



Report and Financial Statements

Year to 30th September 2025

Registered Charity No SC042447

www.peeblesburghsilverband.com

Introduction

Peebles Burgh Silver Band has been in existence since 1834 and is an unincorporated association governed by its Constitution, which was last revised on 23rd. September 2021. The Band was granted charitable status by OSCR on 13th. July 2011.

Trustees and members of the Management Committee are elected at the Band's Annual General Meeting, which is normally held in November. No Trustee or member of the Management Committee is paid any remuneration or expenses. The Band does pay for external tutors/conductors to work with the Band and its members from time to time to endeavour to maintain/improve playing standards.

Objectives & Activities

The Band's charitable purpose is to foster and encourage the study and practice of instrumental music in Peebles and its surrounding area.

To achieve this the Band provides "brass" instruments on loan plus regular free tuition either individually or within a group setting to children/adults of all ages and ethnicity to ensure the continued improvement in playing standards thereby safeguarding the long-term success and survival of the Band.

Achievements in the Past Year

The Band strives to play an active part in the Community Life of Peebles, playing for example at the town's week-long Beltane Festival, its annual Remembrance Service, and its Christmas Eve visit around the Town's hospital and retirement homes culminating with carols around the Town's Christmas Tree.

Other further public engagements during the year included, amongst others, Biggar Gala Day, St Ronan's Games, Peebles Agricultural Show, Cardrona Christmas Lights "Switch On" and Beating Retreat on Peebles High Street at the end of the Town's Beltane Festival.

The Band played successfully in the 3rd Section of the Scottish Brass Band Association Championships in Perth in March 2025 and in the annual Borders Entertainment Contest in November 2024.

Following our highly successful Christmas Concert in the Burgh Hall, Peebles in December 2024, further concerts were held in Innerleithen and back in the Burgh Hall in May 2025 before our Autumn Concert in the Eastgate Theatre, Peebles. These all proved to be very successful with the Senior Band, Youth Band and pBuzzers (our absolute beginners) all playing a wide selection of music for the delight of our audiences and our Facebook/You Tube followers.

Youth Section

Under the support of Keith Belleville, our Youth Band Section continues to grow from strength to strength with over 20 youngsters in various stages of development. Keith concentrated on our senior Youth Band members on Tuesday evenings and our Silver Squad (now renamed Buzzers) and one to one tuition on Friday afternoons. Another addition during the year was percussion lessons to youngsters from our enthusiastic and highly accomplished Senior Band percussionist, Andrew Watson.

Our third intake of "pBuzzers" under the direction of and Donna Hamilton has also been a great success. This is for youngsters generally under the age of 10, playing plastic pBuzz instruments which allows them to make a lot of noise, learn to play an instrument in a group and enjoy themselves in the process.

Our emphasis on our Youth Section has the clear advantage of building a pipeline of players from pbuzzer, to Buzzers, to Youth Band and

ultimately to our Senior Band, with the ultimate aim of ensuring the continued survival of our "Town Band".

Financial Review

The Band continues in good financial health especially following the Bequest from the late Sandy Anderson in 2023. We are not restricted to what we can spend the monies on but it will be used carefully over the coming years to purchase instruments for the Senior and Youth Bands as the need arises.

Mr Martin Brown stepped down, after 15 years, as Treasurer. Handing over to Mr Calum Stewart, a local businessman in the Peebles who's wife and children are musicians in the band.

Our normal running costs of c.£18,000 - £21,000 per annum continue to be met from regular fundraising activities, albeit at a loss, such as concerts, engagements including playing on Peebles High Street throughout the year, our 100 Club and our annual Grand Prize Draw. However, the target for the year ahead is to reduce the running costs of the band down to c.£15,000.

We would like to take this opportunity again to thank most sincerely, our patrons and the good folk of Peebles for their continued financial support and goodwill, without which the Band would be unable to continue in its present form.

