

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 £
Personal donations (22.1.24, 8.2.24, 5.3.24)	800				800	
Kinlochmoidart Show Society (25.6.24)	250				250	
					-	
					-	
Total	1,050	-	-	-	1,050	-
reference		-	-	-	-	-

2 Grants

	Unrestricted funds to nearest £	Restricted funds to nearest £	Total current period to nearest £	Total last period to nearest £
Russell Trust (12.3.24)	5,000		5,000	
			-	
			-	
			-	
Total	5,000	-	5,000	-
reference		-	-	-

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 £
Fundraising Dinner (8.2.24)	2,525				2,525	
Sponsored row (15.4.24, 26.3.24)	1,977				1,977	
Raffle fundraiser (23.2.24)	750				750	
Membership fees (Stripe payments & 19.4.24, 7.2.25)	601				601	
					-	
					-	
					-	
					-	
Total	5,853	-	-	-	5,853	-
reference error		-	-	-	reference error	-

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 £
Boat construction kit (21.3.24)	2,041				2,041	
Timber for boat build (3.4.24)	623				623	
Composites for boat build (27.9.24)	366				366	
Fibreglass for boat build (14.3.25, 17.3.25)	199				199	
Materials for boat shed (25.4.24, 15.5.24, 28.10.24)	658				658	
Gas for boat shed (14.3.25)	51				51	
Hire of Glenuig Hall (21.10.24)	20				20	
SCRC (Scottish Coastal Rowing Club) membership	100				100	
Purchase of SumUp machine for fundraising (4.6.24)	59				59	
					-	
					-	
Total	4,117	-	-	-	4,117	-
reference error		-	-	-	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	1,050				1,050	
Legacies					-	
Grants	5,000				5,000	
Receipts from fundraising activities	5,252				5,252	
Gross trading receipts					-	
buildings					-	
Rents from land & buildings					-	
Gross receipts from other charitable activities	601				601	
Sub total	11,903	-	-	-	11,903	-
					cross ref error	
Receipts from asset & investment sales						
Proceeds from sale of fixed assets	-				-	
Proceeds from sale of investments					-	
Sub total	-	-	-	-	-	-
Total receipts	11,903	-	-	-	11,903	-
					cross ref error	
Payments						
Expenses for fundraising activities	20				20	
Gross trading payments	4,097				4,097	
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	4,117	-	-	-	4,117	-
					cross ref error	
Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
Sub total	-	-	-	-	-	-
Total payments	4,117	-	-	-	4,117	-
					cross ref error	
Net receipts / (payments)	7,786	-	-	-	7,786	-
Transfers to / (from) funds						
					-	
Surplus / (deficit) for year	7,786	-	-	-	7,786	-
					cross ref error	

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Receipts and payments accounts							
For the period from	Period start date			to	Period end date		
	Day	Month	Year		Day	Month	Year
	1	January	2024		31	March	2025

Section A Statement of receipts and payments

	Unrestricted funds	Restricted funds	Expendable endowment funds	Permanent endowment funds	Total funds current period	Total funds last period
	to nearest £	to nearest £	to nearest £	to nearest £	to nearest £	to nearest £
A1 Receipts						
Donations					1,050	
Legacies					-	
Grants					5,000	
Receipts from fundraising activities					5,252	
Gross trading receipts					-	
Income from investments other than land and buildings					-	
Rents from land & buildings					-	
Gross receipts from other charitable activities					601	
A1 Sub total	-	-	-	-	11,903	-
					#REF!	
A2 Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
A2 Sub total	-	-	-	-	-	-
Total receipts	-	-	-	-	#REF!	-
					#REF!	
A3 Payments						
Expenses for fundraising activities					20	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities					4,097	
Grants and donations					-	
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
Other					-	
					-	
A3 Sub total	-	-	-	-	4,117	-
					error	
A4 Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
A4 Sub total	-	-	-	-	-	-
Total payments	-	-	-	-	4,117	-
Net receipts / (payments)	-	-	-	-	7,786	-
					error	
A5 Transfers to / (from) funds						
					-	
Surplus / (deficit) for year	-	-	-	-	7,786	-
					error	

Independent examiner's report on the accounts

v2

**Report to the trustees/
members of**

Charity name

Moidart Coastal Rowing Club (MCRC)

**Registered charity
number**

SC053169

**On the accounts of the
charity for the period**

Period start date

Period end date

Day	Month	Year		Day	Month	Year
22	January	2024	to	31	March	2025

Set out on pages

Proprietary Excel sheet

(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*]

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.

