

**Kelso Orchard Tennis Club**  
**A Registered Charity in Scotland**

Scottish Charity Number SC034005

**Accounts and Annual Report 2025**

**KELSO ORCHARD TENNIS CLUB**  
**A Charity Registered in Scotland**  
**Scottish Charity Number SC034005**

Trustees Annual Report and Accounts  
Year ending 30<sup>th</sup> September 2025

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**KELSO ORCHARD TENNIS CLUB**  
**A Charity Registered in Scotland, Scottish Charity Number SC034005**

**TRUSTEES AND MANAGEMENT COMMITTEE ANNUAL REPORT 2025**

**THE CLUB:**

Kelso Orchard Tennis Club hereinafter called 'the club' operates from Poynder Place, KELSO, TD5 7EH. Although privately owned through a Trusteeship the club is fully open for general public use. This is widely promoted throughout the locality. The Financial Year is 1st October to 30th September but the tennis playing season runs, as near as possible, from the beginning of April in any one year to the end of March in the following year.

**TRUSTEES:**

Mr Richie Allan, MBE, Mr Gareth Stott, Mrs Maggie Stewart and Miss Kate Bull

**MANAGEMENT COMMITTEE:**

Mrs Maggie Stewart, Mrs Susan Lawrence, Mr Lee Brown, Ms Kerstin Cameron, Ms Lesley Cowan, Ms Jacquie Welsh, Miss Kate Bull, Mrs Carol Colin, Mrs Verity Mutch, Mr Douglas McIntick and Mr Gregor Welsh.

**TRUSTEE AND MANAGEMENT COMMITTEE MOVEMENT DURING YEAR:**

Mr Alan Church left the Management Committee in November 2024. There were no changes to the Trustees in 2025.

**MAIN CONTACT:**

Miss Kate Bull, 3 Waldie Griffiths Drive, Kelso, TD5 7UH

**COMMITTEE MEETINGS AND AGM:**

The management committee who link with the Trustees meet no fewer than four times per annum. The Annual General Meeting is held no later than two months after the Financial Year End.

**GOVERNANCE:**

Due to the open aims and objectives the club gained charitable status on 29th January 2003 and the charity reference appears under the Club name at the head of this report. The charity trustees report and accounts have been prepared in accordance with the terms of the Charity and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 and up-to-date legislation. The charity trustees consider that the audit requirement of Regulation 10(1) (d) 2006 of the Accounts Regulations does not apply.

## **AIMS AND OBJECTIVES:**

The Club's aims and objectives are 'to promote community participation in healthy recreation by provision of facilities for playing tennis at all levels and abilities. Tennis play is open to anyone who is interested as per the terms of our Constitution which is openly available on request. The Club also aims to provide a safe and secure environment for youth and others to enjoy a variety of activity through our specific projects. The Trustees and Management Committee are confident that the charity is fulfilling the objectives and aims as outlined in the club's current Constitution.

The Club was delighted to be awarded the prestigious Tennis Scotland Club of the Year Award 2024 and Clubsport Roxburgh Club of the Year 2024 for their outstanding work in the community during 2023.

## **GRANTS AND FUNDRAISING:**

The club received grants from several organisations during the year. These are summarised below:

The club received a grant of £3,600 from the Cheviot Neighbourhood Fund for the new Girls Mentoring Project. The project is taking place in two primary schools in the cluster and involves mentoring the Primary 7 girls to run sessions for girls under 7 during lunchtimes.

The club received a grant of £4,200 from Borders Community Action for a continuation of the Keep Your Mind & Body Active Project, running tennis based sessions in Queens House and Kelso Hospital.

The club received a grant of £20,000 and an interest free loan of £7,251 from The Energy Saving Trust for the installation of new LED floodlights which was completed in December 24.

In addition, the club carried out fundraising throughout the year. The main fundraising activities this year were running tuck shops during the competitions held at the club during the year. In addition, the club ran a Christmas Hamper Prize draw and two grand slam themed tournaments.

The club also ran a fundraising prize draw to raise funds for local charity Beyond Limits, raising £1,043. The club also took part in the Cash for Kids Sports Challenge from in September (concluding in October 25).

Kelso Orchard Tennis Club would like to thank all organisations which have provided grants, sponsorship and funding in 2025.

## **LEAGUES AND COMPETITIONS:**

### **Leagues**

2025 saw a busy season for Kelso with two Ladies and Gents teams taking part in the Borders Adult Leagues, two teams in the Mixed League, one team in the Mixed Knockout Cup, one team in the 40+ mixed league and one team in the winter league. It has been a successful season for the club with the Gents First Team winning Division 1 for the first time since the leagues began in

1968, the Ladies First Team finishing third in their league and the Mixed First Team finishing runner up in their league. The club had two junior teams taking part in the Spring Junior League and one in the Autumn Doubles League.

### **Competitions**

The club and club members were involved in a number of competitions and tournaments over 2025.

