

# APPENDIX 1

# OSCR

Scottish Charity Regulator  
Office of the Scottish Charity Regulator

Trustees' Annual Report for the period							
	Period start date				Period end date		
	Day	Month	Year		Day	Month	Year
From	01	12	23	To	30	11	24

## Reference and administration details

Charity name	Sailability Scotland SCIO
Other names charity is known by	
Registered charity number	SC
Charity's principal address	Cal;edonia House
	Redheughs Rigg
	Edinburgh
	Postcode EH12 9DQ

## 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		Chairman	3	
2		Vice-Chairman	1	
3		Secretary	1	
4		Treasurer	1	
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

## 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
Trustee recruitment and appointment	Nominated in advance of the AGM, along with a proposer and seconder. Acceptance or rejection by vote of members at the AGM.

## Objectives and activities

Charitable purposes	
Summary of the main activities in relation to these objects	

**APPENDIX 1**

**Achievements and performance**

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

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**Financial review**

**Brief statement of the charity’s policy on reserves**

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**Details of any deficit**

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**Donated facilities and services (if any)**

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APPENDIX 1

Other optional information

Declaration

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

Signed on behalf of the charity’s trustees

Signature(s) <i>OSCR will accept digital or typed signatures</i>		
Full name(s)		
Position (e.g. Chair)		
Date		

Receipts and payments accounts							
For the period from	Period start date			to	Period end date		
	Day	Month	Year		Day	Month	Year

## Section A Statement of receipts and payments

	Unrestricted funds	Restricted funds	Expendable endowment funds	Permanent endowment funds	Total funds current period	Total funds last period
	to nearest £	to nearest £	to nearest £	to nearest £	to nearest £	to nearest £
<b>A1 Receipts</b>						
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					-	
					-	
<b>A1 Sub total</b>	-	-	-	-	-	-
<b>A2 Receipts from asset &amp; investment sales</b>						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
<b>A2 Sub total</b>	-	-	-	-	-	-
<b>Total receipts</b>	-	-	-	-	-	-
<b>A3 Payments</b>						
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					-	
Other					-	
					-	
<b>A3 Sub total</b>	-	-	-	-	-	-
<b>A4 Payments relating to asset and investment movements</b>						
Purchases of fixed assets					-	
Purchase of investments					-	
<b>A4 Sub total</b>	-	-	-	-	-	-
<b>Total payments</b>	-	-	-	-	-	-
<b>Net receipts / (payments)</b>	-	-	-	-	-	-
<b>A5 Transfers to / (from) funds</b>					-	
<b>Surplus / (deficit) for year</b>	-	-	-	-	-	-

## Section B Statement of balances

Categories	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 balances at start of year					-	
	Surplus / (deficit) shown on receipts and payments account					-	
						-	
						-	
	<b>Cash and bank balances at end of year</b>	-	-	-	-	-	-
	(Agree balances with receipts and payments account(s))	-	-	-	-	-	-

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

	Details	Fund to which asset belongs	Cost (if available) to nearest £	Current value (if available) to nearest £	Last year to nearest £
B3 Other assets					
		<b>Total</b>	-	-	-

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

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

Signed by one or two trustees  
on behalf of all the trustees

Signature\*

Print Name

Date of  
approval


\* Please note - OSCR will accept digital or typed signatures

## Section C Notes to the Accounts

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

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**C2 Grants**

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

**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)	
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**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)	
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**C4b Trustee expenses - details**

	Number of trustees	£

**C5 Transactions with trustees and connected persons**

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

**C6 Other information**

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## 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 £
					-	
					-	
					-	
					-	
Total	-	-	-	-	-	-
	-	-	-	-	-	-

#### 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 £
					-	
					-	
					-	
					-	
					-	
					-	
					-	
Total	-	-	-	-	-	-
	-	-	-	-	-	-

#### 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 £
					-	
					-	
					-	
					-	
					-	
					-	
					-	
					-	
Total	-	-	-	-	-	-
	-	-	-	-	-	-



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**Additional analysis (2)****5 Breakdown of unrestricted funds**

