

# Borders Talking Newspapers

Scotland · Charity number SC020192

## Details

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Known as	BTN
Status	Active
Legal form	SCIO (Scottish Charitable Incorporated Organisation)
Registered	1992-04-20
Register	<a href="#">View on the OSCR register</a>

## Contact

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**Address** 3 Golden Square  
Duns  
Scottish Borders  
TD11 3AW

**Website** <https://btn.org.uk>

## Activities

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**Activities:** 'It carries out activities or services itself'

**Purposes:** 'the promotion of equality and diversity', 'the relief of those in need by reason of age, ill-health, disability, financial hardship or other disadvantage'

**What the charity does:** We are here to provide audio presentation of local news features to those who for any reason are unable to read printed material. Groups of volunteers edit and record the news on a weekly basis from 2 locations in the borders. The results are then put on to memory sticks and sent out to an average of 200 people to use on players that we provide. It is also available from our website or by App using mobile phones, iPads and Smart Speakers although at this stage no data as to the usage is available to us. We include notices from such as the RNIB and Social Care Alliance Scotland and regularly add magazine style features or quizzes.

**Beneficiaries:** 'Older People', 'People with disabilities or health problems', 'No specific group, or for the benefit of the community'

**Objectives:** The organisation's purposes are: i. The relief of those in need by reason of age, ill health, disability, financial hardship or other disadvantage. ii. The promotion of equality and diversity. The purposes are advanced by: I. Assisting people who have difficulty reading printed material as a result of sight problems or other incapacity or disability by the provision of audio recordings of local newspapers and other items of general or personal interest. ii. Providing material by other methods of reproduction which may become available. iii. Doing all other things, alone or in conjunction with other charitable organisations or institutions, to promote or further the purposes.

## Geography

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- **Main operating location:** Scottish Borders
- **Geographical spread:** Wider, but within one local authority area

## Finances

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Period end	Income	Expenditure	Assets	Employees
2025-03-31	£21,468	£24,473	-	1
2024-03-31	£20,377	£24,257	-	1
2023-03-31	£38,900	£30,074	-	1
2022-03-31	£27,290	£20,964	-	1
2021-03-31	£12,346	£22,194	-	1

**Borders Talking Newspapers**

Scotland - Charity number SC020192

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# Accounts

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APPENDIX 1



Scottish Charity Regulator

Office of the Scottish Charity Regulator

Trustees' Annual Report for the period							
Period start date				Period end date			
From	Day	Month	Year	To	Day	Month	Year
	01	04	2024		31	03	25

**Reference and administration details**

<b>Charity name</b>	Borders Talking Newspapers
<b>Other names charity is known by</b>	BTN
<b>Registered charity number</b>	SC020192
<b>Charity's principal address</b>	53 Dounehill Jedburgh
	Postcode TD8 6LJ

**Names of the charity trustees on date of approval of Trustees' Annual Report**

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	[REDACTED]	Convener		
2		Vice Convener		
3		Treasurer		
4		Secretary		
5				
6				
7				
8		Listeners' Rep		31/7/24-31/3/25
9			05/3/25 – 31/3/25	
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

## Reference and administration details

Names of all other charity trustees during the period, if any, (for example, those who resigned part way through the financial period)

Name	Dates acted if not for whole year

## Structure, governance and management

**Type of governing document**

Borders Talking Newspaper (BTN) is a SCIO constituted charity since November 2014

**Trustee recruitment and appointment**

BTN is managed by a Board of Trustees who appoint a Convenor, Secretary and Treasurer. There is a maximum of 12 Trustees including the office bearers, a representative of any branch and at least one listener's representative. The Board may also make temporary appointments from its members (all listeners and volunteers) as office bearers to serve on sub committees or to give advice. These members are entitled to contribute to meetings but are not trustees and do not have voting rights.

## Objectives and activities

**Charitable purposes**

The object of the BTN is to relieve the blind and/or partially sighted or those under some temporary or permanent incapacity or disability which makes reading a strain by providing audio recorded material and to do all other things, whether alone or in conjunction with other charitable organisations or institutions, to promote or further these objects. BTN operates principally in the Scottish Borders region

**Summary of the main activities in relation to these objects**

BTN continues to produce weekly recordings of local news which are sent to our listeners free of charge. Included in these recordings are notices of importance from such as RNIB and Social Care Alliance Scotland.

## Achievements and performance

### Summary of the main achievements of the charity during the financial period

The charity has continued to provide the weekly readings of local newspapers for visually impaired listeners. We have also added regularly a wide variety of magazine-style items ranging from extracts from archived material from past editions of BTN to quizzes and up to date information on developments in the services for visually impaired people. Through our contacts with the Macular Society, we have also been able to help with transport for those in need using Borders Wheels using funds given to us directly for this purpose.

The quality of our players has not been as good since the demise in 2023 of the company which used to supply us, however after much research we believe that we have sourced the best available for 2025 – 2026.

We are maintaining an average of about 200 individuals on our database who use our players and memory sticks. Listeners can also access our material through our website or by App using mobile phones, iPads and smart speakers although at this point there is no data that we can access showing the numbers using these methods.