The club played host to the Senior Confined in June with several club members taking part. In addition, the Borders Junior Confined was held this year at the club and it was great to see the players competing. This year the event was held over 3 days with finals day on the Sunday. There was a great atmosphere and it was fantastic to see players having fun on and off court. A record number of toasties and fruit kebabs were sold over the course of the 3 days.

The club also played host to 21 grade 5 tournaments from October 2024 to September 2025. There were events for all ages and entries numbers were high, with players from around Scotland attending.

The Club Championships are being played in September to November this year.

Gents Singles Winner – T.B.D.

Ladies Singles Winner – T.B.D

Gents Doubles Winners – T.B.D.

Ladies Doubles Winners – Jane Wright & Lynne Veitch

Mixed Doubles Winners – Lesley Cowan & Lee Brown

### **Coaching**

Junior coaching has continued throughout the year. Numbers have been good with new players joining and regular players attending on a weekly basis. Coaches Lesley and Kate ran summer camps during the summer holiday period. These were well attended and involved several children trying tennis for the first time. The coaching programme remains a real strength within the club and benefits individual health and wellbeing and introduces children, young people and adults to the sport of tennis and improves club membership over time. Cardio Tennis has been a success this year and has brought new members to the club. The Adult beginners class is still proving popular and there is a new Adult Improver Class.

### **Community Engagement**

The club ran a charity fundraising event this year for Beyond Limits, a local charity, raising funds and awareness for secondary breast cancer. The club sold tickets for two prize draws, one for adults and one for children, with some fantastic prizes donated from local businesses and members.

The club was invited to take part in the Women's Tour of Britain event in June which was started and finished in Kelso Square, promoting tennis and women in sport. The club had a gazebo and a pop up mini tennis court in the square offering free tennis to the public. This was a great success, with plenty of visitors playing on the court and chatting to the coaches and welfare officer.

The club was involved in two projects in 2024/25 which focused on engaging with the community – Keep Your Mind and Body Active and the Girls Mentoring Project. Both projects are still ongoing but have been very successful so far with lots of new people trying tennis and enjoying the physical and mental health benefits of playing tennis. Community engagement remains one of our key aims for the future, with a further two funding applications submitted and awaiting results.

#### **Future Plans**

The club has plans in the future to upgrade the kitchen area. This would allow the clubhouse to be used for more events. It is anticipated that the club will look to apply for funding for this in 2026.

#### **RESERVES:-**

The unrestricted reserves of £6,791 as shown on page 4 of the Accounts will be used initially for the day to day running costs towards our charitable purpose. Perhaps in the 2026 financial year the Management Committee will decide that part of this can be used on restricted charitable projects.

**Annual Report prepared and signed on behalf of the Trustees and Management Committee of Kelso Orchard Tennis Club.....TRUSTEE..... Date.**

**KELSO ORCHARD TENNIS CLUB**  
A registered charity in Scotland, Scottish charity number SC034005  
Receipts & Payments Account Year Ending 30th September 2025

2023-24 £		Note		2024-25 £
<u>32,067</u>	Balances B/Forward			<u>34,145</u>
	<b>RECEIPTS</b>			
	Events:-			
4,710	Grants & Sponsorships	1	35,051	
2,386	Fundraising & Donations	2	2,792	37,843
	<b>Charitable purpose:-</b>			
3,052	Ongoing Club Projects	3	28	
5,493	Subscriptions/Casual/Other	4	7,020	
72	Balls Sold		103	
1,260	Other Income	5	1,274	8,424
	<b>Investment Income:-</b>			
815	Gross Int. Recd	6	8	
<u>17,788</u>	<b>Total receipts</b>			<u>46,276</u>
	<b>PAYMENTS</b>			
0	<b>New Facility:- Floodlights</b>			27,251
	Events:-			
318	Fundraising Costs			484
	<b>Charitable purpose:-</b>			
11,292	Ongoing Club Projects	7		3,875
796	Insurance		868	
516	Balls Purchased		507	
843	Heat/Light		821	
616	Repairs/Renewals	8	686	
	<b>Governance costs:-</b>			
671	Governing Body Fees		692	
30	Local Affiliations		30	
375	Club Officers Exp.		375	
253	Sundry Costs	9	939	4,919
<u>15,710</u>	<b>Total Payments</b>			<u>36,529</u>
<b>2,078</b>	<b>Surplus (-Deficit) for year</b>			<b>9,747</b>
<u>£34,145</u>	<b>Balances C/Forward</b>			<u>£43,892</u>

**KELSO ORCHARD TENNIS CLUB**  
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**Statement of Funds as at 30th September 2025**

2023-24 £	Note	2024-25 £
	Balances at Start:-	
5,609	General Fund	5,041
	Restricted Funds:-	
19,704	Sinking Fund	23,704
5,000	Youth Worker Project	0
1,754	Other Projects	5,400
2,078	Suplus (- Deficit) for Year	9,747
<b><u>£34,145</u></b>	<b>Total Balances</b>	<b><u>£43,892</u></b>
	Represented by:-	
	Balances at End:-	
5,041	General Fund	6,791
	Restricted Funds:-	
23,704	Sinking Fund	27,704
5,400	Club & Community Projects	9,397
<b><u>£34,145</u></b>		<b><u>£43,892</u></b>
	Bank Account Balances:-	
16,781	Deposit Account RBOS	26,725
16,662	Term Deposit - United Bank plc	16,662
702	Current Account RBOS	505
<b><u>£34,145</u></b>	<b>Total</b>	<b><u>£43,892</u></b>

Approved by the Trustees and signed on their behalf ..... TRUSTEE

Date.....



