

ARBROATH AND CARNOUSTIE BAND

Registered Scottish Charity
No. SC015916

FINANCIAL STATEMENTS

Year to 31st October 2025

ARBROATH AND CARNOUSTIE BAND

Registered Scottish Charity No. SC015916

FINANCIAL STATEMENTS

Year to 31st October 2025

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ARBROATH AND CARNOUSTIE BAND

Registered Scottish Charity No. SC015916

REPORT BY THE TRUSTEES

Trustees

(Secretary)	Shirley Bennett	
(Treasurer)	Leigh Booth	
(Contest Secretary)	Mike Robertson	Resigned 15/1/25
(President)	Ann Ness	
(Hon.President 1)	Robert Johnstone	
(Hon.Vice President)	Jeff Smart	
(Hon.President 2)	Mike Robertson	
Band Manager	Ann Ness & Shirley Bennett	Resigned 12/3/25
	Danny Webster	Appointed 12/3/25

Committee Members

Abbie Napier	
Alan Marr	
Pat Min Yu	
Mike Robertson	Resigned 15/1/25
John Toller	
Jennifer Miller	
Fiona Robb	
Danny Webster	Appointed 12/3/25

Independent Examiner

Neil Young,
Chartered Accountant,
BK Plus Certified Chartered Accountants
144 Nethergate,
Dundee,
DD1 4EB

Charity Reference

Scottish Charity Number: SC015916

ARBROATH AND CARNOUSTIE BAND

Registered Scottish Charity No. SC015916

REPORT BY THE TRUSTEES (Continued)

Structure, Governance and Management

The Arbroath Instrumental Band, now known as the Arbroath and Carnoustie Band was founded in 1893 and is governed by the Constitution and General Rules.

The Office Bearers and Committee Members will act as Trustees during their term in office.

The Office Bearers and Committee are elected by the Members at the Annual General Meeting.

Objectives and activities

The overall objective of the band shall be to advance the education of the public in the art of brass and percussion playing by the presentation of public performances and other related activities and in furtherance thereof.

The objectives are as follows:

- (a) To promote the tradition and playing of brass band music generally.
- (b) To be a registered member of the Scottish Brass Band Association and, at the discretion of the Conductor and Committee, participate in competitions, engagements and such like activities.
- (c) To create and maintain a bond of fellowship with all brass band members.

Rehearsals

The Arbroath and Carnoustie Band currently rent a church hall in Carnoustie in order to hold practices for both the training band (ACB Future Brass) and Senior Band.

The band practices all year round with only a few weeks break over the summer and at Christmas. Senior band rehearsals take place every Monday night for 2 hours from 7.30pm to 9.30pm Training band rehearsals take place for 45 minutes on a Monday at 6.30pm, immediately preceding the senior band practice.

Activities

The training band was formed of 7 young people from P4-S4 age group, but this year we have now 3 parents join to become a training band rather than a youth band which has been a welcome addition. The group played at band concerts throughout the year to the enjoyment of the public. Tuition is provided by the band to assist in their development, given the lack of teaching within local schools over the past year. This has been expanded this year with additional tutoring taking place.

The Senior Band

Since engaging our new MD, Neill McDonald, in 2024 the band have gone from strength to strength. In 2024 we were unable to compete at the Scottish Brass Band Championships due to low numbers and MD commitment. In 2025, however the band returned to competition and won the 4th section Scottish trophy This qualified the band to play at the National Brass Band Championships of Great Britain in Cheltenham in September 2025.

ARBROATH AND CARNOUSTIE BAND

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REPORT BY THE TRUSTEES (Continued)

A serious fund-raising campaign ensued to cover the costs, and several events took place including Race Night, Sponsored cycle, raffles, baking sale amongst other initiatives. The band were able to compete against 18 other bands from across the UK in Cheltenham and won the British title. The first time a Scottish band had done so in over 50 years.

