

St Andrews Lawn Tennis Club SCIO

Scotland · Charity number SC053070

Details

Known as	St Andrews LTC
Status	Active
Legal form	SCIO (Scottish Charitable Incorporated Organisation)
Registered	2024-01-18
Register	View on the OSCR register

Contact

Address	St Andrews Lawn Tennis Club Kinburn Park Double Dykes Road St Andrews KY16 9DX
Website	https://clubspark.lta.org.uk/StAndrewsLTC

Activities

Activities: 'It carries out activities or services itself'

Purposes: 'the advancement of public participation in sport', 'the provision of recreational facilities, or the organisation of recreational activities, with the object of improving the conditions of life for the persons for whom the facilities or activities are primarily intended'

What the charity does: to promote health and fitness through inclusive racket sports

Beneficiaries: 'No specific group, or for the benefit of the community'

Objectives: The organisation's purposes are: (a) the advancement of public participation in sport including entering teams for matches, league tournaments and competitions. (b) the provision of recreational facilities with the object of improving the conditions of life for the persons for whom the facilities or activities are primarily intended.

Geography

- **Main operating location:** Fife
- **Geographical spread:** A specific local point, community or neighbourhood

Finances

Period end	Income	Expenditure	Assets	Employees
2025-09-30	£44,862	£30,993	-	0
2024-09-30	£114,046	£53,548	-	0

St Andrews Lawn Tennis Club SCIO

Scotland - Charity number SC053070

Accounts

ST ANDREWS LAWN TENNIS CLUB SCIO

REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 SEPTEMBER 2025

CHARITY NUMBER: SC053070

Henderson Black & Co

CHARTERED ACCOUNTANTS, ST ANDREWS

St Andrews Lawn Tennis Club SCIO
Contents of the Report and Unaudited Financial Statements
For the Year Ended 30 September 2025

	Pages
Trustees' Report	1 - 3
Independent Examiner's Report to the Trustees	4
Statement of Receipts and Payments	5
Statement of Balances	6
Notes to the Accounts	7

St Andrews Lawn Tennis Club SCIO

Trustees' Report

For the Year Ended 30 September 2025

The trustees have pleasure in presenting their report together with the financial statements for the year ended 30 September 2025.

Reference and Administrative Information

Charity name	St Andrews Lawn Tennis Club SCIO
Charity number	SC053070
Contact Address	Kinburn Park, Double Dykes Road, St Andrews, Fife, KY16 9DX
Bankers	Bank of Scotland
Independent Examiner	Joanne Paul CA, Henderson Black & Co, Chestney House, St Andrews, KY16 9PF

Trustees

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

Bernhard Struck	(President)
Morag Hamilton	(Treasurer)
David McCallum	(Secretary)
Sean Allan	
Lorna Burns	(resigned 25 March 2025)
Kevin Gilbert	
Andrew Ibbetson	(resigned 18 June 2025)

Charitable purposes

The charity's purposes are:

- The advancement of public participation in sport including entering teams for matches, league tournaments and competitions.
- the provision of recreational facilities with the object of improving the conditions of life for the persons for whom the facilities or activities are primarily intended.

Structure, Governance and Management

The charity is a Scottish Charitable Incorporated Organisation (a SCIO). It became a registered charity on 18 January 2024. Before that date the Tennis Club was an unincorporated members' club.

The committee meets monthly to discuss club matters and works closely with the club's other volunteers across coaching, maintenance, memberships, health and safety, safeguarding and club championships.

The charity comprises the Board of Trustees; the people serving on the Board are referred to as the charity trustees under the Constitution. The maximum number of Board members is 9 and the minimum is 3.

The Board is responsible for monitoring and controlling the financial position of the organisation.

At each AGM the members may elect any member to be a trustee and the Board may at any time appoint a member to be a trustee. The Board may at any time appoint a non-member to be a trustee on the basis that they have specialist experience and skills which could be of assistance to the Board. At each AGM all the trustees shall retire from office and be eligible for re-election.

