

Avoch Community Rowing Club SCIO

Scotland · Charity number SC051745

Details

Known as	The Skiffies
Status	Active
Legal form	SCIO (Scottish Charitable Incorporated Organisation)
Registered	2022-05-20
Register	View on the OSCR register

Contact

Address Avoch Industrial Estate
Avoch
IV9 8AE

Website <http://theskiffies.com/>

Activities

Activities: 'It carries out activities or services itself'

Purposes: 'the advancement of public participation in sport'

What the charity does: The organisation's purpose is the advancement of public participation in the sport of rowing. In furtherance of this objective, the organisation will undertake the following activities: (a) The construction and maintenance of a boat or boats, together with equipment ancillary thereto. (b) The purchase, rental or borrowing of premises, and the purchase and maintenance of tools and equipment, for the building and maintenance of boats and equipment ancillary thereto. (c) The organisation of and participation in regattas, races, displays and other such occasions. (d) The provision of training facilities for its members. (e) Promoting and maintaining the highest standards of technical competence and safety in the sport of rowing. (f) Upholding the rules of the sport. (g) Providing opportunities for participation by all members of the community. (h) The promotion of the sport among coastal and non-coastal communities in Scotland and elsewhere

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

Objectives: The organisation's purpose is the advancement of public participation in the sport of rowing. In furtherance of this objective, the organisation will undertake the following activities: (a) The construction and maintenance of a boat or boats, together with equipment ancillary thereto. (b) The purchase, rental or borrowing of premises, and the purchase and maintenance of tools and equipment, for the building and maintenance of boats and equipment ancillary thereto. (c) The organisation of and participation in regattas, races, displays and other such occasions. (d) The provision of training facilities for its members. (e) Promoting and maintaining the highest standards of technical competence and safety in the sport of rowing.

(f) Upholding the rules of the sport. (g) Providing opportunities for participation by all members of the community. (h) The promotion of the sport among coastal and non-coastal communities in Scotland and elsewhere 31/03

Geography

- **Main operating location:** Highland
- **Geographical spread:** A specific local point, community or neighbourhood

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£10,552	£12,864	-	0
2024-12-31	£186,197	£194,967	-	0
2023-12-31	£24,324	£8,311	-	0
2022-12-31	£0	£0	-	0

Avoch Community Rowing Club SCIO

Scotland - Charity number SC051745

Accounts

Avoch Community Rowing Club SCIO

Scottish Charity Number – SC051745

Annual Report and Financial Statements

For the year ended 31 December 2025

Trustee's Annual Report

For the year ended 31 December 2025

The trustees have the pleasure in presenting their report together with the financial statements of the year ended 31 December 2025.

Reference and Administrative Information

Charity Name

Avoch Community Rowing Club SCIO

Charity Number

SC051745

Address

Avoch Community Rowing Club, Avoch Industrial Estate, Ormonde Terrace, Avoch, IV9 8QU

Trustees in financial year 2025 and at 8th March 2025

Katherine Taylor	Chair
Elizabeth White	Secretary
Oliver Bennett	Treasurer
David Paterson	
Caroline Riome	

Structure, Governance and Management

Constitution

The charity is a Scottish Charitable Incorporated Organisation (SCIO). It was registered in its current legal form on 20 May 2022. The assets of the unincorporated association were transferred to the SCIO on 1 January 2023. It has a two-tier structure and as such the membership of the organisation appoints trustees and has decision making powers.

Appointment of Trustees

The board is made up of charity trustees. Trustees are appointed by the wider membership at the Annual General Meeting which is held in March. The board must have a minimum of 3 and a maximum of 5 trustees.

Objectives and Activities

Charitable Purposes

To advance public participation in the sport of rowing.

Activities

The charity undertakes the following activities:

- (a) The construction and maintenance of a boat or boats, together with associated equipment
- (b) The purchase, rental or borrowing of premises, and the purchase and maintenance of tools and equipment, for the building and maintenance of boats and associated equipment
- (c) The organisation of and participation in regattas, races, displays and other such occasions
- (d) The provision of training facilities for its members
- (e) Promoting and maintaining the highest standards of technical competence and safety in the sport of rowing
- (f) Upholding the rules of the sport
- (g) Providing opportunities for participation by all members of the community
- (h) The promotion of the sport among coastal and non-coastal communities in Scotland and elsewhere

Achievements and Performance

Skiffie Worlds 2025

2025 was a big year for the whole St Ayles skiff global community as the Skiffie World Championships were held in Stranraer in July. 72 clubs from around the world made it to Stranraer for a full week of rowing in every weather, from wind and rain early in the week to rowing in 30oC by the end of the week. Avoch competed in 13 different categories and achieved an immense 19th overall placement. It was a very proud moment when the 40+ mixed team bought home a bronze medal. It really was an immense week with some very impressive rowing but overall, it was such good fun and a great chance for us to bond as a club and also catch up with old friends and make new ones.

