



**Charity No SC054429**

**Annual Report and Unaudited Financial Statements**

**For the Year Ended 31 March 2026**

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## **Trustees' Annual Report**

### **For the Year Ended 31 March 2026**

The trustees have pleasure in presenting their report together with the financial statements and the independent examiner's report for the year ended 31 March 2026.

### **Reference and Administrative Information Charity**

#### **Name**

Kelso Music Society

#### **Charity No**

SC054429

#### **Address**

C/o Fiona Watson, 12 Forestfield, Kelso, TD5 7DX

#### **Current Trustees**

|                  |           |
|------------------|-----------|
| James Young      | President |
| Christine Peters | Chair     |
| Anne Coles       | Secretary |
| Fiona Watson     | Treasurer |
| Elisabeth Dooner |           |
| Vivienne Young   |           |
| Graeme Watson    |           |
| Stephen Tees     |           |

#### **Bankers**

Royal Bank of Scotland  
Bank of Scotland

#### **Independent Examiner**

Anita Withers

## **STRUCTURE AND MANAGEMENT**

### **Constitution**

The Charity is an unincorporated association. It is governed by its constitution which was adopted and granted charitable status by OSCR on 25 July 2025.

### **Appointment of Trustees**

The committee, which normally meets four times a year, are the charity's trustees. Membership of the committee is open to all members of the Kelso Music Society.

Trustees are elected at the Annual General Meeting and under the constitution, there must be a minimum of three but shall not be subject to any maximum. The trustees may co-opt further trustees if they consider it would be in the interests of the Society to do so.

### **Management**

The trustees are responsible for the strategic direction and governance of the Society, as well as achieving its aims and objectives; the organising of concerts and recitals, as well as educational outreach programme for local school groups.

## **OBJECTIVES AND ACTIVITIES**

### **Charitable purposes**

To advance, improve, develop and maintain public education in, and appreciation of, the art and science of music in all its aspects by any means the trustees see fit, including through the presentation of public concerts and recitals.

### **Activities**

Kelso Music Society aims to bring the finest chamber musicians from Scotland and beyond, to Kelso in the Scottish Borders, to the attractive 18th Century church venue, renowned by musicians for its wonderful acoustic. The opportunity to hear top class chamber music is limited in rural areas such as ours, where population is scattered with no large centres, and where transport problematic, and we aim to offer the very best. Our audience comes from the surrounding local area, and also from the Lothians, Edinburgh, Berwickshire and across the Border. The majority of our members pay a yearly subscription to attend all the season's concerts or, alternatively, buy entrance tickets available at the door.

The Society offers a seasonal programme of seven concerts, running from October to March, promoting a mix of both well-established and developing artists, presenting a range of repertoire and styles of music, from the well-known, to the less well known, and also includes some innovative programming and new works.

In addition to this, the Society runs an educational Outreach Programme, 'Kelso Viva', where we facilitate workshops and concerts for school pupils led by performing musicians. The Society is fortunate to have several professional musicians and educators on the committee who are able to support the visiting performers in this work. To enhance the music experience of the concert or workshop for the children, they deliver a preparatory presentation to all participating classes. This includes playing their instruments, talking about, listening and watching (often on Youtube) the musicians who will be coming, and generally helping the children and teachers focus on the upcoming event. This has proved to be most beneficial for the children and helps the teachers encourage discussion about the event.

During the workshops, musicians treat the children to a short concert and engage the children in the demonstration of their instruments, their lives as musicians and answering children's interesting questions in a relaxed, friendly way. We are committed to developing this work with young people in our area who we feel are missing out on experiencing live music performances, and to encourage the uptake of musical instruments, and of course concert attendance!

## ACHIEVEMENTS AND PERFORMANCE

This 2025/26 season, Kelso Music Society presented seven live music performances at Kelso Old Parish Church, featuring internationally renowned and Scottish-based musicians, those with growing reputations and young professionals in the early stages of their careers.

### 2025/26 Concert Programme

Our 2025/26 season concert programme was, as follows:

Concert 1: **Beth Taylor**, Scottish mezzo with Marcia Hadjimarkos (piano). Folksong settings and songs by Schubert, Hahn, Beethoven, Chaminade, Stauford and Harty.

Concert 2: **Tio Archai**. Included 'Three Whistler Miniatures' by Helen Grime, Beethoven, Brahms and Bridge.

