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Charity Registration No. SC044813 (Scotland)

ANSTRUTHER TENNIS CLUB SCIO
ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025
SCOTTISH CHARITY NUMBER SC044813

Henderson Black & Co

CHARTERED ACCOUNTANTS, ANSTRUTHER

ANSTRUTHER TENNIS CLUB SCIO

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ANSTRUTHER TENNIS CLUB SCIO

TRUSTEES' ANNUAL REPORT AND ACCOUNTS

FOR THE PERIOD ENDED 31 DECEMBER 2025

The trustees have pleasure in presenting their report together with the financial statements for the year ended 31 December 2025.

Reference and Administrative Information

Scottish Charity Number: SC044813
 Contact Address: 25A Taeping Close, Cellardyke, Anstruther, Fife KY10 3YL
 Bankers: TSB, Hanover Street, Edinburgh, EH2 2DS
 Independent Examiner: Mark Robertson BA CA, Henderson Black & Co., 28 Rodger Street, Anstruther, Fife, KY10 3DU

Trustees

The charity is administered by a committee who are its trustees. The following persons have served during the period and since the year end;

Alice Hall	(President)
Craig Horsburgh	(Treasurer)
Neil Carstairs	(Secretary from 11/01/2026)
Ellie Hall	(Welfare Officer)
Carol Horsburgh	
Adam Alexander	
Paul Brignal	
Norval Aitken	Resigned 26 January 2025
Tracey Stevenson	Resigned 11 January 2026
Katrina McFarlane	Removed 26 January 2025
Ernie Allan	
Jill Saunderson	(Secretary until 11/01/2026)
Mark Geary	
Rona Mitchell	
Stephen Elder	Elected 26 January 2025
Andrew Flynn	Elected 26 January 2025
Suzanne Tyler	Elected 26 January 2025
Hugh Murphy	Elected 11 January 2026

Charitable Purposes

The Charitable Purpose of the SCIO, as set out in the constitution, is the advancement of public participation in sport. To further these objectives the Club will seek to:

- advance the education of children, young people and adults through the provision of such coaching opportunities to engage in the study, practice and teaching of all aspects of lawn tennis to develop their physical capacities, health and wellbeing in order to improve the conditions of life;
- support, where possible, underprivileged children and youths, to participate in the amateur sport of Lawn Tennis by fostering both a team and wider community spirit for the achievement of these and such other similar purposes as may be deemed to be charitable and to further the development of the public's appreciation of Lawn Tennis;
- do all such other things as shall further the objectives of the Club.

ANSTRUTHER TENNIS CLUB SCIO

TRUSTEES' ANNUAL REPORT AND ACCOUNTS

FOR THE PERIOD ENDED 31 DECEMBER 2025

Structure and Management and Recruitment and Appointment of Trustees

The Club was incorporated as a Scottish Charitable Organisation (SCIO) on 22 April 2014 and to which the unincorporated Anstruther Tennis Club transferred all assets, liabilities, responsibilities etc.

The Board of Trustees consists of four office bearers (President, Vice-president, Treasurer and Secretary), three League Team Captains, a Social League Secretary, Social Secretary and Clubhouse Convener along with 4 Junior representatives. All officers and Trustees are appointed by The Club membership at the Annual General Meeting, retire annually and are eligible for re-election. All members of at least one year's standing are eligible to be nominated for the Committee of Trustees. Trustees who have served on the Committee for at least one year are eligible to be nominated for the post of President.

Risk Management

The trustees have assessed the major risks to which the charity is exposed, in particular those relating to the operations and finances of the charity, and are satisfied that systems are in place to mitigate the charity's exposure to the major risks.

Review of the Activities and Achievements

The club continues to have a steady flow of members and we remain focussed in promoting tennis for everyone.

With both our 'inner club' competitions and Tayside league matches, the members are getting the opportunity to put their skills to the test against players of all abilities.

The clubs coaching programme remains constant for both kids and adults. The club will need to look at ways to encourage the older kids to transition up to play in adult sessions.

The courts are being maintained to a high level, allowing year-round play but these costs remain a big impact on club funds so we will have to look at ways to help ease this burden to the finances.