	Unrestricted fund 1 - enter name of fund below	Unrestricted fund 2 - enter name of fund below	Unrestricted fund 3 - enter name of fund below	Unrestricted fund 4 - enter name of fund below	Total unrestricted funds	Total unrestricted funds last period
<b>Receipts</b>						
Donations					-	
Legacies					-	
Grants					-	
Receipts from fundraising activities					-	
Gross trading receipts					-	
buildings					-	
Rents from land & buildings					-	
Gross receipts from other charitable activities					-	
<b>Sub total</b>	-	-	-	-	-	-
<b>Receipts from asset &amp; investment sales</b>						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
<b>Sub total</b>	-	-	-	-	-	-
<b>Total receipts</b>	-	-	-	-	-	-
<b>Payments</b>						
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					-	
					-	
<b>Sub total</b>	-	-	-	-	-	-
<b>Payments relating to asset and investment movements</b>						
Purchases of fixed assets					-	
Purchase of investments					-	
<b>Sub total</b>	-	-	-	-	-	-
<b>Total payments</b>	-	-	-	-	-	-
<b>Net receipts / (payments)</b>	-	-	-	-	-	-
<b>Transfers to / (from) funds</b>					-	
<b>Surplus / (deficit) for year</b>	-	-	-	-	-	-

**Nature and purpose of funds**

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- SC

**Additional analysis (3)****6 Breakdown of restricted funds**

	Restricted fund 1 - enter name of fund below	Restricted fund 2 - enter name of fund below	Restricted fund 3 - enter name of fund below	Restricted fund 4 - enter name of fund below	Total restricted funds	Total restricted funds last period
<b>Receipts</b>						
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					-	
<b>Sub total</b>	-	-	-	-	-	-
<b>Receipts from asset &amp; investment sales</b>						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
<b>Sub total</b>	-	-	-	-	-	-
<b>Total receipts</b>	-	-	-	-	-	-
<b>Payments</b>						
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					-	
					-	
<b>Sub total</b>	-	-	-	-	-	-
<b>Payments relating to asset and investment movements</b>						
Purchases of fixed assets					-	
Purchase of investments					-	
<b>Sub total</b>	-	-	-	-	-	-
<b>Total payments</b>	-	-	-	-	-	-
<b>Net receipts / (payments)</b>	-	-	-	-	-	-
<b>Transfers to / (from) funds</b>					-	
<b>Surplus / (deficit) for year</b>	-	-	-	-	-	-
<b>Nature and purpose of funds</b>						

## APPENDIX 3



		<b>Independent examiner's report on the accounts</b>						v2
<b>Report to the trustees/members of</b>  <b>Registered charity number</b>  <b>On the accounts of the charity for the period</b>   <b>Set out on pages</b>	Charity name							
	Registered charity number	SC						
	Period start date					Period end date		
	Day	Month	Year		Day	Month	Year	
				to				
							(remember to include the page numbers of additional sheets)	
<b>Respective responsibilities of trustees and examiner</b>   <b>Basis of independent examiner's statement</b>	<p>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.</p> <p>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.</p>							
<b>Independent examiner's statement</b>	<p>In the course of my examination, no matter has come to my attention [other than that disclosed on the attached page*]</p> <p>1. which gives me reasonable cause to believe that in any material respect the requirements:</p> <ul style="list-style-type: none"> <li>to keep accounting records in accordance with section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and</li> <li>to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations</li> </ul> <p>have not been met, or</p> <p>2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.</p>							
<b>Signed**:</b> <b>Name:</b> <b>Relevant professional qualification(s) or body (if any):</b> <b>Address:</b>							<b>Date:</b>	

\*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**

**Sailability Scotland SCIO SC047162**  
**SECTION A: RECEIPTS AND PAYMENTS ACCOUNT**  
**For the period ended 30th November 2024.**

