



MUSSELBURGH TENNIS CLUB (SCIO)

Annual Report and Financial Statements For The Year Ended 28 February 2026

Scottish Charity No. SC045399

MUSSELBURGH TENNIS CLUB

TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDED 28 FEBRUARY 2026

The trustees have pleasure in presenting their report together with the financial statements and the independent examiner's report for the year ended 28 February 2026.

REFERENCE & ADMINISTRATIVE INFORMATION

Charity Name

Musselburgh Tennis Club

Charity Number

SC045399

Address

c/o Jennifer Fraser, 2 Hopper Gardens, Newcraighall, Musselburgh EH21 8RJ

Current Trustees

Sean Elliot	Outgoing Chairperson	Resigned 18/03/26
Stella Smith	Outgoing Treasurer	Resigned 18/03/26
Kevin Duffy		Resigned 18/03/26
Katy Duncan		Resigned 18/03/26
James Burnet		Resigned 18/03/26
Hugh Masters		Resigned 18/03/26
Neil Silver	Chairperson	Appointed 18/03/26
Jennifer Fraser	Treasurer	Appointed 18/03/26
Simon Stone	Secretary	Appointed 18/03/26
Colin Fraser	Membership Secretary	Appointed 18/03/26

STRUCTURE GOVERNANCE & MANAGEMENT

Constitution

Musselburgh Tennis Club (MTC) has been in existence since 1925. It was previously an unincorporated association but changed its legal form to a Scottish Charitable Incorporated Organisation (SCIO) on 5 February 2015. It is governed by its constitution which was amended on 10 October 2014 to reflect its change of status; and updated by a Special Resolution at the AGM on 21 March 2018.

Appointment of Trustees

Charity trustees are elected to the Board of Trustees at the Annual General Meeting which is normally held in March. There must be a minimum of three and a maximum of seven charity trustees. Each charity trustee must retire from the Board of Trustees after two years but may then seek re-election.

Management

The charity trustees are responsible for the strategic direction and governance of MTC, and board meetings are held at least quarterly. In accordance with the amended constitution, specific subgroups were set up. Some operating matters can be discussed and delegated to these subgroups, which must contain at least one charity trustee. Subgroups report to the Board of Trustees. All MTC members are eligible to be members of the subgroups.

OBJECTIVES & ACTIVITIES

Charitable Purpose

The charitable purpose of MTC is the advancement of public participation in sport. Specifically, to promote and encourage public participation in the game of tennis in Musselburgh and the surrounding area; and to provide a safe and secure environment in which the public may play tennis. Put simply, “MTC’s purpose is to encourage people of all ages and abilities from Musselburgh and its surrounding communities to develop a lifelong passion for tennis”.

Activities

MTC's activities are based at the tennis courts and pavilion within Lewisvale Park, Musselburgh. These are the property of East Lothian Council (ELC) with MTC having an agreement in place with ELC, under the terms of a Service Level Agreement (SLA), for their use. The SLA sets out the expected respective responsibilities for the usage and maintenance of the courts.

In recent years, MTC worked alongside ELC to plan and raise funds for the development of the courts and the replacement of the existing pavilion which was considered dilapidated and no longer fit for purpose.

This culminated in newly developed courts being opened in April 2015. The redevelopment saw the court surfaces being upgraded to a high quality, all-weather, synthetic clay and the number of courts being increased from three to four. New fencing was erected all around the courts' perimeter, with the additional court being fully enclosed with the installation of a practice wall at one end. Floodlights were also erected for all four courts.

After a long period of sustained effort, with the challenges of a significantly diminished funding landscape, construction cost increases and additional site hurdles to comply with, the new modern, functional pavilion is almost fully complete. It is hoped that the final snagging issues will be finalised over Q2-2026.

The improved facilities have enabled MTC to provide all year tennis to members, no longer curtailed by weather or light. MTC can offer all year membership, and additional court availability to members, with public access now being managed by MTC.

