



The Harbour
Fortrose
Ross-shire
IV10 8TP

info@chanonry.org.uk

www.chanonry.org.uk



Trustees Annual Report

1 October 2024 to 30 September 2025

The trustees have pleasure in presenting their report together with the financial statements for the year 1 October 2024 to 30 September 2025.





Charity Trustees

Sandra Hogg (Commodore)

David Finlayson (Treasurer)

Marisa Astill-Brown (Secretary until 1.4.25; thereafter General member)

Stuart Davies (General member as of 6.12.24; thereafter Secretary)

Allison Elder

Paul Briggs

Mike Wilson

Anna Bell-Higgs (as of 6.12.24)

Roddy Henry (as of 6.12.24)

Tim Lloyd (as of 6.12.24)

Chris Taylor (left 6.12.24)

James Dargie (left 6.12.24)

David Vincent (left 12.7.2025)

Advisors

Solicitors: Mr Joe Duncan, Solicitor and Notary Public, Anderson Shaw and Gilbert, 20 Church Street, Inverness, IV1 1ED

Bankers: Bank of Scotland

Independent Examiner: Mr David Gibb, 20 Craigard Place, Inverness, IV3 8PR.

Structure, Governance and Management

Constitution

The Charity is a Scottish Charitable Incorporated Organisation (SCIO). It was registered on 16 September 2019 with intention of taking on the assets, liabilities and activities of the unincorporated Community Amateur Sports Club also called Chanonry Sailing Club. It has a two-tier structure with both members and charity trustees.

Appointment of Trustees

The Board, which meets around six times per year, are the charity's trustees. There are three office bearers: Commodore; Treasurer and Club Secretary. In addition, there are up to eight general Board members. Membership of the Board is open to members aged 18 or over. Trustees are elected by the

membership at the annual general meeting, which is normally held in December. There must be a minimum of five and a maximum of eleven trustees.

Charitable Purposes

The purposes of the organisation are:

- The advancement of the public participation in water sports
- The provision of recreational facilities
- The advancement of the heritage of Fortrose harbour



Overview

It's been a good year for Chanonry Sailing Club with plenty of sunny weather and lots of water sports activity to enjoy. We continue to provide low-cost access to the water sports for our members and the wider public from across the Highlands.

Membership

Our membership numbers are slightly down on last year, but numbers are still very healthy and show a strong interest in water sports at the club.

	2025	2024
Family	101	110
Individual	68	73
Junior*	18	15
Student	2	3
Senior family	26	16

Senior individual	34	53
Club	1	1
Honorary	8	8
Life	1	1
Total	258	279

*The number of junior members is around 45 including those in family memberships

Sailing Report

The 2025 season began with increased participation in both Sunday afternoon and Wednesday evening races, highlighted by growth in the Solo and Streaker fleets. Unfortunately, poor weather prevented the Ness Cup from taking place, but alternative dates have been set for next year to mitigate similar issues. Friday evening sessions experienced inconsistent turnout and occasional cancellations due to safety cover concerns. On the open circuit, Solo fleet members represented the club well: Charlie Brecknell secured victory at the Solo Scottish Championships and, alongside Jon Bailey and Roddy Henry, helped Chanonry win the Top Club Trophy at the windy National Championships in North Berwick.



The Musto Skiff Traveller saw limited club representation this year due to scheduling conflicts, but plans are in place for its return as part of the Club Regatta next year.



The Chanonry Regatta welcomed visiting boats and was marked by challenging light winds, with Jon Bailey winning the slow handicap. We extend our gratitude to all volunteers for their ongoing support, crucial to the success of club events.



Looking ahead, Chanonry will host the Solo and Streaker Scottish Championships in June, a prestigious occasion for the club. The Sailing Team aims to boost promotion using Facebook and encourages members to volunteer, whether on the water or by welcoming visitors. We look forward to upholding Chanonry's tradition of excellent racing and hospitality in 2026.



RYA Recognised Training Centre (RTC) Report

Introduction

Following a change in RTC management at the last AGM, the training team continued with a similar programme as previous years. Formal RYA sailing and power boating courses were provided for beginners of all ages, while informal sessions included "Dolphins" for juniors and "Improvers" for all. Additional offerings included a Club Safety Officer course for Assistant Safety Officers and a women-only sailing taster. Two sailing instructors attended a free CPD day at Findhorn Watersports. The RYA inspection in July found no issues.