Here are all the overall results: -

U19 mixed – 8 th	U40 mixed – 18 th	Open Men – 11 th
Open Women – 16 th	Open Men -11 th	40+ women – 11 th
40+ Mixed -3 rd	40+ men – 14 th	50+ women – 7 th
50+ mixed – 33 rd	60+ mixed – 40 th	280+ women – 8 th
280+ mixed – 20 th		

Regattas

Strathpeffer Regatta

On 23rd August, the club took a team to the ever-popular Strathpeffer regatta for some wonderful racing. The sun shone bright and again we did the village round by coming a very close second overall to the magnificent Golspie.

Cromarty Regatta

One week after the Strathpeffer regatta, the club headed to Cromarty for their annual 2-day regatta. Again, the sun shone and again we put a strong team. We did particularly well in the mixed decades categories with some emphatic wins over some very strong competitors. Much to everyone's surprise, we won the Overall trophy! A great end to a VERY successful regatta season, only made possible by each and every person who rowed...it was a great lesson in remembering that every point counts.

Other Rowing

The year was dominated by training for the Worlds but lots of social rowing too. It was heartening to see so many new rowers join the club. We also had a few rowers join the Cromarty club for the Ullapool regatta and we also attended the SCRA AGM and sprints at Loch Tummel at the end of September. Our new booking systems for rows, called 'SPOND' is working well. Thanks so much to Deirdre Henderson for setting it up. We

continue to encourage ALL members to book rows and not just rely on the same few to do it.

A few members also attended the launch of another St Syles skiff, built by the Alness and Invergordon rowing club. We welcome them to the Skiffie community.

Boat Shed and Maintenance

In the spring we finished migrating fully into the new boat shed. It was a really good chance for a clear out! We were approached by Chatterbox, our local community magazine, to see if they could use our storeroom to print their quarterly publication and this was agreed as it supports our ethos of working with other community groups.

We had also been approached by Black Isle Mens' Shed for them to use the facility for boat related activities, but this has been slow to materialise for several reasons. We hope to progress this in 2026.

Some pre-worlds maintenance on Zephyr was undertaken but we still need to solve the issue of ongoing maintenance for both boats and this needs to be prioritised in 2026.

Due to lack of maintenance and storage space, the hard decision was made to sell our Wemyss skiff, Zippy B. The lucky new owner is a good friend, John Easton, from the Collieston club, so we know she has gone to a good home and will be loved.

Social and Community Events

After the success of the WORLDS, a small group of members, organised a summer BBQ in August, at the boatshed which was open to the whole community. It was a lovely, relaxed event and again the great summer weather helped to make it a success.

In the Spring, Brian Grigor embarked on a fundraiser to grow vegetable plants. This was a huge success and culminated in a plant sale for the whole community. He put in a huge amount of work and with help from Margaret, managed to raise a whopping total of £480. We hope to repeat the plant sale in 2026.

The year ended with the annual Xmas dinner, held at the Golf Club in Fortrose and was well attended. Many thanks to Mari Todd for organizing. It turned out to be quite a boozy affair for some of us!!!

Obituaries

The year was also a difficult one for the club. We were all truly shocked and saddened at the tragic death of Duncan Clark. We also lost Shirley Barr, who had been a stalwart of the club since it started, and her loss is still felt deeply by the whole club. And although Viv Easton was not a member of our club, we had been very close to her for many years and she had rowed for us many times, so we were shocked to hear of her sudden passing.

Each loss is still felt by all of us, but some comfort can be gained from knowing that our rowing club had brought joy to each of them and we can be there to support their loved ones.

Financial Review

Unrestricted Fund

For the general running of the club the main sources of income are member fees, fundraising, rental income and personal donations. In 2025 the club had 63 members and the fee income received in the year was £1,826. Donations of £924 were received and the Club's fundraising income was £256.