Signed:**

Date:

6th December 2025

Name:

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

Commercial bookkeeper

Address:

The Anchorage
Glenuig
Lochailort
PH38 4NB

*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

Moidart Coastal Rowing Club

Westfield, Roshven,
Glenugie, Lochailort,
Highland PH38 4NB

Registered Charity Number SC053169

Trustees Report for year ended 31 March 2025

Trustees to date of Annual Report

Throughout the period of the report (January 2024-March 2025);

[REDACTED]

Structure

The Charity (Club) is a Scottish Charitable Incorporated Organisation (SCIO) governed by a formal Constitution. (NB. the Charity's activities began in January 2024 and it was formally constituted as a SCIO on 7th March 2024. This report covers the period of January 2024 – March 2025).

Charitable Purposes

The Club's purposes are: a) To promote improved health and wellbeing by encouraging coastal rowing recreational activities and fitness throughout the community. b) To purchase, build and maintain one or more boats together with ancillary equipment to be used by the Club. c) To promote education in the skills of building and maintaining wooden boats; in coastal rowing and coxing; in safe behaviour and survival skills at sea; in effective communication with the Coastguard; and in the nautical heritage of Moidart. d) To enhance community collaboration: i) locally in Moidart through building and rowing one or more skiffs together, making opportunities for participation available to everyone in the community. ii) nationally in Scotland through cooperating with the other clubs and the Scottish Coastal Rowing Association to organise and compete in regattas; and iii) internationally by participating at world championship events where possible. e) To raise funds for use by the Club to further the purposes of the Club, in accordance with this Constitution.

Activities

During the 15 month period under review the Club received funds of £11,903 from Fundraising, Membership fees, Donations and Trusts and remitted £4,117, largely to cover boat-building expenses.

Financial Policy

All available funds raised are remitted to fulfil the aims of the Club and to support the activities described above.

This Charity does not have any Restricted Funds.

The statement of accounts is prepared on *the Receipts and Payments* basis in accordance with the requirements of the Office of the Scottish Charity Regulator (OSCR) and shows a closing Balance on hand of £7,786 which will be used to further the Club's purposes in the coming year.

Donations

The Charity has been supported throughout the year by private donations totalling £800 for which Giftaid Tax relief has not been claimed.

Grants

The Trustees are pleased to acknowledge the generous grant support of £5,000 from the Russell Trust, a Scottish Charity that supports a wide range of charities, including those focused on civic responsibility, health and sport.

Donated Services

The Trustees contribute fundraising, administration, and accounting expertise in running the Charity on a wholly unpaid voluntary basis.

The Kinlochmoidart Estate has kindly provided the use of an outbuilding free of charge for boat construction. The outbuilding required some repair work to allow boatbuilding over the winter months.

Membership of SCRC


The Club pays annual membership fees to the Scottish Coastal Rowing Club, the national body that oversees all similar clubs in Scotland

Executive Committee

The Trustees as named in this Report make up the Executive Committee and we are pleased to welcome occasional ad hoc assistance from interested voluntary parties from time to time.