	<u>Unrestricted</u> <u>Funds</u>	<u>Restricted</u> <u>Funds</u>	<u>Total Funds</u> <u>Current Period</u>	<u>Total Funds</u> <u>Last Period</u>
<b>A1 Receipts</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Donations	26	1,550	1,576	1,750
Legacies				
Grants				
Receipts from Fundraising activities	19		19	43
Gross Trading Receipts	1,205		1,205	1,675
Income from Investments other than				
Land or Buildings	278		278	-
Rent from Land or Buildings			-	-
Others	1,205			390
Memberships	220		220	170
<b>A1 Sub Total</b>	<b>2,953</b>	<b>1,550</b>	<b>3,298</b>	<b>4,028</b>
<b>A2 Receipts from Asset &amp; Investment Sales</b>				
Proceeds from sale of fixed assets				
Proceeds from sale of Investments				
<b>A2 Sub Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Receipts</b>	<b>2,953</b>	<b>1,550</b>	<b>3,298</b>	<b>4,028</b>
<b>A3 Payments</b>				
Expenses for Fundraising Activities	12		12	-
Gross Trading Payments	345	1,242	1,587	655
Investment Management Costs				
Payments relating to Charitable Activities	4,989		4,989	3,246
Grants and donations	-		-	-
Governance	-		-	78
Audit/Independent examination				
Preparation of Annual Accounts				
Legal costs				
Other costs	30		30	35
<b>A3 Sub Total</b>	<b>5,375</b>	<b>1,242</b>	<b>6,618</b>	<b>4,014</b>
<b>Total Payments</b>	<b>5,375</b>	<b>1,242</b>	<b>6,618</b>	<b>4,014</b>
<b>Net Receipts / Payments</b>	<b>2,953</b>	<b>1,550</b>	<b>3,298</b>	<b>4,028</b>
<b>Surplus/Defecit for Year</b>	<b>(2,422)</b>	<b>308</b>	<b>(3,319)</b>	<b>14</b>

## Sailability Scotland

### Notes to Accounts:

#### B1 Cash Funds

	<u>Unrestricted Funds</u>	<u>Restricted Funds</u>	<u>Total Current Period</u>	<u>Total Last Period</u>
Cash and Bank Balances at Start of Year	21,457	1,000	22,457	24,613
Surplus/Defecit shown on Income and Expenditure Statement	(3,627)	308	(3,319)	(2,156)
Fixed Asset Purchases	-	-	-	-
Prior year adjustment	106	(106)	-	-
<b>Cash and Bank Balances at End of Year</b>	<b>17,936</b>	<b>1,202</b>	<b>19,138</b>	<b>22,457</b>

#### Movement of funds

##### Unrestricted funds

General fund	22,457	3,298	(6,618)	19,138
Transfer to restricted funds	-	(1,550)	1,479	(71)

##### Restricted funds

Maintenance/ugrade of fleet	-	-	-	-
Scottish Open Challenger Championship	-	250	(237)	13
Sailor regatta entry fees support	-	800	(1,242)	(442)
Seamanship and Pilotage Trust-Clyde Cruising Club	-	500	-	500
	<b>22,457</b>	<b>3,298</b>	<b>(6,618)</b>	<b>19,138</b>

Sailability Scotland

Notes to Accounts:

B2 Investments

	<u>Unrestricted</u>	<u>Restricted</u>	<u>Total Current</u>	<u>Total Last</u>
	<u>Funds</u>	<u>Funds</u>	<u>Period</u>	<u>Period</u>
Deposit Accounts	245	-	245	245
Total	245	-	245	245

## Sailability Scotland

### Notes to Accounts:

#### B3

	<u>Class</u>	<u>Qty.</u>	<u>Funds to which assets belong</u>	<u>Cost (if available)</u>	<u>Current Value (if available)</u>	<u>Total</u>	<u>Last Year</u>
Challenger Dinghies		14	Unrestricted	-	10,800	10,800	22,300
Launch trolleys		14	Unrestricted	-	2,250	2,250	1,500
Double trailers		5	Unrestricted	-	3,250	3,250	2,500
Single trailers		2	Unrestricted	-	2,250	2,250	1,000
National Squib Keel boats (and trailers)		2	Unrestricted	-	-	-	6,000
2.4mR Keelboats		3	Unrestricted	-	-	-	4,500
Others		1	Unrestricted	-	-	-	960
Virus keelboat		1	Unrestricted	-	1,200	1,200	-
Virus trailer		1	Unrestricted	-	750	750	-
Outboard motor		1	Unrestricted	-	300	300	-
		<b>44</b>		-	<b>20,800</b>	<b>20,800</b>	<b>38,760</b>



