

Loch Broom Sailing Club

Scotland · Charity number SC053208

Details

Status	Active
Legal form	SCIO (Scottish Charitable Incorporated Organisation)
Registered	2024-03-20
Register	View on the OSCR register

Contact

Address	Peacock House Garve Road Ullapool IV26 2SX
Website	https://lochbroomsc.org.uk

Activities

Activities: 'It carries out activities or services itself'

Purposes: 'the advancement of public participation in sport'

What the charity does: Loch Broom Sailing Club was established in 1957. It became an unincorporated sporting club with a constitution in the late 1970's when land was gifted upon which to build the clubhouse. The club's activities can now be grouped into the following classes • Sailing Dinghies • Keelboats • Cruising Yachts • Skiff – There are regular social activities including the AGM and Annual Christmas dinner. Within Ullapool the Sailing Club is in a superb location, LBSC are happy for it to be used by community groups and for other outdoor activities. Membership fees cover the fixed costs of the club, with some events and projects supported by external funding. These are supplied by an event fee for activities or fundraising for projects. The club aims to provide an annual operating surplus to build up a reserve. This then can be used to kick start projects or fund larger capital items. The club is open to anyone to join, children and adults of all ages. In 2024 the club has 140 members

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

Objectives: The organisation's primary purpose is to promote and facilitate the sport of sailing. The organisation's further purposes are to encourage and enable community participation in all aspects of boating, water sports and outdoor activities.

Geography

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

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£13,192	£14,464	-	0
2024-12-31	£13,970	£9,366	-	0

Loch Broom Sailing Club

Scotland - Charity number SC053208

Accounts



Loch Broom Sailing Club SCIO

Garve Road, Ullapool, Highlands IV26 2SY
SC053208 Registered charity from 20th March 2024



Finance Statement

LOCH BROOM SAILING CLUB – Treasurers Report 2024

At the AGM on the 23rd of March 2024, we presented the Treasurers report for the period 1st January 2024 to 31st December 2024. This follows the standard format that the club has used for many years.

This was examined by [REDACTED] Dated and signed on the 17th March 2024, with following note

I hereby certify that I have examined the books and records of Loch Broom Sailing Club for the year ended 31 December 2024 and declare that no matter has come to my attention that gives me reasonable cause to believe that proper accounting records have not been kept, or that the above accounts do not agree with the records.

LOCH BROOM SAILING CLUB SCIO – OSCR Financial Statement

To comply with the requirements of OSCR we have also produced a financial statement which covers the period 20th March 2024 to 31st December 2024.

The Income and Expenditure figures remain the same as the Treasurers report: namely The Gross income was (£13970) and Expenditure (£9360).

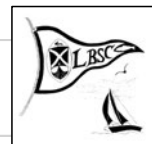
To reflect the transition, the balance at the start of the year for the Treasurers report (£6004), is recorded a donation “transfer from an unincorporated club” in the OSCR Financial Statement. This then is taken as the balance at the start of the SCIO.

A new bank account set up for Loch Broom Sailing Club SCIO was initiated on the 1st January 2025 and the old bank account closed simultaneously.



LOCH BROOM SAILING CLUB

Registered as a SCIO 20th March 2024 - Charity Number SC053208



Accounts presented in compliance with Clause 112, 113 and 114 (b) of our SCIO approved constitution.

Treasurer's Report 2024

Income and Expenditure Account for Year Ended 31 December 2024

	Statistics		2024			2023
	2024	2023	Income (£)	Expense (£)	Net (£)	Net (£)
Membership fees (Adults + Juniors)	140	126	5,547	35	5,512	4,159
Donations, Sundry Sales & Bank Interest			515	-	515	128
Community Benefit Fund (Asset Transfer)			1,700	-	1,700	-
Social Events (Jan + AGM Curries)			660	-	660	100
Social Events (Xmas Dinner)	43	43	1,845	1,850	(5)	-
Insurance			-	2,922	(2,922)	(3,536)
Clubhouse & Surrounds - Note 1*			-	1,422	(1,422)	(4,139)
Power Boats				233	(233)	(478)
Skiffs			720	193	527	1,075
General (inc RYA Membership)			-	428	(428)	(234)
Junior Sailing - Note 2	?	17	2,383	1,827	556	1,853
Flying Fifteens			-	37	(37)	(454)
Moorings - Note 3	7	7	300	385	(85)	(200)
Regatta / Campbell Cup			-	34	(34)	(200)
BroomPower Interest (Sale)			300	-	300	12
Total for the year			13,970	9,366	4,604	(1,914)
Bank Balance at start of year					6,004	10,105
Bank Balance at end of year					10,608	6,004