Formal Training

This year, we issued 34 RYA certificates: 15 Junior Dinghy Stages, 8 Adult Dinghy Stages, and 11 Power Boat Level 2. Despite windy conditions during July's junior weeks, the sailors made excellent progress. Advanced juniors benefited from the Quest's features, learning techniques like trapezing and spinnaker use. The Quests also allowed less experienced sailors to participate safely in challenging weather. Some training was affected by excessive winds, with adult beginners completing their course after rescheduled sessions.

Strong interest in PBL2 courses led to 11 new power boat drivers now available to assist with safety duties for club sailing and events.



Informal Training

Attendance for Dolphins and Improvers dropped slightly compared to last year, though interest increased towards season's end as new sailors joined. These sessions help newcomers build skills, sail with peers, and experience different boats in various conditions. The Quests remained popular among both adults and juniors for trying out new sailing techniques.



Instructors

We have 14 RYA-qualified club members who volunteer as sailing and powerboating instructors for the RTC. Their support is essential to our training program. Special thanks to Chris Taylor (Chief Instructor Dinghy) and Mike Wilson (Chief Instructor Power).

Parental Help

Junior training depends on extra adult help. This year, we invited parents of junior sailors to train as safety boat crew, assisting instructors on the water. Some earned their PBL2 certification, while others were already qualified, providing crucial support for Dolphins and Junior Week. We also appreciated parents who helped launch and recover boats and supervised post-session clean-up. Thank you to everyone who contributed—your help is invaluable.

Club Boats

Some of our dinghies are beginning to show their age, especially the Topazes, but Richard Jenner has kept them running with timely repairs. Mike Wilson has maintained the RIBs, replacing both trailers this year due to corrosion and age.



The year ahead

The 2026 programme will be like this year, offering RYA beginner sailing, junior and adult courses, powerboat instruction, as well as informal training and safety boat skills sessions.

Marisa Astill-Brown stepped down as RTC Principal at the 2025 AGM. Rob Bashford, an experienced sailor and instructor with previous RYA RTC leadership, will succeed her. He joins a strong training team who will support him in his new role.

Moorings and Cruiser Report

Following a steady decline in mooring holders at the club over the last decade members began to consider Inverness Marina as an alternative to club mooring. Principal concerns were rising unit costs of moorings and craning due to diminishing numbers; physicality of mooring maintenance among a shrinking number of mooring holders; and the increasing numbers of extreme weather events.

By August several owners confirmed that they were in the process of, or had, already secured a marina berth. As a result, the craneage of boats in October was cancelled as it was not financially viable for remaining boats. With no mooring income in 2026 the decision was taken not to have a diver inspection and to remove risers at the end of the season. No dive or crane operations are planned for 2026 and no moorings will be available.

This situation is unlikely to be reversible unless a new cohort of cruiser owners step up to take on moorings maintenance.

In 2026 the Club Board will need to decide if or when moorings are to be decommissioned. The moorings reserve has £6,000 available for decommissioning.

It's sad to see cruisers disappearing from the club after around 70 years of active participation. There will be an impact on future of cruising activities at the Club, including the cruiser race event(s) traditionally hosted by the Club. Unfortunately, the situation reflects what is happening elsewhere in the country where cruisers are disappearing from sailing clubs due to a combination of high costs, changing demographics, and evolving lifestyle preferences. We hope that we don't lose the skills and knowledge of our cruiser members and that they will continue to enjoy other activities and contribute to the club.

Open Water Swimming Report

2025 has been a busy and challenging one for our swimmers who helped organise the very successful Victorian Fun Day including our first ever swimming event.



The club swimmers took on a very active role organising and planning the day and learnt a lot about how to run a successful and safe event and now have skills and knowledge to take forward to the next one! This event was a great

way to bring together members from swimming, rowing and sailing with small subgroups taking on roles and responsibilities to ensure the day went 'swimmingly'.

The event showcased to the wider community our safe bathing area with clubhouse and changing facilities.

Allison Elder, Open Water Swimming Lead

Coastal Rowing Report

Coastal rowing continues to be a very popular activity at the club with several rowing sessions taking place every week, summer and winter.

Encouraged by the new beach cleaning hub at the clubhouse we have been taking the opportunity to land on various beaches to do a litter pick. In 30 minutes or so we often pick over 10kg of litter, mostly plastics.