## Sailability Scotland

### Notes to Accounts:

#### Analysis of Receipts&Payments

##### 1. Donations

	<u>Unrestricted</u> <u>Funds</u>	<u>Restricted</u> <u>Funds</u>	<u>Total</u>	<u>2022/2023</u>
Personal	26	1,550	1,576	1,750
Membership fees	220	-	220	170
Sponsorship/fundraising	19	-	19	43
<b>Total</b>	<b>265</b>	<b>1,550</b>	<b>1,815</b>	<b>1,963</b>

##### 2. Payments relating directly to Charitable Activities

	<u>Unrestricted</u> <u>Funds</u>	<u>Restricted</u> <u>Funds</u>	<u>Total</u>	<u>2022/2023</u>
Public Liability Insurance	-	-	-	-
Dinghy Insurance	-	-	-	466
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>466</b>

## **Sailability Scotland**

### **Notes to Accounts:**

#### **C2 Grants**

<u>Type of activity supported</u>	<u>Individual/Institution</u>	<u>Number of grants made</u>	<u>Total</u>	<u>2022/2023</u>
-	-	-	-	-
-	-	-	-	-
-	-	-	-	-
		-	-	-

#### **C3a Trustee Renumeration**

No remuneration was paid to trustees during the year.

#### **C4b Trustee Expenses**

	<u>Number of Trustees</u>	<u>Total</u>	<u>2022/2023</u>
Travel	-	-	-
Stationery/Printing/Postage/Phone	2	228	-
Fleet maintenance costs	1	110	-
Event costs	1	47	-
	<b>4</b>	<b>385</b>	<b>-</b>

#### **Analysis of Gross Trading Receipts**

	<u>Unrestricted Funds</u>	<u>Restricted Funds</u>	<u>Total Funds Current Period</u>	<u>Total Funds Last Period</u>
Memberships	220		220	170
Regatta fees	315		315	170
Receipts for dinghy hire	610		610	170
	<b>1,145</b>	<b>-</b>	<b>1,145</b>	<b>510</b>

#### **Analysis of Fundraising**

Amazon Smile	-	-	-	18
EasyFundraising	19	-	19	25
	<b>19</b>	<b>-</b>	<b>19</b>	<b>43</b>

## **Sailability Scotland**

### **Trustee Declaration**

These accounts were presented at the Annual General Meeting and accepted by the Members and Trustees.

Signed:

A solid black rectangular box used to redact the signature of the trustee.

Date:

Tuesday 19 August 2025

## **Sailability Scotland SCIO**

### **Financial Statements for the year ended 30 November 2024**

	2023/2024	2022/2023
<b><u>Income</u></b>		
Memberships	220	170
Donations	1,576	185
Fundraising Income	19	1,794
Bank interest	278	245
Insurance Claims	-	-
Trading Income	1,205	1,060
	<b>3,298</b>	<b>3,453</b>

<b><u>Expenses</u></b>		
Charitable Activities	4,989	2,517
Trading Expenses	1,587	1,660
Governance	-	-
Fleet revaluation charge	-	-
Grants	-	-
Fundraising Expenses	12	-
Bank Charges	30	22
Others	-	-
	<b>6,618</b>	<b>4,199</b>
<b>Deficit for the Year before depreciation</b>	<b>(3,319)</b>	<b>(746)</b>
Depreciation charge for the year	(17,960)	
<b>Deficit for the Year after depreciation</b>	<b>(21,279)</b>	<b>(746)</b>

### **Statement of Funds at at 30 November 2024**

Statement of Funds at at 30 November 2024	61,217	61,963
Less: Deficit for the Year	(3,319)	(746)
Less: Depreciation for the year	(17,960)	-
	<b>39,938</b>	<b>61,217</b>

#### **Represented by:**

Equipment	38,760	37,350
Add: new equipment		1,410
Less: equipment disposals		
Less: depreciation	(17,960)	-
	<b>20,800</b>	<b>38,760</b>
Stock	-	-
Cash in Bank	19,138	22,457
Cash in Hand	-	-
	<b>39,938</b>	<b>61,217</b>

## Independent Examiner's Report

To the trustees of Sailability Scotland SCIO,

I have examined the charity's financial statements, the accounts for which are set out on the following 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 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 stated below

1. Which gives me reasonable cause to believe that in any material respect the requirements:

- a. to keep accounting records in accordance with Section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
- b. 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 proper understanding of the accounts to be reached.