		Notes					
				Income	Expense	Net	Net
				£	£	£	£
Note 1 Clubhouse & Surrounds							
	Improvements			-	-	-	(2,548)
	Electricity (Scottish Hydro	1400 kWh		-	835	(835)	(331)
	Water (Business Stream)			-	225	(225)	(246)
	Clubhouse keys				-	-	-
	Equipment				222	(222)	-
	Broadband + TV Lic				-	-	(442)
	Maintenance				140	(140)	(572)
	Total			-	1,422	(1,422)	(4,139)
Note 2 Junior Sailing							
	Dinghy Maint			-	187	(187)	(147)
	Equipment			-	-	-	(29,961)
	Grants			300	-	300	31,735
	Junior Sessions (inc Junior Membership)			2,083	1,340	743	(16)
	Training				300	(300)	(1,758)
	Total			2,383	1,827	556	(147)
Note 3 Moorings							
	LBMOA Fee			-	385	(385)	(280)
	Maintenance			-	-	-	-
	Rental Fees			300	-	300	80
	Total			300	385	(85)	(200)

Independent Examination

I hereby certify that I have examined the books and records of Loch Broom Sailing Club for the year ended 31 December 2024 and declare that no matter has come to my attention that gives me reasonable cause to believe that proper accounting records have not been kept, or that the above accounts do not agree with the records.

Signed

Robert MacKenzie

Date

Financial Statement Loch Broom Sailing Club SCIO

20th March 2024 to 31st December 2024

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

						Unrestricted Funds	Restricted Funds	Period ended 31/12/2024
Receipts								
Grant							1,700	1,700
Donations, Sundry Sales & Bank Interest						815	-	815
Receipts from charitable activities – Membership fees, Sailing & Social Events						11,455	-	11,455
Total receipts						12,270	1,700	13,970
Payments								
Cost of charitable activities						9,366		9,366
Governance costs								-
Purchase of equipment								-
Total payments						9,366	-	9,366
Surplus/(Deficit) for the year						2,904	1,700	4,604
Transfers between funds						-	-	-
Surplus/(Deficit) for the period						2,904	1,700	4,604
Statement of Balances - As at 31 December 2024								
						Unrestricted Funds	Restricted Funds	Period ended 31/12/2024
Opening cash at bank and in hand						6,004	-	6,004
Surplus for the period						2,904	1,700	4,604
Closing cash at bank and in hand						8,908	1,700	10,608
Bank and Cash Balances								
Bank Current account						3,456	-	3,456
Bank Deposit Account						5,452	1,700	7,152
						8,908	1,700	10,608
Other assets - unrestricted fund								
								Period ended 31/12/2024
Boats (insured value)								37,900
Equipment								1,000
								38,900
Liabilities (unrestricted fund)								
Creditors								-

Notes to the accounts - for the year ending 31 December 2024

1 Basis of accounting

These accounts have been prepared on the Receipts and Payments basis in accordance with the Charities & 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 objects 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. During the year the charity received a donation of £1,700 towards the costs of conveyancing the Clubhouse property to the SCIO from the Club.

3 Related party transactions

There are no related party transactions.

4 Donations

On the 20th March 2024 Loch Broom Sailing Club became a SCIO. For the purpose of these accounts, The Opening cash at bank and in hand on the 1st of January is taken as a donation from the Loch Broom Sailing Club as an unincorporated club to Loch Brom Sailing Club as a SCIO.

