

LARGS TENNIS CLUB (LTC)

SCOTTISH CHARITY No - SC053297

TRUSTEES' ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR 01 JANUARY 2025 TO 31 DECEMBER 2025

The charity trustees present their annual report for the year ended 31 December 2025.

Trustees' Annual Report

The charity trustees present this report for Largs Tennis Club (LTC) for the year 1 January 2025 to 31 December 2025. The report is intended to give a clear and concise account of how LTC has continued to advance its charitable purposes during a transition year, with a reduced trustee team and a practical focus on maintaining tennis provision, member participation and community links in Largs and the surrounding area.

Reference and administrative information

Charity name	Largs Tennis Club (LTC)
Scottish charity number	SC053297
Legal form	Scottish Charitable Incorporated Organisation (SCIO)
Principal address	7 Middleton Drive, Largs, KA30 9JN
Reporting period	1 January 2025 to 31 December 2025
Approval status	Final

Charity trustees who served during the year

Trustee	Office / status in 2025
Colin Scott	Chair - current trustee
Mary Lunday	Treasurer - current trustee
Barry Wilson	Secretary - current trustee
Iain Stirling	Chair - served during 2025; resigned 06/03/2025
Gordon McKinstry	Secretary - served during 2025; resigned 06/03/2025
James Pass	Treasurer - served during 2025; resigned 06/03/2025
Jane McKenzie	Served during 2025; resigned 06/03/2025
William Nicol	Served during 2025; resigned 06/03/2025
Miles Wallace	Served during 2025; resigned 06/03/2025
Laura McMillan	Served during 2025; resigned 06/03/25

Structure, governance and management

LTC is a SCIO. It was registered in its current legal form on 22 April 2024, having previously operated as an unincorporated association. The transfer of assets from the previous association to the SCIO was ratified by the membership at an Extraordinary General Meeting on 9 July 2024.

LTC has a two-tier structure. The members elect and hold the Board to account, and the charity trustees form the Board that manages the charity and monitors its financial position. The constitution provides for a minimum of three and a maximum of twelve charity trustees, with no more than one third being co-opted trustees. The current Board has operated at the constitutional minimum of three trustees and has no co-opted trustees.

Trustees are elected or re-elected by the Ordinary Members at the Annual General Meeting, normally held in March. The Board may also appoint a Member Trustee between AGMs and may appoint a Co-opted Trustee where specialist skills or links with another organisation would assist the charity. In 2025, following resignations from the previous Board, LTC moved to a smaller trustee team. Activity and governance have therefore been scaled to a practical level, focusing on continuity, safeguarding, financial control, member services, and collaboration with

partner organisations. LTC would like to extend thanks to all the resigned trustees for their service and support of LTC's continued mission.

The Board met on a regular and proportionate basis during the year, keeping focused on the charity's core purposes, the continuity of tennis access and the sustainability of the Club. Operational delivery was deliberately kept manageable, reflecting reduced trustee capacity. The immediate focus has been on priority items, namely:

1. Protecting the opportunities to play tennis in the local area
2. Reversing the downward trend in membership

The incoming committee would like to express thanks to the membership for their support in ensuring sustainability in a challenging year.

Objectives and activities

LTC exists to benefit individuals in Largs and the surrounding areas, as defined in the constitution by postcode districts KA23, KA28, KA29, KA30, PA16, PA17, PA18 and PA19, who have an interest in tennis and associated sports including pickleball, table tennis, badminton and disability tennis.

The charitable purposes of LTC are:

- to advance public participation in tennis and other associated sports in the Community;
- to advance citizenship or community development;
- to provide recreational facilities, or organise recreational activities, with the object of improving the conditions of life for the people in the Community for whom the facilities or activities are primarily intended; and
- to relieve those in need by reason of age, ill-health, disability, financial hardship or other disadvantage.

Main activities during the year

During 2025, LTC continued to provide affordable access to tennis facilities and organised play for its members. Regular social tennis remained an important part of the Club's activities, supporting physical activity, social connection, and inclusive participation. Members were also able to book courts independently for play with other Club members.

