

Bendoran Water Activities Club

Scotland · Charity number SC050119

Details

Status	Not Submitted
Legal form	SCIO (Scottish Charitable Incorporated Organisation)
Registered	2020-04-29
Register	View on the OSCR register

Contact

Address	Columba Centre Fionnphort Isle of Mull PA66 6BL
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Activities

Activities: 'It carries out activities or services itself'

Purposes: '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: We provide watersports activities available to all members of the local community of South West Mull and Iona. The area is very isolated geographically and is in the top 10% of areas in Scotland deprived by lack of facilities and amenities. The organisation provides water activities such as sailing, kayaking and skiff rowing to build social cohesion within the community and to build positive mental and physical well being within the participants. We also run Open days where people can come to try out activities and have a social BBQ. We aim to run at least one activity per week during the summer period.

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

Objectives: 4. The organisation's purposes are: 4.1 The prevention and relief of poverty by helping any suffering person to gain access to funds and grants or through the provision of financial assistance by ourselves 4.2 The advancement of citizenship or community development by holding classes, events and seminars structured to increase engagement and to help empower communities to overcome social, economic and environmental challenges. 4.3 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 by running various sports classes including but not limited to football, badminton, cricket, yoga and zumba 4.4 The relief of those in need by reason of age, ill-health, disability, financial hardship or other disadvantage by providing funds for the reconstruction of schools, places of worship and homes, by providing basic food provisions for the poor and those affected by natural disasters or war and the establishment of medical and rehabilitation clinics for victims of war, oppression and drug abuse.

Geography

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

Finances

Period end	Income	Expenditure	Assets	Employees
2025-04-30	£0	£0	-	0
2024-04-30	£336	£0	-	0
2023-04-30	£200	£836	-	0
2022-04-30	£130	£2,810	-	0
2021-04-30	£6,010	£0	-	0

Bendoran Water Activities Club

Scotland - Charity number SC050119

Accounts

APPENDIX 1



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	1	05	2023	To	31	04	2024

Reference and administration details

Charity name	Bendoran Water Activities Club
Other names charity is known by	
Registered charity number	SC50119
Charity's principal address	Columba centre, Fionnphort, Isle of Mull, Argyll
	Postcode PA66 6BL

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		Convenor		
2		Treasurer		
3		Secretary		
4				
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

The organisation was registered as a SCIO on 29th April 2020. It is administered in accordance with the current OSCR guidelines

Trustee recruitment and appointment

No new Trustees this year

Objectives and activities

Charitable purposes

To develop recreational facilities providing maritime activities such as watersports, that promote the physical and emotional wellbeing of the people using the facility, particularly those affected by physical disability, mental health issues or poverty

Summary of the main activities in relation to these objects

The Ross of Mull and Iona is a remote rural community and is in the top 10% of areas with poor access to amenities (Scottish Index of Multiple Deprivation) our activities are designed to promote social cohesion and better mental and physical wellbeing.

APPENDIX 1

Achievements and performance

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

In 2023 - 24 we ran Open Days for the whole community to try out kayaking and skiff rowing. We ran over 40 free sessions for the local community which included sea kayaking, sailing, skiff rowing. The organisation is becoming more established and the Open Days held a BBQ in conjunction with the local PTA which encourages young families to come and try out the different activities

Financial review

Brief statement of the charity's policy on reserves

The charity aims to keep sufficient funds in our account to ensure we can pay for insurance and renewal of equipment.

Details of any deficit

Deficit of £336 for the year. The only spending this year was for the insurance for the skiff and we received no donations.

Donated facilities and services (if any)

None

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)		
Full name(s)		
Position (e.g. Chair)	Convenor	
Date	10/1/25	

Receipts and payments accounts

For the period from	Period start date			to	Period end date		
	Day	Month	Year		Day	Month	Year
	01	05	2023		30	04	2024

Section A Statement of receipts and payments

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total funds current period to nearest £	Total funds last period to nearest £
A1 Receipts						
Donations					-	200
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					-	
A1 Sub total	-	-	-	-	-	200
A2 Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
A2 Sub total	-	-	-	-	-	-
Total receipts	-	-	-	-	-	200
A3 Payments						
Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities	336				336	836
Grants and donations					-	
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
Other					-	
A3 Sub total	336	-	-	-	336	836
A4 Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
A4 Sub total	-	-	-	-	-	-
Total payments	336	-	-	-	336	836
Net receipts / (payments)	(336)	-	-	-	(336)	(636)
A5 Transfers to / (from) funds						
Surplus / (deficit) for year	(336)	-	-	-	(336)	(636)