Overall, the club is muddling along fine. This year's focus will be to make sure we are maximising the potential memberships which are available, we will have to review memberships fees with a proposed slight increase but still offer value for money to those looking to play tennis.

Financial Review

In the year ending 31 December 2025 there were receipts of £10,203 (2024 £6,950), there was grant income received in the year of £1,000 (2024 £Nil). There were payments of £9,168 (2024 £9,770) on charitable activities. The surplus in the year follows a deficit last year, where repair costs were particularly high.

ANSTRUTHER TENNIS CLUB SCIO

TRUSTEES' ANNUAL REPORT AND ACCOUNTS

FOR THE PERIOD ENDED 31 DECEMBER 2025

Reserves Policy

The Club is building levels of reserves to ensure funds are available to cover the ongoing running, maintenance and repair costs as well as to contribute towards future plans. The statement of balances shows £13,942 of bank balances at the year-end (2024 £12,907), all of which are unrestricted (2024 £1,040).

Approved by the trustees and signed on their behalf on 6 March 2026 by:-



Craig Horsburgh
Treasurer of Anstruther Tennis Club (SC044813)

**Anstruther Tennis Club SCIO
INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF THE ANSTRUTHER TENNIS CLUB SCIO
YEAR ENDED 31 DECEMBER 2025**

I report on the accounts of the charity for the period ended 31 December 2025 which are set out on pages 5 to 8.

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 (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 Charities Accounts (Scotland) Regulations 2006 (as amended). 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 Regulationshave 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.

Mark J Robertson

Mark Robertson BA CA
Partner
Henderson Black & Co
Chartered Accountants

28 Rodger Street
Anstruther
KY10 3DU

6 March 2026

ANSTRUTHER TENNIS CLUB SCIO
RECEIPTS AND PAYMENTS ACCOUNT
YEAR ENDED 31 DECEMBER 2025

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Receipts				
Grants	-	1,000	1,000	-
Bank interest	9	-	9	9
Charitable activities	9,194	-	9,194	6,941
Total receipts	<u>9,203</u>	<u>1,000</u>	<u>10,203</u>	<u>6,950</u>
Payments				
Charitable costs	6,696	2,040	8,736	9,410
Governance costs	432	-	432	360
Total payments	<u>7,128</u>	<u>2,040</u>	<u>9,168</u>	<u>9,770</u>
Surplus/(Deficit) for year before transfers	<u>2,075</u>	<u>(1,040)</u>	<u>1,035</u>	<u>(2,820)</u>
Transfers	-	-	-	-
Surplus/(Deficit) for year	<u>2,075</u>	<u>(1,040)</u>	<u>1,035</u>	<u>(2,820)</u>

ANSTRUTHER TENNIS CLUB SCIO
STATEMENT OF BALANCES
AS AT 31 DECEMBER 2025

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total 2025 £	Total 2024 £
Funds reconciliation				
Opening cash at bank (restated)	11,867	1,040	12,907	15,727
Surplus/(Deficit) for the period	2,075	(1,040)	1,035	(2,820)
Closing cash at bank at 31 December 2025	<u>13,942</u>	<u>-</u>	<u>13,942</u>	<u>12,907</u>
Bank balances				
TSB Current Account	13,035	-	13,035	12,009
NS & I Investment Account	907	-	907	898
	<u>13,942</u>	<u>-</u>	<u>13,942</u>	<u>12,907</u>
Other assets				
Court floodlighting			20,622	20,622
			<u>20,622</u>	<u>20,622</u>
Liabilities				
Independent Examiner's fee			432	360
			<u>432</u>	<u>360</u>

The accounts were approved by the Trustees on 6 March 2026
and signed on their behalf by:



Alice Hall
President



Craig Horsburgh
Treasurer

ANSTRUTHER TENNIS CLUB SCIO
NOTES TO THE ACCOUNTS
YEAR ENDED 31 DECEMBER 2025

1. Accounting policies

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

2. Trustee remuneration, expenses and related party transactions

No remuneration was paid to trustees in the period.

The following Trustees were reimbursed for out of pocket expenses during the year:

	2025	2024
Mr Craig Horsburgh	836	1,773
Mr Paul Brignall	17	-
	<u>853</u>	<u>1,773</u>

3. Employees

The charity did not have any employees during the period.