The Club received rental income of £468 for renting space in the boat shed/club house to local community newspaper Chatterbox between July and December 2025.

There were two exceptional income items: the sale of the Club's Wemyss Skiff raised £1,300; and £5,628 was paid to the Club by members for accommodation at the Skiff Word Championships.

The club focused on minimising general running costs during the year. In 2025 £8,325 was incurred and charged to the unrestricted fund. This included a payment of £5,651 by the Club for the costs of accommodation at the Skiff Word Championship. Insurance costs of £1,789 were incurred in the year.

There were no payments for electricity in 2025 owing to the overcharge by the Club's electricity supplier in the previous year. At the end of 2025 the Club remained £356 in credit with the supplier.

Overall, the movement on the unrestricted fund in the year was a surplus of £2,107, with the year-end balance being £4,725.

Restricted Fund

Restricted income of £120 was received in 2025; this was the Chatterbox deposit for the lease of the boat shed. Costs of £4,540 were charged to the restricted fund; this was the final payment to the main contractor for construction of the boat shed. The balance on the restricted fund at the year-end is £206.

Reserves Policy

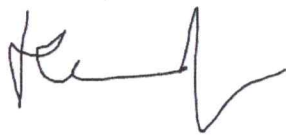
Reserves provide a buffer against uneven and unpredictable income or spending. They are funds that are freely available to spend on any of the charity's purposes. The reserves for the ACRC are entirely cash based.

At the end of 2025 the closing balance on the unrestricted fund is £4,725 and there are no outstanding commitments. The trustees' view is that it is prudent to hold at least £3,000 as a reserve, which has been achieved.

Future Plans

The main focus for the club in the immediate future is to introduce a schedule of activities for the club, making full use of the Clubs facilities.

The Annual report was approved by the trustees on 8th March 2025



K Taylor

Chairperson



O Bennett

Treasurer

Independent Examiners Report to the Trustees of Avoch Community Rowing Club

I report on the accounts of the Avoch Community Rowing Club for the year ended 31 December 2025 which are set out on pages 8 to 12.

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) 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.

Independent examiner's statement

In the course of my examination, no matter has come to my attention.

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

Fiona L Wood

Fiona L Wood BA (Hons) CA
26 Inshes View
Westhill
Inverness
IV2 5DS

08 March 2026

Statement of Receipts and Payments for the year ended 31 December 2025

	Unrestricted Funds £	Restricted Funds £	Year ended 31/12/25 £	Year ended 31/12/24 £
Receipts				
Donations	924	-	924	14,101
Grants	-	-	-	167,460
Fundraising	256	-	256	1,753
Receipts from charitable activities	9,252	120	9,372	1,508
Gift Aid	-	-	-	1,375
Total Receipts	10,432	120	10,552	186,197
Payments				
Fundraising costs	-	-	-	807
Cost of charitable activities	8,304	4,540	12,844	194,160
Governance costs	20	-	20	-
Total Payments	8,324	4,540	12,864	194,967
Surplus/(Deficit) for the year	2,108	(4,420)	(2,312)	(8,770)

Statement of Balances as at 31 December 2025

	Unrestricted Funds £	Restricted Funds £	Total Year ended 31/12/25 £	Total Year ended 31/12/24 £
Opening cash at bank and in hand	2,617	4,626	7,243	16,013
Surplus/(Deficit) for the year	2,108	(4,420)	(2,312)	(8,770)
Closing cash at bank and in hand	4,725	206	4,931	7,243

**Bank and Cash
Balances**

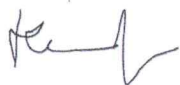
Bank current account	4,725	206	4,931	7,243
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**Other assets –
unrestricted fund**

Boatshed/club house			218,000	218,000
Two St Ayles skiff			16,000	16,000
One Wemyss skiff			-	4,000
			234,000	238,000

Other assets have been included in the Statement of Balances at insurance valuations

The Statement of Balances was approved by the trustees 8th March 2026



K Taylor, Chairperson



O Bennett, Treasurer

Notes to the Accounts for year ended 31 December 2025

1 Basis of Accounting

These accounts have been prepared on the Receipts and Payments basis in accordance with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

2 Nature and purpose of funds

Unrestricted funds are those that may be used at the discretion of the trustees in furtherance of the objectives of the charity. The trustees maintain a single unrestricted fund for the day-to-day running of the club.

