

# Loch Ewe Community Skiff Group

Scotland · Charity number SC046741

## Details

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|            |  |
|------------|--|
| Known as   | LECSG  |
| Status     | Active   |
| Legal form | SCIO (Scottish Charitable Incorporated Organisation) |
| Registered | 2016-07-26   |
| Register   | <a href="#">View on the OSCR register</a>            |

## Contact

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**Address**  
Heron's Croft  
13 Midtown of Inverasdale  
Poolewe  
Ross-shire  
IV22 2LW

## Activities

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**Activities:** 'It carries out activities or services itself'

**Purposes:** 'the advancement of public participation in sport', 'the provision of recreational facilities, or the organisation of recreational activities, with the object of improving the conditions of life for the persons for whom the facilities or activities are primarily intended'

**What the charity does:** To advance public participation in sport and to provide recreational facilities, or the organisation of recreational activities, with the object of improving the conditions of life for the persons for whom the facilities or activities are primarily intended.

**Beneficiaries:** 'No specific group, or for the benefit of the community'

**Objectives:** 4.1 To advance public participation in the sport of rowing 4.1.1. by promoting coastal rowing as a healthy, enjoyable activity, practised safely by people of all ages - irrespective of gender, background and beliefs - at a level suited to their competence and state of fitness. 4.1.2. by organising taster sessions for members of the public through which to encourage them to join as group members and thereby to row more frequently. 4.1.3. by promoting and strengthening good relations between the communities beside Loch Ewe through rowing. and 4.1.4. by participating in regattas which bring together teams from different areas rowing St Ayles' skiffs competitively. 4.2 To provide and organise recreational facilities, with the object of improving the condition of life for the persons intended 4.2.1. by promoting acquisition and appreciation of the skills required for building, handling and maintaining the boat(s) and any ancillary equipment. 4.2.2 by building, owning, maintaining and enjoying the use of one or more St Ayles' skiffs (hereinafter referred to as 'boats'), built to the specifications laid down by the Scottish Coastal Rowing Association. 4.2.3. by arranging the provision of instruction to enable group members to apply best practice in appropriate rowing techniques,

health and safety, safety at sea and child protection, so they can improve relevant skills and take personal responsibility for applying these. and 4.2.4. by encouraging inter-generational teamwork.

## Geography

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- **Main operating location:** Highland
- **Geographical spread:** Wider, but within one local authority area

## Finances

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| Period end | Income | Expenditure | Assets | Employees |
|------------|--------|-------------|--------|-----------|
| 2025-01-31 | £245   | £394        | -      | 0         |
| 2024-01-31 | £395   | £347        | -      | 0         |
| 2023-01-31 | £210   | £373        | -      | 0         |
| 2022-01-31 | £245   | £218        | -      | 0         |
| 2021-01-31 | £80    | £228        | -      | 0         |

**Loch Ewe Community Skiff Group**

Scotland - Charity number SC046741

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# Accounts

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**Loch Ewe Community Skiff Group**  
**Scottish Charity No. SC046741**  
**Annual Report and Financial Statements**  
**for the year ended 31 January 2025**

**Trustees' Annual Report for the year ended 31 January 2025**

The trustees have pleasure in presenting their report together with the financial statements for the year ended 31 January 2025.

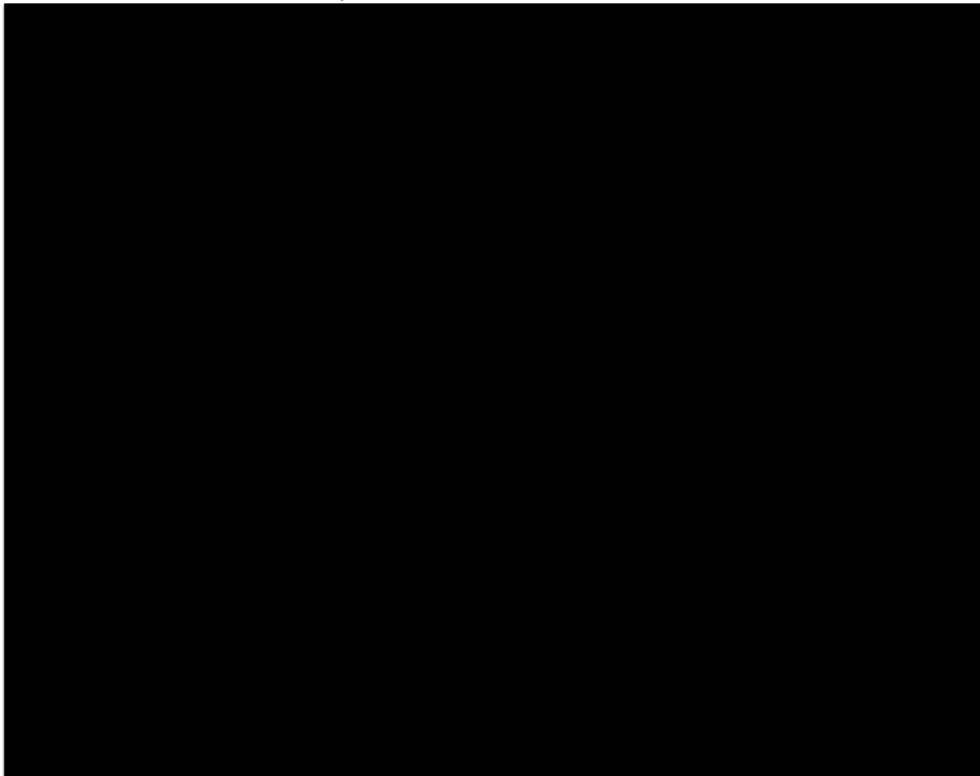
**Reference and Administrative Information**