Section B Statement of balances

Categories	Details	Unrestricted funds	Restricted funds	Expendable endowment funds	Permanent endowment funds	Total current period	Total last period
		to nearest £	to nearest £	to nearest £	to nearest £	to nearest £	to nearest £
B1 Cash funds	Cash and bank balances at start of year	2,304				2,304	2,940
	Surplus / (deficit) shown on receipts and payments account	(336)				(336)	(636)
						-	
						-	
	Cash and bank balances at end of year	1,968	-	-	-	1,968	2,304
	(Agree balances with receipts and payments account(s))	-	-	-	-	-	-

Categories	Details	Fund to which asset belongs	Market valuation	Last year
			to nearest £	to nearest £
B2 Investments				
		Total		

Categories	Details	Fund to which asset belongs	Cost (if available)	Current value (if available)	Last year
			to nearest £	to nearest £	to nearest £
B3 Other assets					
			Total		

Categories	Details	Fund to which liability relates	Amount due	Last year
			to nearest £	to nearest £
B4 Liabilities				
		Total		

Categories	Details	Fund to which liability relates	Amount due (estimate)	Last year
			to nearest £	to nearest £
B5 Contingent liabilities				
		Total		

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

Signature

Print Name

Date of approval

[Redacted Signature and Name Area]

10 January 2025

Section C Notes to the Accounts

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

To develop recreational facilities providing maritime activities such as watersports, that promote the physical and emotional wellbeing of the people using the facility, particularly those affected by physical disability, mental health issues or poverty

	Type of activity or project supported	Individual / institution	Number of grants made	£
C2 Grants				0
			Total	-

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)	0.00E+00
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	Authority under which paid	£
C3b Trustee remuneration - details		0

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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		Number of trustees	£
C4b Trustee expenses - details			0

	Nature of relationship	Nature of transaction	Transaction amount (£)	Balance outstanding at period end (£)
C5 Transactions with trustees and connected persons				

C6 Other information

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	-	-	-	-	-	-

reference

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 £
insurance for use of skiff	336				336	
Previous year 22-23						
Purchase of cover for skiff						470
insurance for use of skiff						336
Hire of Hall for AGM						30
Total	336	-	-	-	336	836

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
Receipts						
Donations						200
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					-	
Sub total	-	-	-	-	-	200
Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
Sub total	-	-	-	-	-	-
Total receipts	-	-	-	-	-	200
Payments						
Expenses for fundraising activities						
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities					336	836
Grants and donations					-	
Governance costs:						
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
Sub total	-	-	-	-	336	836
Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
Sub total	-	-	-	-	-	-
Total payments	-	-	-	-	336	836
Net receipts / (payments)	-	-	-	-	(336)	(636)
Transfers to / (from) funds					-	
Surplus / (deficit) for year	-	-	-	-	(336)	(636)

Nature and purpose of funds

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
Receipts						
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					-	
Sub total	-	-	-	-	-	-
Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
Sub total	-	-	-	-	-	-
Total receipts	-	-	-	-	-	-
Payments						
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					-	
Sub total	-	-	-	-	-	-
Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
Sub total	-	-	-	-	-	-
Total payments	-	-	-	-	-	-
Net receipts / (payments)	-	-	-	-	-	-
Transfers to / (from) funds					-	
Surplus / (deficit) for year	-	-	-	-	-	-

Nature and purpose of funds

APPENDIX 3

		Independent examiner's report on the accounts						v2
Report to the trustees/members of		Charity name Pendoran Water Activities Club						
Office of Registered Charity		SC050119						
On the accounts of the charity for the period		Period start date			Period end date			
		Day	Month	Year	to	Day	Month	Year
		01	May	2023		30	April	2024
Set out on pages		1 - 4						(remember to include the page numbers of additional sheets)

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

Basis of independent examiner's statement
My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, I do not express an audit opinion on the accounts.

Independent examiner's statement
In the course of my examination, no matter has come to my attention [~~other than that disclosed on the attached page~~]

- 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
- 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:

*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.