



**Statement of cash flows 01/06/25 to 31/05/26
and balance sheet at 31/05/26**

Income

	2025-26	2024-25 Restated
Tweed Valley Brass	2442.97	1334.69
Christmas Afternoon Tea	1262.44	1517.34
Coffee Morning	484.22	560.84
Concerts	1316.17	2097.27
Donations	3815.90	1196.00
Band Camp	1545.00	925.00
Engagements	2600.00	2295.00
Fund raising	332.26	3176.03
Cheltenham Finals	7202.09	1200.00
Games	1000.63	1137.82
Scottish Borders Council		
Grant	0.00	3000.00
Grants	0.00	3100.00
Silver Club	710.00	1400.00
New Band Hut	20.00	270.50
Uniforms	26.00	44.00
Instruments	350.00	37.50
Interest Received	19.03	0.00
Membership		
Subscriptions	3707.00	3878.00
Youth Competition	792.04	745.83
Total income	<u>27625.75</u>	<u>27915.82</u>

Expenses

	2025-26	2024-25
Administration	1497.82	1461.07
Band Hall	111.56	10.50
Conductor	4557.50	4320.00
Future Band	1575.00	1369.00
Ronan Buzzers	300.00	0.00
Band Camp	650.00	990.00
Class Brass	1775.00	1315.00
Tweed Valley Brass	1374.17	914.99
Instruments	1867.94	0.00
Insurance	1477.65	1556.11
Music	989.37	1345.49

Competition / Registration	1686.00	1070.00
Uniforms	1.46	0.00
Utilities	1465.36	1221.70
Games	829.50	1750.18
Stripe Charges	174.41	139.67
Sundries (incl Training)	196.98	764.90
Cheltenham Finals	9624.66	0.00
Equipment Purchased	614.76	0.00

Total expenses	30769.14	18228.61
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Income Less Expenses	-3143.39	9687.21
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	2025-26	2024-25
Income less expenses	-3143.39	9687.21
Opening balance 01 June	15041.51	5354.30

Equity	11898.12	15041.51
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Balance sheet

Assets

Bank balance at 31 May 2026	11898.12	15041.51
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Total assets	11898.12	15041.51
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Equity

Equity	11898.12	15041.51
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Equity	11898.12	15041.51
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Approved by the Trustees

Peter Thorburn

22/9/26

Peter Thorburn, Treasurer

Date:

Examined and found correct

Clifford Balson

Clifford Balson, Independent Examiner

Date:

16/9/2026

Trustees Annual Report for the year 01 June 2025 to 31 May 2026

Trustees

Mark Cockburn – Chair
Adrianne Robb – Vice Chair
Keith Belleville – Secretary
Peter Thorburn – Treasurer

Appointment of Trustees

The charity is managed by its Management Committee, which normally meets monthly. The Charity's Trustees are appointed from the Management Committee. Membership of the Management Committee is open to band Members, together with non-playing members appointed at the AGM or subsequently co-opted by the Committee.

Charitable Purposes

The purposes of St. Ronan's Silver Band are:

to provide brass tuition and musical instruction for children and adults in Innerleithen, Traquair, The Glen, Walkerburn, Cardrona and the surrounding area;
to perform brass music for audiences within the local community and further afield;
and to promote and develop the brass band tradition.

Activities and Achievements

The Band enjoyed a busy year in pursuit of its charitable purposes, providing opportunities for people of all ages to make music and continuing to play an active role in community life.

During the period, the senior Band took part in a wide range of community and musical engagements. These included Peebles Beltane, Walkerburn Fancy Dress, St. Ronan's Games Week, the Innerleithen Flower Show, Edinburgh Riding of the Marches, Remembrance Day, Traquair House Christmas events, Switched-On Saturday, the Christmas Carol Service, carolling in Innerleithen, New Year's Day, the Easter Service, the Scottish Championships, Tweed Valley Brass, a mini concert at St. Ronan's House and the Introduction of the Standard Bearer Elect.

A major musical highlight of the year was the Band's participation in the National Finals of Great Britain in Cheltenham in September 2025, where the Band achieved fifth place. This followed qualification through the Scottish Championships earlier in 2025 and represented a significant achievement for the organisation.

The Band's own concerts and fundraising events also remained important. The Christmas Concert and Afternoon Tea were both successful, and Tweed Valley Brass again brought together St. Ronan's Silver Band and Peebles Burgh Silver Band. Fundraising activity included the Coffee Morning, Family Games Night, Christmas events and the Quiz Night, alongside the continuing contribution of the Silver Club.

Youth development remained central to the charity's work. Weekly tuition and ensemble opportunities continued through the beginner programme, ClassBrass and St. Ronan's Future Band.

Young musicians took part in concerts, the Innerleithen Youth Brass Band Contest, Borders workshops, Scottish Youth events and joint performances with Peebles Burgh Youth Band.

The 2025 Band Camp provided another valuable opportunity for young musicians to develop their instrumental and ensemble skills. Youth players also achieved success in solo and ensemble competitions, including qualification for the Scottish Finals and strong results at national level.

During the year, the Management Committee also began developing a clearer progression pathway from the youth programme into the senior Band. This work recognised the importance of creating long-term opportunities for young musicians to continue playing within St. Ronan's Silver Band as they develop.

The charity continues to depend greatly on the contribution of volunteers. Committee members, tutors, parents, senior players, librarians, drivers, fundraisers and supporters give considerable time to tuition, rehearsals, concerts, transport, administration, fundraising and the practical organisation of events. Their contribution is fundamental to the Band's ability to deliver its charitable activities.

Financial Sustainability

The year presented significant financial challenges. The costs associated with participation in the National Finals, reduced income from paid engagements and the cancellation of planned events all placed pressure on the charity's finances.

The Management Committee responded by keeping finances under regular review, introducing more frequent forecasting, seeking savings where appropriate and continuing to develop fundraising and grant applications.

Fundraising events, the Silver Club, donations and other support continued to provide important income. The Trustees remained committed to maintaining the charity's core activities, particularly youth tuition and development, while taking responsible steps to improve long-term sustainability.

Looking Ahead

The charity will continue to strengthen the progression route from beginner tuition through the Future Band and into the senior Band. Developing and retaining young musicians remains one of the most important priorities for the long-term future of St. Ronan's Silver Band.

The Trustees are grateful to all members, young musicians, tutors, volunteers, parents, supporters and partner organisations whose time and support have enabled the charity to continue its work throughout the year.

Independent Examiner's Report to the Trustees of St. Ronan's Silver Band

I report on the accounts of the charity for the year ended 31 May 2026 which are set out on pages 1 to 3.

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) 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 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.



Name: CLIFFORD BALSON
(MCIBS)

Address: 39 Dukehaugh, Peebles

Date: 16/9/2026