Donna Hamilton Donna Hamilton
Chair & Trustee

Dated 26 March 26

Charity Trustees

Donna Hamilton, Chair
Calum J Stewart
David Cornwall
Eilidh Geddes

Official Charity Address

Old Town House
High Street
Peebles
EH45 8AN

Band Hall Address Nights

Old Town House
High Street
Peebles
EH45 8AN

Rehearsal

Youth Band - Tuesday 5.00 -7.00pm

Senior Band - Mondays & Thursdays
7.15 to 9.15pm





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Statement of Receipts and Payments

For the Year to 30th September 2025

Receipts	Total Year to 30/09/2025	Total Year to 30/09/2024	Total Year to 30/09/2023
Voluntary Receipts			
Property Income	380	350	350
Grants	1200	0	0
Receipts from Fundraising Activities			
100 Club	5,775	2,100	2,000
Band Engagements, Gigs, Concerts	5,685	3,925	2,400
Concerts	0	3,050	1,546
Grand Prize Draw & Raffles	1,182	25	1,134
Quiz Night	0	0	450
Street Collections (incl Carols)	449	785	834
Donations	610	0	0
Player Sponsorship	950	0	0
Misc - Sale of Instruments etc	707	2,075	1,600
Income from Investments			
Bank Interest	2,252	2,285	1,224
Total Receipts	£19,190	£18,314	£37,556
Payments			
Conductors Remuneration			
Senior Band	5,206	5,403	4,755
Youth Band	3,674	3,710	3,215
Fundraising Activities			
Concert Expenses	712	908	688
100 Club, Raffles & Prize Draw	2,698	20	508
Running Costs			
Travel	650		
Contest Expenses	870	840	818
Instruments including repairs, mutes etc	3,107	4,899	14,238
New Music	486	578	461
Uniforms, Ties etc	0	13,881	46
Youth Band	0	1,997	419
Administration			
Heating & Lighting	933	1,283	788
Insurance incl Public Liability	285	285	282
Misc. Costs	1436	731	900
Rent to Peebles Common Good Fund via SBC	450	450	450
SBBA/SBBBA - Subscriptions etc	512	497	625
Stationery, Photocopying etc	308	791	961
Website incl domain name etc	145	145	172
Total Payments	£21,472	£36,417	£29,326
Surplus/(Deficit) for the Year	(£2,282)	(£18,103)	£8,230

Funds Reconciliation

Cash at Bank & in Hand - 1st October 2024	<u>£68,587</u>
Receipts & Payments Surplus/(Deficit) - 30th September 2025	<u>(£2,282)</u>
Cash at Bank & in Hand - 30th September 2025	<u>£66,275</u>

Other Band Assets (Non Cash)

The Band has other assets under the control of the Charity Trustees and Band Management Committee
Namely: Musical Instruments, Music, Uniforms and Other Assets (such as Chairs, Stands, etc)

This figure reflects more a nominal replacement cost rather than a written down value given the uncertainty in realising cash from a forced sale of those assets, should the need ever arise.

Notes to the Accounts - For the Year to 30th September 2025

1 Basis of Accounting

These accounts have been prepared on the Receipts and Payments basis in accordance with the Charities & Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended)

2 Nature and purpose of funds

Unrestricted funds are those that may be used at the discretion of the trustees in furtherance of the objects of the charity. The trustees maintain a single unrestricted fund for the day-to-day running of the organisation.

Restricted funds may only be used for specific purposes. Restrictions arise when specified by the donor or when funds are raised for specific purposes. The Trustees are diligent about tracking restricted funds and only use them in line with donor restrictions. Where costs exceed available restricted funds they are subsidised by unrestricted funds.

3 Donations Received

Donations include institutional and personal donations together with their associated gift aid.

4 Restricted Fund Grants Received

Nil

5 Outstanding Restricted Fund Grants

Nil

6 No remuneration was paid to a Charity Trustee or any person connected with a Trustee (2023: £0)

7 No Trustees received any reimbursement of expenses.

8 There were no transactions or balances with Charity Trustees or their connected persons in respect of years ending 2024 or 2025.

Declaration: The Trustees declare that they have approved the above report.

Mr Calum Stewart CEng, MEng, MBA.....
Treasurer & Trustee
Date: 26/3/2026

Calum Stewart

Peebles Burgh Silver Band

Independent Examiner's Report to the Trustees of Peebles Burgh Silver Band

I report on the closing accounts of the charity for the year ended 30 September 2025, which are set out on pages 6 and 7

Respective Responsibilities of Trustees and Examiner

The Charity Trustees are responsible for the preparation of the accounts in accordance with the terms of the Charity and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The Charity Trustees consider that the audit requirement of Regulation 10(1) (d) 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 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 these 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:
 - a. To keep accounting records in accordance with Section 44 (1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations; and
 - b. 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:

Mr Marc Haslam

Enter qualifications and job role

Enter Address

Date:

ARB REGISTERED ARCHITECT
MEMBER OF THE RIAS & RIBA.

THE COURT HOUSE RESIDENCE
THE COURTHOUSE
HIGH ST.

PEEBLES BH45 8SW

23/03/2026.