Concert 3: **Thomas Mathias** (violin) and **Dominic Degavino** (piano). Included Amy Beach Romance and Corigliano Sonata, Dvorak, Brahms, Gershwin and Kreisler.

Concert 4: **Maxwell Quartet**. Scottish folk music, Haydn and Brahms.

Concert 5: **The Gould Piano Trio and Robert Plane** (clarinet). Scottish slant. Judith Weir Trio, Eilean Shona by Holbrooke. New piece by Piers Hellawell and Mendelssohn Trio.

Concert 6: **Flutes and Frets**. The programme covered 5 centuries of music on a range of historically appropriate instruments.



Concert 7: **Nikita Lukinov** (piano). Graduate/Teacher at RCS presents Scriabin, Liszt, Hahn and Mussorgsky and Stanchinsky.

All the artists are award winners (sometimes multi-award).

- Four concerts involved Scottish/Scottish-based artists.(1,2,4 and 7)
- Three concerts included Scottish music. (2,4 and 5)
- Two concerts included new music. (2 and 5)
- Four concerts included music by female composers. (1,2,3 and 5)
- Concert 3 included less familiar American music
- Concert 6 had an innovative approach.

Kelso Music Society is maintaining its tradition of high-quality artists with a range of repertoire and styles. Performing musicians seem to enjoy performing for us.

*“We thoroughly enjoyed our time performing in Kelso. The unique octagon Kelso Parish Church had the perfect acoustic for our combination and was very well-heated despite the cold weather outside. It was lovely to see so many people in the audience including a few younger members which is always encouraging. Thank you to everyone for being so welcoming and hospitable!”*

***Beth Stone - Flutes & Frets***

*“Music is a socially engaged art: even great artists like Gould Piano Trio do not function in a vacuum, for the audience is the crucial other half. In Kelso, they were ready and waiting. Today’s composers are not always welcome in programmes. Yet, far from being cold-shouldered, I was approached and quizzed about my work, with very informed and useful comments coming from my own introductory remarks. My appearance was treated as an honour, yet I was the lucky one – I departed knowing full well why I had long heard of Kelso Music Society, but sorry that it had taken me until 2026 to attend in person. It fairly fizzes with energy. “*

***Piers Helliwell - musician and composer***

As well as bringing excellent music to Kelso, we believe we perform an important social and community role. We have discerning, appreciative audiences who not only enjoy the music but its accessibility, and the social occasion and time with friends, particularly important to our older members.

*“Live music is especially vital to people who live in the country. The catchment area for Kelso includes many surrounding villages and farms and many I met that evening came from outlying areas. So the existence of Kelso Music Society can be seen as truly vital to the community where events of such quality are thin on the ground.”*

***Matilda Hall***

*“... the Music Society has given me so much – memories and a continuity of pleasure, and of course the music by professional musicians, chatting to friends and acquaintances over coffee in the interval. And for me, all on my doorstep!”*

***Isobel Gordon***

*“...the octagonal church in Kelso which has such good acoustics. The musicians were excellent, the quality of the music very acute: I was overtaken yet again by the difference between recordings and listening to the live thing. It is a real joy to attend such performances, and I have to say that what is performed at the Kelso Music Society is always of a very high standard.”*

*Young and Old*



### **Kelso Viva – Educational Outreach Programme**

Through ‘Kelso Viva’ we facilitate workshops and concerts for school pupils led by performing musicians. Trio Archai was a big hit this season. Pupils got up close to young enthusiastic musicians, and, in a fun way learnt about life playing music, the struggles, the reward, about different instruments, how music makes you feel. We had a great response from both pupils and teachers. See:

<https://www.kelsomusicsociety.com/blog/trio-archai-friday-31st-october-2025>



*Trio Archai, October 2025*

Through our work in local schools, we have built good relationships and are trusted to deliver useful and enjoyable musical experiences for local young people. Since Covid lockdown, teachers are noticing that much work still needs to be done on children’s mental health. They report that children are emotionally rather ‘flat’ and that exposure to music helps. As one head teacher said ‘Nothing does it like music’!

## **FINANCIAL REVIEW**

Our main source of funding continues to be membership subscriptions and door ticket admissions for our concerts and recitals. The Society were also successful in applying for two grants, from the Chamber Music Scotland for £2000, which supports the general running costs of the Society and paying for talented musicians to perform at our concerts. The second grant is from Charity Begins at Home, which is a local Kelso charity, and this grant is a part of a restricted fund which supports the Society in providing school and educational workshops, bringing music to the young people of Kelso. The Society also has another Restricted Fund, the Piano Fund, which is usually held in a fixed term deposit and is set aside for the future replacement of the Society's piano.