MTC has sought to continue to increase our membership numbers and the coaching programme available to adults, juniors and minis, both to members and non-members, and to facilitate use by local schools. MTC also continues to provide a range of tennis for all: from competitive league team tennis, including junior and veteran teams, to regular social tennis sessions and social tournaments.

Chairperson's Report from Sean Elliot (Outgoing Chairperson)

Given that this is my last report, I thought it would be useful to review what the Trustees and volunteers have achieved for MTC in the last 10 years or so. I extend my thanks to all the Trustees standing down and to past trustees, management team members and sub-group contributors.

Looking back on my involvement with the leadership of MTC, these two quotes ring true with what has been achieved at MTC:

'Alone we can do so little, together we can do so much'. (Helen Keller)

'Coming together is a beginning, staying together is progress, and working together is success'. (Henry Ford)

It isn't just within MTC either. As the land on which MTC operates is owned by Musselburgh Common Good and managed by East Lothian Council (ELC), we have a symbiotic relationship with ELC. Maintaining good working relationships to achieve MTC goals has been challenging at times but there are also good people to work with, keen to help us (and who have helped us) achieve our aims and objectives.

Our contacts at the funding organisations we have worked with (in addition to ELC) have also been helpful and supportive, particularly SportScotland and Musselburgh Common Good.

Through the vision of the Board of MTC, significant effort and fundraising, the new courts were opened in June 2015, complete with floodlighting to enable all-year-round play on the Tiger Turf 2 artificial clay surface of the 4 courts (previously MTC had 3 blaes courts).

Earlier in the same year, we became a registered charity (SCO45399) which assisted in tapping into wider sources of funding to finance the project. Being a SCIO comes with obligations of course which have been written into our constitution.

Part of the project involved security fob-based access to the courts and floodlight usage was token-based which meant we had to manage fobs and tokens. We were also one of the first clubs in Scotland to introduce a club website based on the LTA Clubspark platform which facilitates membership and fees management, coaching programmes and booking, court booking and floodlight management, among other features.

The Clubspark platform has evolved and developed to the extent that virtually every tennis club in the UK uses it. There was one issue it didn't solve for us, though, as public access to the courts was still with Enjoy Leisure (an arms-length part of ELC) and they didn't want to use Clubspark's court booking facility. Through our contacts and work with Tennis Scotland, this was resolved in 2018 when we were given the opportunity to implement SmartGate technology which integrates with Clubspark court booking, generating PIN codes to facilitate court access as well as synchronising floodlight operation, and payment for their use, with the online booking process.

We were also one of the early clubs in Scotland to adopt this technology. It allowed us to take on full responsibility for managing public access and prompted further revisions to ongoing negotiations with ELC regarding the Service Level Agreement (SLA) between MTC and ELC, the legal document which formally defines the relationship and associated responsibilities. Due to the new pavilion, a great deal of discussion and negotiation has taken place on further revisions to this, a new version of which is still pending from ELC.

One of my personal reasons for getting involved with MTC, aside from playing tennis, was to lend a hand to managing and developing the Club. With other like-minded individuals, I see coaching programmes, and particularly junior coaching, as indispensable in a tennis club – without a strong and sustained pipeline of junior players, the future of any sporting club looks bleak in my opinion.

With the Club's previous coach leaving, Kevin Duffy joined MTC in 2016 as Head Coach, introducing greater experience, breadth, depth and structure to the coaching programme. He also introduced Amelia Black as a coach and the Club later helped a few of our young players earn their Level 1 coaching qualification. I also gained my Level 1 qualification and ran a juniors' session on a Sunday afternoon for a few years. Working with ELC, who had a keen Tennis Development Officer for quite a few years, the East Lothian Tennis Development Squad was also coached by Kevin, based at MTC.

When Kevin and Amelia stepped back from Saturday junior coaching in 2021, the junior coaching role was - and continues to be - filled by Finn McLean. We have worked well for many years now with Dalkeith LTC and Joppa TC in terms of juniors' team planning and league matches. We have also worked with local schools, particularly Musselburgh Grammar School, to try to create more opportunities for young people to get involved in tennis. Whilst this has not always proved successful, it continues to be something I feel the Club should strive to try and develop further.