St Andrews Lawn Tennis Club SCIO

Trustees' Report

For the Year Ended 30 September 2025

Review of the Activities and Achievements

The following activities were carried out during the year:

Membership and Participation: We welcomed over 240 members, including 59 juniors, and offered regular training sessions led by qualified coaches.

Tournaments and Events: The annual Club Championship was held with around 150 entries and the Tennis Tayside Open (Grade 3 LTA event) with over 200 entries from players around the UK. We also entered 15 teams into the Tennis Tayside leagues, including 4 Junior teams.

Community Outreach: We delivered an Open Day to encourage wider participation, welcoming over 50 guests to the Club. We also welcomed over 60 kids to the Club as part of holiday camps as well as carrying out an outreach program to schools.

Facility Improvements: We continue to investigate resurfacing options for courts 4–7.

Volunteering: There are 18 volunteers in recognised positions at the Club, with many more participating in weekly maintenance rotas.

Financial Review

In the year ending 30 September 2025 there were receipts of £44,862 (2024 £114,046) and payments of £30,993 (2024 £53,548) on charitable activities. The overall surplus for the year was £13,869 (2024 £60,498).

After protracted difficulties, a decision was made to abandon the kiosk (outbuilding) project and the incomplete structure was dismantled. We made contact with the organisations which had provided funding for the project and agreed to repay £7,225 (20% of the amount granted) to The Fife Environment Trust.

The committee has conducted a detailed review of the club's wider financial health, recognising that income from court hire contracts, typically around £6,000, is not guaranteed to continue. Potential capital projects, such as court resurfacing, have been put on hold and efforts have been made to reduce club expenditure. An increase to membership fees for 2025/26 is an inevitable step following below-inflation rises over the last 2 decades.

Reserves policy

The trustees' policy is to hold reserves to meet normal running costs and known commitments for three to six months. At the year end, unrestricted cash reserves amounted to £74,367 (2024 – £60,498)

St Andrews Lawn Tennis Club SCIO

Trustees' Report

For the Year Ended 30 September 2025

Statement of Trustees' Responsibilities

The trustees are responsible for keeping proper accounting records which disclose, with reasonable accuracy at any time, the financial position of the charity and enable them to ensure that the financial statements, which they are responsible for preparing, comply with the Charities Accounts (Scotland) Regulations 2006 (as amended) and the terms of the charity's Constitution. The applicable law also sets out the responsibilities of the trustees for the preparation and content of the Annual Report.

Approved by the trustees on 13 March 2026 and signed on their behalf by:



Bernhard Struck
(President)

Date 28/04/2026



Morag Hamilton
(Treasurer)

Date 28/4/26

St Andrews Lawn Tennis Club SCIO

Independent Examiner's Report to the Trustees of St Andrews Lawn Tennis Club SCIO

I report on the accounts of the charity for the year ended 30 September 2025 which are set out on pages 5 to 7.

Respective Responsibilities of the Trustees and 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 ("the 2005 Act") and the Charities Accounts (Scotland) Regulations 2006 (as amended) ("the 2006 Regulations"). The charity's trustees consider that the audit requirement of Regulation 10(1) (d) of the 2006 Regulations does not apply. It is my responsibility to examine and report on the accounts under section 44(1) (c) of the 2005 Act and to state whether particular matters have come to my attention.

This report is made to the trustees, as a body, in accordance with the terms of my engagement. My work has been undertaken so that I might state to the trustees those matters I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the trustees for my work or for this report.

Basis of Independent Examiner's Statement

My examination is carried out in accordance with Regulation 11 of the 2006 Regulations. 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 Regulations, and
 - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 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.