4 Governance costs

Governance costs includes payments to the Independent Examiner of £432 (2024 £360).

5 Movements in bank and cash balances

	At 01 Jan 2025 £	Receipts £	Payments £	Transfers £	At 31 Dec 2025 £
Unrestricted funds restated	11,867	9,203	(7,128)	-	13,942
	<u>11,867</u>	<u>9,203</u>	<u>(7,128)</u>	<u>-</u>	<u>13,942</u>
Restricted funds restated	1,040	1,000	(2,040)	-	-
	<u>1,040</u>	<u>1,000</u>	<u>(2,040)</u>	<u>-</u>	<u>-</u>
Total bank and cash balances	<u>12,907</u>	<u>10,203</u>	<u>(9,168)</u>	<u>-</u>	<u>13,942</u>
	At 01 Jan 2024 £	Receipts £	Payments £	Transfers £	At 31 Dec 2024 £
Unrestricted funds	10,187	6,950	(9,770)	-	7,367
	<u>10,187</u>	<u>6,950</u>	<u>(9,770)</u>	<u>-</u>	<u>7,367</u>
Restricted funds	5,540	-	-	-	5,540
	<u>5,540</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>5,540</u>
Total bank and cash balances	<u>15,727</u>	<u>6,950</u>	<u>(9,770)</u>	<u>-</u>	<u>12,907</u>

ANSTRUTHER TENNIS CLUB SCIO
NOTES TO THE ACCOUNTS
YEAR ENDED 31 DECEMBER 2025

6 Funds

Purposes of Unrestricted Funds:

Unrestricted funds are those that may be used at the discretion of the trustees in furtherance of the objects of the charity.

Purposes of Restricted Funds:

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

In 2020 the club received grants towards the costs of refurbishing and maintaining the clubhouse and courts, those grants were fully expended in the year.

The opening balance of restricted and unrestricted funds have been restated. A covid support grant of £4,500 received in an earlier year was originally treated as restricted where no restriction existed.

Anstruther Tennis Club SCIO
Detailed Receipts and Payments Account - Not part of Statutory accounts and only for
the information of members and trustees
Year ended 31 December 2025

	Unrestricted Funds	Restricted Funds		
	Total	Total	Total	Total
	2025	2025	2025	2024
	£	£	£	£
Receipts				
Grants:				
	-	1,000	1,000	-
Bank interest:	9	-	9	9
Charitable activities:				
Membership fees	5,555	-	5,555	5,490
Visitor fees	1,091	-	1,091	688
Floodlights	460	-	460	720
Fundraising	1,988	-	1,988	-
Other	100	-	100	43
Total Receipts carried forward	9,203	1,000	10,203	6,950

Anstruther Tennis Club SCIO
Detailed Receipts and Payments Account - Not part of Statutory accounts and only for
the information of members and trustees
Year ended 31 December 2025

	Unrestricted Funds	Restricted Funds		
	Total	Total	Total	Total
	2025	2025	2025	2024
	£	£	£	£
Total Receipts brought forward	<u>9,203</u>	<u>1,000</u>	<u>10,203</u>	<u>6,950</u>
Payments				
Charitable activities:				
Rent & rates	1,650	-	1,650	1,650
Repairs & maintenance	1,031	2,040	3,071	2,995
Electricity	673	-	673	665
Insurance	969	-	969	924
Club affiliation fees	1,080	-	1,080	1,025
Equipment	570	-	570	744
Trophies & engraving	351	-	351	955
Bank charges	206	-	206	219
Miscellaneous	166	-	166	233
Governance Costs:				
Independent examiner's fee	432	-	432	360
 Total payments	<u>7,128</u>	<u>2,040</u>	<u>9,168</u>	<u>9,770</u>
Deficit for period before transfers	<u>2,075</u>	<u>(1,040)</u>	<u>1,035</u>	<u>(2,820)</u>
Transfer of funds	-	-	-	-
Deficit for period after transfers	<u>2,075</u>	<u>(1,040)</u>	<u>1,035</u>	<u>(2,820)</u>