The coaching programme has been a cornerstone of the Club's development and, as well as developing the skills of adult players at all levels for those willing to participate, has produced some good juniors and young adult players. We have provided league playing opportunities to develop junior skills too and, although some dropped tennis or moved away, MTC's junior coaching and development programme has and continues to bestow life-long skills for many young people and, if a break is taken, tennis play can be resumed at almost any stage of life for them.

In my view, MTC's adult coaching programme has enhanced the skills of many players, developed match play abilities and contributed to what has been a successful 10 years of league participation for both Ladies' and Men's teams. In our careers and work lives, 'continuous professional development' is something which we all, if not embrace enthusiastically, accept as something we must participate in. I am a believer in similar continuous improvement approach for hobbies and pastimes too, but perhaps that reflects my competitive nature! With Kevin Duffy stepping down not only from his trustee role, but also from his Head Coach and adult coaching role, it leaves a significant void in the coaching programme, something to which I'm sure the new Board will give due consideration.

Of course, not everyone has the same approach to continuous development and part of the challenge of leading any sporting club management is to try and cater for the needs and requirements of all members. It is a balancing act and one which is difficult to get right all of the time. MTC is no different from any other tennis club in this respect - meeting the needs and expectations of all levels of members, from competitive and highly skilled to less skilled and more social pastime oriented.

The Club has successfully developed its social tennis opportunities, not just multiple social tennis sessions but with box league initiatives too. Many successful off court social events have been delivered too. All of these require the commitment and time of volunteers to achieve. The delicate balance of priorities will be something the new Board of Trustees will also have to try and navigate.

Back in 2018 we implemented the concept of subgroups, each with a specific area of responsibility. The idea was to try and delegate responsibilities and facilitate some autonomous decision making. It did work to an extent but relies on volunteers coming forward to take on smaller workloads. Without volunteers willing to do this, it is simply a good, but ineffectual idea. At each AGM since 2019, we have been asking for volunteers to populate subgroups.

It was also a hope that subgroup role holders would aspire to Board trustee roles, and a virtuous cycle of healthy management transition would ensue. Sadly, that has not proved to be the case, and we've ended up with a recurring cycle of unsuccessful pleas for volunteers to relieve existing trustees' workload for several years now. At each AGM since 2020 we have asked for members to step forward to aid with the transition and rotation of trustees. I don't have the answers to this challenge (or I would have solved it by now), other than the difficult position the Club now finds itself in.

Although saddened that it has taken the current situation to catalyse some action, I am relieved to see people finally stepping forward and I hope that some fresh ideas and initiatives will not leave MTC's new board in a similar situation in the future.

Following on from the Phase 1 courts and floodlights project, Phase 2 was to deliver a new pavilion to replace the dilapidated, not-fit-for-purpose building. Although plans had already been drawn up for this at the same time as Phase 1, the funding landscape was dramatically more difficult in 2018-19 than it had been 4-5 years earlier. This literally resulted in a 'back to the drawing board' scenario in terms of both plans and project financing.

Funding applications are both time consuming and hard work. Of course, Covid interrupted progress significantly and then unforeseen challenges in meeting and negotiating the requirements of ELC's Estates Department also significantly impacted timescales.

Fast forward to early 2025 and finally the new pavilion was there, but even now the challenges haven't completely disappeared and there are still some outstanding tasks and expenditure to be done. However, we do have a new, secure environment and pavilion facility which is linked into Clubspark and SmartGate achieving the aim of delivering a modern building with all the required facilities and which is easy to manage operationally (no key holders, control over who can access, records of access, etc).

