

APPENDIX 3



Independent examiner's report on the accounts

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Report to the trustees/members of	Charity name Pitlochry & Blair Atholl Pipe Band						
Registered charity number	SC 036158						
On the accounts of the charity for the period	Period start date				Period end date		
	Day	Month	Year	to	Day	Month	Year
	01	11	2024		31	10	2025
Set out on pages	1-5				(remember to include the page numbers of additional sheets)		

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 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 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 [other than that disclosed on the attached page*]

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.

Signed:

Name:

JOHN McKEITH *John McKeith*

Date:

12/5/2026

Relevant professional qualification(s) or body (if any):

Institute of Chartered Accountants of Scotland (ICAS)

Address:

BK Plus
2 Marshall Place
Perth
PH2 8AH

*Please delete the words in the brackets if they do not apply. If the words do apply, set out those matters which have come to your attention on the following page.

Pitlochry & Blair Atholl Pipe Band

Scottish Charity No 036158

Trustees' Annual Report and Accounts

For the year ended 31 October 2025

Pitlochry & Blair Atholl Pipe Band – Scottish Charity No 036158

Index

Trustees' Annual Report	Page 1
Independent Examiner's Report	Page 2
Profit and Loss	Page 3
Balance Sheet	Page 4

Pitlochry & Blair Atholl Pipe Band - Scottish Charity No 036158
Trustees' Annual Report and Accounts for the year ended 31 October 2025

Current Trustees:

Mr J Sinclair, Mr S Smart, Mrs C Scott, Mrs T Cudworth, Mr C Kelly, Mrs S Kelly, Miss N Sinclair, Mr L Taylor, Miss K Scott
Mr A Bryce, Mr M Nodes, Miss R Kelly

Contact Address:

Mrs Tracey Cudworth Dunidea Cottage, Kirkmichael, Blairgowrie PH10 7LT

Recruitment and appointment of Trustees

All of the Band's Trustees are appointed or reappointed by the members at our AGM, which is held in January/ February each year

This was agreed in line with all procedural guidelines and with trustees support.

Governing Document

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

Charitable Purpose

Pitlochry & Blair Atholl Pipe Band was formed in 2004 by a group of local musicians intent on developing the Pipe Band concept to cover all Celtic music. The main objective is to promote, advance and encourage bagpipe playing and drumming and to promote the traditions of playing pipe band music generally by way of public performances and other related activities.

Activities and achievements

The band continues to grow, and is accomplishing its primary objective of catering for all ages and abilities and the promotion of Celtic and traditional music. New band members have performed at various local events and for local social groups together with more established members. New members are supported and encouraged to take part in competitions to gain experience and enjoy the camaraderie of fellow players. We will soon be taking part in the local Remembrance Day Parade, with pride. We also regularly play at Blair Atholl Castle and invited to attend and play at Avenches Tattoo in August 2024

We continue to receive donations from the local community and from further afield. Our fundraising efforts continued with our stalls at local community events.

Trustee remuneration and expenses

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

Reserves

The Band holds unrestricted funds of £13,741.28 and £2,840.11 reserved funds. We feel this we feel is sufficient to carry forward our plans to continue to promote and teach traditional pipe band and Celtic music. We have already had some very successful fundraising events and hope to secure future funding by way of donations and grant funding.

Approved by the Trustees and signed on their behalf.



T Cudworth

Treasurer

31.10.25

Pitlochry & Blair Atholl Pipe Band

Profit & Loss

1 November 2024 - 31 October 2025

	2025	2024	2023
Ordinary Income/Expense			
Income			
Grants/Awards	5,500.00	4,000.00	10,858.32
Fundraising income	2,545.11	2,431.60	2,547.73
Prize money	0.00	0.00	1,570.00
Gifts and Donations	3,105.00	2,209.68	421.00
Membership Dues	630.00	880.00	830.00
Equipment income/sales	368.23	911.72	5,047.43
Other income - performance fees	1,860.00	1,200.00	1,700.00
Total income	14,008.34	11,633.00	22,974.48
Expense			
Equipment	6,025.82	9,600.38	12,704.98
Bank service charges	0.00	20.00	40.00
Entrance fees	50.00	15.00	25.00
Fundraising expenses	373.92	925.94	369.27
Travel	6,517.18	4,895.00	3,293.00
Insurances	548.78	514.60	473.44
Rent	1,675.00	753.00	796.00
Subscriptions	394.00	200.00	256.00
Misc	895.57	1,269.74	1,264.69
Total Expense	16,480.27	18,193.66	19,222.38
Net Ordinary Income	-2,471.93	-6,560.66	3,752.10
Other Income			
Bank interest	263.95	191.89	17.20
Total Other Income	263.95	191.89	17.20
Net Other Income	-2,207.98	-6,368.77	3,769.30

Pitlochry & Blair Atholl Pipe Band
Balance Sheet
as at 31 October 2025

	2025	2024	2023	2022
Assets				
Current assets				
Petty cash	0.00	0.00	7.09	87.98
Royal Bank of Scotland	16,581.39	18,789.37	22,046.92	17,067.12
Total current savings	16,581.39	18,789.37	22,054.01	17,155.10
Liabilities				
Current liabilities				
Barclaycard/Visa	0.00	0.00	0.00	0.00
Total current liabilities	0.00	0.00	0.00	0.00
Net Current Assets	16,581.39	18,789.37	22,054.01	17,155.10
Net Assets	16,581.39	18,789.37	22,054.01	17,155.10
Equity				
op bal equity	18,789.37	22,046.92	17,074.21	19,713.20
Retained earnings				
Net Income	-2,207.98	-3,257.55	4,972.71	-2,638.99
	16,581.39	18,789.37	22,046.92	17,074.21