**Joanne Paul CA
Partner
Henderson Black & Co
Chartered Accountants**

**Chestney House
149 Market Street
St Andrews
Fife, KY16 9PF**

Date:

Joanne Paul

12/05/2026

St Andrews Lawn Tennis Club SCIO

Statement of Receipts and Payments
for the year ended 30 September 2025

	2025 £	2024 £
Receipts		
<i>Receipts from Charitable Activities:</i>		
Bank and cash balances from members' club	-	57,788
Grants and donations	192	19,653
Subscriptions	25,929	22,627
Court fees - Pay & Display	3,285	2,045
Court hire fees	9,022	7,012
Floodlighting receipts	1,675	628
Match levies	1,553	1,604
Catering at tournaments	2,251	2,139
Sundry tennis activities	5	90
	<u>43,912</u>	<u>113,586</u>
<i>Investment income:</i>		
Interest	950	460
Total receipts	<u>44,862</u>	<u>114,046</u>
Payments		
<i>Cost of Charitable Activities:</i>		
Coaching expenses	2,075	2,179
Association fees	2,285	1,260
Court repairs and upkeep	1,860	2,833
Tennis balls	749	846
Club championships, prizes & engraving	200	370
Rent	3,550	1,775
Rates	3,064	2,007
Clubhouse repairs, upkeep and cleaning	2,174	2,944
Repaid grant re outbuilding	7,225	-
Outbuilding construction costs	-	32,212
Legal and professional costs re outbuilding	-	1,620
Accountancy	1,440	940
Insurance	851	805
Heat and light	4,404	2,672
Web site expenses	324	80
Printing, postage and stationery	237	-
Sundry expenses (including donations)	555	1,005
Total payments	<u>30,993</u>	<u>53,548</u>
Surplus for year	<u>13,869</u>	<u>60,498</u>

The notes on page 7 form an integral part of these accounts.

St Andrews Lawn Tennis Club SCIO

Statement of Balances
as at 30 September 2025

	2025	2024
	£	£
Funds Reconciliation		
Opening cash at bank	60,498	-
Surplus for year	13,869	60,498
Closing cash at bank	<u>74,367</u>	<u>60,498</u>
Bank Balances		
Bank of Scotland Current Account	5,540	13,920
Bank of Scotland Members' Account	3,194	21,578
Redwood Building Society - 35 Day Notice Account	10,000	10,000
Redwood Building Society - 95 Day Notice Account	55,633	15,000
	<u>74,367</u>	<u>60,498</u>
Assets		
Courts and lighting - at valuation	26,340	30,866
Outbuilding in course of construction - at cost	-	61,588
	<u>26,340</u>	<u>92,454</u>
Liabilities		
Independent Examiner's fee	960	960
Trade creditors	272	136
	<u>1,232</u>	<u>1,096</u>

All funds are unrestricted.

The notes on page 7 form an integral part of these accounts.

Approved by the trustees and signed on their behalf by:



Bernhard Struck (President)

Date: 28/04/2026



Morag Hamilton (Treasurer)

Date: 28/4/26

St Andrews Lawn Tennis Club SCIO**Notes to the Accounts
for the year ended 30 September 2025**

1 Accounting Policies**a) Basis of Accounting**

The financial statements 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).

b) Nature of funds

All funds of the charity are unrestricted. Unrestricted funds are those that may be used at the discretion of the trustees in furtherance of the objects of the charity. If parts of the unrestricted funds are earmarked at the discretion of the trustees for a particular purpose, they are designated in a separate fund. This designation has an administrative purpose only and does not legally restrict the trustees' discretion to apply the fund.

c) Taxation

No provision has been made for taxation in the financial statements on the basis that all income and expenditure is applied for the charitable objectives.

d) Cash Flow Statement

The charity is entitled to the exemptions available in The Charities Accounts (Scotland) Regulations 2006 (as amended) and is therefore not required to prepare a Cash Flow Statement.

e) Receipts

All income is included when received.

f) Payments

Charitable payments are made in furtherance of the charitable objects and include Value Added Tax, where applicable.

2 Employees, Trustees and Remuneration

The charity had no employees during the year (2024 - none). No expenses were reimbursed to trustees. No remuneration was paid to trustees. Donations to the charity during the year from trustees were £nil (2024 - £nil).