The Board took a proportionate approach to activity during the year. Rather than expanding delivery directly, LTC focused on maintaining core Club activity, supporting member-led tennis, and working with or through other organisations where that was the most practical way to further the charity's' purposes. This included maintaining links with Tennis Ayrshire, Active Schools, local schools and other local sports networks where opportunities arose.

From April 2025, coaching continued on an independent basis to members and non-members. LTC supported practical access to junior and community tennis by making Club equipment available free of charge for holiday coaching activity using the premises. The independent coaching arrangements remain separate from LTC's direct governance responsibility for organisation, risk assessments, data protection and delivery. This allows coaching offerings to operate under the responsibility of the coach rather than the club, ensuring clear division of roles and responsibilities.

Member volunteers have continued to maintain the upkeep of the clubhouse, making it a welcoming social space for members to use during social tennis, in inclement weather and for visiting teams to enjoy during organised games. Thank you to all members who generously offered their time, and to Sports Scotland staff for care and attention in ensuring an organised environment to store the equipment. This kit is provided at no charge to coaches to use for their junior camps. LTC's hospitality reputation remains a key indicator of the club's ethos of inclusivity and welcome.

LTC also continued to support access to tennis in the wider community by helping to maintain, on an ad hoc and voluntary basis, the three free-to-use public courts in Largs. This helps keep tennis visible and accessible in a high-footfall location used by a wide range of local people and visitors to the town.

Achievements and performance

Membership and participation

Membership stood at 85 members during 2025. While this represented a smaller membership base than the previous year, the Club continued to provide regular opportunities for members to play tennis and remain connected through social tennis, competitions and team activity.

The reduction in membership reinforced the need for a practical and sustainable operating model. The Board has therefore focused on retaining core member services, encouraging new members, and keeping the cost base under review, recognising that subscriptions are the main source of income. The committee urgently reviewed options for an incentivised new member fee to be launched in 2026.

The committee is reviewing options to address the cost-of-living challenges in the economic environment, managing the financial burden of membership, so reducing some financial barriers to access while aiming to ensure a long-term provision of tennis in our local area. The options will be proposed to the membership in April 2026. One member took up the option of paying fees in 2 instalments to mitigate an ongoing financial situation.

Participation trends are being monitored to ensure we offer group activities at times appropriate to different members' needs. We welcome member initiatives in setting up groups outside of club run mix-ins to ensure there is an opportunity to play socially at a range of hours to suit different lifestyles and time commitments. This attracts new members seeing the courts in use at a variety of times and has encouraged interest in playing tennis from users of other activities at Sports Scotland.

Safeguarding and welfare

Safeguarding remained a standing priority. All Board members have now undertaken LTA Safeguarding Training Committees; the Welfare officer has completed this training to the required LTA standards as a part of the Level 1 Coaching qualification. Tennis Scotland have confirmed that LTC meets safeguarding standards with no further action required. During 2025 the Club continued to promote the principle that every member has a responsibility to support safeguarding standards and to report concerns to the Club Welfare Officer or a Board member.

Coaching, juniors and community links

The Club continued to encourage members to develop skills through Tennis Scotland and LTA pathways where appropriate. As the year progressed, LTC moved away from the direct management of subcontracted coaching activity and instead supported access to tennis in a lighter-touch way, including through the provision of equipment and by maintaining relationships with schools, Active Schools and local sports contacts.

The Secretary continued to look for opportunities to increase engagement with potential junior members through links with Largs Academy and a network across sports education. This partnership-led approach is important to the Club's future, particularly while trustee capacity remains limited. The collaborative approach will leverage wider social media reach, new sectors of the community and bring a coherent approach within national initiatives to support campaigns such as 'Summer of Sport' in 2026.

Family membership costs are a key focus to making this an attractive and cost-effective option to build junior membership. We continue to offer the use of red/orange ball kit for our junior members at no cost. LTC has two LTA Level 1 Coaching Assistants as members, whose assistance and support at club events have continued to be a valuable resource.