An important and required area of development and operation is the Club's governance responsibilities. In addition to those imposed by our SCIO status, there is a raft of regular and annual activities that must be addressed and this burden has increased over the last 10 years. This burden includes requirements for welfare, health and safety, policies, procedures, annual returns, insurance and role definitions. As a Board, we have placed technology at the centre of our approach in helping us to manage and deliver on these requirements. 10 years ago, we implemented role-based email using Microsoft's non-profit licensing support scheme so that personal emails would not be used for key role holders and in order to preserve communications and associated information when roles transitioned.

Covid introduced myriad challenges for the Club which the Board successfully navigated on all fronts. In technology terms, the Covid crisis accelerated the implementation of Microsoft Teams in facilitating online meetings and the Teams platform has become the hub and repository for all of the Club's documents and key communications providing, along with role-based email, genuine independence from any individual by preserving knowledge and information to help with any transitions.

Member communications is another important area the Board has developed and worked on over the years. From newsletters to emails, Facebook page updates to Instagram posts, we have attempted to engage and inform the wider Club membership. This also takes time, effort and skill. It is effectively a marketing role and requires the appropriate skills to carry it off effectively. Even that is not enough - it requires raw content to be provided by members. The role of the Marketing and Social Media Manager is to co-ordinate and communicate news and activity updates, not to be the sole content generator.

In closing, I take pride in what the Board of trustees has achieved over the last 10 years or so and I thank each and every person who has contributed and helped MTC become a very well structured, professional and successful tennis club with some of the best tennis facilities in the region and a matching reputation in the tennis community amongst those who know and appreciate how much effort, time, commitment, passion and persistence it takes to deliver our achievements.

I wish the new Board of Trustees well and I hope that it continues its leadership role in balancing the needs of all members while remaining true to the Club's stated purpose, defining its short, medium and long-term objectives in the context of delivering that purpose:

'To encourage people of all ages and abilities from Musselburgh and its surrounding communities to develop a lifelong passion for tennis'

Financial Review from Stella Smith (Outgoing Treasurer)

Please read in conjunction with the accounts information, which is set out on pages 12-16 of this report.

Funds and Reserves

- Unrestricted funds surplus for the year was £7,024.
- This does not include annual sink fund/court usage fees which total £7,600, so in effect there was an operational activities deficit of £576 in the year.
- This deficit underlines the fine financial margins under which MTC operates and the importance of financial stewardship, analysis and scrutiny of all sources of club revenue and costs.
- Further Pavilion Project completion costs estimated at £5,000 are anticipated in 2026, and the trustees have agreed to a provision for this amount to be ringfenced as Designated Funds from MTC Reserves.
- Total funds at the year end were £73,609, but this includes Designated Funds of £52,800 in relation to court refurbishment sink fund and court usage fees which are due to ELC but which are retained in MTC bank account, and the additional £5,000 provision for Pavilion Project completion costs.
- Restricted funds at the year end were £100, which represents a grant previously received from Seniors Tennis for use towards encouraging seniors' participation.
- After taking account of restricted and designated funds, the true retained funds total at the year end was £15,709.
- MTC's Reserves Commitment policy states that reserves should cover 2 years' liability to ELC, the equivalent of £15,200, which is therefore being met.

Receipts and Income in 2025/26

- Membership fee income decreased by 15% to £15,014. This is in line with a decrease in number of members, which is covered in the Membership Information section.
- Public Access, Guest Fees and Floodlight income has remained relatively unchanged at £4,583.
- The total decrease of £2,648 from membership fees, was partially offset by the introduction of match fees this year, which totalled £1,100.
- Coaching activity returned a small surplus of £187, in line with expectations to be operated to break even. There was £13,617 of income vs £13,430 of fees; with coaching income increasing by 9% from last year.
- Electricity charges increased by £1,042 to £6,159 this year, a 20% rise. Last year's number was for 12 months' worth of bills, this year for 11 months' worth. Electricity

costs have risen, however bills have been generated by the supplier using estimated readings which are significantly over-stated, despite us providing Enjoy Leisure with actual readings. Currently, we have not settled the latest invoices from Enjoy Leisure (which total £1,173 for December + January) until the actual readings have been relayed to and the bills updated by the supplier.