	Unrestricted Funds	Restricted Funds	Period ended 31/12/2024
Transfer from unincorporated Club	£6004		£6004
Total	£6004		£6004

5 Grants received

	Unrestricted Funds	Restricted Funds	Period ended 31/12/2024
Community Benefit Fund Grant		£1700	£1700
Total		£1700	£1700

6 Cost of charitable activities

	Unrestricted Funds	Restricted Funds	Period ended 31/12/2024
Community Benefit Fund Grant	£3137		£3137
	£1422		£1422
	£1850		£1850
	£2922		£2922
	£35		£35
Total	£9366		£9366

7 Governance costs

None incurred: Independent examiner's fee (waived)



Loch Broom Sailing Club

Garve Road, Ullapool, Highlands IV26 2SY
SC053208 Registered charity from 20th March 2024



Trustees Annual Report for the Period 20th March 2024 to 22nd March 2025

Reference and administration details

Charity name
Registered charity number
Charity's principal address

Loch Broom Sailing Club
SC053208
Loch Broom Sailing Club, Garve Road, Ullapool, Highland
Postcode IV26 2SY

Transition from an unincorporated sporting club to a SCIO

Loch Broom Sailing Club (LBSC) was established in 1957 by enthusiasts in Ullapool sailing and racing traditional Bhatas (an open decked lug rigged fishing boat between 15 and 17ft). In the early 70's a grant was obtained Scottish Sports Council to build the Clubhouse in its current location at the wee pier. With this came the need to formally develop a constitution as an unincorporated sporting body and appoint elected officers at an AGM.

At the clubs AGM on the 1st April 2023 the membership unanimously agreed			
Task	Action		
a)	Approve a new SCIO compliant constitution and for the committee to make minor changes requested by OSCR.		Completed 23/02/2024
b)	Appoint initial trustees for SCIO application	See below	23/02/2024
c)	To apply to the Scottish Charity Regulator (OSCR) to become a Scottish Charitable Incorporated Organisation (SCIO).	Application submitted 23/02/2024	Approved by OSCR 20/03/2024
d)	Transfer existing assets and liabilities to new SCIO		Completed at AGM 23 rd March 2024

Additional Actions following on from AGM 23 rd 2024			
Task	Action		
e)	Create new Bank Account for LBSC (SCIO) and transfer funds from old account. Close old account.	Formal switch at end of financial year (31/12/2024)	Completed 01/01/2025
f)	Disposition by ex officio trustees of Loch Broom Sailing Club in favour of Loch Broom Sailing Club SCIO. Title number ROS30397		Completed 18/03/2025

The initial trustees appointed at the 2023 AGM to take forward the SCIO were

Loch Broom Sailing Club was awarded SCIO status on the 20th March 2024, charity number, SC053208.

At the 2024 AGM, the initial trustees required for the SCIO application stood down and were replaced by those elected at the AGM.

Trustees from 2024 AGM (23rd March) to 2025 AGM (22nd March)

	Trustee name	Office (if any)	Dates acted if not for whole year
1		Commodore	
2		Treasurer	
3		Secretary from 09/09/2024	
4			
5			
6			
7			
8			
9			
10			
11			

Names of other charity trustees during the period, if any, (include those that resigned part way through the financial period).

Name	Office	Dates acted if not for whole year
	Secretary	23 rd March 2023 to 9 th August 2024

Structure, governance and management

Type of governing document	SCIO Approved Constitution: Charity number SC053208. The structure as set out by our SCIO constitution establishes an organisation which consists of: (a) the MEMBERS - who have the right to participate in members' meetings (including any annual members' meeting) and have important powers; for example, the members elect people to serve on the Board and take decisions on their behalf. (b) the BOARD - who hold regular meetings, and generally control the activities of the organisation; for example, the board is responsible for monitoring and controlling the financial position of the organisation. The people serving on the board are referred to as CHARITY TRUSTEES. Membership of the board is open to all Club members, with the facility (if required) to co-opt non-members.
Trustee recruitment and appointment	The Board of made up from between 6 and 16 trustees. For this period 12 were elected or reappointed by members at the Annual General Meeting. No additional trustees were co-opted or appointed during the period. One trustee resigned.

The work of the Board of Trustees

The board meet each month in the clubhouse. There is a set agenda, covering current actions and standard reports and feedback from the different activities. Minutes primarily record actions and decisions. As far as possible, tasks are delegated to sub-groups. Any member is welcome to attend.

