

Còisir Ghàidhlig Loch Abar (Lochaber Gaelic Choir)

Scottish Charity Number SC053370

Annual Report and Financial Statements

For the period 20th May 2024 to 31st October 2025

Trustees' Annual Report

For the period 20th May 2024 to 31st October 2025

The trustees have pleasure in presenting their report together with the financial statements for the period 20th May 2024 to 31st October 2025.

Reference and Administrative Information

Charity Name

Còisir Ghàidhlig Loch Abar (Lochaber Gaelic Choir)

Address

Fern House, Seafield Gardens, Fort William, PH33 6RJ

Bankers

TSB Bank Plc, Fort William

Royal Bank of Scotland, Fort William

Independent Examiner

Marie McMillan Cert Acct (Open), Finance Manager, Voluntary Action Lochaber, An Drochaid, Claggan Road, Fort William, PH33 6PH

Current Trustees

Carolyn Groat - Chairperson

Margaret MacMaster - Secretary

Linda Delaney - Treasurer

Anne Marie Campbell

Jane Douglas

John Hutchison

Alasdair Macdonald

Christine MacMaster

Shona MacQueen

Ellen Major

Ellen Nicolson

Geoff Soe-Paing

Structure, Governance and Management

The structure of the association consists of:-

(a) the Members - who have the right to attend the annual general meeting (and any special general meeting) and have important powers under the constitution; in particular, the members elect people to serve on the management committee and take decisions in relation to changes to the constitution itself. Membership shall be open to any person 18 years or over regardless of gender, race, nationality, disability, sexual preference, religion or belief who is living in, interested in, working in or from the Lochaber area who support the aims of the Choir.

(b) the Management Committee (Trustees) - who hold regular meetings during the period between annual general meetings, and generally control and supervise the activities of the association; in particular the management committee is responsible for monitoring the financial position of the association.

Constitution

The charity was registered on 20th May 2024 and is bound by the constitution adopted on 6th January 2024.

Appointment of Management Committee (Trustees)

The Management Committee are the Trustees of the Charity.

The maximum number of members of the Management Committee shall be 12.

A person shall not be eligible for election / appointment to the Management Committee unless they are a member of the association.

At each annual general meeting, the members may elect any member to be a member of the Management Committee. The Management Committee may at any time appoint any member to be a member of the Management Committee. At each annual general meeting, all of the members of the Management Committee shall retire from office but shall be eligible for re-election.

Objectives and Activities

The objectives of the Charity are:-

- (a) To promote community activity, enjoyment and social inclusion through choral singing. Gaelic language and music.
- (b) To provide educational, recreational, leisure and social activities for members through the promotion of Gaelic language and music.
- (c) To advance the appreciation of the Gaelic language and culture through public performances for the benefit of the wider community.

Charitable Purposes

The charitable purposes of the charity are the advancement of the arts, heritage, culture or science.

Activities

See Chairperson's Report

Achievements and Performance

See Chairperson's Report

Financial review

Income for the period was £21,696 which included the transfer of funds from the unincorporated association of £10,652. Expenditure for same period was £14,939 resulting in a surplus of £6,756. Reserves held at year end were £6,756 of unrestricted funds.

Reserves Policy

The Trustees would aim to retain 3 months worth of normal running costs in order to meet commitments and to cover any unexpected expenditure.

Plans for future period

See Chairperson's Report

Exemptions from Disclosure

There are no exemptions from disclosure.

Funds held as custodian trustee on behalf of others

There are no funds held as custodian trustee on behalf of others.

This report was approved by the trustees on 16 Feb 2026



Name of Trustee : Margaret MacMaster

Date: 16 Feb 2026

Independent examiner's report to the trustees on the unaudited accounts of Còisir Ghàidhlig Loch Abar.

I report on the accounts of the Charity for the period 20th May 2024 to 31st October 2025 which are set out on pages 5 to 8.

Respective responsibilities of trustee and independent 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 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 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.

Marie McMillan

Marie McMillan Cert Acct (Open)
Date: - **27 Feb** 2026
Finance Manager
Voluntary Action Lochaber
An Drochaid, Claggan Road
Fort William
PH33 6PH



Còisir Ghàidhlig Loch Abar (Lochaber Gaelic Choir)
Receipts and Payments Accounts
For the period 20th May 2024 to 31st October 2025
Scottish Charity Number SC053370

