MELROSE MUSIC FESTIVAL

(SCIO 049870)

(As of March 2026 the Borders Music Festival)

TRUSTEES' ANNUAL REPORT

For the year ended 31 January 2026

Charitable legal form: Scottish Charitable Incorporated Organisation (SCIO)

Reporting period: 1 February 2025 to 31 January 2026

1. Reference and administrative information

Melrose Music Festival is a Scottish Charitable Incorporated Organisation registered with the Office of the Scottish Charity Regulator (OSCR) under charity number SC049870. The charity was registered on 20 January 2020 and renamed on 31 March 2026 as Borders Music Festival under which it now operates.

During the reporting period, the organisation was known publicly as the Melrose Music Festival.

Principal address: Ivanhoe, Dingleton Road, Melrose TD6 9HP.

Trustees during the reporting period:
Philip Blackledge, Chris Achenbach, Robert Marshall, Kirsty McRae, David Nisbet, Gillian Crosier, and Robert Smyly.

Chair of trustees: Philip Blackledge.

Other office-holders: Gillian Crosier Secretary, and Rob Smyly Treasurer.

2. Structure, governance and management

The charity is constituted as a Scottish Charitable Incorporated Organisation and is governed by its constitution. Responsibility for the governance, strategic direction and oversight of the charity rests with its trustees.

The trustees are responsible for ensuring that the charity operates in accordance with its constitution and charitable purposes, complies with the requirements of charity law and maintains appropriate financial and administrative controls.

The charity's registered purposes is the advancement of music and associated arts in the Scottish Borders and beyond. These purposes include supporting and encouraging amateur music-making in the Borders, bringing acclaimed professional musicians to the region, and furthering and encouraging music-making amongst children and young people.

The festival's activities require planning and coordination throughout the year, including programme development, fundraising, publicity, liaison with performers and venues, and engagement with local organisations, schools and other partners. The trustees recognise the importance of voluntary contribution to the delivery of the festival and the continuation of its charitable work.

3. Charitable purposes and public benefit

The charity exists to promote the appreciation, performance and enjoyment of music and associated arts, with particular regard to the musical life of the Scottish Borders.

Its work brings professional musicians and ensembles to local audiences, provides opportunities for local performers, supports amateur music-making and encourages children and young people to develop their musical interests and abilities.

The trustees consider that these activities provide public benefit by increasing access to high-quality musical performances, supporting participation in cultural activities and creating opportunities for musical learning and collaboration within the community.

In pursuing these purposes, the charity seeks to combine artistic excellence with community participation. Its programme is intended to serve both established concert audiences and those who may be developing an interest in music for the first time.

The trustees have had regard to the charity's purposes in overseeing its activities during the reporting period.

4. Review of activities and achievements

4.1 Overview of the year

The reporting year encompassed preparations for and delivery of the September 2025 festival, alongside the continuing development of the organisation and its longer-term plans.

The 2025 festival took place under the name Melrose Music Festival from 5 to 14 September. Its programme brought together choral, orchestral, jazz, chamber and folk-related musical activities, reflecting the organisation's commitment to a varied programme of high-quality music.

It also featured workshop and programmes for over a hundred children, led by professional choral and orchestral musicians.

The programme combined performances by established professional ensembles with opportunities to celebrate local musicians and musical organisations. It also included a cultural discussion event in collaboration with the Scottish Borders Council, demonstrating our interest in the wider cultural life of the Scottish Borders.

The festival's work was supported by charitable trusts, sponsors, volunteers and other contributors. The trustees acknowledge the importance of this support in enabling the charity to deliver its programme and pursue its charitable objectives.

4.2 The 2025 concert programme

The published programme for September 2025 included the following principal events:

- **Scottish National Youth Jazz Orchestra — 5 September 2025.** A performance by the Scottish National Youth Jazz Orchestra, bringing youth jazz performance to the festival programme.

- **Sing Messiah! — 6 September 2025.** A 'Come and Sing' style event involving conductor Robert Marshall and the Borders Chamber Orchestra, drawing on the established choral and orchestral repertoire.

- **VIBE in the Borders: Live in Concert — 7 September 2025.** An event associated with he Scottish Chamber Orchestra's Vibe initiative, contributing to the festival's programme of collaborative and youth-focused music-making.