There is an Annual General meeting held each year in March or April.

There is the constitutional facility to hold an EGM, but these are very unusual.

Loch Broom Sailing Club (LBSC) is an affiliated member of the Royal Yachting Association (RYA)
Affiliation number: 8110738

Loch Broom Sailing Club is robust and active, our RYA census submission in June shows our membership to be 140 strong, this continues the steady increase from 126 in 2023 and 119 in 2022.

	Male	Female	Total
Membership (all ages)	83	57	140
Juniors (under 16)	17	18	36

CLASS	Family	Couple	Individual	Concession	Honorary	Skiff	Junior	Total
number	18	13	19	10	6	1	6	73
Voting >16	38	26	19	10	7	1	0	101

Total number of voting members = 101, so the quorum for this period (>10%) for a 'AGM or EGM' is 11.

Planning

At the AGM in March, we publish a draft Plan for the clubs' activities. The sailing season will begin in April and close in October - during the winter there are social gatherings including an annual dinner and maintenance of club boats. Sailing will follow the key activities of the Club as outlined under the activities section.

Activities and Achievements – Taken from the Commodores report presented at the AGM

Lugger fest

In May: West Coast Boats (a collaboration between the Johnson and Loftus Boat Builders and Isle Ewe Boats) supported by the Ullapool Harbour Trust, invited local and visiting traditional boats (luggers) to Ullapool. The new pontoons and 'quay square' came alive with boats and activities; the weather was glorious. The Saturday parade of sail covered the loch with traditional red sails. On the Sunday the sailing club was asked to create an opportunity for a 'try a sail'. We were able to put Flying Fifteens and 5 dinghies on the water and introduce over 30 folks to sailing (aged 8 to 75) – resulting in 10 new members!

Dinghy Sailing

Over the past few years Dinghy sailing deserves its position as the highest profile activity for the club. Our array of dinghies proudly parked in front of the club are frequently used. Historically the club saw Dinghies as 'boats for the juniors'; this has changed to include adults: Beginning with parents; envious of their children's fun, adding sailing to their essential supporting roles ashore and afloat, by jumping into the dinghies themselves, often to be instructed by their children. There is also a now more demand from adults in Ullapool wanting to learn to sail: Following lugger fest in June we held a 'try-a-sail', which was supported by the RYA 'Discover Sailing' initiative. We were joined by Leon Ward, a development officer from RYA, he was highly complementary about what we were doing and was able to give some good pointers as to how we can build upon we have achieved. The coastal community Grant which allowed us to buy the Quest and 3 Zest's, also allowed for training, this included members acquiring powerboat training (run by HIE) with some going on to take the safety boat course at Loch Insh. The first Junior week was held in 2001, except for a covid gap, it has been held every year since. I have lost count of how many juniors have learnt to sail, it will be well over 100. 2024 was a good junior week, once again benefiting from our home-grown instructors [REDACTED] supported by [REDACTED]. Not forgetting all the parents without whose support none of this would work. Thanks too to the Harbour who have provided us with a berth for one safety boat which makes operations much easier.

Flying Fifteens

The Flying Fifteen is a British sailboat that was designed by Uffa Fox as a one design racer and first built in 1948. The design has been a World Sailing international class since March 1981.

With 30 races logged it has been the most active season ever, compared to last year's 3 races! The fixed race sessions on Thursday evening and Saturday afternoon, proved a great catalyst for attendance. Many thanks to [REDACTED] whose diligence in recording the times ensured a statistical extravaganza: There were 9 boats launched, final positions from left to right with [REDACTED] overall winner.

Firebolt	FFly	Norma B	Baccarat	Dolphin	Fulmar	Guillemot	Sail Mhor	Yellow
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]

37 people took part and although the Helms remained fairly consistent to their own boats, lots of different folk joined as crew, including some for whom an FF race was their introduction to sailing.; as a result, 80% of boats racing were fully crewed. Starting, race marks and communication are better, and perhaps the debates and attention to the finer rules of racing, boats and rig and handicaps, indicates the keenness of the competition. Few would contradict that racing hugely improves your sailing technique, but it must be anchored in fun for all, in 2024, for me it certainly was.