During this period, the Society also received a legacy from the estate of a former Treasurer, who was a great friend and supporter of the Society. Thanks and appreciation to Anne Fingland and her family for the generous donation, which will support the running costs of the Society and continue the good work of the Committee.

In Summary, the Receipts on the unrestricted fund were £15,886 (2025: £15,703), largely due to receipt of the legacy. Payments for the year were £11,894 (2025: £15,570) where the main decrease is in musician costs. Overall, there is a surplus of £3,992, which includes a small surplus of £992 for our charitable activities (2025: £133).

Please note that the Society became an unincorporated association and charity with OSCR on 25 July 2025, so receipts and payments and the transfer of assets reflects the "merged" position of the Society for the whole period.

At the end of this period, the Society has an Unrestricted bank balance of £8,596 (2025: £4,604) which will support the running of the Society in the forthcoming years. The Society will move forward in the early part of the next financial year, to transfer the monies for the Piano Fund (Restricted Fund) from the No 1 account into another fixed term deposit account, or similar. This will ring fence once again the funds for the future replacement of the piano.

### **Reserves Policy**

To date the Society has not had a Reserves Policy as such, keeping a nominal figure in reserve in our Account 1 to cover any unexpected expenditure. However, the Trustees will be reviewing the need for a formal Reserves Policy.

## **PLANS FOR FUTURE PERIODS**

Kelso Music Society celebrates its 75<sup>th</sup> anniversary this year. We have already planned seven exciting concerts for the 2026/27 season continuing our tradition of both Scottish-based and international artists, and have pushed the boat out financially, as far as is reasonable, in our celebratory year.

## Season 2026/27 Concert Programme

*Concert 1:* **The Bubblyjock Collective**, an innovative group who met as students at the RCS (Royal Conservatoire Scotland). Their aim is to present concerts that focus on Scottish Composers and they will be performing a specially created programme on the theme of Border Ballads.

*Concert 2:* We are lucky to have yet another winner of the Wigmore Hall International String quartet Competition, the **Scandinavian opus13**, on Their winner's Tour of the UK. They have continued to garner awards since their Wigmore Hall success.

*Concert 3:* This will be given by Ukranian prodigy, **Khrystyna Mychailichenko**, now studying at the RAM in London. Unable to play for us two seasons ago, she will be playing a rarity for us, the Prokofiev Sonata no.8.

*Concert 4:* We shall host **Su-a-Lee** and **Hamish Napier**, known in different musical worlds and featured in Celtic Connections. They will present a genre-crossing programme of classical and folk music.

*Concert 5:* A piano recital around the theme of 'Tell me a story' will be given by the pianist/composer/conductor **Adam Johnson**.

*Concert 6:* This concert pairs the **Carducci Quartet** with the baritone/composer **Roderick Williams** in an innovative Schubert programme, the core of which is Williams' own arrangement of the 'Die Schöne Müllerin' song cycle for baritone and string quartet.

*Concert 7:* The final concert has the **Catil Wind Quintet** current Tunnell Trust Award winners who will fit us in between their Scottish tour and will include Onslow and Francaix in their all French programme.

- Artists 1 and 7 will be active in our Outreach Programme
- Artists 1 and 4 feature Scottish-based performers and innovative programming
- 1,3,4 and 7 will perform less familiar repertoire.

All concerts promise high quality performances.

## Kelso Viva – Educational Outreach Programme

This year we plan a 3-day residency in the 2 Kelso primary schools. The children will work with The Bubblyjock Collective, a group of young professional musicians who delve into little known Scottish music. They will be looking at Border Ballads and Walter Scott's legacy with the children. At the end of the 3 days, the children will have created their own songs and will perform them alongside the professional players who make up The Bubblyjock Collective – soprano, accordion and piano.

Alongside this, we will bring children from the 4 rural schools in the TD5 area to the culminating performance where they will take part in the interactive part of this event as well as enjoying the work created by the children from the Kelso schools.

In advance of this event, 2 members of the KMS committee, themselves professional musicians, will visit all 6 participating schools to 'prime' the children and to help teachers encourage discussion about the event both before and afterwards.