Restricted funds may only be used for specific purposes. Restrictions arise when specified by the donor or when funds are raised for specific purposes. The charity has one restricted fund.

The Club has received £120 of unrestricted income in the period; the deposit for a lease of the Boat Shed to Chatterbox magazine.

3 Remuneration

No remuneration was paid to charity trustees in the year ended 31 December 2025.

4 Expenses paid to trustees

In the year ended 31 December 2025 one charity trustee incurred expenditure on behalf of the club which was reimbursed. The total expenditure was £6,156. Of this £5,651 related to reimbursement of Skiff Worlds accommodation costs which were subsequently recovered from individual members.

5 Donations

	Unrestricted Fund	Restricted Fund	Total 2025	Total 2024
	£	£	£	£
Broadland Properties Ltd	-	-	-	8,000
Private individuals	924	-	924	6,101
	<u>924</u>	<u>-</u>	<u>924</u>	<u>14,101</u>

6 Grants Received

	Unrestricted Fund	Restricted Fund	Total 2025	Total 2024
	£	£	£	£
Highland Council: Community Led Local Development	-	-	-	44,000
Baxters Foundation	-	-	-	10,000
Sports Scotland	-	-	-	79,000
Highland Council: Community Regeneration Fund	-	-	-	34,460
	-	-	-	167,460

7 Receipts from charitable activities

	Unrestricted Fund	Restricted Fund	Total 2025	Total 2024
	£	£	£	£
Membership Fees	1,826	-	1,826	1,508
Rental Income	468	120	588	-
Skiff World Accommodation Payment from members	5,658	-	5,658	-
Income from sale of Wemyss skiff	1,300	-	1,300	-
	9,252	120	9,372	1,508

8 Cost of charitable activities

	Unrestricted Fund	Restricted Fund	Total 2025	Total 2024
	£	£	£	£
Maintenance and Repairs	329	-	329	455
Architect Fees	-	-	-	845
Building Warrant	-	-	-	1,310
Water connection	-	-	-	2,131
Electricity	-	-	-	4,253
THC shed numbering application	-	-	-	110

	Unrestricted Fund	Restricted Fund	Total 2025	Total 2024
	£	£	£	£
Shed: main and sub- contractors	-	4,540	4,540	177,791
Shed opening costs	-	-	-	122
Oars	-	-	-	1,760
Container	-	-	-	3,348
Insurance	1,788	-	1,789	1,710
SCRA membership fee	80	-	80	120
Travel expenses	5,801	-	5,801	75
Website	136	-	136	35
Membership fee collection service	95	-	95	95
Memorial Plaque	75	-	75	-
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	8,304	4,540	12,844	194,160
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Avoch Community Rowing Club SCIO

Scotland - Charity number SC051745

Accounts

Avoch Community Rowing Club SCIO

Scottish Charity Number – SC051745

Annual Report and Financial Statements

For the year ended 31 December 2024

Trustee's Annual Report

For the year ended 31 December 2024

The trustees have pleasure in presenting their report together with the financial statements of the year ended 31 December 2024.

Reference and Administrative Information

Charity Name

Avoch Community Rowing Club SCIO

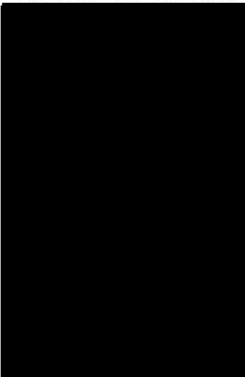
Charity Number

SC051745

Address

Avoch Community Rowing Club, Avoch Industrial Estate, Ormonde Terrace, Avoch, IV9 8QU

Trustees in financial year 2024 and at 16 March 2025



- Chair
- Secretary
- Treasurer

Structure, Governance and Management

Constitution

The charity is a Scottish Charitable Incorporated Organisation (SCIO). It was registered in its current legal form on 20 May 2022. The assets of the unincorporated association were transferred to the SCIO on 1 January 2023. It has a two tier structure and as such the membership of the organisation appoints trustees and has decision making powers.

Appointment of Trustees

The board is made up of charity trustees. Trustees are appointed by the wider membership at the Annual General Meeting which is held in March. The board must have a minimum of 3 and a maximum of 5 trustees.

Objectives and Activities

Charitable Purposes

To advance public participation in the sport of rowing.