- **Borders Chamber Choir: Five Centuries of Moving Choral Music — 10 September 2025.** A programme celebrating choral music across a broad historical repertoire and providing a platform for the region's choral tradition.

- **Scottish Borders Council Culture Strategy: In Conversation — 11 September 2025.** A discussion event addressing the Council's new Cultural strategy, which is relevant to the cultural and creative life of the region.

- **The Marian Consort: Scottish Renaissance Rediscovered — 12 September 2025.** A performance exploring Renaissance music and its Scottish connections, bringing specialist professional musicianship to local audiences.

- **The Marian Consort: Young People's Workshop – 12 September 2025.** A gathering of three local primary schools attended a worship by the Marian Consort singers, learning singing games and techniques, and learning some of the Renaissance music the consort were to perform in the evening.

- **Harris Playfair Quartet, with Jenna Reid, Adam Sutherland and John Somerville — 13 September 2025.** A programme featuring musicians associated with Scottish traditional and contemporary instrumental music.

- **The Brian Kellock Memorial Celebration — 13 September 2025.** A musical event honouring the legacy of the late jazz pianist Brian Kellock.

- **The Melrose Vocal Ensemble: Duruflé Requiem and Sung Compline — 14 September 2025.** A concluding programme of sacred choral music, bringing the festival to a close with sacred works from the choral repertoire.

These events illustrate the breadth of the festival's artistic offering and its commitment to presenting music in different styles and traditions. They also demonstrate the value of combining professional performances, local musical activity and opportunities for audiences to encounter new and unfamiliar repertoire.

The festival used local venues including Melrose Parish Church and Hall, Holy Trinity Church and the Corn Exchange in Melrose. These venues helped connect the programme with the town's existing cultural and community infrastructure.

The trustees regard the presentation of a varied programme as an important means of advancing the charity's purposes, attracting audiences to the Borders and sustaining interest in music-making across the region.

4.3 Development and change of name

An important organisational development during the period was the discussion to change the name from Melrose Music Festival to Borders Music Festival.

The original name reflected the festival's roots in Melrose, where the first music festival took place in 2017. As the organisation's programme and ambitions developed, the broader name offered an opportunity to communicate its regional outlook more clearly.

The proposed change is intended to recognise that the charity's purposes extend beyond a single town. Its work includes bringing professional musicians to the Scottish Borders, supporting local musical organisations and encouraging children and young people across the region to participate in music.

The broader name also provides a framework for developing relationships with schools, venues, performers, funders and cultural partners throughout the Borders, while retaining the festival's established connection with Melrose.

The trustees recognise that a change of name is not simply a matter of presentation. It should support the charity's charitable purposes, communicate its ambitions accurately and help build a sustainable platform for future musical and educational activities.

The change of name does not in itself alter the charity's underlying charitable purposes.

4.4 Work with children and young people

Supporting and encouraging music-making among children and young people is one of the charity's express charitable purposes.

The trustees recognise the importance of enabling young people to encounter live music, develop their musical interests, work with experienced musicians and gain confidence through participation. Such opportunities can help nurture creativity, self-expression, listening skills, collaboration and a lasting appreciation of music.

The 2025 programme included the Scottish National Youth Jazz Orchestra and the Scottish Chamber Orchestra's VIBE in the Borders. The Vibe programme was the result of a series of workshops put on by the SCO throughout the year. Their inclusion reflected the festival's interest in youth performance and the contribution that young musicians can make to the wider musical life of the region.

The festival is committed to involving the professional musicians it recruits to working with children as a matter of course. This year included the Marian consort, and future plans include work with other professional choirs, such as the Sixteen.

Engagement with schools and youth music organisations can also help establish relationships between generations, professional performers and community musical groups. Such relationships offer the potential to extend the benefit of the festival beyond the concert programme itself.

4.5 Community participation and local musical activity
The charity's work include supporting amateur music-making and encouraging a stronger musical community throughout the Borders.

The 2025 programme's inclusion of the Borders Chamber Choir, the Melrose Vocal Ensemble and a "come and sing" event involving the Borders Chamber Orchestra, which reaches out to those wider than the contracted amateur groups.

The festival provides a setting in which local musical organisations can reach audiences, share their work and contribute to a wider programme.

The trustees consider that this combination of professional excellence and local participation is an important feature of the charity's approach.

4.6 Partnerships and support
The festival's programme and development depend on collaboration with performers, venues, funders, schools, cultural organisations and volunteers.