The band played at many engagements throughout the year including smaller groups at local markets in Carnoustie and Arbroath, concerts in Carnoustie and Arbroath and charity events including Christmas lights and the Christmas Muscale in Carnoustie held in aid of local charities. We also held our own Christmas concert.

Following our success in March, the band hosted its own concerts, one in Carnoustie High School in June featuring local youth singers and a joint concert with Granite City Band from Aberdeen (which also qualified for the finals) in September in Arbroath, ahead of the trip to Cheltenham. This provided a great afternoon of entertainment and a real celebration of brass in the town which was a new and exciting venture.

The band continues to build on its success this year and looks forward to more contesting success and entertaining the community we serve over the course of the next year.

Financial Review

The funds of the band will be applied solely to its stated objectives.

The Trustees wish to retain sufficient reserves to enable the band to continue for the foreseeable future. As reserves are not substantial, they are currently held in bank accounts.

Statement of Trustees Responsibilities

Under charity law the Trustees shall prepare accounts for each financial year which give a true and fair view of the state of affairs of the Charity and of the surplus of income over expenditure. In preparing these accounts, generally accepted accounting practice entails that the Trustees:

- select suitable accounting policies and apply them consistently,
- make judgements and estimates that are reasonable and prudent,
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the charity will continue its activities.

The Trustees are required to act in accordance with the Constitution of the Charity, within the framework of trust law. They are also responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and to enable them to ensure that the accounts comply with The Charities Accounts (Scotland) Regulations 2006 and the Trust Deed. They have general responsibilities for taking such steps as are reasonably open to them to safeguard the assets of the Charity and to prevent and detect fraud and other irregularities.

Approved on behalf of the Trustees

L. Booth
.....

19/5/26
Date

ARBROATH AND CARNOUSTIE BAND

Registered Scottish Charity No. SC015916

Independent Examiner's Report to Trustees of Arbroath and Carnoustie Band

I report on the accounts of the charity for the year ended 31st October 2025 which are set out on pages 5 to 11.

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 Charities Trustees consider that the audit requirement of Regulation 10(1)(a) to (c) of the 2006 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 disclosure in the accounts, and seeks explanations from 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
 - to prepare accounts which accord with the accounting records and comply with regulation 8 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.

Neil Young

Neil Young
BK Plus Certified Chartered Accountants,
144 Nethergate,
Dundee DD1 4EB

19/5/26

Date

ARBROATH AND CARNOUSTIE BAND

Registered Scottish Charity No. SC015916

STATEMENT OF FINANCIAL ACTIVITIES

(Incorporating the Income and Expenditure Account)

At 31st October 2025

		<u>Unrestricted</u>	<u>Unrestricted</u>		
	<u>Notes</u>	<u>General</u>	<u>Hall</u>	<u>Total</u>	<u>Total</u>
		<u>Fund</u>	<u>Fund</u>	<u>2025</u>	<u>2024</u>
		<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
<u>Incoming Resources</u>					
Incoming Resources from Generated Funds					
- Voluntary Income	2	13,005	4,460	17,465	5,330
- Investment Income					
(Bank Interest)		-	-	-	-
Incoming Resources from Charitable Activities	3	<u>10,817</u>	<u>-</u>	<u>10,817</u>	<u>2,607</u>
		<u>23,822</u>	<u>4,460</u>	<u>28,282</u>	<u>7,937</u>
		=====	=====	=====	=====
<u>Resources Expended</u>					
Costs of Generating Funds					
- Charitable Activities	4	27,658	5,778	33,436	12,061
		<u>27,658</u>	<u>5,778</u>	<u>33,436</u>	<u>12,061</u>
		=====	=====	=====	=====
Total Resources Expended		27,658	5,778	33,436	12,061
		=====	=====	=====	=====
Net Incoming/(Outgoing)Resources before Transfers		(3,836)	(1,318)	(5,154)	(4,124)
Gross Transfers between Funds		(3,836)	(1,318)	(5,154)	(4,124)
Net Movement in Funds		(3,836)	(1,318)	(5,154)	(4,124)
		<u>(3,836)</u>	<u>(1,318)</u>	<u>(5,154)</u>	<u>(4,124)</u>
		=====	=====	=====	=====
Reconciliation in Funds					
Total Funds B/Fwd.		(28,673)	51,035	22,362	26,486
		<u>(28,673)</u>	<u>51,035</u>	<u>22,362</u>	<u>26,486</u>
		=====	=====	=====	=====
Total Funds C/Fwd.		(32,509)	49,717	17,208	22,362
		<u>(32,509)</u>	<u>49,717</u>	<u>17,208</u>	<u>22,362</u>
		=====	=====	=====	=====

