

APPENDIX 1

OSCR

Scottish Charity Regulator

Office of the Scottish Charity Regulator

Trustees' Annual Report for the period							
	Period start date				Period end date		
	Day	Month	Year		Day	Month	Year
From	1	11	2024	To	31	10	2025

Reference and administration details

Charity name	Banchory Tennis Club
Other names charity is known by	
Registered charity number	SCIO 53744
Charity's principal address	Burnett Park
	Banchory
	Aberdeenshire
	Postcode AB31 4FE

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		President		
2		Past President		
3		Secretary		
4		Treasurer		
5		Members Secretary		
6		Ladies Captain		
7		Welfare Officer		
8		Maintenance		
9				
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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

Constitution

Our Charity is a Scottish Charitable Incorporated Organisation (SCIO). It was registered in its current legal form on 29 October 2024. The charity was previously an unincorporated association but changed its legal form to a SCIO. The Management Committee of the Club believed that becoming a SCIO offered benefits such as limited liability for trustees, an easier form of organisation to manage administratively with one regulator only and possible Gift Aid opportunities. The transfer of the assets of the unincorporated association to the SCIO took place and was ratified by the membership at the Annual General Meeting held on 16th November 2024. The Charity has a two-tier structure and as such is governed by Charity Trustees with a membership body. The Trustees form the Management Committee who hold regular meetings and generally control the activities of the Club. Minutes of Management Committee meetings are taken and made available to Members. Membership of the Committee is open to all Ordinary Members. Members have the right to attend members' meetings (including any annual general meeting) and have important powers under the constitution; in particular, to appoint people to serve on the Management Committee and take decisions on changes to the constitution.

Trustee recruitment and appointment

At each AGM, the members may elect any full member to be a charity trustee. At each AGM, all of the charity trustees elected/appointed shall retire from office – but shall then be eligible for re-election. The proposed electee must be supported at the AGM by a further seconder. A vote shall then be taken for each full member if deemed necessary. A charity trustee retiring at an AGM will be deemed to have been re-elected unless, they advise the committee prior to the conclusion of the AGM that they do not wish to be reappointed as a charity trustee, or an election process was held at the AGM and they were not among those elected/re-elected through that process. The committee may at any time appoint any member to be a charity trustee.

Objectives and activities

Charitable purposes

In accordance with our Constitution, the Club aims to advance public participation in sport, in particular tennis, or the training for such regardless of level of skill or physical ability and to contribute to the improvement of physical health, fitness, social and mental wellbeing of the wider community. Our Club aims principally to provide facilities for and generally to promote, encourage and facilitate the playing of the Game, and any other sport as approved by ordinary resolution of members at a general meeting.

Summary of the main activities in relation to these objects

Banchory Tennis Club promotes and provides its members and the wider community of Banchory with affordable facilities for the practice and play of tennis in Banchory and its surrounding community. Our tennis activities include providing three two-hour sessions of social tennis every week throughout the year, including daytime and evening play to ensure all sections of the membership can access the opportunities to play. The Club takes into consideration the financial means of its members and will provide support when necessary.

Individuals can also book courts independently and at no additional cost to play with other Club members. All ages from 3 to 77 access the courts in a variety of ways, and this provides positive wellbeing for the individuals. To encourage public participation in the sport among the community of Banchory, the Club runs an annual Open Day where people of all ages and abilities can receive coaching and the opportunity to play tennis free of charge. In the Summer members can 'Bring a Pal' for free to encourage participation. Coaching sessions are provided for children and adults from beginners through to intermediate and improvers. This coaching is provided for Club members for a fee. Coaching is managed and led by our LTA Accredited Level 3 Head Coach, Pawel Ewartowski. Club members and non-members throughout the year have taken been involved in evening drop-in coaching sessions.

The Club provides activities for all members including Club afternoons and evenings, All in One Tennis Fun evenings, Box Leagues, Monthly Saturday afternoon socials, special events such as the Aberdeenshire mixed doubles tournament and Strawberries & Cream midsummer tournament among others and our annual Club championships.

There is the opportunity for all members to play club-level competitive tennis and to be part of several teams which enter the NESLTA tennis leagues at various levels. The Club promotes close links with the local community and schools through School Holiday Coaching Camps.

The Club provides Play and Pay sessions on a daily basis which can be booked through our website. Relationships with local schools are maintained through contact with the local Active Schools Co-ordinator.

APPENDIX 1

Achievements and performance

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

The Club is on a solid financial footing with a healthy surplus of £10,000 being generated over the past year. This has allowed us to consider a replacement surface for the three courts in March 2029. Our annual maintenance budget allows us to make general improvements to the grounds and ensure that the courts are in very good condition.

Our membership is currently over 270 members, 129 Juniors and 145 adults. This is slightly down from our target of 300 members. We have play and pay users who are non-members. We have three ladies' teams who play in the NESLTA leagues, and other ladies play in the Deeside League. Over 40 ladies play competitive tennis. We have four men's teams who play in the NESLTA leagues which results in over 35 members who play competitive tennis. This season our ladies' teams earned promotion from division two and three. Our Deeside League won their league. The men's A team were promoted from Division two to one.

