Lorn Coastal Rowing Club

Scottish Charity No: SC050249

Annual Report and Financial Statements

For the year ending 30 June 2026

Trustees' Annual Report

For the year ended 30 June 2026

The trustees have pleasure in presenting their report together with the financial statements for the year ended 30 June 2026.

Reference and Administrative Information

Charity name

Lorn Coastal Rowing Club

Charity no

SC050249

Registered Trustee Address

Askival, Glenmore Road, Oban, Argyll, PA34 4PG

Current Trustees

John Peden	Chair
Sheila Ravenhill	Secretary
Mandy Peden	Treasurer
Melanie Baker	General member

Structure, Governance and Management

Constitution

The charity is a Scottish Charitable Incorporated Organisation (a SCIO). It was registered in its current legal form on 30th June 2020.

Appointment of trustees

Membership of the Board of Trustees is open to members of the club and other interested parties. Trustees are elected at the annual general meeting, which, this year, took place on 14th October 2026. The Board has four members comprising the Chair, Secretary and Treasurer, and one general member.

Objectives and Activities

Charitable purposes

Lorn Coastal Rowing Club (LCRC) was established, and is organised, to promote the sport of coastal rowing within the local community and to participate in the wider coastal rowing community. It is open to anyone over the age of 16 and aims to encourage teamwork, enjoyment of the outdoors and the development of skills on the water. The club encourages members to become involved in the maintenance of the boat and to undertake training to develop their nautical and rowing skills.

This Year's Activities

2025-26 has been a great year for Lorn Coastal Rowing Club (LCRC). Membership has continued to grow and includes many new local members, across a wide range of ages, who are very active in the club. This, in part, was due to a very successful 'Come and Try' afternoon in April. Of the 11 people who attended this event, we gained four new members. There have been other additions to our membership through word of mouth. We continue to welcome their enthusiasm and the new skills that they bring. Our members this year have totaled 26.

We have continued to increase our coxing team. Six club members attended a Scottish Coastal Rowing Association (SCRA) cox training theory day in April which LCRC organised. This was held at our base at Dunstaffnage Marina. Unfortunately, the practical day had to be cancelled because of inclement weather. This was rescheduled for August 2026 and five LCRC members successfully completed this. We welcome them to our coxing team and we continue to offer training and opportunities to gain further experience. Our experienced coxes are now competent to provide our own in-house training for our newer members when they are ready to start their coxing journey.

The SCRA training was also offered to members of other local clubs, and we welcomed members from five other clubs to our training event.

Last October several members travelled to Loch Tummel for the SCRA Sprints and AGM weekend. Two members underwent the race cox training, and others attended the useful rowing technique presentation. Some members took part in the racing and won medals.

We had a social in January where many members came together for a shared buffet lunch. As the club grows, these types of events are important for people to meet and get to know each other better.

March saw Cruachan taken away to a work shed for a spruce up and thanks to a hardworking team led by Robert, she was back in the water in a few very short weeks, with many improvements.

The club has continued to offer regular rows on Saturday mornings and Thursday evening (over the longer days). We also offer occasional daytime, mid-week rows for those who are available, as well as occasional early morning pre-work midweek rows as weather and demand permit. We also continue to encourage the teaching and learning of some of the finer points of rowing to improve rowing technique. We are grateful to some of our more experienced rowers for cascading the knowledge that they have learned from skiff racing elsewhere.

As well as the regular rows and the events listed above, we included a number of full day adventure rows in our programme. Whilst some of these rows had to be abandoned because of the weather, some memorable days were accomplished.

We rowed from our base at Dunstaffnage up under the Connel Bridge, through the Bonawe narrows at Taynuilt and on to Port Bàn. A 24 mile row in company with Glencoe Coastal Rowing Club.

A trip to Castle Stalker via Port Appin was also an interesting day. The weather was a big challenge for our rowers and cox, but we were given a warm welcome by Appin Coastal Rowing Club. Because of the weather it was decided not to try and row home that day and we were kindly permitted to leave Skiff Cruachan at Linnhe Marine to be collected the next day on our way to Glencoe for a fantastic row in company with the Glencoe, St Andrews and Wormit coastal rowing clubs. Glencoe Club were their usual magnificent hosts.