ARBROATH AND CARNOUSTIE BAND

Registered Scottish Charity No. SC015916

STATEMENT OF FINANCIAL ACTIVITIES

(Incorporating the Income and Expenditure Account)

At 31st October 2024

		<u>Unrestricted</u>	<u>Unrestricted</u>		
	<u>Notes</u>	<u>General</u>	<u>Hall</u>	<u>Total</u>	<u>Total</u>
		<u>Fund</u>	<u>Fund</u>	<u>2024</u>	<u>2023</u>
		<u>£</u>	<u>£</u>	<u>£</u>	<u>£</u>
<u>Incoming Resources</u>					
Incoming Resources from Generated Funds					
- Voluntary Income	2	970	4,360	5,330	11,313
- Investment Income					
(Bank Interest)		-	-	-	-
Incoming Resources from Charitable Activities	3	<u>2,607</u>	<u>-</u>	<u>2,607</u>	<u>3,173</u>
		<u>3,577</u>	<u>4,360</u>	<u>7,937</u>	<u>14,486</u>
		=====	=====	=====	=====
<u>Resources Expended</u>					
Costs of Generating Funds					
- Charitable Activities	4	8,373	3,688	12,061	10,795
		<u>8,373</u>	<u>3,688</u>	<u>12,061</u>	<u>10,795</u>
		=====	=====	=====	=====
Total Resources Expended		8,373	3,688	12,061	10,795
		=====	=====	=====	=====
Net Incoming/(Outgoing)Resources before Transfers		(4,796)	672	(4,124)	3,691
Gross Transfers between Funds		(4,796)	672	(4,124)	3,691
Net Movement in Funds		(4,796)	672	(4,124)	3,691
		<u>(4,796)</u>	<u>672</u>	<u>(4,124)</u>	<u>3,691</u>
		=====	=====	=====	=====
Reconciliation in Funds					
Total Funds B/Fwd.		(23,877)	50,363	26,486	22,795
		<u>(23,877)</u>	<u>50,363</u>	<u>26,486</u>	<u>22,795</u>
		=====	=====	=====	=====
Total Funds C/Fwd.		(28,673)	51,035	22,362	26,486
		<u>(28,673)</u>	<u>51,035</u>	<u>22,362</u>	<u>26,486</u>
		=====	=====	=====	=====

ARBROATH AND CARNOUSTIE BAND

Registered Scottish Charity No. SC015916

BALANCE SHEET

At 31st October 2025

	<u>Notes</u>	<u>2025</u> £	<u>2024</u> £
<u>FIXED ASSETS</u>	6	2,407 =====	2,832 =====
<u>CURRENT ASSETS</u>			
Debtors & Prepayments	7	100	100
Bank balances and deposits		15,313	20,030
		15,413 -----	20,130 -----
<u>CURRENT LIABILITIES</u>			
Creditors due within one year	8	612 -----	600 -----
NET CURRENT ASSETS/(LIABILITIES)		14,801 -----	19,530 -----
TOTAL ASSETS LESS CURRENT LIABILITIES		17,208 =====	22,362 =====
Represented by:			
Unrestricted Funds		17,208 -----	22,362 -----
	9	17,208 =====	22,362 =====

Trustee *Shirley Bennett*

Trustee *L. Booth*

Date *19/5/26*

ARBROATH AND CARNOUSTIE BAND

Registered Scottish Charity No. SC015916

NOTES TO THE ACCOUNTS

At 31st October 2025

1. ACCOUNTING POLICIES

1.1 Accounting Basis

The financial statements have been prepared under the historical cost convention and in accordance with applicable accounting standards, the Statement of Recommended Practice. "Accounting and Reporting by Charities, preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 and the Financial Reporting Standard applicable in the United Kingdom and the Republic Of Ireland (FRS102), the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

The charity constitutes a public benefit entity as defined by FRS102.