The matters that have come to my attention are:

- 1. That the charity needs to create a policy on reserves
- 2. Bank account controls should be enhanced to ensure dual authorisation of payments from the bank accounts.

Signed:

Date: 21 August 2025

Name:



# Trustees' Annual Report and Accounts

## Year ended 30th November 2024

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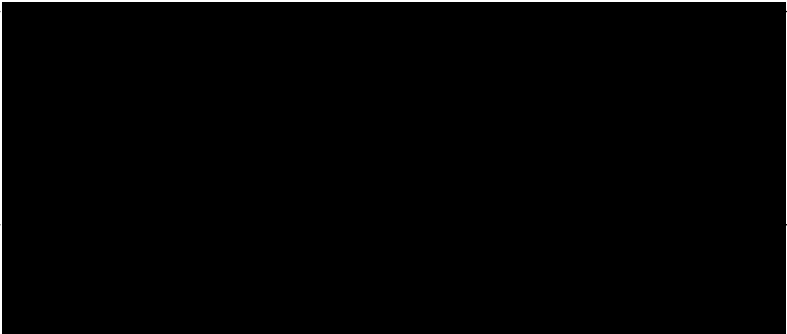
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The Trustees of Sailability Scotland SCIO are pleased to present the Annual Report and Accounts for the year to 30<sup>th</sup> November 2024

## Trustees' Annual Report

### Reference and Administrative Information

Charity Name Sailability Scotland SCIO

Charity Number	SC047162
Address	1 Gowanbrae, Lowthertown, Annan, Dumfriesshire, DG12 6TL.
Current Trustees at date of Approval of Annual Report	
Other trustees during the period of the accounts	
Independent Examiner	To be confirmed



## Structure, Governance and Management

### Constitution

The charity is a Scottish Charitable Incorporated Organisation (SCIO) and has been registered with OSCR as a SCIO since 8<sup>th</sup> February 2017. The charity is governed by its constitution, which was last updated in March 2023.

### Appointment of Trustees

Trustees are appointed by the full members at the Annual General Meeting and may serve for up to 4 years. All trustees must retire from office at each AGM but can be re-elected. Effectively trustees who are re-elected have continuous service as a trustee up to the maximum of 4 years. Members can also be appointed between AGMs where necessary to bring on additional skills or when a vacancy arises.

### Management

The day-to-day management as well as the strategic planning and management of the administration of the charity is undertaken by the trustees, working with various working parties and sub-committees as and when necessary.

### Objectives and Activities

The charity's charitable purposes as stated in the constitution are:

- To promote and advance public participation in the sport of sailing.
- To promote the potential benefits to all people in need by reason of age, health, disability, financial hardship or other disadvantage, that the art and skills of boating can bring to improve their quality of life and that of their carers.
- To co-ordinate the activities of all who can benefit from sailing in matters of teaching, coaching, cruising and competition with equality and diversity in respect of the Disability Discrimination Act.
- To encourage and support local, and to promote and arrange, National competitions.
- To encourage and assist in the setting up and running of sailing clubs or groups specifically for people with a disability and to encourage sailing organisations to accept disabled sailors into membership.
- to do all of these things (4.2-4.6) in mutual cooperation with RYA Sailability, RYA Scotland, World Sailing and Scottish Disability Sport. and: on the basis that the organisation will operate principally in Scotland.

## Activities

### Organised Championship and Other Events

Four well attended events took place in the Challenger Travellers Series in 2024 with a total of 15 Competitors of whom 7 qualify for an award to be made at the AGM in March 2025.