- Increase in gate entry system annual service charge of £962 to £2,225 is due to the new perimeter and pavilion set up.
- Portaloo hire was required during the new pavilion build. This will no longer be a cost going forward.

Pavilion Project Costs

- Total Pavilion Project costs to date are: £284,660
- This has been funded by grant funding totalling £233,250 and MTC Funds of £51,410.
- The trustees have designated a further £5,000 of MTC Funds as provision for remaining pavilion project completion costs. These anticipated costs relate to the requirement for replacement shutters and water heaters, locksmith work and any work required as a result of the completion inspection by ELC.

Reserves Policy

MTC is required to hold a sufficient level of reserves to enable it to meet its future financial commitments. The most significant of these is the Court Refurbishment Sink Fund which was set up to financially plan for the cost of replacing the new court surfaces when required, the estimated life of the surface being around 12 years. This fund is held by ELC and, under the terms of the SLA between ELC and MTC, an annual amount of £7,200 is due by MTC, the first instalment having been paid in October 2017. The amount of this liability will be reviewed every three years. The other regular liability to ELC is the annual court usage fee of £400.

The charity trustees aim to maintain reserves at a level which represents at least two years' worth of liabilities due to ELC. However, with the Sink Fund amounts due for 2019/20, 2020/21, 2021/22, 2022/23, 2023/24, 2024/25 and 2025/26 not having been invoiced by ELC, nor the court usage fees for 2019/20, 2020/21, 2022/23, 2023/24, 2024/25 and 2025/26, MTC are ring-fencing these additional liabilities as designated funds. This represents a total of £52,800 to date.

The Reserves also include £5,000 of MTC funds which have been earmarked as designated funds for the final completion costs of the new pavilion and restricted funds of £100 in relation to a grant awarded by Seniors Tennis.

These amounts are detailed in the note on reserves on page 15, which shows that the reserves policy has been met this financial year.

Membership Information

The membership year runs from 1st April to 31st March. In previous years, the rates have reduced each quarter (July, October and January) by 25% of the full rate. For 2025/26 the rates reduced in October only, to encourage commitment from members for a full year or a winter membership. The winter rate was reduced by slightly less than 50% due to the inclusion of lighting costs during winter for social sessions.

Overall membership numbers did decrease this year, however, to a total of 134, compared to 199 in the previous year. The main reduction was due to a decrease in part-year memberships in the adult category (from 29 to 6), less concession memberships (from 26 to 10) and less family membership players (from 51 to 28).

124 members joined for the full year, with just 10 members joining for winter only. Of the 134 members, 88 were male, 46 were female. Of the 93 adult members, 61 were male, 32 were female. Of the 41 junior members, 28 were male, 13 were female.

Membership Numbers for year 2025/26 and 2024/25:

Membership Category	2025/26	2024/25
Adult	61	83
Concession	10	26
Family 1 (1 adult + children)	6 (19 players)	13 (35 players)
Family 2 (2 adults + children)	2 (9 players)	4 (16 players)
Student	5	3
Junior	8	7
Mini	15	21
Mini Hitting Partner	7	8
Total Memberships	114	165
Total Members	134 (93 adults/41 juniors)	199 (142 adults/57 juniors)

Following the increase in 2025/26, membership fees for 2026/27 are to remain the same and are detailed below. The MTC Board considers that £3.46 per week for a full adult membership, and 65+ membership at £2.40 per week, represents fair value for money membership rates. Options to pay over 5 direct debits are available to all members who do not wish to pay in full on joining/re-joining.