We are constantly looking to the future and are mindful that the way news is conveyed is going through a period of great change and that we must keep ahead of the game on behalf of our listeners.

## Financial review

### Brief statement of the charity's policy on reserves

General reserves – the Trustees agreed that it was important to keep sufficient reserves to ensure services can be provided where income receipts can be compromised over a period of time, as has been clearly demonstrated by our recent experience with Covid 19. At 31 March 2025 the charity held unrestricted funds of £13,536 (2024 - £21,482) representing about 7 months' of running costs (2024 – 10 months) plus £18,000 designated for use should the charity need to be wound up and an additional £4000 designated to cover potential costs of moving premises due to current uncertainty in the continuation of the lease. (2024 - £16,000).

### Details of any deficit

This year we managed to reduce our deficit marginally to £3,007 from £3,920 in 2024. We increased our income by 5.5%, mainly due to increased prize draw entries and a welcome new grant, whereas we were able to maintain our costs on a par with 2024. £1,061 of the deficit was due to the use of finances from a long held restricted fund.



### Donated facilities and services (if any)

Other optional information

Declaration

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

Signed on behalf of the charity's trustees

Signature(s) <i>OSCR will accept digital or typed signatures</i>		
Full name(s)		
Position (e.g. Chair)	Convener	Treasurer
Date	03/09/25	03/09/25



## Borders Talking Newspapers

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## Receipts and payments accounts

For the period from	Period start date			to	Period end date		
	01/04/23	Month	Year		Day	Month	Year
	01	04	2024		31	03	2025

## Section A Statement of receipts and payments

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total funds current period to nearest £	Total funds last period to nearest £
<b>A1 Receipts</b>						
Donations	15,349	372			15,721	14,687
Legacies	-				-	2,000
Grants	1,500				1,500	-
Receipts from fundraising activities	4,170				4,170	3,566
Gross trading receipts					-	
Income from investments other than land and buildings	75				75	84
Rents from land & buildings					-	-
Gross receipts from other charitable activities					-	
					-	-
<b>A1 Sub total</b>	<b>21,094</b>	<b>372</b>	<b>-</b>	<b>-</b>	<b>21,466</b>	<b>20,337</b>
<b>A2 Receipts from asset &amp; investment sales</b>						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
<b>A2 Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>21,094</b>	<b>372</b>	<b>-</b>	<b>-</b>	<b>21,466</b>	<b>20,337</b>
<b>A3 Payments</b>						
Expenses for fundraising activities	620				620	620
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities	22,221	1,433			23,654	21,817
Grants and donations					-	-
Governance costs:					-	-
Audit / independent examination	50				50	50
Preparation of annual accounts					-	-
Legal costs					-	-
Other					-	-
					-	-
<b>A3 Sub total</b>	<b>22,891</b>	<b>1,433</b>	<b>-</b>	<b>-</b>	<b>24,324</b>	<b>22,487</b>
<b>A4 Payments relating to asset and investment movements</b>						
Purchases of fixed assets	149				149	1,770
Purchase of investments					-	
<b>A4 Sub total</b>	<b>149</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>149</b>	<b>1,770</b>
<b>Total payments</b>	<b>23,040</b>	<b>1,433</b>	<b>-</b>	<b>-</b>	<b>24,473</b>	<b>24,257</b>
<b>Net receipts / (payments)</b>	<b>(1,946)</b>	<b>(1,061)</b>	<b>-</b>	<b>-</b>	<b>(3,007)</b>	<b>(3,920)</b>
<b>A5 Transfers to / (from) funds</b>						
					-	
<b>Surplus / (deficit) for year</b>	<b>(1,946)</b>	<b>(1,061)</b>	<b>-</b>	<b>-</b>	<b>(3,007)</b>	<b>(3,920)</b>

Section B Statement of balances

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
<b>B1 Cash funds</b>	Cash and bank balances at start of year	37,482	1,862			39,344	43,264
	Surplus / (deficit) shown on receipts and payments account	(1,946)	(1,061)			(3,007)	(3,920)
						-	
	Cash and bank balances at end of year	35,536	801	-	-	36,337	39,344
(Agree balances with receipts and payments account(s))							

<b>B2 Investments</b>	Details	Fund to which asset belongs	Market valuation	Last year
			to nearest £	to nearest £
		Total	-	-

<b>B3 Other assets</b>	Details	Fund to which asset belongs	Cost (if available)	Current value (if available)	Last year
			to nearest £	to nearest £	to nearest £
		General Fund	20,147	1,279	1,850
		Publicity Fund	1,842		
		R S Macdonald Fund	61		
		R S Macdonald Fund	753		
		R S Macdonald Fund 22/23	2,446	978	1,467
		Total	25,249	2,257	3,317

<b>B4 Liabilities</b>	Details	Fund to which liability relates	Amount due	Last year
			to nearest £	to nearest £
		Total	-	-

<b>B5 Contingent liabilities</b>	Details	Fund to which liability relates	Amount due (estimate)	Last year
			to nearest £	to nearest £
		Total	-	-