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**NOTES TO THE ACCOUNTS 2024-25 (see pages 3 & 4)**  
**RECEIPTS**

**Note 1**

Grants received during the year of £35,051 is £3,600 from the Borders Community Action Fund, £4,200 from Cheviot Neighbourhood Fund and £27,251

**Note 2**

Fundraising & Donations of £2,792 is £568 net income from the Draw Account, £1,663 from Tuck shops during tournaments in the year and £561 from the Christmas Hamper Draw.

**Note 3**

Ongoing projects income is £28 from the Open Day.

**Note 4**

Subscriptions, casual and other of £7,020 is £6,945 of subscription income and £75 from Social Tennis.

**Note 5**

Other income of £1,274 is £300 court hire from Borders Senior Confined, £312 court hire from Borders Junior Confined, £254 Pay & Play income, £209 from Floodlight Tokens and £200 from Key Deposits.

**Note 6**

Gross interest received of £8 is from the interest paying current account with the Royal Bank in Kelso.

**Note 7**

The ongoing club project cost of £3,875 £1,058 on the Cheviot Neighbourhood Project 3, £1,254 on the Borders Community Action Project, £1,491 on Primary School Projects, £50 on advertising and £22 on Visit Kelso Membership.

#### **Note 8**

Repairs and renewals of £686 is £230 on hedge cutting and maintenance, £89 on an airfryer, £33 on new net cords and £334 on a new lock and keys for the main door.

#### **Note 9**

Sundry costs of £939 is £163 on bank fees, £531 on payments to the Energy Saving Trust, £85 on a first aid course, £100 on donations and £60 on miscellaneous items including toilet rolls and cleaning products.

#### **Note 10**

Funds as at 30<sup>th</sup> September 2025 of £43,892 have been allocated as follows:- 1) sinking fund £27,704 which is an increase of £4,000 towards court replacement, 2) £9,397 on current and future projects with the balance of £6,791 as the unrestricted general fund at the Year end. The balance on hand may require some re-allocation between funds in 2026 but this is what is considered prudent for the 2025 Accounts.

#### **CLUB ASSETS**

The Club land, buildings and court facility are held in 'ownership' through the Trustees under a 'sports use only' restricted agreement. The total cost of building the facility in 2004 was approximately £148K (£40K for the Clubhouse and £108K for the court facility, floodlights and surrounding netting and fencing). In 2018, George Lillico & Son refurbished the courts at a total cost including VAT is just over £37K. The floodlights were upgraded to LED in December 2024 a cost of £27,251. The only other assets held by the charity are, a ball machine, a ladder, score boards, four benches, a picnic table, two storage containers and an awning at no more than £1K in total at September 2025 (£0.4K in 2019).

**KELSO ORCHARD TENNIS CLUB**  
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**Report of the Independent Examiner on the Accounts Year Ended 30<sup>th</sup> September 2025**  
**As made to the Trustees and Management Committee**

**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 Trustees Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. The Charity Trustees consider the audit requirements of 2006 Regulation 10 (1) (d) of the Accounts Regulations do not apply. As Independent Examiner, I have the responsibility to examine the accounts as required under Sections 44 (1) (c) of the Act and state whether particular matters have come to my attention.

**BASIS OF INDEPENDENT EXAMINATION**

My examination is carried out in accordance with regulation 11 of the Charities Accounts (Scotland) Regulations 2006. My review of the records kept by Kelso Orchard Tennis Club in relation to the Accounts presented with such records will consider any unusual items and disclosures and seek explanations from the Trustees concerning any such matters.

Those 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.

**STATEMENT OF INDEPENDENT EXAMINER**

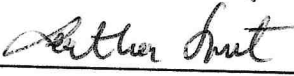
In the course of my examination of the records no matter has come to my attention that gives me any reasonable cause of believe that, in any material respect, 1) the requirement to keep accounting records in accordance with Section (44) (1) a of the 2005 Act, and any subsequent regulations and 2) to prepare accounts as detailed on pages 4 and 5 foregoing that accord with these records in compliance with Regulation 9 of the 2006 Accounts Regulations, have not been met or that, in my opinion, attention needs to be drawn to enable a proper understanding of Annual Report to Accounts detailed on the foregoing pages 1 to 3.

**Independent Examiner:-**

**Name:** JAVAMAN SHORT

**Relevant Professional qualification:** ATA

**Address:** 20 PATTERSON GARDENS, HAWICK, TD9 0ST

Signed  Date 8/12/2025