Membership Fees for year 2026/27 and past years:

Membership Category	2026/27	2025/26	2024/25	2023/24
Adult (Full Year)	£180	£180	£160	£152
Family 1 (Full Year)	£262	£262	£232	£220
Family 2 (Full Year)	£362	£362	£320	£304
Junior (Full Year)	£75	£75	£66	£63
Mini (Full Year)	£36	£36	£32	£30
Mini (Full Year) Hitting Partner	£30	£30	£26	£25
Student (Full Year)	£75	£75	£66	£63
Concession (Full Year)	£125	£125	£110	£102

Chairperson's Note from Neil Silver (new Chairperson)

During the reporting period, a new Board of Trustees was appointed following the resignation of the previous board. The newly appointed Trustees would like to formally record their sincere thanks to the outgoing members for their dedication and significant contribution over a number of years in developing and sustaining the Club.

The current Trustees bring a range of skills and experience and are committed to ensuring the continued success and sustainability of the Club. Their focus is on maintaining and enhancing the Club's facilities, strengthening community engagement, and ensuring that the Club remains accessible and welcoming to players of all ages and abilities - from social participants to competitive players of all ages.

As a volunteer-led organisation, the Trustees rely on the ongoing support of members and the wider community to deliver the Club's activities. The Board continues to encourage member involvement in volunteering roles, recognising that this is essential to the effective operation and development of the Club. The Trustees are aware of concerns raised prior to the transition of the Board regarding aspects of Club culture and communication, particularly around the visibility, representativeness, and accessibility of the Board to members. The current Trustees recognise the importance of being present, approachable, and responsive, and are committed to improving engagement with members by continuing to foster open and consistent communication channels.

The Trustees also recognise that some of the commentary surrounding the previous Board may have been extremely difficult for those individuals, particularly given their voluntary contribution and commitment to the Club. The current Board is committed to fostering a culture of respect and constructive engagement across the membership.

The Trustees meet regularly to oversee the Club's operations, financial position, and compliance with its charitable objectives. Key priorities for the forthcoming period include the provision of a new adult coaching program, further utilisation and development of the Pavilion facilities, and continued improvement of the Club's programmes and member experience.

Looking ahead, the Trustees recognise that the Club is entering a period of stabilisation following the recent board transition. A key focus will be the full opening and effective use of the clubhouse, which is expected to play a central role in re-engaging members and the wider community. The Trustees also intend to foster stronger local partnerships, particularly with schools and local businesses, to expand participation, increase community involvement, and support the long-term sustainability of the Club.

The Trustees confirm that they have complied with their duty to act in the best interests of the charity and in accordance with its governing document.

MUSSELBURGH TENNIS CLUB

Statement of Receipts and Payments For the Year to 28 February 2026

		Year to 28/2/26			Year to 28/2/25		
Receipts	Note	Unrestricted Funds	Restricted Funds	Total	Unrestricted Funds	Restricted Funds	Total
Donations							
Membership Fees		15,014	-	15,014	17,662	-	17,662
Public Access, Guest Fees & Floodlights	3	4,583	-	4,583	4,521	-	4,521
Match Fees		1,100	-	1,100	-	-	-
Grants	4	-	14,000	14,000	-	129,000	129,000
							-
Receipts from Fundraising Activities	5	129	-	129	78	-	78
Gross Trading Receipts							
Coaching income		13,617	-	13,617	12,449	-	12,449
Total Receipts		34,442	14,000	48,442	34,710	129,000	163,710
Payments							
Cost of Charitable Activities	6	13,988	-	13,988	12,113	-	12,113
Cost of Trading							
Coaching fees		13,430	-	13,430	13,226	-	13,226
Coaching equipment		-	-	-	-	-	-
							-
Pavilion Project	7, 12	-	8,057	8,057	51,410	191,495	242,905
Total Payments		27,418	8,057	35,475	76,749	191,495	268,245
Surplus/(Deficit) for the period		7,024	5,943	12,967	(42,040)	(62,495)	(104,535)
Transfers between funds		-	-	-	-	-	-
Surplus/(Deficit) for the period		7,024	5,943	12,967	(42,040)	(62,495)	(104,535)

The Notes on pages 14-16 form an integral part of these accounts.