The Trustees consider that there are no material uncertainties about the Charity's ability to continue as a growing concern.

The Charitable Trust has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the Charity. Monetary amounts in these financial statements are rounded to the nearest £.

1.2 Incoming Resources

Incoming resources are included in the period in which they are receivable.

1.3 Resources Expended

All expenditure is included on an accrual basis and is recognised when there is a legal obligation to pay for expenditure.

1.4 Taxation

The income of the charity is exempt from charge to tax in accordance with the provision of the Income and Corporation Taxes Act 1988. The charity is not registered for VAT and accordingly any such tax suffered is included in the expenditure concerned.

1.5 Funds

Funds generated or drawn on via the Income and Expenditure Account are classified as either restricted funds or unrestricted funds, defined as follows:

- Restricted funds are subject to specific conditions which may be declared by the donor or with their authority, e.g., by the restrictive wording of an appeal. Some are restricted income funds expended at the discretion of the Trustees. Others are capital where the assets are required to be invested for long-term use.
- No restricted funds shown now. Hall fund is non- restricted.
- Unrestricted funds are expendable at the discretion of the Trustees in furtherance of the objects of the charity.

ARBROATH AND CARNOUSTIE BAND

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NOTES TO THE ACCOUNTS

At 31st October 2025

1.6 Tangible Fixed Assets and Depreciation

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset over its expected useful life as follows: -

Instruments 15% Reducing Balance

INCOMING RESOURCES

2. Voluntary Income

	<u>Unrestricted</u> <u>General</u> £	<u>Unrestricted</u> <u>Hall</u> £	<u>Total</u> <u>2025</u> £	<u>Total</u> <u>2024</u> £
Memberships	-	4,460	4,460	4,360
Donations	13,005	-	13,005	970
	-	-	-	-
	<u>13,005</u>	<u>4,460</u>	<u>17,465</u>	<u>5,330</u>
	=====	=====	=====	=====
2024	<u>970</u>	<u>4,360</u>		
	=====	=====		

3. Charitable Activities

	£	£	£	£
Events	10,817	-	10,817	2,547
Other	-	-	-	60
	<u>10,817</u>	<u>-</u>	<u>10,817</u>	<u>2,607</u>
	=====	=====	=====	=====
2024	<u>2,607</u>	<u>0</u>		
	=====	=====		

ARBROATH AND CARNOUSTIE BAND

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NOTES TO THE ACCOUNTS (Continued)

At 31st October 2025

RESOURCES EXPENDED

4. Charitable Activities

	<u>Unrestricted General</u>	<u>Unrestricted Hall</u>	<u>Total 2025</u>	<u>Total 2024</u>
	£	£	£	£
Staff	3,160	2,798	5,958	2,994
Event Costs	-	-	-	-
Professional Fees	588	-	588	602
Other	23,910	2,980	26,890	8,465
	<u>27,658</u>	<u>5,778</u>	<u>33,436</u>	<u>12,061</u>
	=====	=====	=====	=====
2024	<u>8,373</u>	<u>3,688</u>		
	=====	=====		

6. Tangible Fixed Assets

	<u>Instruments</u>
	£
<u>Cost</u>	
At 1 st November 2024	14,975
Additions	-
	<u> </u>
At 31 st October 2025	<u>14,975</u>
	=====
<u>Depreciation</u>	
At 1 st November 2024	12,143
Charge for the year	425
	<u> </u>
At 31 st October 2025	<u>12,568</u>
	=====
<u>Net Book Value</u>	
At 31 st October 2025	<u>2,407</u>
At 31 st October 2024	<u>2,832</u>
	=====

The instruments are currently insured to the value of £198,120. It is estimated that the instruments currently have a resale value of between £35,000 and £70,000.