Activities

The charity undertakes the following activities:

- (a) The construction and maintenance of a boat or boats, together with associated equipment
- (b) The purchase, rental or borrowing of premises, and the purchase and maintenance of tools and equipment, for the building and maintenance of boats and associated equipment
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- (e) Promoting and maintaining the highest standards of technical competence and safety in the sport of rowing
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- (g) Providing opportunities for participation by all members of the community
- (h) The promotion of the sport among coastal and non-coastal communities in Scotland and elsewhere

Achievements and Performance

Boat Shed / Club House

After a few years in the planning, the combined building of the Boat shed and Club house was finally completed in October. This has been an amazing achievement for all involved and it is a useful facility for both ACRC and the wider community. The building will allow us to have somewhere warm and dry to maintain the boats. The facility will also allow more social events, training sessions and a social space for the club. To officially open the building the club held a semi formal event on 30 November and invited the funders involved; neighbouring coastal rowing clubs; the contractors who built the shed; our local councillor; and people from the wider community to celebrate this significant step with ACRC members.

2024 Regattas

ACRC had their most successful regatta season ever! It was helped by some rather good new novice rowers which was excellent to see.

On 25 May the club headed to Nairn on one of the few sunny days of the summer. We had a small crew but managed a very credible 3rd overall with many medals across all categories. June saw us heading to Storehouse of Foulis for Strathpeffer's annual regatta. There were very challenging conditions later on in the day, but the team came good again by coming 2nd overall. We struggled to get a team for the Golspie regatta on 6 July but after hearing Cromarty were also having problems: we reached out to our neighbours and put together an Avoch/Cromarty blended team or 'Croch' as we became known for the day and pulled off several medals. It was a great opportunity to work together.

We faced some more challenging conditions at the Cromarty 2 day regatta on 10 and 11 August but again a great time was had by all and we ended up sharing 1st place with Cromarty.

One week later, we saved the best for last, as we held our own regatta on 17 August at the Harbour in Avoch. The wind was horrific but after some nimble course restructuring, we managed to fit all the racing in, including the youth race which we had had to cancel the previous 2 years and were rewarded with a first place for the U19 team. This was replicated in many other categories and meant we won the overall trophy; particularly poignant, as it was Zulu's (the club's first skiff) 10th Birthday.

Other Rowing Events

On 19 May we joined 11 other clubs for the 'Scotland the Wave' relay row around the whole of the Black Isle, from North Kessock to Storehouse of Foulis. This was to raise money for charity including support for the Cross Atlantic row which is being

undertaken in December 2025 and one of the team is a local rower from Cromarty, [REDACTED] It was a mammoth task to organize but the weather was kind, and everyone thoroughly enjoyed it.

3 members from the club also attended the annual Fresh Water sprints at Loch Tummel on 26 October. For once it was not windy and the sun even came out! Our region, North East, won the overall trophy. It was a good chance to row with other clubs and in other boats....and with newly trained coxes. It made for a very interesting day!

The Scottish Coastal Rowing Association held one of their coxes training courses at Fortrose Sailing Club. Two members from ACRC, attended and reported back that the course was excellent. It's great to now have some newly qualified coxes in the club.

Boat Maintenance

Two new sets of oars were purchased this year. They were finished off at the club by David attaching the plates and smoothing the handles. They are a joy to row with.

A team of club members sanded and oiled our old sets of oars, which has given them a new lease of life.

Rowing stats

The club held 4 Come and Try sessions (compared to 5 last year) which were advertised on social media and provided an opportunity for anyone over the age of 11 to find out if coastal rowing might be something they would like to do. We have also had a several new rowers join the club throughout the year which is great to see.

During the year 32 social rows were launched by the club, covering more than 177 kms. For these sessions, the club leaves from the beach at Avoch and rows to Munlochy Bay, North Kessock, Chanonry Point or Fortrose. These are great sessions where members of all ages and abilities have a chance to get some valuable exercise whilst enjoying some talking therapy!

Other Social Events

In April, a fund-raising quiz was held in The Avoch Amenities Sports Pavilion. It was well attended by club members along with supporters from the village and the Pavilion benefited from bar sales on the evening

The last club event of the year was a very pleasant Christmas lunch at Cove Restaurant, Fortrose and Rosemarkie Golf Club: a lovely way to round off a busy year.