This year we intend to invite parents/grandparents/carers to these events. Our previous one-day workshops have been tremendously successful and we want to build on this by including parents, to encourage their support for instrument tuition and to encourage concert attendance.

### **Social Outreach**

Our professional musician committee members propose holding recitals in local care and/or retirements homes, bringing live music to those who are not able to get to concerts so easily. This enterprise had a false start last year as there were problems getting suitable dates, but we hope to be more successful this year.

Approved by the trustees on 24 April 2026 and signed on their behalf by:



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Fiona Watson  
Treasurer

**Statement of Receipts and Payments**  
**For the Year Ended 31 March 2026**

| <b>Receipts</b>                | <b>Note</b> | <b>Unrestricted Fund<br/>(No 1 a/c)</b> | <b>Restricted Fund<br/>(No 2 a/c)</b> | <b>Restricted Fund<br/>(Piano Fund)</b> | <b>Total<br/>2026</b> | <b>Total<br/>2025</b> |
|--------------------------------|-------------|-----------------------------------------|---------------------------------------|-----------------------------------------|-----------------------|-----------------------|
|                                |             | £                                       | £                                     | £                                       | £                     | £                     |
| Donations                      |             | 380                                     | -                                     | -                                       | 380                   | 627                   |
| Grants                         | 4           | 2,000                                   | 475                                   | -                                       | 2,475                 | 3,369                 |
| Legacy                         |             | 3,000                                   | -                                     | -                                       | 3,000                 | -                     |
| Charitable Activities          | 5           | 10,506                                  | -                                     | -                                       | 10,506                | 11,269                |
| Bank Interest                  |             | -                                       | -                                     | 892                                     | 892                   | 438                   |
|                                |             | 15,886                                  | 475                                   | 892                                     | 17,253                | 15,703                |
| <b>Payments</b>                |             |                                         |                                       |                                         |                       |                       |
| Cost of Charitable Activities  | 6           | 11,894                                  | 740                                   | -                                       | 12,634                | 15,570                |
| Grants and Donations           |             | -                                       | -                                     | -                                       | -                     | -                     |
| Governance Costs               |             | -                                       | -                                     | -                                       | -                     | -                     |
| Total Payments                 |             | 11,894                                  | 740                                   | -                                       | 12,634                | 15,570                |
| Surplus/(Deficit) for the year |             | 3,992                                   | (265)                                 | 892                                     | 4,619                 | 133                   |

*The Notes on the following pages form an integral part of these accounts*

**Statement of Balances**  
**As at 31 March 2026**

| <b>Funds Reconciliation</b>         | Note | Unrestricted Fund<br>(No 1 a/c) | Restricted Fund<br>(No 2 a/c) | Restricted Fund<br>(Piano Fund) | Cash Float | <b>Total 2026</b> | Total 2025 |
|-------------------------------------|------|---------------------------------|-------------------------------|---------------------------------|------------|-------------------|------------|
|                                     |      | £                               | £                             | £                               | £          | £                 | £          |
| Cash/Bank balances at start of year |      | 4,604                           | 2,088                         | 13,999                          | 120        | <b>20,811</b>     | 20,678     |
| Surplus/(Deficit) for year          |      | 3,992                           | (265)                         | 892                             | -          | <b>4,619</b>      | 133        |
| Transfer between Funds              | 7    | -                               | 14,891                        | (14,891)                        | -          | -                 | -          |
| Cash/Bank balances at end of year   |      | 8,596                           | 16,714                        | -                               | 120        | <b>25,430</b>     | 20,811     |

**Other Assets – Restricted Fund**

|                                |          |          |
|--------------------------------|----------|----------|
|                                | <b>£</b> | <b>£</b> |
| Steinway Piano (Insured value) | 35,000   | 35,000   |

*The Notes on the following pages form an integral part of these accounts.*

These accounts were approved by the trustees on 24 April 2026 and signed on their behalf.

*Fiona Watson*

.....  
 Fiona Watson  
 Treasurer

## Notes to the Accounts – For the Year Ended 31 March 2026

### 1 Basis of Accounting

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

### 2 Nature and purpose of funds

Unrestricted funds are those that may be used at the discretion of the trustees in furtherance of the objects of the charity. The trustees maintain a single Unrestricted Fund for the day-to-day running of the Society. This is held with the Royal Bank of Scotland (No 1 account).

