

Lorn Coastal Rowing Club

Scottish Charity No: SC050249

Annual Report and Financial Statements

For the year ending 30 June 2025

Trustees' Annual Report

For the year ended 30 June 2025

The trustees have pleasure in presenting their report together with the financial statements for the year ended 30 June 2025.

Reference and Administrative Information

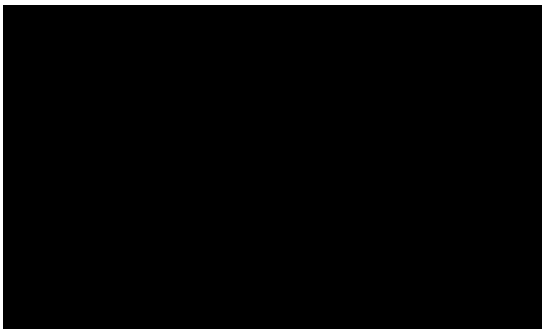
Charity name

Lorn Coastal Rowing Club

Charity no

SC050249

Registered Trustee Address



Structure, Governance and Management

Constitution

The charity is a Scottish Charitable Incorporated Organisation (a SCIO). It was registered in its current legal form on 30th June 2020.

Appointment of trustees

The management committee (Board), comprising the Chair, Secretary and Treasurer, are the three current charity trustees. Membership of the management committee is open to members of the club. Trustees are elected at the annual general meeting which is held in July.

Objectives and Activities

Charitable purposes

Lorn Coastal Rowing Club (LCRC) was established, and is organised, to promote the sport of coastal rowing within the local community and to participate in the wider coastal rowing community. It is open to anyone over the age of 16 and aims to encourage teamwork, enjoyment of the outdoors and the development of skills on the water. The club encourages members to become involved in the maintenance of the boat and to undertake training to develop their nautical and rowing skills.

This Year's Activities

2024-2025 has proved to be another successful year for LCRC.

We have increased our membership, which now stands at 21 including many new local members who are very active in the club. We welcome their enthusiasm and the new skills that they bring.

In addition to the regular Saturday morning and Thursday evening row, the club has added more daytime, mid-week rows for those who are available or for whom weekends are more challenging. We continue to arrange occasional early morning 'pre-work' midweek rows as weather and demand permit.

During the past year we have undertaken some longer rows including a trip to the Creag Islands for a picnic and litter pick where we also met up with other members and their families and friends who came by kayak. The row to Tralee, with breakfast at the Ben Lora Café at Benderloch, has been very popular. Other day rows, for example, round Kerrera had to be postponed because of unsuitable weather.

Loch Tay Coastal Rowing Club organised an excellent day trip to row the length of Loch Tay. Skiff Cruachan was towed on the road trailer to the launch point and set off with

two other skiffs. Crew changes took place at two stops on route, enabling all those who wanted or were available to be involved, to be part of the day. Much cake was eaten and coffee drunk!

Two of our members were invited to row with a neighbouring club at the Skiff World Championships in July 2025 and LCRC was pleased to support them in their training. Blocks of 'race training rows' were added to help provide training. These also offered the opportunity, for other members who were interested, to join more challenging rowing sessions and to learn some of the finer points of race rowing and coxing.

Members have had the opportunity to participate in a number of training sessions over the year. Three members attended the Scottish Coastal Rowing Association cox training in May and there are other members who have started their coxing journey. Increasing our coxing team has enabled us to take Skiff Cruachan out more often as the membership grows.

Member-led training has also taken place, with the experienced club rowers providing induction to new members and on the water skills training to all. A recent new member with long standing nautical experience has provided some classroom training events, including life jacket inspection and maintenance, understanding nautical charts, tides and currents, and passage planning. This has supported members in planning longer rowing trips themselves.

Our maintenance officer organised a partial refurbishment of Skiff Cruachan in the spring. With the assistance of members, sanding and painting of the hull was completed.