**Charity name**

Loch Ewe Community Skiff Group

**Charity no**

SC046741



## **Structure, Governance and Management**

### **Constitution**

The Charity is a Scottish Charitable Incorporated Organisation (SCIO). It was registered in its current legal form on 26 July 2016. It has a two-tier structure: board & members.

### **Appointment of trustees**

The board, which meets according to need, consists of the charity's trustees. Membership of the board is open to all members in the Group. Trustees are elected at the annual general meeting. There must be a minimum of four trustees.

### **Management**

The board members are jointly responsible for running the SCIO and managing its assets according to its constitution, to include publicizing the SCIO's status; providing information on request to the public; providing an annual return for OSCR; and keeping registers of charity trustees and members.

## **Objectives and Activities**

### **Charitable purposes**

To advance public participation in sport and to provide recreational facilities, or the organisation of recreational activities, with the object of improving the conditions of life for the persons for whom the facilities or activities are primarily intended.

### **Activities**

These purposes will be achieved by:

- promoting coastal rowing as a healthy, enjoyable activity, practised safely by people of all ages – irrespective of gender, background and beliefs – at a level suited to their competence and state of fitness;
- organising taster sessions for members of the public through which to encourage them to join as group members and thereby to row more frequently;
- promoting and strengthening good relations between the communities beside Loch Ewe through rowing;
- participating in regattas which bring together teams from different areas rowing St Ayles' skiffs competitively;
- promoting acquisition and appreciation of the skills required for building, handling and maintaining the boat(s) and any ancillary equipment;

- building, owning, maintaining and enjoying the use of one or more St Ayles' skiffs, built to the specifications laid down by the Scottish Coastal Rowing Association;
- arranging the provision of instruction to enable group members to apply best practice in appropriate rowing techniques, health and safety, safety at sea and child protection, so they can improve relevant skills and take personal responsibility for applying these; and
- encouraging inter-generational teamwork.

### **Achievements and Performance**

Regular Saturday morning rowing sessions arranged via WhatsApp have continued (weather permitting) throughout the year. This has been achieved through the much-valued efforts of [REDACTED] who between them have taken on the role of organising and coxing these sessions.

### **Financial review**

The initial source of funding was grants for the purpose of building and equipping the St Ayles' skiff. Of that £286 remained in restricted funds, to be used towards the cost of new equipment or a trailer.

Income for the current financial year was £245.00, derived from membership subscriptions and donations. Expenditure for the year was £394.00, £175.00 of which was the premium on the group's insurance policy, £19.00 for the use of Poolewe Hall and £200 from restricted funds for new seat cushions. We are very grateful to [REDACTED] of Grant Thornton for completing the FY2023-2024 independent examination without charge. We started the financial year with a balance of £993.35 (of which £286 was in restricted funds), and on 31 January 2025 ended with a balance of £844.35 (including £86 in restricted funds).

Although this remains an adequate position for paying running costs for the coming year, our priorities remain building up a more active membership base, and the purchase of a trailer to allow us to take the skiff to the various communities around Loch Ewe and, in time, to regattas organised by the Scottish Coastal Rowing Association. Even if we can raise some of the finance for the latter via membership fees, it looks inevitable that further fundraising will be necessary.

**Reserves' policy**

The board's intention is to earn sufficient income to meet normal running costs, with a small reserve to cover any unexpected expenditure or over-winter repairs. The trustees will continue to monitor the position.

