Mid Argyll Music Festival

Scotland · Charity number SC032232

Details

Status	Active
Legal form	Unincorporated association
Registered	2001-09-13
Register	View on the OSCR register

Contact

Address	26 Fernoch Crescent Lochgilphead Argyll PA31 8AE

Activities

Activities: 'It carries out activities or services itself'

Purposes: 'the advancement of the arts, heritage, culture or science'

What the charity does: To advance the education of children and other learners and also to advance, promote and encourage generally by means of the performing and competitive movement, the study and practice of the art of music in all their branches

Beneficiaries: 'Children or young people','No specific group, or for the benefit of the community'

Objectives: To advance the education of children and other learners and also to advance, promote and encourage generally by means of the performing and competitive movement, the study and practice of the arts of music, speech and dance in all their branches

Geography

- **Main operating location:** Argyll And Bute
- **Geographical spread:** A specific local point, community or neighbourhood

Finances

Period end	Income	Expenditure	Assets	Employees
2025-06-30	£894	£5,532	-	0
2024-06-30	£457	£125	-	0
2023-06-30	£485	£207	-	0
2022-06-30	£0	£339	-	0
2021-06-30	£0	£292	-	0

Mid Argyll Music Festival

Scotland - Charity number SC032232

Accounts

Charity Registration Number: SC032232

Mid Argyll Music Festival

Annual Report and Financial Statements

For Year Ending 30 June 2025

Mid Argyll Music Festival
Contents

Mid Argyll Music Festival
Reference and Administrative Details

Charity Name		Mid Argyll Music Festival
Charity registration number		SC032232
Principal office		26 Fernoch Crescent Lochgilphead Argyll PA31 8AE
Trustees	Office Bearers	Chair – Cathleen MacDonald Vice Chair – Miriam Tarn Treasurer – Lorna Jordan Secretary - Alison McGinty Secretary – Lorraine McGinty
	Committee	Martin Gorringe Karen Welch Darren Tarn Joanna Green Josie MacDonald Shona Keith (resigned Nov 2024) Kari Maxwell
Bankers		Bank of Scotland Poltalloch Street Lochgilphead PA31 8LW

Mid Argyll Music Festival

Trustees Report

The Trustees present their report along with financial statements of the charity for the period 1 July 2024 to 30 June 2025. The financial statements have been prepared in accordance with the accounting policies set out on page 7 and comply with the charity's constitution and applicable law.

CONSTITUTION AND OBJECTS

Mid Argyll Music Festival was formed under a constitution dated 22nd October 1981, revised in November 2009 and is a registered charity.

The objects of the charity, within the area in which it operates, are to advance, promote and encourage, generally by means of the performing and competitive movement, the study and practice of the art of music in all its branches. These objectives are achieved mainly through the organisation of the annual Mid Argyll Music Festival. In the performance of these objectives the trustees have given due regard to the public benefit guidance as published by the Charity Regulator.

The 41st annual music festival was held in March 2025.

It was decided not to make any bursary awards this year.

ORGANISATION

The committee members or Trustees, who are appointed at the Annual General Meeting, for the year and since are set out on page 1. The committee meets regularly to monitor, evaluate and control the festival. Members thereof do not receive remuneration and are assisted by an enthusiastic group of volunteers.

FINANCIAL REVIEW AND INVESTMENT POLICY

The charity receives most of its funding from the annual music festival. Under the charity's constitution the charity has the power to make any investment which the trustees see fit.

RESERVES POLICY

It is the policy of the charity that the annual festival should be self-financing, however this is proving to be increasingly difficult to achieve, and reserves have been accumulated over recent years. The trustees decided that, when possible, part of the reserves should be made available to award a bursary to a promising musician. In light of the first, scaled-back Festival since 2019 being held in 2025, competition entry fees were not requested in order to encourage participation and bearing in mind that reserves remain under pressure, no bursary was awarded.

Mid Argyll Music Festival

Trustees Report

RISK MANAGEMENT

The trustees have assessed the major risks to which the charity is exposed, in particular to the operations and finances of the charity and are satisfied that systems are in place to mitigate exposure to the major risks.