The club continues to be run by the members. In addition to the three trustees that constitute the management committee, there is a small working group which ensures the day to day workings of the club succeed. This is added to as necessary. Individuals within the working group have written and updated our policy documents which have been uploaded to our website. We maintain a connection with the Scottish Coastal Rowing Association with one of our members being very active as our club representative. Many members volunteer to take on ad hoc roles as these arise, for example the purchase and distribution of club clothing.

LCRC continues to increase its offer to the community and we continue to grow. There is continuing interest from new rowers who want to come and give rowing a try and new members are always welcome. We look forward to another fun and interesting year ahead and are extremely appreciative of all our members, our working group and trustees for their support and commitment to the club.

Financial review

1. Income

A membership fee of £35/person (with reduced fee for partial year) and a rowing fee of £2/row accounted for much of the club income. The subscription fees accounted for an income of £335 and the rowing fees accounted for £625.70. A further income of £179.12 came from Easy Fundraising donations.

2. Expenditure:

The outgoings of the club included Insurance (£233.68), Website domain name, hosting and advice fees (£279.80), and an affiliation fee to the Scottish Coastal Rowing Association (SCRA) (£60) which provides advice, support and training to local clubs. This year's maintenance work on the skiff was £119. The club hosted a SCRA training event which cost £56 for room hire and other sundry expenses. The annual fee for Heja, a club event organisation app was £97. £9 was spent on equipment.

3. Club Clothing:

The club purchased club logo clothing for £276.50 which was sold on to members for the same amount. A further expenditure of £49.24 was made for the development of a logo and a sample item of clothing. A member purchased this item of clothing in the previous financial year.

Reserves Policy

The trustees' policy is to retain a reserve of £700 which is equivalent to one year's worth of insurance and possible maintenance costs.

Financial future

The club finances are on a sustainable footing. There has been a £234.31 increase in funds this financial year. Membership is increasing meaning that there will be an increase in rowing events leading to an increase in rowing fees. However, increased use of the skiff means increased maintenance and it is likely that an overhaul of the skiff will be carried out during the coming winter.

Statement of Receipts and Payments for the year ending 30th June 2025

Income

	FY 2024/2025	FY 2023/2024
Subscriptions 23/24		£105.00
Subscriptions 24/25	£335.00	£350.00
Rowing Fees	£625.70	£618.00
Donations/Grants	£179.12	£254.19
Clothing	£276.50	£285.00
 Total Income	 £1416.32	 £1612.19

Expenditure

Insurance	£233.68	£221.56
Website	£279.80	£430.20
SCRA	£ 80.00	£ 40.00
Maintenance	£119.00	£ 54.00
Club clothing	£325.74	£285.00
Training	£ 56.80	£115.00
Equipment	£ 9.00	£483.31
Admin	£ 97.99	£ 58.79
Bank charges	£ 0.00	£ 45.00
 Total expenditure	 £1182.01	 £1732.86
Surplus/Deficit	£ 234.31	-£ 120.67
 Opening bank balance	 £1651.50	 £1772.17
Surplus/Deficit	£ 234.31	-£ 120.67
Closing Balance	£1885.81	£1651.50

Declaration

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

Signed on behalf of the charity's trustees:

Signature:

A black rectangular box redacting the signature of the Chair.

Full name:

Position: Chair

Date: 09/12/2025

Signature:

A black rectangular box redacting the signature of the Secretary.

Full name:

Position: Secretary

Date: 09/12/2025

APPENDIX 3



Independent examiner's report on the accounts

v2

Report to the trustees/members of

Charity name
Lorn Coastal Rowing Club

Registered charity number

SC050249

On the accounts of the charity for the period

Period start date			to	Period end date		
Day	Month	Year		Day	Month	Year
01	July	2024		30	June	2025

Set out on pages

4 and 5 of the Trustees' Annual Report

(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*]

- 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:

Date:

24/11/25

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

RENEE SANKER

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.

** OSCR will accept digital or typed signatures

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24/11/25

Name:

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

RENEE SANKER

Address:

1045
PA 34 LRP

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