In May, we ventured over to Portsoy to take part in the 5 Harbours and an Island Row. We joined 20 other St Ayles Skiffs rowing from Portsoy to Findochty, visiting the harbours in between and changing crews as required. It was a great day meeting the wider skiffie family, and something we are keen to repeat.

Sandra Hogg, Coastal Rowing Lead



Events

In January we held our annual Burns Supper which has become a highlight of our social calendar. Great food and entertainment, and a few drams! Thanks to all that made it happen.

The annual Grenville's Sail/Paddle/Row Swim to Rosemarkie was, as always, a great day out and saw around 40 members sail or row round the point for

a lovely lunch at the Beach Café. Many thanks to Helen Robinson for her continued support for this event.



In August we celebrated 140 years of activity at the harbour with our 'Great Victorian Swimming and Boating Extravaganza' featuring rowing, sailing and swimming - recreating similar events held at the harbour as early as 1885. The weather was kind, and we had a great turnout with over 150 people attending and 60 people taking part in dinghy, cruiser and coastal rowing taster sessions.



There was great food, onshore activities and period costume. However, the highlight was our first open water swimming event, with 20 people swimming a short course around the bay. This was a great learning experience for the club organisers that can be taken forward to future events.



Marine Litter and Invasive Species

In February, Matt from the Moray Firth Coastal Partnership (MFCP) delivered a talk on marine pollution, the threats, causes and impacts. It included information on the invasive Slipper Limpets that have been just discovered around the harbour and on the shore towards Avoch and what can be done to record these. The talk was followed by a community litter pick and slipper limpet search. We didn't find any limpets on this occasion but learnt how to identify and report them.

In collaboration with the MFCP the Club now hosts a community beach cleaning hub. It's always open and contains bags, pickers and gloves for anyone wanting to do a beach clean.



Waves and Tides

Graham Bull delivered his popular talk Making Waves - an introduction to (local) tides, wind and weather. It was much appreciated by members, particularly those new to the club and waters.

Partnerships

High Life Highland

In June the club welcomed staff of the High Life Highland Sport Development Team to clubhouse for their team development day. We were able to provide onshore facilities plus tasters of coastal rowing, dinghy sailing, power boating and open water swimming. They had a great day and appreciated the time and effort of the club volunteers, and partners, who made this day possible. We were able to highlight what community water sports can offer and made relationships that should be beneficial to all.

1st Avoch Sea Scouts

The club continues its long-standing sponsorship of Avoch Sea Scouts who offer young people age 6 to 14 the opportunity to develop leadership, teamwork, and outdoor skills while engaging in activities such as sailing, kayaking, canoeing, and powerboating. This mutually beneficial arrangement gives the Sea Scouts a base for water activities and use of club facilities. The club in return can utilise the Scout power boat fleet for club operations and training.

Development Plan

The board has continued to follow and develop its development plan, informed by surveys, Chanonry Conversations and focus groups. This year we continued to improve the clubroom by replacing failing strip lights with energy efficient down lights, and tatty curtains with roller blinds. Our rowing and swimming members did a great job of painting walls and windows and upcycling some of the furniture.

Having addressed many items in the development plan over the last couple of years (weather station, stair lift, Quest dinghies, clubroom improvements) the board turned its attention to two major and mission critical projects. These are the repair and improvement of the East slipway and renovation of the changing rooms. The Board has currently committed to invest in both projects to fully develop their scopes and determine indicative costs and timescales. Once complete, decisions will be taken to determine appropriate ways forwards.

Slipway improvements

The East slipway is a critical asset which is vital to the operation of all water sports at the club and for public access the water. It has been deteriorating for several years and now has reached the point where repairs and improvements are essential.

After an Invitation to Tender and partial funding from The North Highland Initiative, the club chose WH Harley as Technical Partner to survey the slipway and suggest improvements based on club feedback. Initial proposals include:

- Widening the slipway width from 2.6 metres to at least 3.6 metres to enable safer, more efficient use for a variety of vehicles, boats and trailers.
- Resurfacing the entire slipway to address surface spoilage and improve grip, thereby reducing accident risks.

- Introducing designated set down points (passing places) along the slipway to facilitate temporary holding of boats and equipment, ensuring continuous access.