Cruising

The pontoons at the harbour offer a new dimension for cruising boats, some now take up residence either for summer or winter or both. Most yachts still use moorings, launching in the spring and hauling out in the autumn. The club remains adventurous as ever, White Star reached Isle of Man, Kumari reached Ireland and Kingfisher Lofoten Island. Others remained local or at least within the west coast: grotty weather in July and August didn't help! A couple of 'meet ups' where boats met for a night (mostly in the Summer Isles), and a very successful storm cruise with many boats going to Lochinver. Cruise of year went to Bobby O who jumped on many yachts and demonstrated the value to skippers of competent crew: Local cruising saw an "all boats race" around the bay ending up as in previous years for a Logie Bay lunch. Campbells cup was well attended, but fearful of an approaching gale, the race started and finished at the icehouse with boats given the option which way round Isle Martin to race; the winner (closely contested) was [REDACTED].

Rowing

Loki has seen regular use this year, benefiting from a scrub-down, sand and repaint; The lady's team are accustomed to a mid-row break with hot drink, cake and a swim; the men's team discovered that calories expended during one hour exceed those from a post row coffee and hot roll; rowing is great exercise and very sociable. Our close association with Ullapool Coastal Rowing Club continues, and we are grateful for the contribution they give to us for using our facilities. For energetic LBSC Rowers, UCRC are now the focal point in Ullapool for competitive rowing (including some LBSC members) they regularly travel to regattas and continue to organise an annual regatta in Ullapool.

Soling and Hobby-cat and Powerboats

The soling challenge was only undertaken twice, with [REDACTED] winning the round Isle Martin race: Although underused, its potential remains, and it is great fun to sail. At the end of the season the club was donated a Hobby-cat; It is being fixed this winter and will add a new sailing dimension to be trialled this summer.

Our main Rib remains serviceable and is an essential asset for all Dinghy activities; The pioneer has come into its own, kept on the pontoon it is used by all elements of the club for Dinghy's as a safety boat, and as a tender for flying fifteen races and barge for provisioning yachts.

Club Boats 2025										
Soling	Flying Fifteen	Hobby Cat	Quest	Zest	Feva.	Pico	RIB	Pioner	Skiff	Tenders
1	2	1	1	3	2	3	1	1	1	2

Clubhouse and surrounds

The harbour works snagging were completed before the start of the sailing. The club is very grateful to the help and support offered by the Ullapool Harbour Trust and the contractor, [REDACTED]. The shorefront project has enabled the club to connect to the mains sewer. The new shed was finished and the club repainted, many thanks for all those who helped, with specific thanks to [REDACTED] for the shed works. In 2020 the clubhouse roof was found to be cracking. Testing and repairs were made by our in-house engineers which were signed off for 5 years by specialists Wallace Stone... Inspection this March showed it is still in good repair and the next reinspection has been pushed along to March 2028.

Achievements

The activities outlined below map what we undertook across 5 principal areas: all elements exceeded our expectations,

Our main achieving was to become a SCIO and completing the steps for its formal transfer from the old club to the new.

The club is supported by the RYA. We were visited by the regional development officer, and the RYA supported an informal review of our activities which endorsed our success and made some positive recommendations for continued improvement which have been adopted.

Like many clubs' small remote rural locations, we strive to maximize our human capital to enable us to achieve the range of activities we enjoy, we are proud that our achievements match and exceed many clubs better resourced than our own. Our greatest achievement is to safely facilitate an outdoor sport that improves the wellbeing of young people and adults of all ages and brings together families to enjoy these together.

The club works hard to make these accessible and affordable for all sectors of society. Sailing is a sport where for all ages learning is achieved through practice and experience, however we also support formal training and acquisition of recognized qualifications. The club ensures that our clubhouse, boats and procedures meet best practice for health and safety.

Charitable Purposes

These are set out in Paragraph 4 of our constitution

The organisation's primary purpose is to promote and facilitate the sport of sailing. The organisation's further purposes are to encourage and enable community participation in all aspects of boating, water sports and outdoor activities.