Community

Some members of ACRC were asked by the local estate if they could help with a major problem they have with the invasive plant called Himalayan Balsam. So having acquired some weed slashers they bashed down the Balsam all the way from Killen down the Avoch burn, to the sea. Certainly, a great way to keep fit whilst helping the local environment.

Financial Review

Unrestricted Fund

For the general running of the club the main sources of income are member fees and fund raising. In 2024 the club had 57 members and the fee income received in the year was £1,508. Also, member fees relating to 2024 of £180 had been received early in 2023.

After sponsorship of £550, the club's annual rowing regatta produced a surplus of £1,158 which was added to the unrestricted fund.

£1,375 was received from HMRC relating to Gift Aid on donations received for the boatshed/club house.

Although the club is focused on minimising general running costs, in 2024 £8,601 was incurred and charged to the unrestricted fund. This included one-off costs of £1,760 for the new sets of oars and £3,493 for costs relating to the boat shed, including electricity. However, the expenditure charged to the Unrestricted fund includes an overcharge of £705 for electricity in 2024. This will be recovered in the next financial year.

Overall, the movement on the unrestricted fund in the year was a deficit of £3,364 with the year-end balance being £2,617. If the electricity had not been overcharged the year-end balance would have been £3,322.

Restricted Fund

Funds raised to meet the costs of providing a boatshed/club house are held in the restricted fund. In 2024 costs of £186,366 relating to this project were charged to the restricted fund. The balance on the restricted fund at the year-end is £4,626 which will be held in this fund to meet the anticipated final costs of the shed project being charged during 2025.

Reserves Policy

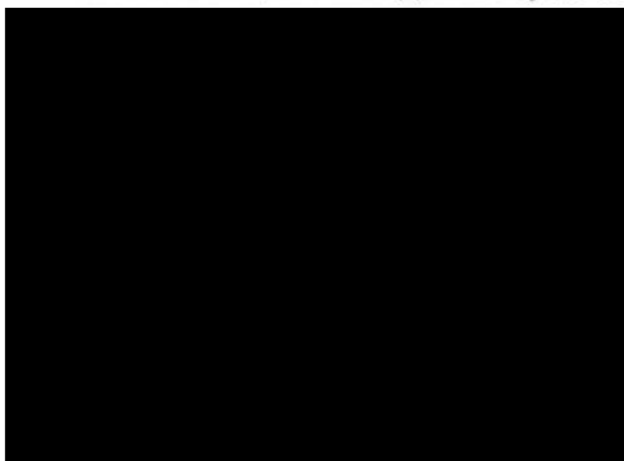
Reserves provide a buffer against uneven and unpredictable income or spending. They are funds that are freely available to spend on any of the charity's purposes. The reserves for the ACRC are entirely cash based.

At the end of 2024 the closing balance on the unrestricted fund is £2,617 and there are no outstanding commitments. At the end of 2023 the trustees' view was that it would be prudent to hold £3,000 as a reserve. This remains the preferred position and after adjusting for the electricity refund which will be received in 2025 the club has achieved the targeted level of reserves.

Future Plans

The main focus for the club in the immediate future is to introduce a schedule of activities for the club, making full use of the new boatshed/club house facility.

The Annual report was approved by the trustees on 16 March 2025



(Chairperson)

(Treasurer)

Independent examiner's report on the accounts

Report to the trustees/members of Avoch Community Rowing Club

Registered charity number SC051745

On the accounts of the charity for the period

Period start date			Period end date		
Day	Month	Year	Day	Month	Year
01	January	2024	to	31	December 2024

Set out on 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 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

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.

16 March 2025

Statement of Receipts and Payments for the year ended 31 December 2024

	Unrestricted Funds £	Restricted Funds £	Year ended 31/12/24 £	Year ended 31/12/23 £
Receipts				
Donations	601	13,500	14,101	10,325
Grants	-	167,460	167,460	9,470
Fundraising	1,753	-	1,753	2,262
Receipts from charitable activities – membership fees	1,508	-	1,508	2,267
Gift Aid	1,375	-	1,375	-
Total Receipts	5,237	180,960	186,197	24,324
Payments				
Fundraising costs	807	-	807	1,380
Cost of charitable activities	7,794	186,366	194,160	6,931
Total Payments	8,601	186,366	194,967	8,311
Surplus/(Deficit) for the year	(3,364)	(5,406)	(8,770)	16,013
Transfers between funds	-	-	-	-
Surplus/(Deficit) for the year	(3,364)	(5,406)	(8,770)	16,013