A first for LCRC was a snorkel row. We hope to repeat this for those interested perhaps heading further afield next time now we have trialed it in principle. It proved a good opportunity to practice man over-board drills as well.

We had a good day with the Seil Coastal Rowing Club. We had planned to row down from Dunstaffnage to meet for lunch at the Tigh an Truish at Clachan Bridge but when the weather thwarted us, we towed Skiff Cruachan to Seil and rowed locally before thawing out over lunch along with members of the Seil Club. Having battled with the kelp at low water, we finally made our soggy way home, exhausted, wet but having had a fun day out!

The Round the World Clipper Race came to Oban in July. LCRC took part in the associated Oban on the Water event which encompassed other water sports as well, and aimed to provide members of the public the opportunity to try different water sports. On the Clipper departure day, we hosted Seil, Appin and Glencoe CRCs to row in company with us round to Oban to watch the parade of sail then back round to the start line in Ardmucknish Bay to wave the Clippers off on their final leg to Portsmouth. This was a fantastic day which went to plan, despite its complexities.

The proposed annual row round Kerrera took place and a great day was had by those who went. Porpoises put in an appearance which was a treat for those on board.

We entered two teams into the 5 Miles from Home Global Virtual Challenge. Both teams put in a great effort.

Members have been encouraged this year to plan longer trips themselves and to support this, there have been 'passage planning 'meetings. Other training has been facilitated by our safety officer for life jacket checking and maintenance and chart reading to support passage planning. Also, a VHF/PLB training session and annual checking of the first aid kit took place.

We are grateful to Dunstaffnage Marina for supporting the club and providing a great base for us to row out of.

The club AGM took place in October. Trustees were elected from the club members. The day to day organisation of the rows and other club activities is run by the working group which comprises all and any interested members – the AGM being a good forum for those interested to offer their support.

The above report illustrates that the charitable objectives of the club have been fulfilled.

Financial review

1. Income

A membership fee of £35/person (with reduced fee for partial year) and a rowing fee of £2/regular row and £5/day row accounted for much of the club income. The subscription fees accounted for an income of £905 and the rowing fees accounted for £645. A further income of £66.35 came from Easy Fundraising donations.

2. Expenditure:

The outgoings of the club included Insurance (£242.33), website domain name, hosting and advice fees (£230.40), and an affiliation fee to the Scottish Coastal Rowing Association (SCRA) (£80) which provides advice, support and training to local clubs. This year's maintenance work on the skiff was £217.20. Two automatic lifejackets cost £117.92. Other miscellaneous expenses totalled £55.

Reserves Policy

The trustees' policy is to retain a reserve of £700 which is equivalent to one year's worth of insurance and possible maintenance costs.

Financial future

The club finances are on a sustainable footing. There has been a £673.50 increase in funds this financial year. Membership is increasing meaning that there will be an increase in rowing events leading to an increase in rowing fees. However, increased use of the skiff means increased maintenance.

Statement of Receipts and Payments for the year ending 30th June 2026

	FY 25/26	**FY 24/25**
Income		
Membership fees 24/25		£ 335.00
Membership fees 25/26	£ 835.00	-
Membership fees 26/27	£ 70.00	-
Rowing fees	£ 645.00	£ 625.70
Fundraising/Grants	£ 66.35	£ 179.12
Clothing	-	£ 276.50
Total income	**£1616.35**	**£1416.32**
Expenditure		
Insurance	£242.33	£233.68
Website fee	£230.40	£ 279.80
Boat Maintenance/repair	£217.20	£ 119.00
Equipment	£117.92	£ 9.00
SCRA membership	£ 80.00	£ 60.00
Club clothing	-	£ 325.74
Trailer towing costs	£ 40.00	-
Training	-	£ 56.80
Admin	-	£ 97.99
Miscellaneous	£ 15.00	-
Total expenditure	**£942.85**	**£1182.01**
Bank balance		
Opening balance at July 1st 2025	£1885.81	£1651.50
Income	£1616.35	£1416.32
Expenditure	£ 942.85	£1182.01
Closing Balance at 30 June 2026	£2559.31	£1885.81
Increase in funds	£ 673.50	£ 234.31

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees:

Signature: John Peden

Full name: John Peden

Position: Chair

Date: 25/10/26

Signature: Sheila Ravenhill

Full name: Sheila Ravenhill

Position: Secretary

Date: 25/10/26