As part of the SCIO application LBSC were asked to identify how our activities help achieve our Charitable purposes: For future reference these are set out below.

OSCAR sets out 16 purposes that our set out in Scottish charity legislation, The following 6 apply to the activities set out in our purposes.

- **the advancement of education:** Sailing, water sports and outdoor activities: all require command of specific technical skills. Acquiring these requires training, learning and practical experience.
- **the advancement of health.** Any sporting and outdoor activity improves physical fitness and well-being. What LBSC do clearly meets these goals. The club brings together a good balance of male and female members and a wide age range. In a safe and friendly environment this allows individuals to get to know each other and develop lasting friendships. This is equally important for mental as well as physical health. Sailing and Watersports provide many opportunities for team-work and co-operation. In the Highlands weather, can be challenging, through controlled and safe practices this helps develop personal resilience and sense of personal achievement.
- **the advancement of citizenship or community development.** The sailing club is run by volunteers. The leadership, organisational and business skills required can provide a development opportunity for any member prepared to join in. The professional background of club members are diverse and transferable skills are plenty (from scientists, solicitors, engineers, small business owners (retail and hospitality), boat-builders and carpenters). The skills inherent in the club means we are able to support other community activities: e.g. water safety support for triathlon and Skiff regattas. The clubhouse and its location are available to small community groups to use.
- **The advancement of public participation in sport.** This is self-evident in what we do through sailing and Watersports.
- **the provision of recreational facilities, or the organisation of recreational activities, with the object of improving the conditions of life for the persons for whom the facilities or activities are primarily intended.** Again, this is self-evident. The history of the club is full of examples where our activities have been life affirming. In particular as sailing can be very inclusive as a family activity, especially for parents with young and teenage children. The club building is used by other groups within Ullapool.
- **the advancement of environmental protection or improvement.** Sailing, Watersports and outdoor activities all develop a strong awareness and the water environment and the pressures it faces. Our sailing area is within a designated Marine Protected Area. The club is used by a group of young environmentalists (Ullapool Sea Savers).

LOCH BROOM SAILING CLUB – Treasurers Report 2024

The Treasurers report for 2024 as circulated to members before and presented at the AGM on the 23rd of March 2024. It covered the period 1st January 2024 to 31st December 2024. This followed the standard format that the club has used for many years.

This was examined by [REDACTED]. Dated and signed on the 17th March 2024, with following note

I hereby certify that I have examined the books and records of Loch Broom Sailing Club for the year ended 31 December 2024 and declare that no matter has come to my attention that gives me reasonable cause to believe that proper accounting records have not been kept, or that the above accounts do not agree with the records.

It was approved by the members.

Additional notes from the treasurer.

'Our main sources of funding are: membership fees which are charged to members; a fee charged to Ullapool Coastal Rowing Club for the use of our facilities; and fundraising by members.

In 2024 we received a grant from the Ullapool Community Benefit Fund to help with legal costs for the Disposition by ex officio trustees of Loch Broom Sailing Club in favour of Loch Broom Sailing Club SCIO.

Junior Sailing also charge fees for the sailing week and structured training sessions to cover instructor fees and safety boat fuel.

Our main outgoings are: Insurance, Electricity and maintenance of the clubhouse and boats. We have successfully applied for an exemption for our water rates under the Scottish Water Charities Exemption Scheme.

LOCH BROOM SAILING CLUB SCIO – OSCR Financial Statement

To comply with the requirements of OSCR we have also produced a financial statement which covers the period 20th March 2024 to 31st December 2024.

The Income and Expenditure figures remain the same as the Treasurers report: namely The Gross income was (£13970) and Expenditure (£9360).

To reflect the transition, the balance at the start of the year for the Treasurers report (£6004), is recorded a donation "transfer from an unincorporated club" in the OSCR Financial Statement. This then is taken as the balance at the start of the SCIO.

A new bank account set up for Loch Broom Sailing Club SCIO was initiated on the 1st January 2025 and the old bank account closed simultaneously.

ADDITIONAL FINANCIAL STATEMENTS

Brief statement of the charity's policy on reserves

The club has no specific reserves policy, but income and outgoings are reviewed at regular Board meetings.