The year to January 2026 featured support from The William Hill Trust, The Turtleton Trust, the Henfrey Trust, Womble Bond Dickinson (UK) LLP and The Stevenson Trust, Langholm for the 2025 festival.

The organisation's musical and educational partners include the Scottish Chamber Orchestra, their Vibe programme, the Scottish National Jazz Orchestra, the Scottish Borders Council, as well as numerous local primary and secondary schools.

These relationships are relevant to the charity's aims of widening access to music, supporting local talent and developing educational opportunities.

The trustees are grateful to the funders and supporters whose contributions help make the programme possible, and to the volunteers and other individuals who contribute their time and expertise.

5. Financial review

The charity's financial position is given in our annual accounts.

Financial information:

- Total income for the year: £29,961
- Total expenditure for the year: £37,432
- Net surplus or deficit for the year: £(7,471)
- Unrestricted funds at the year end: £3,412
- Restricted funds at the year end (if any) : £ 0
- Total funds at the year end: £3,412
- Comparative figures for the previous financial year: £10,883

The Charity is mindful of the need to secure funding and the many challenges in doing so given the current funding climate and the current voluntary nature of our executive governance. Sustainable funding (ie multi year) is not just desirable but essential if the festival is to grow as planned as is professionalising our approach to the effective running of the Charity. Plans are in hand to appoint a CEO. This has to operate within the confines of good financial governance and oversight.

Reserves policy

We have a reserves policy which is currently being reviewed.

Going concern

The Board monitors at every meeting our financial position, cash-flow forecasts, funding commitments and foreseeable obligations, and regard the charity as a going concern.

6. Principal risks and uncertainties

The delivery of a recurring music festival involves financial, operational and artistic ventures. These may include uncertainty over grant funding and sponsorship, ticket income, the availability and cost of performers, venue arrangements, audience demand and the capacity of volunteers.

Educational and community projects may also depend on the availability of partner organisations, suitable funding and the ability to coordinate activities with schools and other participants.

The trustees maintain and develop appropriate arrangements to identify, assess and manage material risks, including financial oversight, contractual review, suitable insurance, health and safety arrangements, safeguarding where activities involve children and young people, and appropriate data protection practices.

This year the key risks we identified included operational delivery of the festival (mitigated by having a clear plan around showcase delivery) as well as funding agreements being later in the cycle of artistic planning than desirable mitigated by ensuring the planned showcase was at all times viable. The Board was rigorous in ensuring effective oversight.

7. Safeguarding and responsible delivery

The charity's commitment to children and young people makes appropriate safeguarding arrangements an important part of its work.

The trustees ensure that relevant activities are planned and delivered with appropriate regard to participant welfare, supervision, safeguarding responsibilities and the requirements applicable to the organisations and individuals involved. Thorough risk assessments are carried out before any activities involving children are confirmed.

Where projects are delivered in partnership with schools or other educational bodies, responsibilities are clear and appropriate arrangements are agreed in advance. All schools have their own safeguarding policies which clearly set out how events will be managed. For example the P7 schools singing workshop was conducted with all appropriate safeguards in place in the hosting schools and with teachers, and all those involved in leading the sessions being appropriately checked.

8. Plans for the future

The trustees intend to build on the festival's established programme while developing its reach and contribution to the musical life of the Scottish Borders.

The change of name to Borders Music Festival provides an opportunity to communicate the organisation's wider regional ambitions and develop relationships beyond Melrose, while retaining its local foundations.

Future priorities are expected to include:

- An increased festival week, with a varied programme of high-quality professional music.
- Supporting local musicians, choirs, ensembles and amateur music-making.
- Developing educational partnerships with schools and youth music organisations.
- Creating further opportunities for children and young people to participate in workshops, collaborative projects and live performance.
- Strengthening relationships with funders, sponsors, cultural partners, venues and volunteers.
- Developing sustainable fundraising and financial planning to support the charity's continuing work.
- Increasing awareness of the festival across the Borders and encouraging wider participation in musical activities.

The trustees recognise that these ambitions must be matched by appropriate resources, effective governance and realistic planning. The charity will continue to seek opportunities to develop its programme while remaining focused on its charitable purposes and public benefit, exploring new partnerships and financial funding.

9. Statement of trustees' responsibilities

The trustees are responsible for preparing the annual report and financial statements in accordance with the charity's constitution and the applicable legal and accounting requirements.

