

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 30°C 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 brought 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

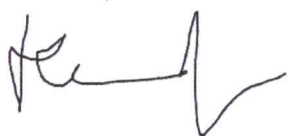
Reserves provide a buffer against uneven and unpredictable income or spending. They are funds that are freely available to spend on any of the charity's purposes. The reserves for the ACRC are entirely cash based.

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

A handwritten signature in black ink, appearing to be 'K Taylor', with a stylized, cursive script.

K Taylor

Chairperson

A handwritten signature in black ink, appearing to be 'O Bennett', with a stylized, cursive script.

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

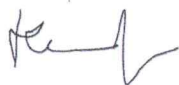
Bank current account	4,725	206	4,931	7,243
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Other assets – unrestricted fund

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
	924	-	924	14,101

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	5,658	-	5,658	-
Payment from members				
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	95	-	95	95
collection service				
Memorial Plaque	75	-	75	-
	8,304	4,540	12,844	194,160