

**Trustees' Annual Report for the period**

		Period start date			Period end date				
		Day	Month	Year			Day	Month	Year
From		1	10	2024	To		30	9	2025

Office of the Scottish Charity Regulator

Reference and administration details

Charity name
Other names charity is known by
Registered charity number
Charity's principal address

Kelso Writers
SC049640
Abbey Row Community Centre
Abbey Row
KELSO
Scottish Borders Postcode TD5 7BJ

Names of the charity trustees on date of approval of Trustees' Annual Report

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Elspeth Turner	Chairperson		
2	Kenneth John Harper	Secretary		
3	Peter Zentler-Munro	Treasurer		
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Reference and administration details

Names of all other charity trustees during the period, if any, (for example, those who resigned part way through the financial period)

Name	Dates acted if not for whole year

Structure, governance and management

Type of governing document

Constitution – Scottish Charitable Incorporated Organisation

Trustee recruitment and appointment

Trustees are elected from the membership at the Annual General Meeting in each year, and may be appointed by the Board at any time to fill vacancies.

Objectives and activities

Charitable purposes

The organisation's purposes are: 4.1 The advancement of education through provision of information and training in writing and related skills. 4.2 The advancement of the arts by encouraging and supporting people to become writers in a variety of genres and media

Summary of the main activities in relation to these objects

We hold public workshops at Abbey Row Community Centre, Kelso, on a regular basis, for those interested in developing their writing skills. We aim to work with primary and secondary school pupils in the Kelso area to interest them in developing their writing skills. Subject to resources, we aim to publish anthologies of work written primarily by our workshop attendees.

Achievements and performance

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

We held 20 fortnightly public sessions for adults in Abbey Row Community Centre, an accessible venue easily reached on foot, by public transport or by car. Sessions were also accessible on line.

Some sessions took the form of workshops with writing exercises, others offered hints and tips on an aspect of writing and encouraged discussion. All included an opportunity to seek feedback from fellow attendees on works in progress. Topics in this 12 month period comprised: Writing Memoirs; Nature Writing; Food in Fiction; Heritage and History; Plotting your Story; On-line Research; Using Pictures as Inspiration; Showing and Telling; Creating E-books; Travel Writing; and Formatting your manuscript. We also ran eight open mic sessions dedicated solely to reading stories aloud and inviting and receiving constructive feedback and advice.

10 people became members in this period.

Building on the success of a 2023-24 short story competition for pupils attending Kelso High School and associated primary schools, we secured funding from Charity Begins at Home to run a 2025-26 competition. This was open not only to primary and secondary school pupils in the Kelso area but also to pupils in the Jedburgh area. At time of writing, an anthology of winning and other commended entries is being compiled with a view to a launch and award of prizes in June.

A small committee of our members has been created to work with teachers and judges to deliver this project. They are currently seeking funding to support a 2026-2027 project involving, if possible, more schools in the area.

Financial review

Brief statement of the charity's policy on reserves

We aim to hold a reserve equivalent to 6 months' core expenditure, and to establish a dedicated reserve for equipment renewal. Our policy is to treat income from sales of school's anthologies as restricted to assist with funding future schools competitions and school anthologies.

Details of any deficit

Donated facilities and services (if any)

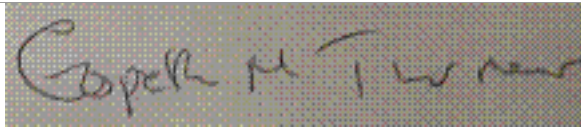
Other optional information

We would like to record our thanks to our Examiner for his examination and accounting guidance.

Declaration

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

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Elspeth Turner	Peter Zentler-Munro
Position (e.g. Chair)	Chairperson	Treasurer
Date	22/06/2026	22/06/2026

**KELSO WRITERS
SC049640**

**RECEIPTS AND PAYMENTS ACCOUNTS
For the year 1 October 2024 to 30 September 2025**

Receipts and Payments Account for the period 1 October 2024 to 30 September 2025				
	Unrestricted	Restricted	Total	Total
			2025	2024
Income				
Voluntary Receipts				
Donations	111.80	0.00	111.80	22.50
Grants	0.00	559.94	559.94	262.62
Membership	100.00	0.00	100.00	130.00
Bank Interest	20.78	0.00	20.78	
Receipts from Charitable Activities				
Meeting donations	741.60	0.00	741.60	546.40
Sales	7.10	290.75	297.85	100.64
Total	981.28	850.69	1,831.97	1,062.16
Expenses				
Payments				
Cost of Fundraising	0.00	0.00	0.00	0.00
Cost of Charitable Activities				
Printing	0.00	301.00	301.00	0.00
Room Hire/affiliation	312.00	38.50	350.50	395.50
Prizes	0.00	120.00	120.00	0.00
Postage	2.10	5.85	7.95	2.40
Equipment	0.00	0.00	0.00	188.77
General	0.00	8.04	8.04	27.09
Total	314.10	473.39	787.49	613.76
Surplus/Deficit	667.18	377.30	1,044.48	448.40

No Trustees received expenses during the period.

**KELSO WRITERS
SC049640**

STATEMENT OF BALANCES as at 30 September 2025

	Unrestricted	Restricted	Total 2024	Total 2023
Funds Reconciliation				
Cash at Bank and in hand at 1/10/24	1082.16	915.37	1,997.53	1,549.13
Surplus for the year 2024/25	667.18	377.30	1,044.48	448.40
Cash at Bank and in hand at 30/9/25	1,749.34	1,292.67	3,042.01	1,997.53
Bank and Cash Balances - 30/9/25				
Current and saving Accounts at banks	1,671.66	1,284.17	2,955.83	1,982.25
Cash in Hand	77.68	8.50	86.18	15.28
Total	1,749.34	1,292.67	3,042.01	1,997.53

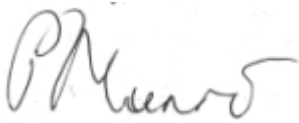
Assets	2025	2024
Postage	11	11.75
Books in stock	314.42	290.21
Total	325.42	301.96

Individual Restricted Funds

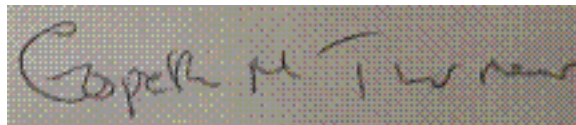
Schools Competition (previously Queen's Jubilee)		
Year	Received	Spent
2022	£549.00	
2023		£338.62
2024	£347.80	£3.04
2025	£850.69	£473.39
Current Balance	£932.44	

Seedcorn Fund (to build resilience)		
Year	Received	Spent
2020	£688.00	
2021		
2022		
2023		£126.00
2024		£201.77
2025		
Current Balance	£360.23	

Approved by the Trustees on 22/06/2026 and signed on their behalf by:



.....
Peter Zentler-Munro
Treasurer



.....
Elspeth Turner
Chairperson

Report to the trustees/members of	Independent examiner's report on the accounts						
	Charity name KELSO WRITERS						
Registered charity number	SC049540						
On the accounts of the charity for the period	Period start date			to	Period end date		
	Day 1	Month 10	Year 2024		Day 30	Month 09	Year 2025
Set out on pages	1-6					(remember to include the page numbers of additional sheets)	

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) 2005 Act and the Charities Accounts (Scotland) Regulations 2006. 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.

Signed:  **Date:** 22/06/2026

Name: Richard Hopkins
Relevant professional qualification(s) or body (if any):

Address: 106 Ramsay Road
 Hawick
 TD9 ODW