The final output from the current assessment will determine the next stage of engagement with WD Harley to develop actual scope proposals and indicative costs. We will require external funding to deliver this project and potential funding opportunities are being explored.

Changing room refurbishment and improvement

Since 2020, all member and community surveys, discussions, and focus groups have consistently identified the changing rooms as the area most in need of improvement. The changing rooms:

- Are old and tired and in need of decoration and fixing.
- Are cold and damp
- Have poor provision for Accessibility
- Create Privacy and Safeguarding challenges, particularly for Juniors

The club has engaged Olli Blair Architects to carry out RIBA work stages 1 to 3 with partial funding from the Ward Discretionary Fund. This work will include initial drawings, concept creation and cost estimating.

Again, external funding will be required to deliver this project and preliminary discussions with funders are taking place.

Volunteering

Chanonry Sailing Club continues to rely entirely on volunteers for leadership, management, and delivery of activities. Many thanks to everyone who supports the club in small or significant ways.

Our capital project plans will require major volunteering effort to make them happen. We'll continue to encourage members to share their skills and time to help develop and improve the club for the benefit of all.

Looking forward

Our two mission critical projects to improve the changing rooms and slipway will require major effort from the board and members to make them happen. We'll need to utilise the skills and energy of all our members while continuing to deliver great quality water sports.

I would like to thank all my fellow Board members for their time given to the management of the club. We can't function without them. This year I'd like to give special thanks to my fellow board members Marisa Astill-Brown and Mike Wilson who will be leaving the board at the AGM.

Marisa and Mike have both been on the board for several years and have held several roles. Marisa has been Secretary and recently took on the role as Training Principal. Mike has held various roles including a stint as Commodore and is on the Sailing sub-committee. The club is indebted to them but I'm sure they'll continue to make remarkable contributions to the club.

Sandra Hogg
Commodore



Financial Review

Subscription, boat storage and harbour dues remain the largest source of income for the club. While subscription income has dropped by nearly £700, this has been compensated by an increase in boat storage and harbour dues to give an overall slight increase for the last year.

Training income is still the second largest source of income for which thanks are due to Training Principal Marisa Astill-Brown and her team of instructors for running courses which continue to be well subscribed.

There has been an increase in training income of just over £1500.

Fuel duty was not claimed last season but a successful claim for £457 was made this year. A substantial Gift Aid repayment of £782 was received.

There has been a small income from the arrangement with Noble Insurance whereby Noble pay the club 15% of all new business premiums.

Two restricted grants have been received. The first of £920 from the council ward discretionary fund is for preliminary works on changing room redesign and the second of £2000 from the North Highland Initiative is for scoping works on slipway refurbishment. It is expected that this restricted grant income will be spent within the next financial year.

There has been significant expenditure on the clubhouse mainly for electrical works and the purchase of two new RIB trailers has added to cost pressure.

Cleaning costs have increased significantly.

Insurance has increased. It should be noted that the apparent large rise is in part due to payment of a single premium rather than monthly direct debits. The amount shown in the accounts includes DDs up to renewal plus the single premium running into the new financial year. Nonetheless,

alternatives to the RYA recommended insurer will be explored at next renewal.

Although the end of year out-turn is a positive balance this is only due to the grants received and these are expected to be spent in the next financial year. Members' attention is also drawn to the large designated funds held for rescue boat replacement and moorings with more than half the funds declared being held in these funds. The club has now run an effective deficit for three years in a row while club fees have not increased for two years. (appendix) The board has therefore decided to increase subscription, boat storage and harbour dues for next season.

The treasurer is grateful to Louise Allen as book-keeper over the busy subscription renewal period although her personal timetable forced her to give up membership this year. Her spreadsheet skill has made it very easy to present clear accounts to the examiner.

As ever, thanks are due, once again, to David Gibb for his patience with my accounts and for providing us with a formal examination.