The Series had programmed 5 events originally but the first at Lochaber had to be cancelled due to the difficulty of the logistics involved in getting enough boats to the venue despite having enough sailors interested in attending

The rest of the season, however, provided opportunities to move boat trailers in a progressive fashion through successive venues and allowed for some relatively short double journeys to be carried out. So, we had boats moved from Castle Semple to Bardowie, on to Venachar, then Loch Earn then ultimately to Craobh Haven for the Shuna adventures.

This approach enabled us collectively to ensure that everybody who had wished to sail at each venue were enabled to do so.

Altogether, including maintenance trips, a grand total of just over **6000 boat miles** towing were involved in getting to all these events in Scotland.

This involved a mere 6 drivers so well done to them, helping enable over 30 sailors to take part in our Scottish events this season.

And for this to happen we are immensely grateful to the help provided by the very generous donation by the **Seamanship and Pilotage Trust of the Clyde Cruising Club**. It ultimately meant that, with some additional support from Sailability Scotland we were able cover all the costs of towing.

The Scottish Challenger Championship was again held at Loch Venachar who organised another great event for 10 entrants, 4 of whom made the long journey up from southern England.

It was delightful to see Ronnie Cameron's family appear to help us over the whole weekend and join us for a meal on Saturday evening at which we were able to remember Ronnie.

A highly successful expedition to Craobh Haven took place at the end of August this year where 6 of our sailors took part in the Race round Shuna with 5 of these taking the opportunity to sail in the Saturday feeder race from Ardfarn to Craobh Haven involving a transit of the Dorus Mor.

These sailing events enable sailors; many with varying levels of disabilities to compete on equal terms with anyone wanting to enter and experience dinghy racing. In the Challenger Trimarans, once on the water, the sailors are unaided.

## Types of support offered/requested

Referrals and advice are given to all who enquire of us but this year there has not been any positive feedback or active participation in our activities.

## Support to Member Groups

The Charity's fleet of boats are spread around various location in Scotland, are designed specifically or otherwise suitable, for individuals with a disability. Over a number of years the boats have been renovated to bring them up to standard and all should be available to be used during the 2025 season. Thanks go latterly to Steve Laycock and Jean for continuing to spearhead this project.

## Media Promotion

The website is a first contact for members of the public containing contact information along with current News and Archived information.

The charity has a YouTube channel and a Facebook page which has 378 followers attracting many comments and likes on the regular posted updates.

An emailed newsletter now renamed 'Fair Winds' is sent to Members and all interested in Sailability with regular updated and news at it occurs.

## Development Policy

There are a number of targets and improvements the Charity has aims to develop. Including:

increasing membership and activities particularly with younger generation

improving public visibility by improving publicity through social media and website.

improve liaison with RYA Scotland,

diversify the boat availability for example to the Hansa Class and other suitable Sailability boats.

## Membership

Membership numbers have remained at a similar level to previous years. This is an area needing some action for 2025 Board to recruit new members for the continuity of the Charity. In parallel with this the Board will need to consider a succession strategy for the smooth continuity of office-bearers.

## ACKNOWLEDGEMENTS

RYA Scotland is a valuable partner and the support they provide is very much appreciated. Our work as a charity is wholly the result of voluntary donations and effort. Without them we would not be able to operate.

It is acknowledged Sailing Groups and Sailing Clubs manage most sailing events in Scotland who host and make our events possible. Sailors from this network are the target of our support along with individual sailors. Donations freely made, enable the Charity to subsidise all our events and provide economical sailing activities. Particular mention to [REDACTED] for the continued support. Also, to [REDACTED] donating towards the running of SOCC at Loch Venachar this year.

Our sincere thanks go to all individuals who have supported the work of Sailability Scotland SCIO at events, maintaining the charity assets and much more unseen actions.

## Financial Review

### Treasurer's report for 2025 AGM

#### Membership

There were 13 full members and 1 weekend member in 2024.

#### Financial overview

Income has come from membership fees, dinghy lease charges, and sponsorship.

Our main running costs are insurance and fleet maintenance, as well as the costs for governance.

A net loss of £ 3,319 (a loss of (£ 745 in 2023) was incurred during the year. Our total reserves now stand at £ 19,138 (£22,457 in 2023).