The board will use any significant surplus for specific projects, e.g. refurbishment of shed, clubhouse repairs and purchase of boats and spares.

Details of any deficit

Not applicable – The club has always run at a small surplus.

Donated facilities and services (if any)

Ad hoc, small donations are made by casual users of the club facilities,

The biggest contribution is unpaid time by club members volunteering to support the club, both on the water and in maintaining the clubhouse and surrounding hard standing.

Separate documents have been uploaded to OSCR online including

- LOCH BROOM SAILING CLUB – Treasurers Report 2024
- Treasurers report signed by independent examiner.
- LOCH BROOM SAILING CLUB SCIO – OSCR Financial Statement

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>			
Full name(s)			
Position (e.g. Chair)	Commodore	Treasurer	Secretary
Date	16 th July 2025	16 th July 2025	16 th July 2025



LOCH BROOM SAILING CLUB

Treasurer's Report 2024

Income and Expenditure Account for Year Ended 31 December 2024

	Statistics		2024		2023	
	2024	2023	Income (£)	Expense (£)	Net (£)	Net (£)
Membership fees (Adults + Juniors)	69	58	5,547✓	35✓	5,512✓	4,159
Donations, Sundry Sales & Bank Interest			515✓	-	515✓	128
Community Benefit Fund (Asset Transfer)			1,700✓	-	1,700✓	
Social Events (Jan + AGM Curries)			660✓	-	660✓	100
Social Events (Xmas Dinner)	43	43	1,845✓	1,850✓	(5)✓	(11)
Insurance			-	2,922✓	(2,922)✓	(3,536)
Clubhouse & Surrounds - Note 1*			-	1,422✓	(1,422)✓	(4,139)
Power Boats				233✓	(233)✓	(478)
Skiffs			720✓	193✓	527✓	1,075
General (inc RYA Membership)			-	428✓	(428)✓	(234)
Junior Sailing - Note 2	?	17	2,383✓	1,827✓	556✓	(147)
Flying Fifteens			-	37✓	(37)✓	(454)
Moorings - Note 3	7	7	300✓	385✓	(85)✓	(200)
Regatta / Campbell Cup			-	34✓	(34)✓	(200)
BroomPower Interest (Sale)			300✓	-	300✓	12
Total for the year			13,970✓	9,366✓	4,604✓	(2,187)
Bank Balance at start of year					6,004✓	10,105
Bank Balance at end of year					10,608✓	7,918

Notes

		Income	Expense	Net	Net
		£	£	£	£
Note 1 Clubhouse & Surrounds					
Improvements		-	-	-	(2,548)
Electricity (Scottish Hydro)	1400 kWh	-	835✓	(835)✓	(331)
Water (Business Stream)		-	225✓	(225)✓	(246)
Clubhouse keys			-	-	-
Equipment		11.50 + 210.15	222✓	(222)✓	-
Broadband + TV Lic			-	-	(442)
Maintenance			140✓	(140)✓	(572)
Total		-	1,422✓	(1,422)✓	(4,139)
Note 2 Junior Sailing					
Dinghy Maint		-	187✓	(187)✓	(147)
Equipment		-	-	-	(29,961)
Grants		300✓	-	300✓	31,735
Junior Sessions (inc Junior Membership)		2,083✓	1,340✓	743✓	(16)
Training			300✓	(300)✓	(1,758)
Total		2,383✓	1,827✓	556✓	(147)
Note 3 Moorings					
LBMOA Fee		-	385✓	(385)✓	(280)
Maintenance		-	-	-	-
Rental Fees		300✓	-	300✓	80
Total		300	385	(85)	(200)

Independent Examination

I hereby certify that I have examined the books and records of Loch Broom Sailing Club for the year ended 31 December 2024 and declare that no matter has come to my attention that gives me reasonable cause to believe that proper accounting records have not been kept, or that the above accounts do not agree with the records.

Signed

[Redacted Signature]

[Redacted Signature]

17.3.25

Date

It would be good for next year if everything had a proper invoice or receipt and all of the transactions were in the accounts.