



Nairn Kayak Club SCIO

A Scottish Charitable Incorporated Organisation - Reg No. SC053736

(Also known as the Nairn Kayak Club)

Accounts for the Period 01/01/25 – 31/12/25 (Receipts & Payments Basis)

Contents:

1. Trustees' Annual Report
2. Financial Information
3. External Scrutiny Report

Principal Address for OSCR Purposes: 18 Osprey Crescent, Nairn, IV12 5LH

(redacted for wider circulation)

1. Trustees Annual Report

Context

The period of this report represents the first year of the Nairn Kayak Club as a Scottish Charitable Incorporated organisation (SC053736). Nairn Kayak Club SCIO was established on 28 October 2024 to replace the previous structure of charitable unincorporated association that was itself established in 2011 and became recognised as a charity in 2013 (SC 044118).

The original association was wound up following a members' resolution at an Extraordinary General Meeting held on 4 December 2024, with all assets and cash being transferred to the SCIO soon after.

2025 saw the Club with a healthy membership of 75, but was saddened by the passing of member Rebecca Ray, whose parents subsequently generously gifted the Club her kayaking equipment.

Trustees

The flux of this period of transition is reflected in a considerable turnover in Trustees. Nairn Kayak Club SCIO was established with six Trustees common to the old association, three of whom resigned at the first AGM in April, when five new trustees were elected to the board to take it to the maximum of eight Trustees for the rest of the period. Trustees were provided with a New Trustee Briefing about the Club, including a copy of the constitution, and subsequently offered training on the roles and responsibilities of charity trustees.

The Club continues to have the full complement of Trustees as the four who resigned after the accounting period have been immediately succeeded either through election at the second AGM, or by appointment by the board.

The eight Trustees of the Nairn Kayak Club as at August 2026 are as follows:

Rory Dutton	- Chair	Graham Boyle	- Secretary (from 06.04.26)
Sandra Evenden	- Treasurer	Jane Gill	(from 06.04.26)
Steve Mackinnon	- Vice Chair	Cory Jones	(from 06.04.26)
Pete Crane	(from 24.04.25)	Jonathan Brodie	(from 16.06.26)

Other Trustees serving during the 10mths since the establishment of the SCIO:

Hector Start	(24.04.25 to 04.06.26)
Josh Nimmins	(24.04.25 to 06.04.26)
Charlie Mapes	(24.04.25 to 06.04.26)
Harris Gillies	(24.04.25 to 06.04.26)
Jonathan Brodie	(to 24.04.25)
Michael Surmon	(to 24.04.25)
Kevin Ramsay	(to 24.04.25)

Charitable Activity (Jan- December 2025)

With the support of its many member-volunteers, the Club delivered a wide range of activities in line with its stated purposes of advancing public participation in sport and providing recreation facilities or organising recreational activities:

- i. In January to March a series of weekly coached swimming pool sessions were delivered to 21 members to introduce new paddlers to the sport, and improve existing paddler skills.
- ii. Weekly led/coached surfski sessions were delivered throughout the year, with members each session, with the aim of improving technique and fitness in a wide range of sea conditions. Most sessions were in the sea off Nairn, but downwind runs were also held further along the coast and on Loch Ness.
- iii. Weekly evening supervised or led sea kayak paddles were delivered for members through the summer of 2025, with the primary aims of improving paddlers' confidence and offering aspirant leaders the opportunity to lead. The level of leadership or coaching each week was dependent on the availability of suitably qualified members, with some sessions being undertaken by more experienced paddlers on a peer/ collaborative paddling basis.
- iv. A number of ad-hoc peer/ collaborative river paddles took place during the year.
- v. In collaboration with Paddle Scotland, the Club delivered two open-entry Challenge events that attracted paddlers from across the UK in a variety of paddle craft. The Spey Challenge had to be postponed from May to October due to low spring river levels, but the Moray Firth Challenge proceeded (49 participants) as planned in August.

Membership Support, Administration and Facilities

Nairn Kayak Club is affiliated to the sport's governing body, Paddle Scotland, and a major effort was made during the year to ensure that all board members, coaches and actual/aspirant Leaders met the various requirements of its "Standards of Deployment" in terms of technical certificates, Paddle Scotland individual membership, safeguarding, disclosure, first aid and navigation training etc. Many Risk Assessments were also pulled together for the Club, and promoted with the membership.

The Club advanced Sea Kayak Leader (SKL) development significantly during the year, with the aim of having more qualified Sea Kayak Leaders in the future to take less confident/ experienced paddlers on sea paddles. Two weekend SKL training sessions with hired coaches were delivered as well as supplementary first aid, and rolling coaching at the Glenmore Pool. The Club offered 50% of the cost of these courses to the participants in return for volunteering for the Club, through its "Coaching Contract", and Highlife Highland funding was also secured towards some of the costs.

The Club maintained its extensive fleet of paddle craft and its facilities, developing a detailed inventory of all its equipment. The Club gifted 9 junior Lightning flatwater kayaks/ associated kit, and 7 Wavehopper whitewater racing kayaks to other SCA- affiliated kayak Clubs in the Central Belt, as the Club had not used them at all since it had lost the use of the Geddes Fisheries fresh water Lochs, and had no plans to in the future.