Competitive tennis and member-led activity

LTC continued to offer opportunities for competitive tennis at Club and county level. In 2025, the Club fielded two men's teams and two ladies' teams, with three of the four teams achieving promotion. This was a strong result and reflected the commitment of members to competitive play in Ayrshire tennis. An increasing proportion of the club participates in competitive leagues in Ayrshire; we recognise this is an opportunity to explore further membership growth. It also provides a platform for promoting the wider social aspect of tennis through links on the social media platforms of Tennis Ayrshire and local media. The Club continues to field a mixed team in the Ayrshire Masters

Summer League, bringing more visitors to the club and providing summer Sunday afternoon spectating opportunities for high-quality tennis from our Senior mixed teams.

The committee has acted on previous year's polling results showing that members were accessing competitive coaching at other Ayrshire locations. The committee responded by opening dialogue with Ayrshire League coaches across the Tennis Ayrshire network. This enabled members to independently set up group coaching sessions at LTC, further supporting player development and building competitive play skills. This is a super example of member-led club development, and we are delighted to see strong uptakes in this initiative. Thank you to those involved in building the network links and increasing provision of offerings. This is being delivered with no ongoing committee support requirements. This meets our members' needs within the committee's resource limitations while strengthening LTC's ties with the wider Ayrshire tennis community. Analysis of new members indicates cross over from other competitive team sports which has informed how we grow this section of membership. The demographic of new members is a positive indicator for our longer-term membership.

The Nardini Cup was held on 25 October 2025 in a new one-day mixed team format. Thirty-two players took part. The format brought together different skills and abilities and was successfully designed and led by two new 2025 members, demonstrating the value of member-led activity and volunteering.

The annual Club Championships ran from May to August 2025. Finals were rescheduled because of poor weather and took place in October, with prize giving held March 2026. The prize giving was held at a local venue as a thank you for their continued support of tennis in Largs. The Club continued to provide a range of events across singles, doubles and mixed doubles, allowing members to take part at different levels of play. The 2025 organising committee was expanded with increased volunteer participation from the membership; we would like to thank all of those involved in the coordination, participation and delivery of a successful Club event.

We have seen growth in interest of players in Men's Singles; this is attracting a new demographic to the club and enriching the mix of age groups coming to play tennis in Largs. This continues to be a focus area to future-proof LTC in the short and long term.

Home games are incredibly well supported, attracting a vibrant crowd on the Clubhouse viewing platform. This is a tribute to the enthusiastic support our team members enjoy and provide entertainment with a disproportionately large turnout for our membership size. Social events around the clubhouse are a key feature of how we aim to expand the engagement of members, building on the inclusive benefits tennis brings across demographics in our local area. The committee recognise this is a key factor in ensuring a welcoming space, where nonmembers and members can enjoy spectating. It also provides a social opportunity, recognising the mental health benefits to be enjoyed from involvement with the club.

Impact and public benefit

The main impact of LTC's work in 2025 was the continued availability of organised, affordable and social tennis in Largs during a period of significant governance transition. The Club maintained opportunities for regular play, supported competitive participation, kept links with young people and schools, and helped sustain free public court access in the local area. Affordability is at the heart of our drive to attract new members with the intent to support their entry to a new sport with low investment but high access to court time.

By focusing on collaboration pathways rather than direct expansion, LTC has placed its activities on realistic footing. This approach supports the charity's aim of advancing public participation in tennis while recognising the practical limits of a smaller volunteer trustee team and a smaller membership. Engaging with Tennis Ayrshire coaching staff at both West Kilbride and Prestwick we are focused on building on the expertise and resources available to keep LTC sustainable in the long term. The proportion of senior members actively playing regularly and welcoming newcomers to tennis is continued evidence of both the social and physical benefits of tennis in the community.

The committee is looking at a wider provision of a ball machine/ tennis wall. This will offer the facility for individuals who prefer building tennis skills in that format to suit their personal learning and development needs.