In preparing the financial statements, the trustees are responsible for selecting appropriate accounting policies and applying them consistently, making reasonable and prudent judgements and estimates, and preparing the accounts on the applicable basis of accounting.

The trustees are also responsible for maintaining adequate accounting records and for taking reasonable steps to safeguard the charity's assets and prevent and detect fraud and other irregularities.

10. Approval of the report

This report was substantively prepared by the Chair at the relevant time, Philip Blackledge and approved by the charity trustees on 28 October 2026.

Signed on behalf of the trustees:

Name: **Gillian Crosier**
Position: Secretary
Signature: Gillian Crosier

Date: 28 October 2026

Independent Examiner's report on the accounts to the members of Borders Musical Festival SCIO

I report on the accounts of Melrose Musical Festival SCIO for the year ended 31st January 2026, which are set out on the attached pages.

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 Trustees 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 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 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 Accounts Regulations, and
   - to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations (as amended) 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.

IAIN McFADDEN C.A
Independent Examiner
19 Rutland Square
Edinburgh
EH1 2BB

29th October 2026

APPENDIX 2

SC049870

OSCR
Scottish Charity Regulator

Receipts and payments accounts

For the period from 01 FEBRUARY 2025 to 31 JANUARY 2026

Section A Statement of receipts and payments

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total funds current period to nearest £	Total funds last period to nearest £
A1 Receipts						
Donations					19,857	7,970
Legacies					-	
Grants					-	
Receipts from fundraising activities					10,104	8,532
Gross trading receipts					-	
Income from investments other than land and buildings					-	
Rents from land & buildings					-	
Gross receipts from other charitable activities					-	
					-	
A1 Sub total	-	-	-	-	29,961	16,502
A2 Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
A2 Sub total	-	-	-	-	-	-
Total receipts	-	-	-	-	29,961	16,502
A3 Payments						
Expenses for fundraising activities					37,432	17,143
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities					-	
Grants and donations					-	500
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
Other					-	
					-	
A3 Sub total	-	-	-	-	37,432	17,643
A4 Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
A4 Sub total	-	-	-	-	-	-
Total payments	-	-	-	-	37,432	17,643
Net receipts / (payments)	-	-	-	-	(7,471)	(1,141)
A5 Transfers to / (from) funds					-	
Surplus / (deficit) for year	-	-	-	-	(7,471)	(1,141)

Finances

31.01.2026

APPENDIX 2

SC049870

Section B Statement of balances

Category	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
B1 Cash funds	Cash and Bank of Scotland account balance at start of year					10,696	12,024
	Pay Pal account balance at start of year	-				187	
	Surplus / (deficit) shown on receipts and payments account					(7,471)	(1,141)
						-	
	Cash and bank balances at end of year (Agree balances with receipts and payments account(s))	-	-	-	-	3,412	10,883

	Details	Fund to which asset belongs	Market valuation to nearest £	Last year to nearest £
B2 Investments				
		Total	-	-

	Details	Fund to which asset belongs	Cost (if available) to nearest £	Current value (if available) to nearest £	Last year to nearest £
B3 Other assets	Sum-Up terminal and charger		102	50	
		Total	102	50	-

	Details	Fund to which liability relates	Amount due to nearest £	Last year to nearest £
B4 Liabilities				
		Total	-	-

	Details	Fund to which liability relates	Amount due (estimate) to nearest £	Last year to nearest £
B5 Contingent liabilities				
		Total	-	-

Signed by one or two trustees on behalf of all the trustees	Signature*	Print Name	Date of approval
	[signature]	Rosalyn D Smyly	31/01/26

APPENDIX 2

- SC049870

Section C Notes to the Accounts

C1 Nature and purpose of funds *(may be stated on analysis of funds worksheets)*

Funds were the product of donations received and income from fund raising events. The main purposes of Melrose Music Festival are to advance high quality music of a variety of genres in the Borders for the benefit of the community, including the performance of ecclesiastical and devotional music in the context of religious services or otherwise, and to encourage musical education and composition whilst developing musical opportunities for young persons and others.

