

# OSCr

Period start date

Period end date

Day

Month

Year

Day

Month

Year

From

01

Jan

2024

To

31

Dec

2024

### Reference and administration details

NAIRN COASTAL ROWING CLUB

Registered charity number

SC048196

**Charity's principal address**

## The Harbour

NAIRN

Postcode IV12 4PH

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

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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
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## Structure, governance and management

Type of governing document	SCIO constitution NCRC policies all published on our website.
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Trustee recruitment and appointment	Trustees appointed from volunteers and confirmed by membership at AGM. Proposed and seconded at AGM meeting Approved by the members present at AGM in March 2023 and on March 9 <sup>th</sup> 2024. (Though new trustees were appointed later, at February 2025 AGM, and some retired at February 2025 AGM, now at 11 Trustees)
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## Objectives and activities

## NAIRN COASTAL ROWING CLUB SC048196

SC048196



Receipts and payments accounts							
For the period from	Period start date			to	Period end date		
	Day	Month	Year		Day	Month	Year
	01	JAN	2024		31	DEC	2024

## 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	1,845				1,845	
Legacies	-				-	-
Grants	2,500				2,500	
Receipts from fundraising activities	1,322				1,322	
Gross trading receipts Club uniforms	976				976	
Income from investments other than land and buildings (Bank account interest)	29				29	-
Rents from land & buildings	-				-	-
Gross receipts from other charitable activities						
Membership fees, key deposit	3,505				3,505	
Gift Aid reclaimed received	2,969				2,969	
<b>A1 Sub total</b>	<b>13,146</b>	-	-	-	<b>13,146</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>-</b>	<b>-</b>
<b>Total receipts</b>	<b>13,146</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>13,146</b>	<b>-</b>
<b>A3 Payments</b>						
Expenses for fundraising activities	68				68	
Gross trading payments: Club Uniforms	998				998	
Investment management costs	-				-	
Payments relating directly to charitable activities	8,457				8,457	
Grants + donations (SCRA Annual Donation)	60				60	
Governance costs (Admin, Office, Training)	75				75	
Audit / independent examination	-				-	
Preparation of annual accounts	-				-	
Legal costs	-				-	
Insurance: Building, Boats/activities, PLI	1,379				1,379	
Rent, electricity, BID, Harbour Fees	1,039				1,039	
<b>A3 Sub total</b>	<b>12,075</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>12,075</b>	<b>-</b>
<b>A4 Payments relating to asset and investment movements</b>						
Purchases of fixed assets					-	
Purchase of investments					-	
<b>A4 Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>12,075</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>12,075</b>	<b>-</b>
<b>Net receipts / (payments)</b>	<b>1,071</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,071</b>	<b>-</b>
<b>A5 Transfers to / (from) funds</b>						
<b>Surplus / (deficit) for year</b>	<b>1,071</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,071</b>	<b>-</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 JANUARY1st 2024	15,250				15,250	
	Surplus / (deficit) shown on receipts and payments account	1,071				1,071	
						-	
						-	
	Cash and bank balances at end of year	16,321	-	-	-	16,321	
(Agree balances with receipts and payments account(s))		0	-	-	-	0	-
B2 Investments	Details	Fund to which asset belongs		Market valuation to nearest £		Last year to nearest £	
	Bank of Scotland IASA Instant Access	Nairn Coastal Rowing Club Savings Account					
	Savngs Account, capital input £10,000	Accrued £28 interest					
		Balance £10,028.52 at 31 12 2024					
		Total					
B3 Other assets	Details	Fund to which asset belongs		Cost (if available) to nearest £		Current value (if available) to nearest £	
B4 Liabilities	Details	Fund to which liability relates		Amount due to nearest £		Last year to nearest £	
B5 Contingent liabilities	Details	Fund to which liability relates		Amount due (estimate) to nearest £		Last year to nearest £	
Signed by one or two trustees on behalf of all the trustees		Signature		Print Name		Date of approval	



## Charitable purposes

The charitable purpose of the Club is to provide facilities for engaging in Coastal Rowing under the auspice of the Scottish Coastal Rowing Association.

Providing activity for the whole community during boat building and maintenance and during rowing. To give people the skills and physical and mental health benefit of such activity at low cost. To provide learning and training in skills related to costal rowing.

Encouraging social activity of people, to meet and participate in a common venture.

## Summary of the main activities in relation to these objects

Nairn CRC had a busy, successful 2024, now about 76 members including a few social members. Member of SCRA (Scottish Coastal Rowing Association) we attended their AGM, training day - regatta course laying, joined in sprint races. One or both rowing boats Dulsie and Esther were out for rows with a crew of 4 and cox up to 6 days a week all year round, unless prevented by high wind speeds, ice in the harbour, or lack daylight. NCRC attended most Highland skiff regattas, Ullapool, Golspie, Cromarty, Strathpeffer winning piles of medals, and outright overall winners of one regatta. . 1 crew entered the Loch Ness Monster the Loch, achieving good results. -we ran second-ever own home Nairn regatta for 6 clubs - a wonderful day. We had a very successful fund-raising stall with raffle and games and merchandise. Our boathouse was maintained providing a perfect place for safe boat + equipment storage and boat maintenance. We hold approximately monthly Committee Meetings and 4 Club nights in the winter for information, training and social meeting, and continually maintain our 2 skiffs. We also held a Christmas dinner together.