ARBROATH AND CARNOUSTIE BAND

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NOTES TO THE ACCOUNTS (Continued)

At 31st October 2025

7. DEBTORS

	<u>2025</u> £	<u>2024</u> £
Other Debtors and Prepayments	100	100
	=====	=====

8. CREDITORS

	<u>2025</u> £	<u>2024</u> £
Other Creditors and Accruals	612	600
	=====	=====

9. FUNDS AND RESERVES

	<u>Unrestricted</u> General £	<u>Unrestricted</u> Hall £	<u>Total</u> <u>2025</u> £	<u>Unrestricted</u> General £	<u>Unrestricted</u> Hall £	<u>Total</u> <u>2024</u> £
Opening balance	(28,673)	51,035	22,362	(23,877)	50,363	26,486
Surplus/(Deficit)	(3,836)	(1,318)	(5,154)	(4,796)	672	(4,124)
	=====	=====	=====	=====	=====	=====
	(32,509)	49,717	17,208	(28,673)	51,035	22,362

10. REMUNERATION

No Trustee received remuneration in the year. (2024-£Nil). In the year, two Trustees received honoraria totalling £1,200 (2024-£1,000).

11. CHARTIY NAME CHANGE

This charity changed its legal name from Arbroath Instrumental Band to Arbroath and Carnoustie Band on 18th January 2023.

ARBROATH AND CARNOUSTIE BAND

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Year ended 31st October 2025

APPENDIX I

DETAILED INCOME AND EXPENDITURE ACCOUNTS

<u>GENERAL FUND</u>				
<u>2024</u>		<u>2025</u>		
£	<u>INCOME</u>	£	£	£
	Donations:-			
<u>970</u>	Miscellaneous	13,005	-	13,005
-			-	
60	BACCS For Band Jackets	-		-
-	Monthly Subscriptions	-		-
2,547	Fundraising Income	10,817		10,817
-			-	
<u>3,577</u>			C/FWD	<u>23,822</u>

ARBROATH AND CARNOUSTIE BAND

Registered Scottish Charity No. SC015916

INCOME AND EXPENDITURE ACCOUNT

Year ended 31st October 2025

GENERAL FUND

<u>2024</u>		£	£	£
<u>3,577</u>			B/FWD	23,822
	<u>EXPENDITURE</u>			
	Hall rents		-	
2,144	Bandmaster and Assistant		3,160	
622	Instruments and Banners (net)		2,287	
501	Music		700	
440	Membership and Registration Fees		813	
107	Printing, Website, Stationery & Advertising		101	
-	Concert Expenses		2,279	
1,000	Secretary and Treasurer Honoraria		1,200	
-	Performing Rights Society		181	
867	Instruments and Public Liability Insurance		932	
602	Accountancy Fee		588	
1,414	Uniforms		3,624	
176	Incidental & Miscellaneous Payments		978	
	Travelling Expenses		10,390	
500	Depreciation		425	
<u>8,373</u>				<u>27,658</u>
<u>(4,796)</u>	<u>DEFICIT/SURPLUS FOR YEAR</u>			<u>(3,836)</u>

ARBROATH AND CARNOUSTIE BAND

Registered Scottish Charity No. SC015916

INCOME AND EXPENDITURE ACCOUNT

Year ended 31st October 2025

HALL FUND

<u>2024</u>		£	£	£
	£	<u>INCOME</u>		
4,360	Subscriptions			4,460
-	Donation			-
-	Fundraising			-
<hr/>				<hr/>
4,360				4,460
	<u>EXPENDITURE</u>			
2,838	Hall Rents			2,980
850	Bandmaster and Assistant			2,798
<hr/>				<hr/>
672	<u>SURPLUS FOR YEAR</u>			(1,318)
<hr/>				<hr/>