Heavy duty tarpaulins were purchased to cover the heavily rusted and leaky shipping container roofs in the yard, and the door to the small shed by the swimming pools was rebuilt following an attempted break-in. Plans were advanced to replace the old shipping containers and portacabin in the yard with two new containers and an enclosed timber area in between, but this was put on hold as discussions were opened with the Nairn Sailing Club regarding the Club's use of its changing, showering, and toilet facilities.

Administration-wise, the board endeavoured to better utilise the Sportmember membership platform, and also introduced a shared Club Google Drive for trustees, and created Club email accounts for key office bearers.

2. Financial Information

Nairn Kayak Club SCIO was gifted the assets (boats and other equipment) and cash in the bank (£11,252) of the precursor unincorporated Nairn Kayak Club, and continued to lease the harbour yard from the Sailing Club. The accounts (Payments and Receipts basis) for the period 01 January to 31 December 2025 were approved by the board of Trustees in January 2026, and presented to the members for discussion at the Annual General Meeting held on 6 April 2026.

The Payments and Receipts Accounts appear below, along with some explanatory notes. The deficit of £1,191 compared to a surplus of £843 the previous year is largely down to the much greater emphasis on training during the year. This is something the members agreed with the Trustees at AGM as being very important for the Club if it is to be able to continue to deliver its charitable purposes in the face of increasing regulation from Paddle Scotland.

The Trustees are content that the closing bank balance of £10,061 offers scope, with grant assistance, for the planned replacement of the heavily corroded containers and dilapidated portacabin in the yard, whilst also covering the agreed policy of maintain reserves of at least £4,000.



RECEIPTS AND PAYMENTS ACCOUNTS
FOR THE YEAR FROM 01/01/25 TO 31/12/25

	2025	2024
<u>RECEIPTS</u>	£	£
Pool Sessions	600	477.00
Memberships	2112	2176.50
Races Income	1265.67	740.23
Sea Sessions Income	0	35.00
Equipment Rentals	37.5	41.00
Boat Astorage & Kit Hire	155	90.70
Donations & Grants received	350	386.80
Xmas Meal Income	0	80.00
Fundraising	0	0.00
Courses	1230	798.90
Miscellaneous	1302.01	0.00
	<u>7052.18</u>	<u>4826.13</u>

<u>PAYMENTS</u>	£	£
Hire of Pool	1000.4	1167.77
Equipment Purchased	179.72	0.00
Lease of yard at Harbour	440	440.00
Repairs	580.45	131.95
Courses	3228	939.43
Races Costs	779.18	205.00

PAGE 2

Website Costs	266	240.00
Club Subscriptions - SCA	210	330.00
Xmas Meal Costs	0	224.18
Miscellaneous	1559.7	305.00
	<u>8243.45</u>	<u>3983.33</u>

SURPLUS / (DEFICIT) FOR THE YEAR -1191.27 842.80

BANK BALANCE

	£	£
Opening Balance at the Bank	11251.85	10409.05
Surplus/(Deficit) for the year	-1191.27	842.80
CLOSING BANK BALANCE	<u>10060.58</u>	<u>11251.85</u>

I approve the above Accounts and confirm that I have made available
all relevant records and information for their preparation

S Evenden SANDRA EVENDEN

8/2/26 DATE

I confirm I have checked and verified the above Accounts

M Duncan MAGS DUNCAN

8/2/26 DATE

NOTES

- 1 **Pool sessions loss of £400.40**
 - 2 **Membership same numbers for both years**
 - 3 **Profit from Races is £486.49**
 - 4 **Courses contribution paid by the Club is £1998 less Contribution of £350 from Highland Council = £1648**
 Courses provided were
 (a) Feb - First Aid Cost was £1488 - less Income £1080
 - Contribution paid by the Club was £408
 (b) July & Nov - Sea Kayak Leader was £1740 - less Income £500
 - Contribution paid by the Club was £1240
 - 5 **Donations & Grants received was for Sea Kayak Leader training**
 - 6 **Miscellaneous receipts**
 £37 unknown depositor
 £25 owing to Sharon Morris
 £10 paid as bank a/c o/d
 £1230 subs taken in error by the system
 £0.01 test to set up Paypal
 - 7 **Miscellaneous payments**
 £1164.70 refunded to members due to error by the system
 £310 - hire of venues
 £85 - wreath
 - 8 **Equipment purchased**
 Airbags £147.99
 Cords & Fixings £31.73
-

3. External Scrutiny Report

Report to the trustees/ members of	Nairn Kayak Club SCIO						
Registered charity number	SC053736						
On the accounts of the charity for the period	Period start date				Period end date		
	Day	Month	Year		Day	Month	Year
	01	01	2025	to	31	12	2025
Set out on pages	5 & 6						
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 - 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 - to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.						
Signed**:					Date:	08.02.26	
Name:	Mags Duncan						
Relevant Prof. qualification(s) or body (if any):	Com Learning & Dev Office						
Address:	15 Wellington Road						
	Nairn						
	IV12 4RE						