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## APPENDIX 1

### Achievements and performance

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

Significant increase in membership, boating outings and participants. Much improved NCRC placings in Coastal regattas, many medals won. Significantly we organised our second coastal rowing regatta at Nairn inviting six clubs – this was a major logistical exercise and attracted many tourists and local residents to watch the excitement of the races. Fundraising was successful with a stall at the regatta and own club fundraising. New boathouse is very well used and appreciated. We are holding more "Come and Try" sessions for new members – very popular and training up more coxes. We look forward to a busy summer of regattas and preparation for the world championships in July 2025, with amny crews from NCRC entering, and many other rowing events.

### Financial review

#### Brief statement of the charity's policy on reserves

WE have one current bank account. We now have an IASA savings account with the capital input of £10,000 plus the interest accrued since.

**Details of any deficit**

There is no deficit, we have never been in deficit. We have now spent our restricted funds grants on the new boathouse and closed the restricted fund. Our receipts in 2024 exceeded the payments for running the club.

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

NCRC members donate their time and effort in hundreds of hours, in administration, meetings, organising, training, maintaining the boats and equipment, working with other rowing clubs, and fundraising. Club members donate prizes to help fundraising.

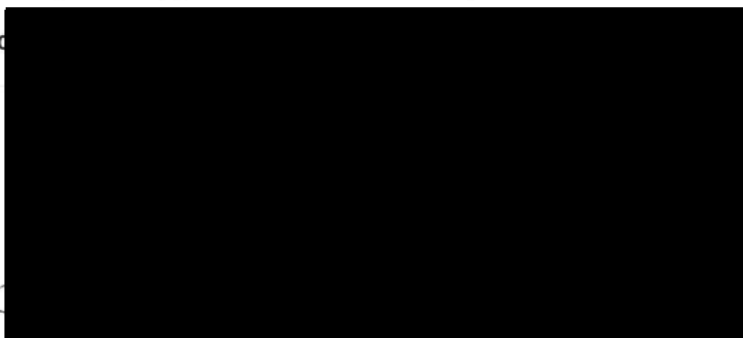
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**APPENDIX 1****Other optional information****Declaration**

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

Signed on behalf of the club

Signature(s)



Full name(s)



Position (e.g. Chair)

Treasurer

Date

31<sup>st</sup> March 2025



NAIRN COASTAL ROWING CLUB  
RECEIPTS AND PAYMENTS ACCOUNTS  
FOR THE YEAR FROM 01/01/24 TO 31/12/24

	2024
	TOTAL UNRESTRICTED FUNDS
<u>RECEIPTS</u>	<u>£</u>
MEMBERSHIP	3495.00
DONATIONS - ROWING SEATS	1767.09
GIFT AID - RECLAIMED ON PAST THREE YEARS	2969.35
GRANTS RECEIVED - NAIRN REGATTA	2500.00
NAIRN REGATTA	1216.80
DONATIONS - MEETINGS	78.00
KEY FOB DEPOSITS	10.00
CLUB KITS	975.54
FUNDRAISING - OTHER	105.68
INTEREST ON SAVINGS ACCOUNT	28.52
TOTAL RECEIPTS	<u>13145.98</u>

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	2024
	TOTAL UNRESTRICTED FUNDS
<u>PAYMENTS</u>	<u>£</u>
NEW ROWING EQUIPMENT	4013.03
INSURANCE - BOAT, BUILDINGS & PLI	1379.12
REPAIR FOR THIRD PARTY	180.00
RENT, ELECTRICITY, BID, HARBOUR FEES	1038.82
NAIRN REGATTA COSTS	3035.13
MAINTENANCE - BOATS & TRAILERS	580.60
MAINTENANCE - BOATHOUSE	234.70
ROOM HIRE	275.00
CLUB KIT PURCHASED	998.35
COST OF FUNDRAISING	67.50
SCRA SUBSCRIPTION	60.00
TRAVEL & TOWING	138.76
ADMIN, OFFICE, TRAINING	74.83
TOTAL PAYMENTS	<u>12075.84</u>
SURPLUS FOR THE YEAR	<u>1070.14</u>
BANK BALANCE	<u>£</u>
CASH AT BANK AT START - CURRENT	15250.20
CASH AT BANK AT START - SAVINGS	0.00
SURPLUS FOR THE YEAR	1070.14
	<u>16320.34</u>
CASH AT BANK AT END - CURRENT	6291.82
CASH AT BANK AT END - SAVINGS	10028.52
	<u>16320.34</u>

APPROVAL OF ACCOUNTS

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# APPENDIX 3



## Independent examiner's report on the accounts

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<b>Report to the trustees/members of</b>	Charity name <b>NAIRN COASTAL ROWING CLUB</b>																														
<b>Registered charity number</b>	<b>SC048196</b>																														
<b>On the accounts of the charity for the period</b>	<table border="0"> <tr> <th colspan="3">Period start date</th> <th></th> <th colspan="3">Period end date</th> </tr> <tr> <th>Day</th> <th>Month</th> <th>Year</th> <th></th> <th>Day</th> <th>Month</th> <th>Year</th> </tr> <tr> <td>01</td> <td>JAN</td> <td>2024</td> <td>to</td> <td>31</td> <td>DEC</td> <td>2024</td> </tr> </table>										Period start date				Period end date			Day	Month	Year		Day	Month	Year	01	JAN	2024	to	31	DEC	2024
Period start date				Period end date																											
Day	Month	Year		Day	Month	Year																									
01	JAN	2024	to	31	DEC	2024																									
<b>Set out on pages</b>	attached <span style="float: right;">(remember to include the page numbers of additional sheets)</span>																														

### 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 (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.

### Independent examiner's statement

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.

Signed:

Name:

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

Address:

Date:

31/3/2025

\*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.

## 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