

Royal Burgh of Tain Pipe Band

Independent Examiner's Report and Accounts

For the Year-Ended 31st December 2025

Independent Examiner's Report to the Trustees of Royal Burgh of Tain Pipe Band

I report on the accounts of the charity for the year-ended 31st December 2025 which are set out on pages 2 to 5.

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 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 regulationshave 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.

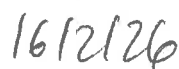
Name: Claire Bannerman



Relevant Professional qualification/professional body: Chartered Accountant and Member of the Institute of Chartered Accountants of Scotland

Address: 11 Craig Avenue, TAIN, Ross-Shire, IV19 1JP

Date:



Royal Burgh of Tain Pipe Band
Trustees' Annual Report and Accounts for the year ended 31st December 2025

Scottish Charity Number SC024907

Current trustees

Sandy Gordon (Chair)
Karen Denoon (Treasurer/Secretary)
Susan Cooper
Martin Fraser
Jimmy Mackay
Ian Wallay

Other trustees during the year

None

Contact Address

East Kirksheaf House
Kirksheaf Farm
Tain
IV19 1PB

Recruitment and appointment of Trustees

All of the Pipe Band's trustees are appointed or reappointed by the members at our annual general meeting, which is held in April each year.

Governing Document

The Pipe Band is a charitable, unincorporated association and the purposes and administration arrangements are set out in our constitution.

Charitable purposes

Our purposes, as recorded in our constitution, are to provide advancement of the arts and heritage.

Activities and achievements

The Royal Burgh of Tain Pipe Band is a band based in the community. We have had a successful year with good turn outs at events along with making significant improvements to our band equipment.

Our practice location in the last 4 years has been in the local youth club. The premises suit our needs with a variety of rooms available for small and larger group practices and our rent also helps fund the youth club. Practices are well attended by pipers and drummers and include tuition for new learners. We have had a few new players join within the last year.

We have played more at local events in Tain, Balintore and Portmahomack with great receptions in lovely weather. The band has attended massed pipe band events locally

and further field in the Highlands. We support local events such as the local Tain Gala week and are privileged to lead the annual Armistice parade in November. Some events were especially memorable such as the local Tain Highland Games which benefitted from a great turnout of players, warm weather and lots of appreciative tourists.

We now have a new experienced and enthusiastic new Pipe Major who has brought in some new tunes and ideas. He is unusually skilled as is both a piper and drummer. We are fortunate in that we have an experienced piping tutor who supports the new players during pipe band practices.

Band equipment deteriorates and in the last year we have at last completed an order for 55 metres of bespoke "Red Ross" Tartan to allow new kilts to be made and maintain our unique tartan. We have also been supported by a local community support fund in buying three new side drums to replace worn out drums from over twenty years ago.

Overall, the Pipe Band is in good shape with enthusiastic players supported by helpful office bearers. We are looking forward to new tunes and playing for a full schedule this year. We continue to uphold the local tradition of pipe band music for the benefit of our players and our local communities.

Trustee remuneration and expenses

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

Reserves

As a result of the deficit of £5293.16 for the year, the Pipe Band held unrestricted funds of £25248.57.

The Committee consider the general fund of £25247.57 will enable us to continue to run the Pipe Band for the forthcoming year.

Approved by the Trustees and signed on their behalf.



Karen Denoon
Treasurer

Royal Burgh of Tain Pipe Bank

Receipts and Payments Account for the year ended 31st December 2025

	Restricted	Unrestricted	Total 2025 £	Total 2024 £
Receipts				
<i>Donations:</i>				
Inver House Distiller		500.00	500.00	0.00
Seaboard Fisherfolk		200.00	200.00	0.00
Total Donations	0.00	700.00	700.00	0.00
<i>Receipts from fundraising activities:</i>				
Street Playing		842.03	842.03	509.20
Glenmorangie House		250.00	250.00	1950.00
Games and Gala's		350.00	350.00	0.00
Skibo		1650.00	1650.00	2750.00
Total Receipts from Fundraising Activities	0.00	3092.03	3092.03	5209.20
Bank Interest - Gross			0.00	0.00
Weekly Fees			0.00	0.00
Total Receipts	0.00	3792.03	3792.03	5209.20
Payments				
<i>Payments for charitable activities:</i>				
Hall Hire		940.00	940.00	660.00
Band Equipment and clothing		7592.19	7592.19	489.93
Bus Hire		0.00	0.00	0.00
Drumming tutor		0.00	0.00	0.00
Total payments for charitable activities	0.00	8532.19	8532.19	1149.93
<i>Governance costs:</i>				
Meals		553.00	553.00	745.65
Accounts			0.00	0.00
Sundry office expenses			0.00	0.00
Various gifts			0.00	0.00
Total governance costs	0.00	553.00	553.00	745.65
Total payments	0.00	9085.19	9085.19	1895.58
Surplus/(Deficit) for year	0.00	-5293.16	-5293.16	3313.62
All funds are unrestricted				

Royal Burgh of Tain Pipe Bank
Statement of Balances at 31st December 2025

	Restricted	Unrestricted	Total 2025 £	Total 2024 £
Bank and cash in hand				
Opening balances	0.00	30541.73	30541.73	27228.11
Surplus/(deficit) for year	0.00	-5293.16	-5293.16	3313.62
Closing balances	0.00	25248.57	25248.57	30541.73
Reserves				
Unrestricted funds		25247.57	25247.57	30541.73
Restricted funds			0.00	0.00
Closing balances	0.00	25247.57	25247.57	30541.73
Assets				
Bank account balance		25248.57	25248.57	30541.73

Approved by the Trustees and signed on their behalf

Sandy R Gordon 24/2/26

Chairperson