The Club was proud to host the Chrysalis Summer party which supports families with Down's Syndrome and an Aberdeenshire mixed tennis day.

We continued to make improvements for our members such as to the outside environment including repair and enhancement of the terrace facing court 3 and the practice wall.

Financial review

Brief statement of the charity's policy on reserves

The Club's main source of funds is its subscription income and bank interest. This year it totalled £27307. While membership has gone down this year, subscription income is slightly up (£22,160) on last year. This can be explained in part by fluctuations in the membership numbers in the various fee categories making up the total membership. We started a fund-raising campaign for court replacement in March 2029, and this has added to our income.

The club's major expenditure is the Club Coach retainer (£6000) and our annual maintenance costs (£3311). There are annual operating overheads which include rent, insurance, electricity and cleaning of the Clubhouse (£3673).

The Trustees believe that this places the Club in a healthy financial position. The club is on a good financial footing with a healthy surplus being generated over the past year. This has allowed us to continue building funds for the long-term project of replacing the carpet on the courts. Nevertheless, the Committee will continue to exercise prudence and continually monitor the position and review it formally every 2 months at its regular meetings.

Details of any deficit

None

Donated facilities and services (if any)

None

3

APPENDIX 1

Other optional information

Future Plans and Goals

We plan to grow the Club's membership further, and to continually promote and review its coaching courses to ensure they meet the demands of Club members, and the wider community, at all age and ability levels.

In March 2029 we are planning to replace the subsurface and lay a new carpet for our tennis courts. This will be a major project which will need considerable planning and discussion amongst the members and Trustees. The first stage will be the creation of a business plan and to build on the current fundraising efforts.

Declaration

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

Signed on behalf of the charity's trustees

Signature(s)
*OSCR will accept
digital or typed
signatures*

Full name(s)

Position (e.g. Chair)

President

Secretary

Date

26th November 2025

26th November 2025

4

Banchory Tennis Club SCIO SC053744**Income and Expenditure Account**

for the year ended 30 September 2025

	note	2025 £	£
<u>Income</u>			
Subscription & Keys		22160	
Guest fees & Tournaments		813	
Fundraising		1652	
Tennis balls		15	
Tennis for Kids (Summer Camps)		0.00	
Clothing sales		0	
Bank interest		2668	
Total			<u>27,307</u>
<u>Expenditure</u>			
Tennis activities			
Coaching		6000	
Tennis balls		723	
LTA/NESTLA fees and levies		1104	
Court equipment		0	
Sundries		39	
Social Events		163	
Trophy engraving		0	
Tennis for Kids		98	
Tournament expenses		0	
			8,126
Maintenance			
Maintenance		3311	
Lighting (including spare bulbs)		0	
			3,311
Operating overheads			
Rent		350	
Insurance		1415	
Electricity		1711	
Clubhouse cleaning		197	
			3,673
Admin costs			
Tax payments		556	
Club clothing		0	
Fundraising Admin		348	
Web site		103	
			1,007
Total Expenditure			<u>16,116</u>
Net Operating Cash flow			11,191
Depreciation			<u>2,116</u>
(Deficit)/surplus			<u><u>9,075</u></u>

Banchory Tennis Club SCIO SC053744
2024-25

FUNDS BALANCES

		CCB Fixed 1 yr bond +	CCB	Metro	Total
		£	Savings	current	£
Balances transferred from Banchory Lawn Tennis Club	01-Nov-24	20,660.00	41,487.91	8,862.85	71,010.76
Receipts		1,083.15	1,585.27		2,668.42
Payments		-	- -	16,116.37 -	16,116.37
Receipts minus Payments		<u>1,083.15</u>	<u>1,585.27 -</u>	<u>16,116.37 -</u>	<u>13,447.95</u>
Spreadsheet balances		21,743.15	43,073.18 -	7,253.52	57,562.81
Balance per Bank at	30-Sep-25	21,743.15	43,073.18	17,385.55	82,201.88

APPENDIX 3



		Independent examiner's report on the accounts v2					
Report to the trustees/members of Registered charity number On the accounts of the charity for the period Set out on pages	Charity name	Banchory Tennis Club					
	Registered charity number	SC 053744					
	Period start date				Period end date		
	Day	Month	Year		Day	Month	Year
	29	10	24	to	30	09	2025
							(remember to include the page numbers of additional sheets)
Respective responsibilities of trustees and examiner Basis of independent examiner's statement	<p>The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) 2005 Act 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.</p> <p>My examination is carried out in accordance with Regulation 11 of the 2006 Accounts 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.</p>						
Independent examiner's statement Signed**: Name: Relevant professional qualification(s) or body (if any): Address:	<p>In the course of my examination, no matter has come to my attention</p> <ol style="list-style-type: none"> which gives me reasonable cause to believe that in any material respect the requirements: <ul style="list-style-type: none"> 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 <p>have not been met, or</p> <ol style="list-style-type: none"> to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached. 						

Disclosure section

Only complete if the examiner needs to highlight material problems.

**Give here brief details of
any items that the
examiner wishes to
disclose**