		Period to 31st October 2025 Unrestricted £	Period to 31st October 2025 Restricted £	Period to 31st October 2025 Total £
Receipts	Note			
Grants and Donations				
Grants	4	-	-	-
Donations	5	10,652	-	10,652
Bank interest received		-	-	-
Fund Raising				
Membership Subs		7,165	-	7,165
Performance Fees		500	-	500
Red Choir Books		144	-	144
Red Book Day Income		718	-	718
Mod 2025 Hats		240	-	240
Mod Contributions		2,056	-	2,056
Prize Money		100	-	100
Misc		105	-	105
PRAEG Survey		15	-	15
Total Receipts		21,696	-	21,696
Payments				
Charitable Activities				
Hall Hire		2,235	-	2,235
Stationery		24	-	24
Memberships & Fees		135	-	135
Conductor Fees		7,667	-	7,667
Red Book Day Expenditure		628	-	628
An Comunn Fees		395	-	395
Mod Hats		250	-	250
Mod Meals & Accommodation		2,887	-	2,887
Misc		719	-	719
Governance Costs				
Independent Examination	7	-	-	-
Total Payments		14,939	-	14,939
Surplus/(Deficit) for the year before transfers		6,756	-	6,756
Transfers between funds	6	-	-	-
Surplus/(Deficit) for the year		6,756	-	6,756

Còisir Ghàidhlig Loch Abar (Lochaber Gaelic Choir)
 Receipts and Payments Accounts
 For the period 20th May 2024 to 31st October 2025
 Scottish Charity Number SC053370

	Period to 31st October 2025 Unrestricted £	Period to 31st October 2025 Restricted £	Period to 31st October 2025 Total £
Statement of Balances - as at 31st October 2025			
Opening cash at bank and in hand	-	-	-
Add Income	21,696	-	21,696
	21,696	-	21,696
Less Expenditure	14,939	-	14,939
Transfers	6 -	-	-
Closing cash at bank and in hand	6,756	-	6,756
Bank and Cash Balances			
TSB Club, Charity and Trust Account	10	-	10
RBS Business Current Account	6,746	-	6,746
Outstanding lodgements	-	-	-
Outstanding cheques	-	-	-
Petty cash	-	-	-
9 & 10	6,756	-	6,756
	-	-	-

Signed on behalf of all Trustees:



Name: Margaret MacMaster

Date: 16 Feb 2026

The notes on pages 7 to 8 form part of these financial statements

Còisir Ghàidhlig Loch Abar (Lochaber Gaelic Choir)
Scottish Charity Number SC053370
Notes to the accounts
For the period 20th May 2024 to 31st October 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).

This is the first set of accounts since the Charity was registered on 20th May 2024.

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 Charity. During the period the charity received a donation of £10,652 from the unincorporated association.

Restricted funds may only be used for specific purposes. Restrictions arise when specified by the donor or when funds are raised for specific purposes.

3 Related party transactions

No remuneration was paid to the trustees or any connected persons during the period.

4 Grants

	Unrestricted Funds	Restricted Funds	Total 2025
Grants	-	-	-
	-	-	-

5 Donations

	Unrestricted Funds	Restricted Funds	Total 2025
Tfr from unincorporated association	10,652	-	10,652
	10,652	-	10,652

6 Transfers between funds

There were no transfers between funds during the period.

7 Governance Costs

	Unrestricted Funds	Restricted Funds	Total 2025
Independent Examination	-	-	-
	-	-	-

8 Volunteers

The trustees would like to record their thanks to all band members, staff, supporters, and families who help make the Lochaber Schools' Pipe Band a vital part of the community.

9 Restricted Funds

	At 20th May 2024	Incoming	Outgoing	Transfers	At 31st October 2025
Restricted Funds	-	-	-	-	-
	-	-	-	-	-

10 Unrestricted Funds

	At 20th May 2024	Incoming	Outgoing	Transfers	At 31st October 2025
Unrestricted Funds	-	21,696	(14,939)	-	6,756
	-	21,696	(14,939)	-	6,756

Chairperson's Report – Còisir Ghàidhlig Loch Abar

Year in Review

It is my pleasure to present the Chairperson's Report for Còisir Ghàidhlig Loch Abar, reflecting on a year filled with musical achievement, community connection, and an enormous amount of dedication from all involved. This has truly been a year where our choir has continued to grow in strength, spirit and Gaelic confidence.

Competition Success

Our standout achievement was, without doubt, winning the Margrat Duncan Memorial Competition at the Royal National Mòd - made all the more special by competing on home ground in Lochaber.

The choir delivered:

- A beautiful performance of a local song, full of heart and authenticity.
- A stunning own-choice arrangement crafted and directed to perfection by Mary Ann Kennedy.
- And exceptional Gaelic marks, reflecting our deep commitment to the language that lies at the core of everything we do.

This success was a celebration of teamwork, hard work, and passion - an unforgettable moment for us all which quite literally left a mark...or a bang!

