

Independent Examiner's Report to the Trustees/Members of the Scottish Coastal Rowing Association

I report on the receipts and payments accounts of the charity for the year ended 30 September 2025 which are set out on one page.

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 2006 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
 - 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.

Name: Andrea Woodhead



Relevant Professional qualification/professional body: MICB

Address: 5 Commercial Street, Findochty AB56 4PX

Date: 22 June 2026

SCRA Accounts for the year from 1st October 2024 to 30th September 2025

Opening Balance per 1/10/2024 11093.54

Add subs		
relating to 23/24 (Broty)	60	
subs from 85 clubs	4500	
relating to 25/26 (Avoch)	60	
Total Income		4620

Less Expenses:		
Loch Tummel Accommodation	1790	(£2840 less receipts £1050)
medals and awards for FWS	384.99	
hire of sailing club	350	
Training - mileage	465.4	
Training - St Andrews	655	
Training - Nairn	470	
sub total training and AGM		4115.39
Insurance		1134.42
Bank Charges		13.17
'usual' expenditure		5262.98
Worlds - Trackers	3750.13	
Worlds - Scales	319.99	
Shirts for SCRA umpires	255.5	
sub total Worlds expenditure		4325.62
Total Expenses		9588.6

Closing balance per 30/9/25 6124.94

From bank statement:

Opening Balance per 1/10/2024	11093.54
Paid in	6305.6
Paid out	-11274.2
Closing balance per 30/9/25	6124.94

Account details: Bank of Scotland 80-06-87 06001615

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 H. Wood
 22 JUN 2026



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Treasurer's Report to accompany the Accounts 1/10/24 to 30/9/25

SCRA started the year with an opening balance of £11,093.54. Following a number of years with minimal regular expenditure this balance had slowly been increasing. However, as I am sure you noticed, this year was a Worlds year! On top of our 'usual' expenses, as the regional representative of the host nation, SCRA decided to help Stranraer out, by financing the trackers as well as buying the scales so that we can easily weigh the boats, not just at the Worlds but at any future events that might wish this. With T-shirts for SCRA committee members and some of the regular umpires, that took Worlds related expenditure to £4325.62.

We have also been more active on the training front, hosting two regional development days in St Andrews and Nairn. Normally cox training sessions are run by volunteers at a host club, so the only costs incurred are mileage. For these development days, SCRA met the costs of the hire of suitable venues and subsidised the cost of catering. I have also included here the cost of the Freshwaters (Accommodation, medals and hire of the Sailing Club) as it is this year more of a training event, rather than the regional sprints with the same goal: to ensure this AGM is quorate. This brought the total expenditure on Training and the AGM to £4115.39.

As usual, our other major expenditure is insurance which increased by nearly 4% compared to last year to £1134.42. And the Bank of Scotland introduced bank charges in July, costing £13.17 this year. (I have not, as yet, had the chance to see if we can avoid this!) This brings 'usual' expenditure to £5262.98 and total expenditure to £9588.60.

This was financed by subs from 81 Scottish and 4 English Associate clubs (spot the deliberate typo!!) giving a total income of £4620. As you know, we are a totally volunteer organisation, and without your support, none of this would not be possible, so once again, thank you! (As an aside, I would like to remind you that our financial year runs from 1st October until 30th September. Please do not pay your subs before the 1st of October (or preferably the AGM) as this falls in the wrong accounting period! However I would like to encourage clubs to pay before Christmas so I don't have to chase you up! I do not issue an invoice, but Andy will send round a subs letter that should be sufficient to raise a payment and I will send a formal receipt if you request one! However you pay, I do really appreciate an email that I can reply to, to acknowledge receipt, as club treasurers change quite frequently and it is difficult otherwise to keep up to date.)

In summary, expenditure significantly exceeded income so our bank balance has reduced from £11,093.54 to £6,124.94, none of which is ringfenced. Even excluding the Worlds expenditure our 'usual' costs exceeded our income and we expect our training costs to continue increasing. Our subs have not increased since SCRA was formed in 2010 and to put this into context, British Rowing membership is £75 per person + a club fee. We would again like to build up a little reserve for the future, so I would therefore like to propose that membership for 24/25 increases from £60 to £80 with the concession of £40 for small clubs (with fewer than 20 members) increasing to £50 and for Associate members to £30, as recommended by the committee.

Wendy Clements, Treasurer.
SCR Scottish Coastal Rowing SC050345

21st March training dev +
Fort William