Statement of Balances as at 31 December 2024

	Unrestricted Funds £	Restricted Funds £	Total Year ended 31/12/24 £	Total Year ended 31/12/23 £
Opening cash at bank and in hand	5,981	10,032	16,013	-
Surplus/(Deficit) for the year	(3,364)	(5,406)	(8,770)	16,013
Closing cash at bank and in hand	<u>2,617</u>	<u>4,626</u>	<u>7,243</u>	<u>16,013</u>

Bank and Cash Balances

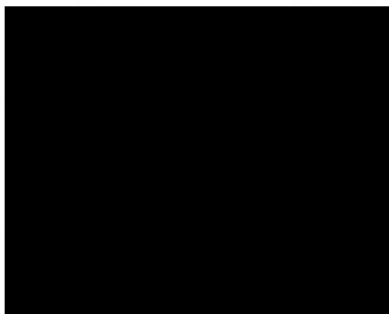
Bank current account	<u>2,617</u>	<u>4,626</u>	<u>7,243</u>	<u>16,013</u>
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**Other assets –
unrestricted fund**

Boatshed/club house			218,000	-
Two St Ayles skiff			16,000	16,000
One Wemyss skiff			4,000	4,000
			<u>238,000</u>	<u>20,000</u>

Other assets have been included in the Statement of Balances at insurance valuations

The Statement of Balances was approved by the trustees 16 March 2025



Notes to the Accounts for year ended 31 December 2024

1 Basis of Accounting

These accounts have been prepared on the Receipts and Payments basis in accordance with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

2 Nature and purpose of funds

Unrestricted funds are those that may be used at the discretion of the trustees in furtherance of the objectives of the charity. The trustees maintain a single unrestricted fund for the day-to-day running of the club.

Restricted funds may only be used for specific purposes. Restrictions arise when specified by the donor or when funds are raised for specific purposes. The charity has one restricted fund relating to the provision of a boatshed/club house.

For the restricted fund in the financial year 2024 the charity received donations and grants to the value of £180,960.

3 Remuneration

No remuneration was paid to charity trustees in the year ended 31 December 2024.

4 Expenses paid to trustees

In the year ended 31 December 2024 two charity trustees incurred expenditure on behalf of the club which was reimbursed to them. The total expenditure was £626 and related to the cost of charitable activities (medals, paint, urn, trailer wheel, buoys and club website).

5 Donations

	Unrestricted Fund £	Restricted Fund £	Total 2024 £	Total 2023 £
Transfer from unincorporated organisation	-	-	-	4,325
Broadland Properties Ltd	-	8,000	8,000	5,000
Private individuals	601	5,500	6,101	-
Pat Munro (Alness) Ltd	-	-	-	1,000
	<u>601</u>	<u>13,500</u>	<u>14,101</u>	<u>10,325</u>

6 Grants Received

	Unrestricted Fund £	Restricted Fund £	Total 2024 £	Total 2023 £
National Lottery Community Fund	-	-	-	7,470
Foundation Scotland (Baillie Gifford)	-	-	-	1,000
Postcode Lottery (Magic Little Grants)	-	-	-	500
Tesco Groundworks	-	-	-	500
Highland Council: Community Led Local Development	-	44,000	44,000	-
Baxters Foundation	-	10,000	10,000	-
Sports Scotland	-	79,000	79,000	-
Highland Council: Community Regeneration Fund	-	34,460	34,460	-
	-	167,460	167,460	9,470

7 Cost of charitable activities

	Unrestricted Fund £	Restricted Fund £	Total 2024 £	Total 2023 £
Maintenance and Repairs	455	-	455	382
Architect Fees	-	845	845	4,910
Building Warrant	-	1,310	1,310	1,078
Water connection	-	2,131	2,131	-
Electricity	818	3,435	4,253	-
THC shed numbering application	-	110	110	-
Shed: main and sub-contractors	2,604	175,187	177,791	-
Shed opening costs	122	-	122	-
Oars	1,760	-	1,760	-
Container	-	3,348	3,348	-
Insurance	1,710	-	1,710	385
SCRA membership fee	120	-	120	-
Travel expenses	75	-	75	-
Website	35	-	35	101
Membership fee collection service	95	-	95	75
	7,794	186,366	194,160	6,931