Financial review

The 2025 accounts have been inserted from the LTC 2025 Final Accounts spreadsheet. The statement shows total income of £16,522.39 and total expenditure of £17,579.58, giving a deficit for the year of (£1,057.19). Cash holdings at 31 December 2025 were £28,599.33, the accounts show a balance of £27,349.33 as at 31 December 2025. Declining membership income alongside increases in court fees from Sports Scotland create a deficit that the committee is focused on reducing, membership growth initiatives will be crucial in this. Ongoing review will take place bi-annually.

Reserves policy

At 31 December 2025, the accounts show total cash holdings of £28,599.33. The accounts also show accrued charges of £1,250.00 incurred in the year and paid after December 2025, giving a balance of £27,349.33 as at 31 December 2025. The working approach carried forward is to retain sufficient unrestricted reserves to meet at least six months of normal running costs and to cover unexpected expenditure.

Donated facilities and services

No financial figure for donated facilities or services is included in the 2025 Final Accounts spreadsheet.

Plans for the future period

In the next period, LTC plans to operate on a practical and proportionate basis, maintaining core tennis activity while rebuilding participation and widening community links. The Board will focus on:

- maintaining regular social tennis and member access to courts;
- encouraging new members, including through an introductory offer as approved by the Board and members
- offer member support to beginners / interested potential members to build social and practical links
- working collaboratively with Tennis Ayrshire, Active Schools, local schools and other local sports organisations;
- supporting junior and community tennis through free equipment use, and partnership working
- continuing to monitor court hire costs, usage, subscription income and the long-term affordability of Club activity;
- maintaining the relationship with Sport Scotland and Inverclyde National Sports Centre;
- volunteer support to provide free continued availability of public tennis courts at Douglas Park; and
- reviewing the insurance position, including trustee indemnity or directors' and officers' cover where appropriate.

The Board's priority is to keep LTC sustainable, compliant, and useful to the community, while ensuring that activity remains realistic for a small volunteer trustee team.

Approval and signature

This Trustees' Annual Report and financial statements were approved by the charity trustees on behalf of Largs Tennis Club.

Approved by the charity trustees on: 25.09.2026

Signed: 

Name: Colin Scott

Office: Chair

On behalf of the charity trustees of Largs Tennis Club

LTC Statement of Receipts, Payments and Balances

01 JANUARY 2025 TO 31 DECEMBER 2025

Opening Balance 1 January 2025 **£28,406.52**

Current account = **£8,205.98**

Notice Account = **£20,200.54**

Income	+£	-£
Subscriptions	£13,503.58	
Coaching	£1,926.73	
Bank Interest	£426.08	
BofS refunds re complaints	£200.00	
T-shirt sponsorship	£466.00	
Total income	£16,522.39	
Expenditure		
Court Hire Inverclyde		£14,400.00
Coaching		£1,917.40
Club championships		£126.14
Nardini Cup Competition		£88.00
LTA venue registration		£580.00
Club T-shirts		£468.04
Total expenditure		£17,579.58

Deficit for year **-£1,057.19**

As at 31st December 2025 **£27,349.33**

Closing balance 31 December 2025

Current Account: £7,972.71

Notice account No.10000266: £20,626.62

TOTAL CASH HOLDINGS 31 DECEMBER 2025: £28,599.33

Less Accrued Charges (incurred in year, paid after Dec 2025) £1,250.00

As at 31st December 2025 **£27,349.33**

Accounts prepared by:	Accounts audited on 8 March 2026 by:
Mary Lunday	Drummond Bone
Treasurer	Pearson Bone & Co Accountants
Largs Tennis Club	Largs

Notes to the accounts for the year 1 January 2025 to 31 December 2025

1. Source of figures: The figures in the statement of receipts, payments and balances are taken from the LTC - 2025 Final Accounts spreadsheet supplied for this report.
2. Accrued charges: The spreadsheet shows accrued charges of £1,250.00 described as incurred in year and paid after December 2025.
3. Donated facilities and services: No financial figure for donated facilities or services is included in the 2025 Final Accounts spreadsheet.