



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 2025

Income and Expenditure Account for Year Ended 31 December 2025

	Statistics		2025			2024	
	2025	2024	Income (£)	Expense (£)	Net (£)	Net (£)	
Membership fees (Adults + Juniors)		140	5,615 ✓	-	5,615 ✓	5,512	
Donations, Sundry Sales & Bank Interest			509 ✓	330 ✓	179 ✓	515	
Community Benefit Fund (Asset Transfer)			-	2,212 ✓	(2,212) ✓	1,700	
Social Events (Jan + AGM Curries)			-	-	-	660	
Social Events (Xmas Dinner)	36 ✓	43	1,443 ✓	1,449 ✓	(6) ✓	(5)	
Insurance			-	3,004 ✓	(3,004) ✓	(2,922)	
Clubhouse & Surrounds - Note 1*			225 ✓	2,131 ✓	(1,906) ✓	(1,422)	
Power Boats			-	28 ✓	(28) ✓	(233)	
Skiffs			720 ✓	705 ✓	15 ✓	527	
General Admin (inc RYA Membership)			267 ✓	709 ✓	(442) ✓	(428)	
Junior Sailing - Note 2		?	3,648 ✓	2,739 ✓	909 ✓	556	
Flying Fifteens			-	392 ✓	(392) ✓	(37)	
Moorings - Note 3	7	7	200 ✓	385 ✓	(185) ✓	(85)	
Regatta / Campbell Cup			-	-	-	(34)	
Training (Adult)			565 ✓	380 ✓	185 ✓	-	
Total for the year			13,192	14,464	(1,272)	4,604	
Bank Balance at start of year					10,608	6,004	
Bank Balance at end of year					9,336	10,608	

Notes

		Income £	Expense £	Net £	Net £
Note 1 Clubhouse & Surrounds					
Improvements		-	407 ✓	(407) ✓	-
Electricity (Scottish Hydro)	1400 kWh	-	587 ✓	(587) ✓	(835)
Water (Business Stream)		225 ✓	-	225 ✓	(225)
Clubhouse keys		-	-	-	-
Equipment (club + gen)		-	517 ✓	(517) ✓	(222)
Broadband + TV Lic		-	-	-	-
Maintenance		-	620 ✓	(620) ✓	(140)
Total		225 ✓	2,131 ✓	(1,906) ✓	(1,422)
Note 2 Junior Sailing					
Dinghy Maint		-	41 ✓	(41) ✓	(187)
Equipment		-	362 ✓	(362) ✓	-
Grants/Donations		450 ✓	-	450 ✓	300
Junior Sessions (inc Junior Membership)		3,198 ✓	2,336 ✓	862 ✓	743
Training		-	-	-	(300)
Total		3,648 ✓	2,739 ✓	909 ✓	556
Note 3 Moorings					
LBMOA Fee		-	385 ✓	(385) ✓	(385)
Maintenance		-	-	-	-
Rental Fees		200 ✓	-	200 ✓	300
Total		200 ✓	385 ✓	(185) ✓	(85)

Independent Examination

I hereby certify that I have examined the books and records of Loch Broom Sailing Club for the year ended 31 December 2025 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

R.J. Mackenzie

12.2.26