

APPENDIX 3



		Independent examiner's report on the accounts v2					
Report to the trustees/members of Registered charity number On the accounts of the charity for the period Set out on pages	Charity name	North Kessock Rowing Club					
	Registered charity number	SC 052215					
	Period start date				Period end date		
	Day	Month	Year		Day	Month	Year
	01	01	2024	to	31	12	2024
Set out on pages	A1 - A5						(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		<p>In the course of my examination, no matter has come to my attention [other than that disclosed on the attached page*]</p> <p>1. which gives me reasonable cause to believe that in any material respect the requirements:</p> <ul style="list-style-type: none"> 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 <p>have not been met, or</p> <p>2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.</p>					
Signed**:						Date:	23.9.25
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.

**OSCR will accept digital or typed signatures.

APPENDIX 3

Disclosure section

Only complete if the examiner needs to highlight material problems.

Give here brief details of
any items that the
examiner wishes to
disclose

SC052215



Receipts and payments accounts						
For the period from	Period start date			to	Period end date	
	1	January	2024		31	December
						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	40				40	846
Membership Fees	1,620				1,620	1,875
Grants	900				900	9,992
Receipts from fundraising activities	92				92	1,180
Gross trading receipts					-	
Income from investments other than land and buildings					-	
Rents from land & buildings					-	
Gross receipts from other charitable activities					-	
Loans received					-	1,250
A1 Sub total	2,652	-	-	-	2,652	15,143
A2 Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
A2 Sub total	-	-	-	-	-	-
Total receipts	2,652	-	-	-	2,652	15,143
A3 Payments						
Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities	3,161				3,161	13,010
Grants and donations					-	
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
Other					-	
Loans repaid	1,250				1,250	
A3 Sub total	4,411	-	-	-	4,411	13,010
A4 Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
A4 Sub total	-	-	-	-	-	-
Total payments	4,411	-	-	-	4,411	13,010
Net receipts / (payments)	(1,759)	-	-	-	(1,759)	2,133
A5 Transfers to / (from) funds						
Surplus / (deficit) for year	(1,759)	-	-	-	(1,759)	2,133

Section B Statement of balances

Categories	Details	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 £
B1 Cash funds	Cash and bank balances at start of year	2,133				2,133	-
	Surplus / (deficit) shown on receipts and payments account	(1,759)				(1,759)	2,133
						-	
						-	
	Cash and bank balances at end of year (Agree balances with receipts and payments account(s))	374	-	-	-	374	2,133
		-	-	-	-	-	-

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

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

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

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

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

Signature

Print Name

Date of
approval

Page A2

Section C Notes to the Accounts

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

C2 Grants

Type of activity or project supported	Individual / institution	Number of grants made	£
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)	X
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C3b Trustee remuneration - details

Authority under which paid	£

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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C4b Trustee expenses - details

	Number of trustees	£

C5 Transactions with trustees and connected persons

Nature of relationship	Nature of transaction	Transaction amount (£)	Balance outstanding at period end (£)
Trustees	Loans repaid	1,250	0

Analysis of receipts and payments

	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 £
Sundry donations					40	846
					-	
					-	
					-	
Total	-	-	-	-	40	846

	Unrestricted funds to nearest £	Restricted funds to nearest £	Total current period to nearest £	Total last period to nearest £
Caring and Sharing Highland			-	1,000
National Lottery			-	7,500
Gordon and Ena Baxter Foundation			-	1,492
Unite (Marquee)			900	
Total	-	-	900	9,992

	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	-	-	-	-	-	-

	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 £
Boat and equipment costs and maintenance					1,835	12,073
Insurance					861	748
Sundry minor costs					465	189
					-	
					-	
					-	
					-	
					-	
					-	
					-	
					-	
Total	-	-	-	-	3,161	13,010

reference error	-	-	-	-
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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	40				40	846
Membership fees	1,620				1,620	1,875
Grants	900				900	9,992
Receipts from fundraising activities	92				92	1,180
Gross trading receipts	-				-	-
buildings	-				-	-
Loans received	-				-	1,250
Gross receipts from other charitable activities	-				-	-
Sub total	2,652	-	-	-	2,652	15,143
Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
Sub total	-	-	-	-	-	-
Total receipts	2,652	-	-	-	2,652	15,143
Payments						
Expenses for fundraising activities	-				-	
Gross trading payments	-				-	
Investment management costs	-				-	
Payments relating directly to charitable activities	3,161				3,161	13,010
Grants and donations	-				-	
Governance costs:	-				-	
Audit / independent examination	-				-	
Preparation of annual accounts	-				-	
Legal costs	-				-	
	-				-	
Loan Repayments	1,250				1,250	
Sub total	4,411	-	-	-	4,411	13,010
Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
Sub total	-	-	-	-	-	-
Total payments	4,411	-	-	-	4,411	13,010
Net receipts / (payments)	(1,759)	-	-	-	(1,759)	2,133
Transfers to / (from) funds						
					-	
Surplus / (deficit) for year	(1,759)	-	-	-	(1,759)	2,133

Nature and purpose of funds

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	01	01	2024	To	31	12	2024

Reference and administration details

Charity name	North Kessock Rowing Club
Other names charity is known by	
Registered charity number	SC052215
Charity's principal address	Brooklea
	Oakleigh Road
	North Kessock
	Postcode IV1 3XW

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)
	Chair		
	Vice Chair		
	Treasurer		
	Secretary		

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

SCIO Constitution

Trustee recruitment and appointment

Trustees are recruited to suit the skills required to run the SCIO and to own, maintain and operate the skiff "Eilean Dubh".

Objectives and activities

Charitable purposes

Participation in the sport of rowing
Purchase / construction / maintenance of boats and equipment
Acquisition of premises and equipment for storage and maintenance
Organisation of rowing events
Organisation of rowing for members and the public
Promoting highest standards within the sport of rowing
Upholding the rules of rowing
Promotion of the sport of rowing.

Summary of the main activities in relation to these objects

As a community rowing club, our focus is on social rowing and events involving the local community and local rowing clubs.

APPENDIX 1

Achievements and performance

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

The club has taken the decision to focus on the social aspect of rowing during 2024. This has included having more “try before you join” rows, and getting involved in events with other local rowing clubs around the Black Isle and Scotland.

We have continued to engage with the local community and get involved in local events.

Financial review

Brief statement of the charity's policy on reserves

The organisation's running cost are not high thanks to the voluntary contribution of time and skills of members and others in the community. Income from membership will continue to be received on an annual basis.

Details of any deficit

There is no deficit to report

Donated facilities and services (if any)

We are most grateful to the many organisations, businesses, and individuals who have helped us in so many ways. A grant from Unite was used to purchase a gazebo for events and open days.

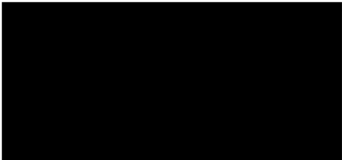

APPENDIX 1

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)	Treasurer		
Date	30/09/2025		