#### Bank balances

Opening balance as at 01/12/2023	£ 22,457
Net loss during the year	£ 3,319
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Closing balance as at 31/11/2024	£ 19,138
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## Accounts

### Income

Income in 2023/2024 amounted to £ 3,298 (£ 3,453 in 2022/2023).

### Fundraising

The total fundraising income of £ 1,569 includes significant fundraising donations. Tunnocks generously donated £ 800 to subsidise our sailors during this year's Traveller Regatta Series, as they have done for a number of years. We are very grateful to Sir Archibald Boyd Tunnock CBE and to Tunnocks for their continued support of disabled sailing in Scotland. We also received £ 500 from the Seamanship and Pilotage Trust (Clyde Cruising Club) and £ 250 from the Challenger Class Association via Hugh Campbell, which was used towards SOCC 2024 at Loch Venachar Sailing Club.

	£ 800
Seamanship and Pilotage Trust	£ 500
	£ 250
EasyFundraising	£ 19
	-----
Total	£ 1,569
	-----

The Seamanship and Pilotage Trust income of £ 500 is to be used to subsidise sailors' mileage/fuel costs for events. This is ringfenced and unused this year. Therefore, this will carry over into 2025.

Membership fees totalled £ 220.

### Trading Income

The trading income of £ 1,205 is a consolidated figure of the event fees that are paid by the sailors (subsidised by the Tunnocks award), annual Challenger dinghy lease fees, and other, sundry income.

Sundry income totalled £ 280.

Dinghy cover fees of £ 230 were recharged to a member, as part of reduced costs for a bulk order. Further recharges are to be made in 2025. £ 50 was recovered from items purchased on behalf of a member.

### Event fees

This is the subsidised income, offset by the Tunnocks award. Total £ 315.

Lease fees totalled £ 610.

Dinghy annual lease fees. 3 Challengers were leased in the year, totalling £ 600.

## Other income

Bank interest of £ 278 was received from our reserve account.

## Summary of Trading income

Dinghy lease fees	£ 610
Sundry income	£ 280
Event fees	£ 315
Total	-----
Total	£ 1,205
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## Expenditure

Total expenditure for the year was £ 6,618.

Highlighted below are the main running costs during the year.

## Charitable activities

Although insurance is our main running cost, the payment was made after the year end is not included in this year's accounts. This will be included in the 2025 accounts.

## Dinghy maintenance

Total dinghy maintenance fees for the year were £ 4,989 and is the total of the Charitable Activities total.

New sails purchased by Sailability Scotland cost £ 1,852, although this includes the cost of four sails which are to be recharged in 2025, where we purchased on behalf of CCC and a member as part of a bulk order.

11 dinghy covers were purchased, totalling £ 2528. Some of these costs will be recovered in 2025, as covers were purchased on behalf of other clubs/sailors. Of the remaining maintenance costs of £ 608, £ 409 was spent on the service of a double trailer, with the remaining, general maintenance costs.

## Summary of Charitable Activities

New sails	£ 1,852
Dinghy covers	£ 2,528
Maintenance costs	£ 409
Other maintenance costs	£ 124
Sundries	£ 76
	-----
	£ 4,989.
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## Trading expenses

Event costs totalled £ 1,477 of the total Trading expenses of £ 1,587.

SOCC 2024 costs of £ 190 for commemorative brochures and catering costs of £ 82 were incurred (The £ 272 consuming the £ 250 awarded from [REDACTED]).

The remaining Traveller series events incurred costs of £ 1,005, being the charity's costs to the sailing clubs for sailors' entry fees. This included an outstanding amount of £ 390 relating to SOCC 2023, which was not paid during the previous financial year. As you will note, the total of £ 1,005 is in excess of the £ 800 Tunnocks award; Sailability Scotland SCIO bearing the additional cost of £ 205 from reserve funds.

## Round Shuna

Costs of £ 40 were incurred for transportation of launch trolleys and road trailers. This is to be reimbursed in 2025 from the Seamanship and Pilotage Trust award of £ 500. The balance of £ 425 will be reimbursed to sailors in 2025 to those sailors who incurred towage costs in 2024.

RYA membership is £160 per annum.