Signed by one or two trustees on behalf of all the trustees

Signature: [Redacted]

Print Name: [Redacted]

Date of approval: 3.09.25  
8.09.25

## Borders Talking Newspapers

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**Additional analysis (1)**

## Analysis of receipts and payments

## 1 Donations

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Earl & Countess of Haig					-	-
Anonymous	10,000				10,000	10,000
St John Scotland					-	-
Gift Aid	257				257	284
Provincial Grand Lodge	-				-	200
Other donations	5,092	372			5,464	4,203
					-	-
					-	-
<b>Total</b>	<b>15,349</b>	<b>372</b>	<b>-</b>	<b>-</b>	<b>15,721</b>	<b>14,687</b>

## 2 Grants

	Unrestricted funds to nearest £	Restricted funds to nearest £	Total current period to nearest £	Total last period to nearest £
Roxburgh Lanward Benevolent	1,500		1,500	-
				-
				-
				-
				-
<b>Total</b>	<b>1,500</b>	<b>-</b>	<b>1,500</b>	<b>-</b>

## 3 Gross receipts from other charitable activities

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Monthly Prize Draw	3,456				3,456	2,535
Various collections, coffee mornings etc	714				714	1,031
Income from investment	75				75	
					-	
					-	
					-	
<b>Total</b>	<b>4,245</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>4,245</b>	<b>3,566</b>

## 4 Payments relating directly to charitable activities

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Staff Costs and Pension	14,439				14,439	13,683
Rent, Rates, Electricity & Insurance	2,408				2,408	2,088
General Administration Costs	4,771	372			5,143	4,948
Travel		1,061			1,061	567
Trustee Expenses	653				653	582
Equipment Bought	149				149	-
Expenses for fundraising	620				620	
					-	
					-	
					-	
<b>Total</b>	<b>23,040</b>	<b>1,433</b>	<b>-</b>	<b>-</b>	<b>24,473</b>	<b>21,868</b>

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**Additional analysis (3)**

**6 Breakdown of restricted funds**

	Restricted fund 1 - enter name of fund below	Restricted fund 2 - enter name of fund below	Restricted fund 3 - enter name of fund below	Restricted fund 4 - enter name of fund below	Total restricted funds	Total restricted funds last period
<b>Receipts</b>						
Donations					-	-
Legacies					-	-
Grants					-	-
Receipts from fundraising activities					-	-
Gross trading receipts					-	-
Income from investments other than land and buildings					-	-
Rents from land & buildings					-	-
Gross receipts from other charitable activities					-	-
<b>Sub total</b>	-	-	-	-	-	-
					cross ref error	
<b>Receipts from asset &amp; investment sales</b>						
Proceeds from sale of fixed assets					-	-
Proceeds from sale of investments					-	-
<b>Sub total</b>	-	-	-	-	-	-
<b>Total receipts</b>	-	-	-	-	-	-
					cross ref error	
<b>Payments</b>						
Expenses for fundraising activities					-	-
Gross trading payments					-	-
Investment management costs					-	-
Payments relating directly to charitable activities	620				620	620
Grants and donations					-	-
Governance costs:					-	-
Audit / independent examination					-	-
Preparation of annual accounts					-	-
Legal costs					-	-
<b>Sub total</b>	620	-	-	-	620	620
<b>Payments relating to asset and investment movements</b>						
Purchases of fixed assets					-	-
Purchase of investments					-	-
<b>Sub total</b>	-	-	-	-	-	-
<b>Total payments</b>	620	-	-	-	620	620
<b>Net receipts / (payments)</b>	(620)	-	-	-	(620)	(620)
<b>Transfers to / (from) funds</b>					-	-
<b>Surplus / (deficit) for year</b>	(620)	-	-	-	(620)	(620)

Nature and purpose of funds

**Section C Notes to the Accounts**

**C1 Nature and purpose of funds** (may be stated on analysis of funds worksheets)

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**C2 Grants**

Type of activity or project supported	Individual / institution	Number of grants made	£
<b>Total</b>			-

**C3a Trustee remuneration**

If no remuneration was paid during the period to any charity trustee or person connected to a trustee cross this box (otherwise complete section 3b)	X
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**C3b Trustee remuneration - details**

Authority under which paid	£

**C4a Trustee expenses**

If no expenses were paid to any charity trustee during the period then cross this box (otherwise complete section 4b)	
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**C4b Trustee expenses - details**

	Number of trustees	£
Mileage to Committee Meetings & Disbursements on Behalf of Charity	5	653

**C5 Transactions with trustees and connected persons**

Nature of relationship	Nature of transaction	Transaction amount (£)	Balance outstanding at period end (£)

**C6 Other information**

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**Independent Examiner's Report  
For the year ended 31 March 2025**

**Borders Talking Newspaper SCO20912**

I report on the accounts of the charity for the year ended 31<sup>st</sup> March 2025.

**Respective responsibilities of trustee and examiner**

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustees 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 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 which gives me reasonable cause to believe that in any material respect the requirements:

- To keep accounting records in accordance with Section 44(1) 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.



Date: 25 July 2025