Restricted funds may only be used for specific purposes and the Society has a No2 account held with the Royal Bank of Scotland. This is a restricted fund used for the provision of educational and school workshops.

An additional Restricted Fund, called the “Piano Fund” is held for the specific use of replacing the piano in future years.

### 3 Trustee Remuneration

No remuneration or expenses were paid to any charity trustee or person connected to a trustee during this period.

| 4 Grants Received            | Unrestricted Fund | Restricted Fund | Restricted Fund | Total 2026 | Total 2025 |
|------------------------------|-------------------|-----------------|-----------------|------------|------------|
|                              | (No 1 a/c)        | (No 2 a/c)      | (Piano Fund)    |            |            |
|                              | £                 | £               | £               | £          | £          |
| Chamber Music Scotland       | 2,000             | -               | -               | 2,000      | 2,200      |
| Charity Begins at Home       | -                 | 475             | -               | 475        | -          |
| Kelso Music Makers Legacy    | -                 | -               | -               | -          | 1,169      |
| <b>Total Grants Received</b> | 2,000             | 475             | -               | 2,475      | 3,369      |

## Notes to the Accounts – For the Year Ended 31 March 2026

| <b>5 Income from Charitable Activities</b> | Unrestricted Fund<br>(No 1 a/c) | Restricted Fund<br>(No 2 a/c) | Restricted Fund<br>(Piano Fund) | <b>Total 2026</b> | Total 2025 |
|--------------------------------------------|---------------------------------|-------------------------------|---------------------------------|-------------------|------------|
|                                            | £                               | £                             | £                               | £                 | £          |
| Membership Subscriptions                   | 4,080                           | -                             | -                               | <b>4,080</b>      | 4,720      |
| Tickets                                    | 4,776                           | -                             | -                               | <b>4,776</b>      | 5,038      |
| Programmes, Raffle & Teas                  | 1,155                           | -                             | -                               | <b>1,155</b>      | 1,106      |
| Advertising                                | 495                             | -                             | -                               | <b>495</b>        | 405        |
| <b>Total Income</b>                        | 10,506                          | -                             | -                               | <b>10,506</b>     | 11,269     |

| <b>6 Cost of Charitable Activities</b> | Unrestricted Fund<br>(No 1 a/c) | Restricted Fund<br>(No 2 a/c) | Restricted Fund<br>(Piano Fund) | <b>Total 2026</b> | Total 2025 |
|----------------------------------------|---------------------------------|-------------------------------|---------------------------------|-------------------|------------|
|                                        | £                               | £                             | £                               | £                 | £          |
| Musicians                              | 7,977                           | -                             | -                               | <b>7,977</b>      | 9,667      |
| Venue & Catering                       | 1,250                           | -                             | -                               | <b>1,250</b>      | 1,400      |
| Piano tuning                           | 350                             | -                             | -                               | <b>350</b>        | 350        |
| Insurance                              | 63                              | -                             | -                               | <b>63</b>         | 58         |
| Making Music Membership & Insurance    | 778                             | -                             | -                               | <b>778</b>        | 609        |
| Publicity                              | 1,119                           | -                             | -                               | <b>1,119</b>      | 1,430      |
| Printing                               | 114                             | -                             | -                               | <b>114</b>        | 108        |
| Website costs                          | 201                             | -                             | -                               | <b>201</b>        | 81         |
| Bank Charges                           | 42                              | -                             | -                               | <b>42</b>         | 38         |
| School workshop costs                  | -                               | 740                           | -                               | <b>740</b>        | 1,829      |
| <b>Total Payments</b>                  | 11,894                          | 740                           | -                               | <b>12,634</b>     | 15,570     |

### 7. Transfers between funds

One of the Restricted Funds of the Society ,called the “Piano Fund”, has been held in a fixed Term Deposit account with the Bank of Scotland. The term ended on 4 September 2025 and the balance of £14,891 was transferred into another Restricted Fund called the No2 account , held with the Royal Bank of Scotland. There were delays , by the bank, in setting up a new term deposit account before the year end, but these funds will be transferred to a separate account in the next financial year.

**Independent Examiner's Report on the Accounts of  
Kelso Music Society (SC054429)  
For the year to 31st March 2026**

**Respective Responsibilities of Trustees & 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) 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.

**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 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 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.

Name of Examiner: Anita Withers (Retired A.C.C.A)  
Address: Clifton Lodge, Kelso, TD5 8AE

Signed



Dated: 23 April 2026