## Summary Trading expenses

Event costs	£ 1,005
SOCC 2024	£ 272
RYA membership	£ 160
Round Shuna	£ 40
Website costs	£ 72
Other	£ 38
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Total	£ 1,587
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## Independent Examination of accounts

We have yet to appoint an Independent Examiner (IE) for our accounts for 2025. Our accounts will require Independent Examination, prior to submission to OSCR (Office of the Scottish Charity Regulator).

## Accounting disclosure

I was asked by the trustees to create/review the accounts for 2023/2024 from the existing records, despite not being the charity's treasurer during the year. During this review, I found some housekeeping issues and highlighted my concerns to the trustees. Post-AGM, I discovered that our fixed assets (dinghy fleet) has been overstated by £ 18,000 for a number of years. When Sailability Scotland disposed of some of the older Challengers, via donations and sales to other sailing groups, they were not removed from the fixed asset register. This has now been rectified in this

year's accounts, which is the reason for an accounting charge of £ 17,960. This now values the fleet as per the insurance schedule.

#### Fixed asset register

<u>Class</u>	<u>Value</u>	<u>Qty</u>
Challenger	10,800	10
Double road trailer	3,000	3
Single road trailer	2,250	3
Launch trolley	2,500	10
VIRUS	1,950	1
Engine	300	1

#### OSCR disclosure

Post-AGM last year, we had to have the accounts ratified for OSCR submission. The IE highlighted a number of areas where we were in breach of OSCR regulations. These were threefold: procedural, accounting and AGM reporting.

The procedural issues were around accounting records (retention of invoices) and secondary authorisation of financial spend.

The accounting issues were the non-compliance of OSCR reporting standards. The format that we have used for the AGM (Trading, Profit and Loss Account and Balance Sheet) is not what OSCR require. Historically, we have used a format for the OSCR submission which is different from what is presented at the AGM (but uses exactly the same figures). We were not aware that there was a new format, which is primarily based on matching Income and Receipts.

The AGM reporting will have been covered elsewhere.

The full report of the IE can be found on the OSCR website for last year's submission. It covers a comprehensive review of our AGM procedures, documentation and submission to OSCR. The charge for this service was £ 550, which will be included in the 2025 accounts, as OSCR do not allow for the inclusion of accrued and prepaid income or expenses.

The trustees have met on a number of occasions this year and put into effect most of the recommendations highlighted by the IE.

Secondary authorisation from our current bank (The Royal Bank of Scotland) and PayPal is not activated on the charity's accounts. We are looking into having this implemented ASAP. If this is not possible, we will look towards alternative banking facilities. We do not believe that dual authorisation is available within PayPal. However, the only automatic spend is the quarterly payment for the website, for



which we receive an invoice. The only other PayPal payments are for spares and repairs from Trident UK. We have secondary email authorisation for these payments.

The AGM reporting issues highlighted by the IE have been rectified and included within this year's Trustees' Annual Report and Accounts.

The OSCR reporting format will be implemented for this year's accounts post-AGM, using the figures presented in this report and the enclosed  
Final\_Accounts\_2023\_2024\_Ver#05

The accounts are available to view for any member during the year, if requested.

#### Final thoughts

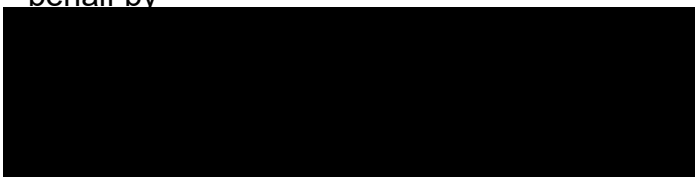
As mentioned above, not all income due this year was received. There are Challenger lease fees to be charged in 2025 relating to 2024, along with recharges for sails and dinghy covers.

#### Reserves Policy

The trustees do not currently have a Reserves Policy. However, with fixed costs of dinghy insurance and website costs of around £ 538 per annum, the trustees are satisfied that the current level of reserves is sufficient for the charity to continue operating.

Current unrestricted charity reserves are: £ 19,138 (2023: £ 22,457).

This report was approved by the trustees on 9<sup>th</sup> March 2025 and signed on their behalf by

A large black rectangular box redacting the signature of the Chairman & Trustee.

Chairman & Trustee

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