Approved by the trustees and signed on their behalf by:

Club Secretary: Stuart Davies

Date: 9 March 2026

Chanonry Sailing Club

Income and Expenditure Account - 30 September 2025

	<u>Skiff Moorings 2025</u>					<u>2024</u>
	<u>General</u>	<u>Training</u>	<u>Social</u>	<u>No 1</u>	<u>Fund</u>	<u>Total</u>
<u>Income</u>						
Membership dues	10,138	-	-	-	-	10,138
Moorings lease rental	-	-	-	-	-	-
Moorings lease sales	-	-	-	-	-	-
Harbour dues	5,741	-	-	-	-	5,741
Sailing Event income	428	-	-	-	-	428
Craning fees	3,155	-	-	-	-	3,155
Equipment sales	32	-	-	-	-	32
Donations/Sponsorship	305	-	-	-	-	305
Grants received	3,397	-	-	-	-	3,397
Sundry income	1,242	-	-	-	-	1,242
Bank interest received	-	-	-	-	-	0
Training income	-	5,974	-	-	-	5,974
Catering and Social event income	-	-	2,332	-	-	2,332
Room hire	-	-	99	-	-	99
Crown Estate dues	-	-	-	-	440	440
Trot maintenance fees	-	-	-	-	3,444	3,444
Skiff grants and donations	-	-	-	-	-	0
Fuel Duty Refund	-	-	-	-	-	0
<u>Income Totals</u>	24,438	5,974	2,431	0	3,884	36,727
<u>Expenditure</u>						
Craning expenses and insurance	2,810	-	-	-	-	2,810
Maintenance, repairs and replacements						
Clubhouse	3,568	-	-	-	-	3,568
Equipment	2,352	-	-	-	-	2,352
Harbour etc	61	-	-	-	-	61
Safety boat expenses and fuel	4,507	-	-	-	-	4,507
Sailing and racing expenses	731	-	-	-	-	731
Rent, rates and refuse collection	222	-	-	-	-	222
Insurance	10,024	-	-	-	-	10,024
Cleaning	2,180	-	-	-	-	2,180
Electricity	1,042	-	-	-	-	1,042
Printing, postage and stationery	123	-	-	-	-	123
Website maintenance	679	-	-	-	-	679
Grants re-distributed	-	-	-	-	-	0
Subscriptions and memberships	716	-	-	-	-	716
Paypal and bank charges	357	-	-	-	-	357
Sundry expenses	98	-	-	-	-	98
Training assets	-	485	-	-	-	485
Training materials	-	1,142	-	-	-	1,142
Catering supplies	-	-	1,381	-	-	1,381
Licences	-	-	-	-	-	0
Crown Estate fees	-	-	-	-	605	605
Moorings repairs and maintenance	-	-	-	-	2,624	2,624
Skiff expenditure	-	-	-	138	-	138
<u>Expenditure Totals</u>	29,470	1,627	1,381	138	3,229	35,845
<u>Net surplus/(deficit)</u>	(5,032)	4,347	1,050	(138)	655	882
						(1,014)

Chanonry Sailing Club

Balance Sheet - as at 30 September 2025

RESERVES

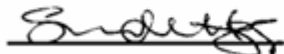
	UNRESTRICTED FUNDS	DESIGNATED FUNDS			2025 Total	2024 Total
	General	General Reserve	Moorings Reserve	Safety Boat Reserve	2025	2024
Opening balance as at 1 Oct 2024	12,275	10,000	5,493	24,275	52,043	53,057
Incoming resources	32,843	-	3,884		36,727	37,004
Outgoing resources	(32,616)	0	(3,229)		(35,845)	(38,018)
Transfr * Note 1	(2,000)	-	-	2,000	-	-
Closing balance as at 30 Sept 2025	10,502	10,000	6,148	26,275	52,925	52,043

* Note 1 Transfer of £2,000 from unrestricted funds to Safety Boat Reserve in accordance with agreed policy

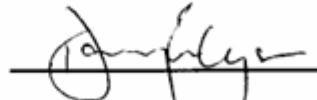
REPRESENTED BY:

	2025	2024
Bank of Scotland account	52,917	47,510
PayPal account	8	4,533
Cash in hand	0	0
	52,925	52,043

Approved by Chanonry Sailing Club Committee

 (Commodore)

 (Examiner)

 (Treasurer)

17/11/2025 (Date)

APPENDIX 3

Scottish Charity Regulator

Independent examiner's report on the accounts v2

Report to the trustees/members of Chanonry Sailing Club

Registered charity number SC049615

On the accounts of the charity for the period

Period start date Day Month Year To Day Month Year
01 10 2024 To 30 09 2025

Set out on pages

(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 (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: 17/11/2025

David A.B. B.B.
DAVID A. B. B.B.
RETIRED ACCOUNTANT
20 CRAIGARD PLACE
INVERNESS
IV3 8AR

*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.