MUSSELBURGH TENNIS CLUB

Statement of Balances As at 28 February 2026

Funds Reconciliation	Note	Unrestricted Funds	Restricted Funds	2026 Total	2025 Total
Cash at Bank & In Hand - at start	12	66,485	(5,843)	60,642	165,177
Surplus for the period		7,024	5,943	12,967	(104,535)
Cash at Bank & In Hand - at end	8	<u>73,509</u>	<u>100</u>	<u>73,609</u>	<u>60,642</u>
Bank & Cash Balances					
Bank Deposit Account				73,609	60,642
Cash in Hand				<u>-</u>	<u>-</u>
				<u>73,609</u>	<u>60,642</u>
Other Assets - unrestricted funds					
Coaching equipment (estimated value)				<u>2,000</u>	<u>2,000</u>
				<u>2,000</u>	<u>2,000</u>

The Notes on pages 14-16 form an integral part of these accounts.

Approved by the charity trustees on 4th May 2026 and signed on their behalf by:



Stella Smith
(Outgoing) Treasurer

MUSSELBURGH TENNIS CLUB

Notes to the Accounts

For the Year to 28 February 2026

1 Basis of Accounting

These accounts 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).

Note that figures are stated to the nearest £1. As a result, minor rounding differences may occur and totals may not cast exactly.

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. In the financial year 2025/26:

- £5,000 of unrestricted funds have been designated for pavilion completion costs during the forthcoming year. This is in addition to the total of £51,410 of MTC funds that have already been designated and expensed on the pavilion project to date.
 - a further £7,600 of unrestricted funds were designated for the annual court sink fund and court usage fees due to East Lothian Council (ELC). This has brought the total of MTC Funds ringfenced for this purpose to £52,800 to date.
- The trustees maintain the remaining unrestricted funds for the day-to-day running of the Club.

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 the financial year 2025/26, a grant of £14,000 from Musselburgh Common Good Fund for the new pavilion project was received.

To date, a total of £233,250 of grant income has been received and expensed on the new pavilion project from: SportScotland (£99,000); ELC Community Intervention Fund (£60,000), Musselburgh Common Good Fund (£54,000); Scottish Landfill Community Fund (£20,000); and Charities Trust (£250).

- 3 Guest Fees are paid to MTC in the instances where members bring along non-members to play at the courts. Public Access Fees are those which are paid by members of the public to hire a court. They can do this without being a member of MTC. Bookings are made and paid for on a "pay & play" basis via the MTC online booking system. Unfortunately, Clubspark does not currently have the functionality to split out the income received from guest fees, public access fees and floodlight fees; therefore these have been categorised together in the accounts.

- 4 Grant income was received in the year for the specific purpose of the new pavilion project and therefore treated as restricted funds from:

	£
Musselburgh Common Good Fund	<u>14,000</u>

5 Fundraising Activities

	Unrestricted Funds	Restricted Funds	2026 Total	2025 Total
	£	£	£	£
<u>Receipts from fundraising</u>				
East Lothian Lottery	58	-	58	62
Easy Fundraising	71	-	71	16
	<u>129</u>	<u>-</u>	<u>129</u>	<u>78</u>

6 Cost of Charitable Activities

	Unrestricted Funds	Restricted Funds	2026 Total	2025 Total
	£	£	£	£
Electricity	6,159	-	6,159	5,117
Gate Entry System service charge	2,225	-	2,225	962
Tennis Balls	1,431	-	1,431	1,385
League Fees & Affiliation	1,157	-	1,157	1,219
Tennis Scotland Affiliation	580	-	580	560
Independent Examiner	350	-	350	350
Engraving/Medals/Trophies	355	-	355	229
Website Domain	74	-	74	65
Portaloo Hire	1,295	-	1,295	1,824
Purchase of Equipment	32	-	32	151
Clubhouse Expenses	184	-	184	185
Admin/Misc	147	-	147	67
	<u>13,988</u>	<u>-</u>	<u>13,988</u>	<u>12,113</u>

7 Pavilion Project

Pavilion costs expended during the year were as follows:

	£
Craig Proudfoot - Architect	750
East Lothian Council - Building Warrant	650
Wright & MacLennan Ltd - Fencing contractor	2,442
Lockstar - Locksmiths	4,214
	<u>8,057</u>

8 Reserves

The balance of funds at 28 February 2026 is £73,609. A portion of these reserves are already committed to the new pavilion project, and to the courts' sink fund and usage fee.