**Plans for future period**

It remains important that the local population are reminded of the existence of the *Kay Matheson* and that interested parties are invited to row the skiff: showing our presence by getting out on the water remains our best advertisement. However, one of the new trustees has taken on the task of publicising the opportunity to row through social media and local advertising. As the membership increases, we could develop *ad hoc* rowing sessions or introduce an evening session in addition to the regular Saturday ones, which may require use of an online calendar in addition to WhatsApp communication. We need to keep under review whether our oars, stretchers, seat pads and life jackets are appropriately sized for an increasingly diverse range of potential rowers.

**Statement of Receipts and Payments for the year ended 31 January 2025**

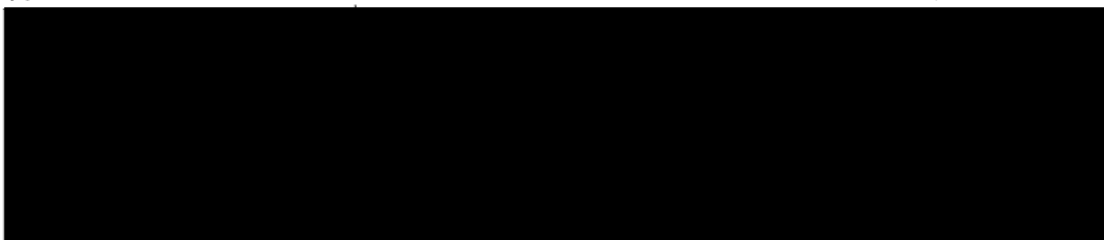
|   | Notes  | Unrestricted funds | Restricted funds | Total year ended 31/01/2025 | Total year ended 31/01/2024 |
|---|--------|--------------------|------------------|-----------------------------|-----------------------------|
| <b>RECEIPTS</b>   |        |                    |                  |                             |                             |
| Donations   | Note 5 | £20.00             |                  | £20.00                      | £110.00                     |
| Receipts from charitable activities:<br>membership fees |        | £225.00            |                  | £225.00                     | £285.00                     |
| <b>Total receipts</b>                                   |        | <b>£245.00</b>     | <b>£0.00</b>     | <b>£245.00</b>              | <b>£395.00</b>              |
| <b>PAYMENTS</b>   |        |                    |                  |                             |                             |
| Governance costs  | Note 6 | £175.00            |                  | £175.00                     | £175.00                     |
| Purchase of equipment                                   | Note 7 |                    | £200.00          | £200.00                     |                             |
| Training  | Note 8 | £19.00             |                  | £19.00                      | £172.00                     |
| <b>Total payments</b>                                   |        | <b>£194.00</b>     | <b>£200.00</b>   | <b>£394.00</b>              | <b>£347.00</b>              |
| <b>Surplus/(Deficit) for the year</b>                   |        | <b>£51.00</b>      | <b>-£200.00</b>  | <b>-£149.00</b>             | <b>£48.00</b>               |

**Statement of Balances – as at 31 January 2025**

|  | Notes  | Unrestricted funds | Restricted funds | Total year ended 31/1/2025 | Total year ended 31/1/2024 |
|--|--------|--------------------|------------------|----------------------------|----------------------------|
| Opening cash at bank/in hand           |        | £707.35            | £286.00          | £993.35                    | £945.35                    |
| Surplus/(Deficit) for year             |        | £51.00             | -£200.00         |                            |                            |
| Closing cash at bank/in hand           |        | £758.35            | £86.00           | £844.35                    | £993.35                    |
| <b>Other assets (restricted funds)</b> |        |                    |                  |                            |                            |
| St Ayles' skiff (estimated value)      | Note 9 |                    | £7,266.00        | £7,266.00                  | £7,066.00                  |
| Safety equipment                       |        |                    | £820.00          | £820.00                    | £820.00                    |
|  |        |                    | £8,086.00        | £8,086.00                  | £7,886.00                  |

The notes on pages 7-8 form an integral part of these accounts.

Approved by the Trustees and signed on their behalf by



Secretary

Treasurer

Date 25<sup>TH</sup> MARCH 2025

## Notes to the Accounts for the period ended 31 January 2025

### 1 Basis of Accounting

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

### 2 Nature and purpose of funds

Unrestricted funds are those that may be used at the discretion of the trustees in furtherance of the objects of the charity. The trustees maintain a single unrestricted fund for the day-to-day running of the group.

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 2014, LECSG received £4,799 in grants for building and equipping a St Ayles' skiff.