TRUSTEES RESPONSIBILITIES

Law applicable to charities requires the trustees to prepare financial statements for each financial year which give a true and fair view of the charity's financial activities during the year and of its financial position at the end of the year. In preparing those financial statements, the trustees are required to select suitable accounting policies and then apply them consistently, making judgements and estimates that are reasonable and prudent. The trustees must also prepare financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue its activities.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which enable them to ensure that the accounts comply with the Law Reform (Miscellaneous Provisions) (Scotland) act 1990 and Charities Accounts (Scotland) Regulations 2006. They are also responsible for safeguarding the assets of the charity and hence for taking responsible steps for the prevention and detection of fraud and other irregularity.

Approved by the Trustees and signed on their behalf by:

Cathleen MacDonald

Cathleen MacDonald
Chair

Date: 26 November 2025

Mid Argyll Music Festival

Independent Examiner's Report on the Accounts

I report on the accounts of the Trust for the year ended 30 June 2025 which are set out on pages 5 – 7.

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 report

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:

(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.

Morag Cupples

Morag Cupples BA ACMA
Independent Examiner

Date: 12/03/2026

Mid Argyll Music Festival

Statement of Receipts and Payments for the Year Ended 30 June 2025

	Unrestricted Funds	Restricted Funds	Total Funds 30 June 2025	Total Funds 30 June 2024
	£	£	£	£
RECEIPTS				
Sponsors	-	-	-	-
Entry Fees	-	-	-	-
Admissions & Programmes	884.00	-	884.00	-
Sales	-	-	-	-
Raffles	-	-	-	-
Catering	-	-	-	-
Donations	10.00	-	10.00	-
Fundraising	-	-	-	457.45
Subtotal	**894.00**	**-**	**894.00**	**457.45**
PAYMENTS				
Venue Hire	1,051.80	-	1,051.80	-
Insurance	868.00	-	868.00	80.00
Printing & Stationery	712.12	-	712.12	-
Piano Tuning & Repair	240.00	-	240.00	-
Adjudicator Fees & Travel	1,749.90	-	1,749.90	-
Accommodation & Subsistence	390.00	-	390.00	-
Advertising	-	-	-	-
Catering	520.59	-	520.59	-
Miscellaneous	-	-	-	40.00
Subtotal	**5,532.41**	**-**	**5,532.41**	**120.00**
Surplus / (deficit) for year	**(4,638.41)**	**-**	**(4,638.41)**	**337.45**

The notes on pages 7 form an integral part of these financial statements

Mid Argyll Music Festival

Statement of Balances as at 30 June 2025

	Unrestricted Funds	Restricted Funds	Total Funds 30 June 2025	Total Funds 30 June 2024
	£	£	£	£
Bank Balance at Start of Year	13,572.43	-	13,572.43	13,234.98
Surplus / (deficit)	(4,638.41)	-	(4,638.41)	337.45
Bank Balance at End of Year	8,934.02	-	8,934.02	13,572.43

Approved by the Board on 26th November 2025 and signed on its behalf by:

Lorna Jordan

Lorna Jordan
Treasurer

Mid Argyll Music Festival

Notes to the Financial Statements for the Year Ended 30 June 2025

1 - Accounting policies

Fund accounting policy

Unrestricted income funds are general funds that are available at the trustee's discretion in furtherance of the objectives of the charity.

Incoming Resources

Grants that provide core funding or are of a general nature are recognised where there is entitlement, certainty of receipt and the amount can be measured with sufficient reliability.

Income from charitable activities includes income recognised as earned (as the related goods or services are provided) under contract.

Resources Expended

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs

Governance costs include costs of the preparation and examination of the statutory accounts, the costs of trustee meetings and the cost of any legal advice to trustees on governance or constitutional matters.

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor area, or per capita, staff costs by the time spent and other costs by their usage.

2 – Trustees Remuneration & Expenses

No Trustees received any remuneration.