	£	£
Reserves at 28/2/26		73,609
Less Restricted Funds:		
Seniors Tennis Grant	100	100
Less Designated for:		
Pavilion Project	5,000	
Sink Fund due to ELC (7 Years: 19/20, 20/21, 21/22, 22/23, 23/24, 24/25, 25/26)	50,400	
Court Usage due to ELC (6 Years: 19/20, 20/21, 22/23, 23/24, 24/25, 25/26)	2,400	
		<u>57,800</u>
Unrestricted Reserves		15,709
Less Reserves Policy Commitment:		
Two years' liabilities to ELC (Sink Fund & Court Usage)		15,200
		<u>509</u>

The Reserves Policy states that an amount to cover 2 years' worth of Sink Fund/Court Usage liabilities to ELC should be covered in remaining year end reserves. This equates to approximately £15,200 and this has been achieved.

9 Sink Fund and Court Usage Fees Breakdown

The trustees have designated funds to provide for future court resurfacing costs and court usage fees anticipated under the Service Level Agreement (SLA) with ELC. This is in addition to moneys already paid directly to ELC. The total amount of sink fund and court usage fee moneys to date is summarised below:

Sink Funds (£)		Invoiced by and	Funds in
Financial Year	Amount	paid to ELC	MTC bank
2017/18	4,000	4,000	
2018/19	7,200	7,200	
2019/20	7,200		7,200
2020/21	7,200		7,200
2021/22	7,200		7,200
2022/23	7,200		7,200
2023/24	7,200		7,200
2024/25	7,200		7,200
2025/26	7,200		7,200
	61,600	11,200	50,400

Court Usage Fees (£)		Invoiced by and	Funds in
Financial Year	Amount	paid to ELC	MTC bank
2017/18	800	800	
2018/19	400	400	
2019/20	400		400
2020/21	400		400
2021/22	400	400	
2022/23	400		400
2023/24	400		400
2024/25	400		400
2025/26	400		400
	4,000	1,600	2,400

10 Trustee Remuneration

No remuneration was paid to any charity trustee, or to anyone connected to them, in relation to their role as trustee of the charity. Kevin Duffy was paid for his role as Head Coach at an hourly rate in line with the going rate for a Level 4 coach.

11 Trustee Expenses

No expenses relating to costs incurred in the course of their duties were paid to any charity trustees.

12 Amendment to prior year Statement of Receipts and Payments/Statement of Balances

Previous submissions recognised all pavilion project costs in the restricted funds column, with MTC designated funds being transferred to the restricted funds column when expensed on pavilion project costs. This has been amended in the 2024/25 comparative Statement of Receipts and Payments figures and the brought forward Statement of Balance figures to allocate pavilion costs against both restricted funds (the element paid from grant income) and unrestricted funds (the element paid from MTC Funds); with MTC designated funds remaining within the unrestricted column. Total column figures remain unchanged.

Independent Examiner's Report to the Trustees of Musselburgh Tennis Club

I report on the accounts of Musselburgh Tennis Club (Charity No. SC045399) for the year ended 28 February 2026 which are set out on pages 12-16 of the Annual Report.

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 Trustee 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 2006 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 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.

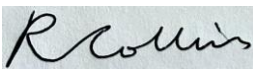
Independent examiner's statement

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.

Signed: 

Name: Ruth Collins

Date: 4 May 2026

Relevant Professional qualification/professional body: Chartered Accountant (ICAS)

Address: 20 Eyre Place Lane, Edinburgh, EH3 5EH