51 5NY		

*Please delete the words in the brackets if they do not apply. If the words do apply, set out those matters which have come to your attention on the following page.
**OSCR will accept digital or typed signatures.

APPENDIX 3

Disclosure section

Only complete if the examiner needs to highlight material problems.

Give here brief details of any items that the examiner wishes to disclose	