C2 Grants

Type of activity or project supported	Individual / institution	Number of grants made	£
		Total	-

C3a Trustee remuneration

If no remuneration was paid during the period to any charity trustee or person connected to a trustee cross this box (otherwise complete section 3b)	X

C3b Trustee remuneration - details

Authority under which paid	£

C4a Trustee expenses

If no expenses were paid to any charity trustee during the period then cross this box (otherwise complete section 4b)	

C4b Trustee expenses - details

	Number of trustees	£
Monthly expenses Robert Marshall	1	628

C5 Transactions with trustees and connected persons

Nature of relationship	Nature of transaction	Transaction amount (£)	Balance outstanding at period end (£)

C6 Other information

Trustees.

31.01.2026

- SC049870

Additional analysis (1)

Analysis of receipts and payments

1 Donations

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Donations					19,857	7,970
					-	
					-	
					-	
Total	-	-	-	-	19,857	7,970
	-	-	-	-	-	-

2 Grants

	Unrestricted funds to nearest £	Restricted funds to nearest £	Total current period to nearest £	Total last period to nearest £
			-	
			-	
			-	
			-	
Total	-	-	-	-
	-	-	-	-

3 Gross receipts from other charitable activities

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Receipts from fund raising events					10,104	8,532
					-	
					-	
					-	
					-	
					-	
					-	
					-	
Total	-	-	-	-	10,104	8,532
	-	-	-	-	reference error	reference error

4 Payments relating directly to charitable activities

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Rent					1,578	1,604
Marketing					9,604	7,496
Insurance					790	297
Music costs for fund raising events					16,619	7,572
Catering costs at fund raising events					789	173
Miscellaneous admin costs					1,303	1
Fundraising					6,750	
					-	
					-	
					-	
					-	
Total	-	-	-	-	37,432	17,143
	-	-	-	-	reference error	reference error

21/01/2026

SC049870

Additional analysis (2)

5 Breakdown of unrestricted funds

						Total unrestricted funds	Total unrestricted funds last period
Receipts							
Donations						19,857	7,970
Legacies						-	-
Grants						-	-
Receipts from fundraising activities						10,104	8,532
Gross trading receipts						-	
Income from investments other than land and buildings						-	
Rents from land & buildings						-	
Gross receipts from other charitable activities						-	
Sub total	-	-	-	-		29,961	16,502
Receipts from asset & investment sales							
Proceeds from sale of fixed assets						-	
Proceeds from sale of investments						-	
Sub total	-	-	-	-		-	-
Total receipts	-	-	-	-		29,961	16,502
Payments							
Expenses for fundraising activities						-	
Gross trading payments						-	
Investment management costs						-	
Payments relating directly to charitable activities						37,432	17,143
Grants and donations							500
Governance costs:						-	
Audit / independent examination						-	
Preparation of annual accounts						-	
Legal costs						-	
						-	
						-	
Sub total	-	-	-	-		37,432	17,643
Payments relating to asset and investment movements							
Purchases of fixed assets						-	
Purchase of investments						-	
Sub total	-	-	-	-		-	-
Total payments	-	-	-	-		37,432	17,643
Net receipts / (payments)	-	-	-	-		(7,471)	(1,141)
Transfers to / (from) funds						-	
Surplus / (deficit) for year	-	-	-	-		(7,471)	(1,141)

Nature and purpose of funds

Funds were the product of donations received and income from fund raising events. The main purposes of Melrose Music Festival are to advance high quality music of a variety of genres in the Borders for the benefit of the community, including the performance of ecclesiastical and devotional music in the context of religious services or otherwise, and to encourage musical education and composition whilst developing musical opportunities for young persons and others.

Treasurer

31/01/2026

- SC049870

Additional analysis (3)

6 Breakdown of restricted funds

NIL

					Total restricted funds	Total restricted funds last period
Receipts						
Donations					-	
Legacies					-	
Grants					-	
Receipts from fundraising activities					-	
Gross trading receipts					-	
Income from investments other than land and buildings					-	
Rents from land & buildings					-	
Gross receipts from other charitable activities					-	
Sub total	-	-	-	-	-	-
Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
Sub total	-	-	-	-	-	-
Total receipts	-	-	-	-	-	-
Payments						
Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities					-	
Grants and donations					-	
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
					-	
					-	
Sub total	-	-	-	-	-	-
Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
Sub total	-	-	-	-	-	-
Total payments	-	-	-	-	-	-
Net receipts / (payments)	-	-	-	-	-	-
Transfers to / (from) funds					-	
Surplus / (deficit) for year	-	-	-	-	-	-

Nature and purpose of funds

Treasurer
31/01/2026