Workshops, Collaboration & Community Spirit

Ceòl is Càirdeas – Ardgour Hall

One of the year's most rewarding projects was hosting a wonderful Ceòl is Càirdeas workshop in Ardgour Hall. The were Choirs from Oban, Bùrach, Mull, Taynuilt and more who joined us for a day centred around the new Ceòl nan Còisir "Red Book" repertoire and other pieces that deserve to be staples.

Sincere thanks go to:

- Mary Ann Kennedy and Sileas Sinclair, for leading an inspiring and warm day of learning.
- All choir members who helped with setup, catering and organisation.
- Mary Ann, for her delicious, foraged soup.
- Christine and Margaret, for the main course and an expertly arranged buffet -complete with the now-legendary Costco expedition!

This day was full of friendship, learning and shared passion for Gaelic song. We look forward to the next gathering in Argyll.

Social Gathering – Railway Club, Inverlochy

We also enjoyed a lovely social afternoon thanks to Jane Douglas and Alasdair Macdonald. With food, cake, dancing and singing, it was a joyful reminder of how much we enjoy each other's company.

Our thanks go to Meg Corrigan for the venue and to Andrew Macdonald for the fantastic music that kept the room buzzing.

BBC 3 Live 'In Tune' Broadcast – Inverness

Another highlight was travelling to Inverness to take part in a BBC live programme (In Tune). Here, we joined forces again with singers from Nairn and Taynult strengthening the bonds within our wider choral community.

Mòd Week – Wearing All the Hats!

Mòd Week this year was full to the brim, with choir members contributing in countless ways—performing, organising, supporting, and representing Lochaber with pride.

Additional Competitions

A special mention to the choir members who competed in extra competitions during the week:

- Shona MacQueen
- Ninian Christie
- Nigel Burgess
- Fiona Henderson
- Mary Ann Kennedy
- Fiona Cameron.

Your hard work and bravery in stepping into additional events brought great credit to the choir.

Junior Choir Leadership

We are also incredibly proud of our members who conducted school junior choirs:

- Claire Delaney
- Fiona Cameron
- Heather Thompson

The Royal National Mòd and Fringe Events

Our members' participation extended across the vibrant Mòd fringe:

- The Torchlit Procession
- Ar Cànan 's Ar Ceòl concert with our friends in Bùrach
- Gaelic Service
- Celtic Praise, where we supported The Lochaber Strathspey & Reel Society and welcomed the budding Lochaber High School Gaelic Choir to sing with us
- Francis' Birthday / Monday night rehearsal
- The intimate Canopy event, hosted by Mary Ann Kennedy and Peter MacQueen, where Shona MacQueen and I provided supporting vocals

Then came our "night before" rehearsal, full of nerves and excitement - made all the better by a surprise visit from Run-Ragged, the local Runrig tribute group. Their appearance provided laughter, fun, and a memorable boost. Thank you to the rascals who organised this unexpected treat!

The Big Day – Friday

Friday was a whirlwind:

- Puirt
- Margrat Duncan
- An Teanta Mhòr performance
- And then-the big one-winning the Margrat Duncan itself, with brilliant Gaelic marks and well-deserved celebrations to follow.

Our thanks go to Robert Coull and his team at the College for providing an excellent venue and a fantastic meal for our celebrations.

Saturday - Massed Choirs

On Saturday (with a few sunglasses in evidence!) we marched proudly to Cameron Square for a truly uplifting Massed Choirs performance.

We heard wonderful speeches from our local group and enjoyed the moment of seeing Mary Ann Kennedy step up to conduct as the winning conductor - an honour richly deserved.

She may jokingly refer to herself as a “*blow-in*”, but we know the truth: she’s ours, and she’s very much an Abranch.

An End To Season 2024/5

Fond Farewells

No year is complete without acknowledging the changes within our choir family, and this year we say heartfelt farewells to two valued members.

Lauren MacGillivray - We wish Lauren every success as she steps away from the choir to focus on her studies on the path to becoming a Gaelic teacher. Gur math a thèid leat, Lauren!

Francis MacLeod - We also extend our warmest wishes to Francis, a loyal and dedicated member since the choir’s very creation. His commitment over the years has helped shape Còisir Ghàidhlig Loch Abar into the choir we know today. While he is stepping back from regular participation, we sincerely hope to see him at future rehearsals, performances, and social gatherings. Once part of the choir, always part of the choir - and the kettle will always be on for him.

Final Thanks

My heartfelt thanks go to:

- Our conductor
- Our committee
- Every choir member for commitment, hard work, and good humour
- Families, supporters, and the wider Lochaber community

This has been a remarkable year. Together we honour our language, celebrate our music, and ensure that Còisir Ghàidhlig Loch Abar continues to thrive.

Carolyn Groat

Chairperson, Còisir Ghàidhlig Loch Abar