Approval by Trustees

	Chairperson	date: 28th May 2025
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	Treasurer	date: 28th May 2025
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Moidart Coastal Rowing Club

Receipts and Payments Account for year ended 31 March 2025

	2025	2024
Income		
Donations		800
Fundraising dinner		2,525
Raffle donations		750
Russell Trust		5,000
Sponsored row	1,666	311
Membership fees	601	
Kinlochmoidart Show Society donation	250	
Total Income	2,517	9,386
Expenditure		
Initial boat construction kit		2,041
Timber for boat build	623	
Composites for boat build	366	
Fibreglass for boat build	199	
Materials for boat shed (a)	658	
Gas for boat shed	51	
Hire of Glenug Hall	20	
SCRC membership (b)	100	
SumUp machine for fundraising events	59	
Total Expenditure	2,076	2,041
Net Cash Surplus / (Deficit)	+441	+7,345
Opening Cash Balance	7,345	0
Closing Cash Balance	7,786	7,345

a) See 'Donated Services' above

b) See 'Membership of SCRC' above

Treasurer

Date: 28th May 2025

Chairperson

Date 28th May 2025

APPENDIX 1

OSCR

Scottish Charity Regulator

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	January	2024	To	31	March	2025

Reference and administration details

Charity name	Moidart Coastal Rowing Club						
Other names charity is known by	Moidart Skiffies						
Registered charity number	SC053169						
Charity's principal address	Westfield, Roshven						
	Glenug						
	Lochailort						
	Highland			Postcode PH38 4NB			

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		Chair (acting)		
2		Secretary		
3		Treasurer		
4		Ordinary member		
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
N/A	

Structure, governance and management

Type of governing document

SCIO (Scottish Charitable Incorporated Organisation) Constitution

Trustee recruitment and appointment

As a recently formed Club, initial trustees were volunteers who were then approved by the membership. Formal appointments will take place at our first AGM on 5th June 2025.

Objectives and activities

Charitable purposes

The Club's purposes are: a) To promote improved health and wellbeing by encouraging coastal rowing recreational activities and fitness throughout the community. b) To purchase, build and maintain one or more boats together with ancillary equipment to be used by the Club. c) To promote education in the skills of building and maintaining wooden boats; in coastal rowing and coxing; in safe behaviour and survival skills at sea; in effective communication with the Coastguard; and in the nautical heritage of Moidart. d) To enhance community collaboration: i) locally in Moidart through building and rowing one or more skiffs together, making opportunities for participation available to everyone in the community. ii)

Summary of the main activities in relation to these objects

The Club's main activities thus far have included;

- Form a Scottish Charitable Incorporated Organisation,
- Development of Club structure and activities,
- Fundraising to meet our objectives,
- Purchase of materials to build a St Ayles Skiff,
- Proceed with boat build,
- Commence training of members in related activities,
- Publicise our activities to the wider community.

APPENDIX 1

Achievements and performance

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

As this is our first Trustees Annual Report we include all activities from January 2024 to March 2025.

With respect to our main activities, we have:

- a) Registered as a Scottish Charitable Incorporated Organisation (7th March 2024),
- b) Developed a Club structure with Trustees and regular meetings,
- c) Raised £11,903 from fundraising and grants,
- d) Purchase the materials to begin building a St Ayles Skiff,
- e) Proceeded with boat build over late 2024 and 2025,
- f) Commenced exploring opportunities for members rowing and coxing,
- g) Developed our branding, merchandise and publicise our activities to the wider community through print and social media.

The Club held its first AGM on 5th June 2025.

Financial review

Brief statement of the charity's policy on reserves

The Club aims to hold £500 in reserve to cover essential club business

Details of any deficit

Not applicable

Donated facilities and services (if any)

The Trustees contribute fundraising, administration, and accounting expertise in running the Charity on a wholly unpaid voluntary basis. The Kinlochmoidart Estate has kindly provided the use of an outbuilding free of charge for boat construction. The outbuilding required some repair work to allow boatbuilding over the winter months.

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) <i>OSCR will accept digital or typed signatures</i>	<div></div>	<div></div>
Full name(s)	<div></div>	<div></div>
Position (e.g. Chair)	Secretary	Chair
Date	19 th Dec, 2025	19 th Dec, 2025

Signed on behalf of the charity's trustees

Signature(s) <i>OSCR will accept digital or typed signatures</i>	<div></div>	<div></div>
Full name(s)	<div></div>	<div></div>
Position (e.g. Chair)	Treasurer	Ordinary member
Date	19 th Dec, 2025	19 th Dec, 2025