

# 1st Banff Guides



## Trustees' Report

for the period from 1 January 2025 to 31 December 2025

### Reference and administrative details

Charity Name	1st Banff Guides
Charity Number	SCO 35779
Principal address	11 Ladysbridge House Ladysbridge Drive, Banff AB45 2LE

Trustees who served during the year and up to the date the accounts were signed:

Trustee name	Position In Unit	Dates acted if not for whole year
Lynn Campbell	Unit Leader	
Wendy Angus	Unit Leader	
Keri Gibson	Leader in Training	

### Structure, governance and management

The above unit is an unincorporated association. It has no written constitution, but operates in accordance with the Girlguiding policies and procedures published by Girlguiding, the operating name of the Guide Association. The Guide Association is incorporated under a Royal Charter which gives power to form units across the United

The unit's trustees are the volunteer adult leaders appointed as Leaders in terms of the Girlguiding policies and procedures, and in accordance with the Royal Charter.

### Objectives

The charity's aim is to help girls and young women develop their potential to be leaders and effective citizens by delivering a programme of informal education in accordance with the ethos and principles of Girlguiding.

### Activities, achievements and performance

During the period the charity provided the programme to the following number of girls in the area, and carried out activities as shown below:

Number of Girl Members:

14

Date	Activity

## Trustees' Report

for the period from 1 January 2025 to 31 December 2025

### Financial review

The charity's main income is subscription income. The charity aims to hold sufficient cash funds to meet all expenditure due and anticipated during a 2 month period.

During the period the charity received donated services, materials or facilities as follows:

During the period the charity's expenses were greater than the income it received. The deficit for the period was [insert amount of deficit] and arose from [and reason for deficit]

No remuneration was paid to Trustees during the year. Legitimate expenses reimbursed to Trustees during the period, for travel and other related expenses necessarily incurred by them in fulfilling their duties amounted to [insert £ amount], and were paid to individual Trustees numbering [insert number]

### Declaration

The trustees declare that they have approved the trustees' report as detailed above.

Signed on behalf of the charity's trustees

Signature



Full Name

Lynn Campbell

Position

Unit Leader

Date

15/01/2026


# 1st Banff Guides



## Independent examiner's report on the charity's accounts

Report to the Trustees of 1st Banff Guides

on the charity's accounts for the period 1 January 2025 to 31 December 2025

<b>Respective responsibilities of trustees and examiner</b>	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. 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.		
<b>Basis of independent examiner's statement</b>	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 accounts.		
<b>Independent examiner's statement</b>	<p>In the course of my examination, no matter has come to my attention, other than disclosed below</p> <p>1. which gives me reasonable cause to believe that in any material respect the requirements:</p> <ul style="list-style-type: none"> <li>• to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations</li> <li>• to keep accounting records in accordance with section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and have not been met</li> </ul> <p>2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.</p>		
<b>Signed:</b>		<b>Date:</b>	18.03.26
<b>Name:</b>	SHARON FRASER FCCA		
<b>Relevant professional qualification(s) (if any):</b>	A.C.C.A.		
<b>Address:</b>	17 BOUNSWICK GARDENS CORBY NORTHANTS NN18 9ER		
<b>Give here brief details (if any) that the examiner wishes to disclose</b>			



# 1st Banff Guides

## Accounts for the year ending 31 December 2025



### Receipts and Payments Account

	31/12/2025	31/12/2024
<b>Receipts</b>		
Donations & Gift Aid received	£ 435.40	£ 3,291.96
Grants received	£ 500.00	£ -
Fundraising activities receipts	£ 2,138.67	£ 5,207.30
Interest and dividend income	£ 7.07	£ 66.57
Subscriptions received	£ 1,290.00	£ 1,740.00
Residentials & outings receipts	£ 490.00	£ 7,361.20
Guiding activities receipts	£ 728.00	£ 764.50
Other general receipts	£ 8.00	£ -
<b>Total Receipts</b>	<b>£ 5,597.14</b>	<b>£ 18,431.53</b>
<b>Payments</b>		
Fundraising activities expenses	£ -	£ - 3,779.41
Subscriptions paid to county	£ - 1,055.00	£ - 1,309.50
Residentials & outings expenses	£ - 1,707.46	£ - 21,120.78
Guiding activities expenses	£ - 399.21	£ - 632.51
Training costs	£ - 105.62	£ - 30.00
Rent	£ - 1,168.44	£ - 1,275.24
Other sundry expenses	£ - 388.52	£ -
<b>Total Payments</b>	<b>£ - 4,824.25</b>	<b>£ - 28,147.44</b>
<b>Surplus or deficit (-) for the year</b>	<b>£ 772.89</b>	<b>£ - 9,715.91</b>

# 1st Banff Guides



## Accounts for the year ending 31 December 2025

### Statement of Assets and Liabilities

	At start of year 01/01/2025	net income or expend're (-)	At end of year 31/12/2025
Cash and bank balances			
Bank accounts	£ 364.93	£ 772.89	£ 1,137.82
Cash held	£ -	£ -	£ -
Total	<u>£ 364.93</u>	<u>£ 772.89</u>	<u>£ 1,137.82</u>

### Other assets and liabilities

In addition to the above cash and bank balances, that the end of the accounting period, the unit has equipment to the value of £\_\_\_\_\_. \*[The unit had liabilities of £\_\_\_\_\_ which were amounts owed for hall hire that had not yet been paid]. \*or [There were no other assets or liabilities].

### Declaration

I acknowledge my responsibility to keep safe the unit's funds and assets and to maintain proper accounting records. These accounts agree to the underlying accounting records and have been reviewed by an independent examiner.

Signature

Date

07/01/2026

Full Name

Keri Gibson

Position

Unit Leader