### 3 Related Party Transactions

No remuneration was paid to the trustees or any connected persons during the year.

### 4 Accounting period

These accounts cover the period 1 February 2024 to 31 January 2025.

|  | Unrestricted funds | Restricted funds | Total year ended 31/1/2025 | Total year ended 31/1/2024 |
|--|--------------------|------------------|----------------------------|----------------------------|
| <b>5 Grants &amp; Donations</b>            |                    |                  |                            |                            |
| Towards new seat pads                      | £20.00             | -                | £20.00                     | £110.00                    |
|  | <b>£20.00</b>      | -                | <b>£20.00</b>              | <b>£110.00</b>             |
| <b>6 Governance costs</b>                  |                    |                  |                            |                            |
| Insurance                                  | £175.00            | -                | £175.00                    | £175.00                    |
| Accountant's fee                           | -                  | -                | -                          | -                          |
|  | <b>£175.00</b>     | -                | <b>£175.00</b>             | <b>£175.00</b>             |
| <b>7 Purchase of equipment</b>             |                    |                  |                            |                            |
| Safety equipment                           | -                  | £200.00          | £200.00                    | -                          |
|  | -                  | <b>£200.00</b>   | <b>£200.00</b>             | -                          |
| <b>8 Training</b>                          |                    |                  |                            |                            |
| Donation for running course                | -                  | -                | -                          | £140.00                    |
| Hall Rental                                | £19.00             | -                | £19.00                     | £32.00                     |
|  | <b>£19.00</b>      | -                | <b>£19.00</b>              | <b>£172.00</b>             |
| <b>9 St Ayles' skiff (estimated value)</b> |                    |                  |                            |                            |
| Purchase of skiff kit                      | £1,511             |                  |                            |                            |
| Materials for building of skiff            | £2,003             |                  |                            |                            |
| Oars                                       | £552               |                  |                            |                            |
| Building (300 hours @ £10/hr)              | £3,000             |                  |                            |                            |
| Seat Cushions                              | £200               |                  |                            |                            |
| <b>Total estimated value</b>               | <b>£7,266</b>      |                  |                            |                            |

**APPENDIX 3**



**Report to the trustees/members of**

**Registered charity number**

**On the accounts of the charity for the period**

**Set out on pages**

**Respective responsibilities of trustees and examiner**

**Basis of independent examiner's statement**

**Independent examiner's statement**

**Signed\*\*:**

**Name:**

**Relevant professional qualification(s) or body (if any):**

**Address:**

| Independent examiner's report on the accounts <span style="float: right;">v2</span> |       |      |           |   |       |      |
|---|-------|------|-----------|---|-------|------|
| Charity name<br><b>Loch Ewe Community Skiff Group</b>                               |       |      |           |   |       |      |
| Registered charity number<br><b>SC 046741</b>                                       |       |      |           |   |       |      |
| Period start date   |       |      | <b>to</b> | Period end date   |       |      |
| Day   | Month | Year |           | Day   | Month | Year |
| 01  | 02    | 2024 |           | 31  | 01    | 2025 |
| Set out on pages<br><b>One to Eight</b>   |       |      |           | (remember to include the page numbers of additional sheets) |       |      |

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) 2005 Act and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

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.

In the course of my examination, no matter has come to my attention [other than that disclosed on the attached page\*]

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.

|  |              |         |
|--|--------------|---------|
|  | <b>Date:</b> | 22/5/25 |
|  |              |         |
|  |              |         |
|  |              |         |

\*Please delete the words in the brackets if they do not apply. If the words do apply, set out those matters which have come to your attention on the following page.  
 \*\*OSCR will accept digital or typed signatures.

## APPENDIX 3

### Disclosure section

Only complete if the examiner needs to highlight material problems.

Give here brief details of any items that the examiner wishes to disclose

The accounts are in order albeit I did raise a few queries with [REDACTED] Treasurer which were answered to my satisfaction but I've highlighted for transparency.

1) [REDACTED] bank statement but took opening and closing from transaction history provided. [REDACTED] Having taken over halfway through the year no previous statements were provided, albeit the Convener provided a transaction history as has been common practice

2) [REDACTED] 19/2/24- [REDACTED] for £20 marked in accounts as Cushion donation? [REDACTED] 3. The bank reference [REDACTED] was what [REDACTED] added as her reference but it was to be put towards the seat cushions.

[REDACTED] 7/2/24 : No formal receipt available for Seat Cushion purchase on 7/2/24 for £200. [REDACTED] : Photograph of original invoice provided