

Loch Ewe Community Skiff Group SCIO

Scottish Charity No. SC046741

Annual Report and Financial Statements

for the year ended 31 January 2026

Trustees' Annual Report for the year ended 31 January 2026

The trustees have pleasure in presenting their report together with the financial statements for the year ended 31 January 2026.

Reference and Administrative Information

Charity name

Loch Ewe Community Skiff Group SCIO

Charity no

SC046741

Address

Riverview, Poolewe, IV22 2LA

Trustees (as at 31/01/2026)

Duncan Donald (Convener) [Trustee since 18/12/2015]

Nic Butler [Trustee since 28/08/2023]

Chloe Hall [Trustee since 24/08/2024]

Jill Dryburgh (Treasurer) [Trustee since 24/08/2024]

Kate Donald [Trustee since 24/08/2024]

Gill Martin (Secretary) [Trustee since 14/11/2025]

Sue Bance [Trustee since 14/11/2025]

Structure, Governance and Management

Constitution

The Charity is a Scottish Charitable Incorporated Organisation (SCIO). It was registered in its current legal form on 26 July 2016. It has a two-tier structure: board & members.

Appointment of trustees

The board, which meets according to need, consists of the charity's trustees. Membership of the board is open to all members in the Group. Trustees are elected at the annual general meeting. There must be a minimum of four trustees.

Management

The board members are jointly responsible for running the SCIO and managing its assets according to its constitution, to include publicizing the SCIO's status; providing information on request to the public; providing an annual return for OSCR; and keeping registers of charity trustees and members.

Objectives and Activities

Charitable purposes

To advance public participation in sport and to provide 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.

Activities

These purposes will be achieved by:

- promoting coastal rowing as a healthy, enjoyable activity, practised safely by people of all ages – irrespective of gender, background and beliefs – at a level suited to their competence, state of fitness and in-line with coastal rowing and safeguarding policies;
- organising taster sessions for members of the public through which to encourage them to join as group members and thereby to row more frequently;
- promoting and strengthening good relations between the communities beside Loch Ewe through rowing;
- participating in regattas which bring together teams from different areas rowing St Ayles' skiffs competitively;

- promoting acquisition and appreciation of the skills required for building, handling and maintaining the boat(s) and any ancillary equipment;
- building, owning, maintaining and enjoying the use of one or more St Ayles' skiffs, built to the specifications laid down by the Scottish Coastal Rowing Association;
- arranging the provision of instruction to enable group members to apply best practice in appropriate rowing techniques, health and safety, safety at sea and child protection, so they can improve relevant skills and take personal responsibility for applying these; and
- encouraging inter-generational teamwork.

Achievements and Performance

Regular Saturday morning rowing sessions arranged via WhatsApp have continued (weather permitting) throughout the year. This has been achieved because of the efforts of Sue Bance, Nic Butler and Philip Preston who have taken on the role of organising and coxing these sessions.

Chloe Hall has managed LECSG social media accounts to publicise the group's activities and show some of the wildlife we encounter when out in the skiff. This is key to encouraging new members to join.

Financial review

The initial source of funding was grants for the purpose of building and equipping the St Ayles' skiff. Of that £286 remained in restricted funds. £200 of this was used to purchase seat cushions for the skiff which leaves £86 which could be used towards the cost of new equipment.

Income for the current financial year was £240.00, derived from membership subscriptions and donations. Expenditure for the year was £202.75, £183.75 of which was the premium on the group's insurance policy and £19.00 for hire of Poolewe hall for the AGM. We are very grateful to Evan Balfour for completing the FY2024-2025 independent examination without charge. We started the financial year with a balance of £844.35 (of which £86 was in restricted funds), and on 31 January 2026 ended with a balance of £881.60 (including £86 in restricted funds).

Although this remains an adequate position for paying running costs for the coming year, our priorities remain building-up a more active membership base. We are keen to fund the purchase of a trailer and some purpose built oars. The trailer would allow us to take the skiff to the various communities around Loch Ewe and, in time, to regattas organised by the Scottish Coastal Rowing Association. A purpose built set of oar, lighter and easier to manage, should be beneficial in attracting and retaining younger or older members to the

group. Even if we can raise some of the finance for the latter via membership fees, it looks inevitable that further fundraising will be necessary and one of the trustees has been looking into various grants that may be available to assist us with this.

Reserves' policy

The board's intention is to earn sufficient income to meet normal running costs, with a small reserve to cover any unexpected expenditure or over-winter repairs. The trustees will continue to monitor the position.

Plans for future period

It remains important that the local population are reminded of the existence of the Kay Matheson and that interested parties are invited to row the skiff. Showing our presence by getting out on the water remains our best advertisement and we will continue to publicise the opportunity to row through social media and local advertising. 2026 will be the 10th anniversary of the Kay Matheson so we are planning activities which will hopefully draw more attention to the club and opportunities for fund raising.

As the membership increases, we are planning to increase the number of those able to cox with in house taster sessions. The plan is that this will create more opportunities for rowing sessions in addition to the regular Saturday ones, which may require use of an online calendar in addition to WhatsApp communication.

We need to keep under review whether our oars, stretchers, seat pads and life jackets are appropriately sized for an increasingly diverse range of potential rowers.

Statement of Receipts and Payments for the year ended 31 January 2026

	Notes	Unrestricted funds	Restricted funds	Total year ended 31/01/2026	Total year ended 31/01/2025
RECEIPTS					
Donations	Note 5	£15.00		£15.00	£20.00
Receipts from charitable activities:					
membership fees		£225.00		£225.00	£225.00
Total receipts		£240.00	£0.00	£240.00	£245.00

PAYMENTS

Governance costs	Note 6	£183.75		£183.75	£175.00
Purchase of equipment	Note 7		£0.00	£0.00	£200.00
Training	Note 8	£19.00		£19.00	£19.00
Total payments		£202.75	£0.00	£202.75	£394.00
Surplus/(Deficit) for the year		£37.25	£0.00	£37.25	-£149.00

Statement of Balances – as at 31 January 2026

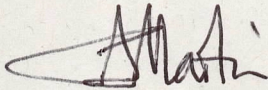
	Notes	Unrestricted funds	Restricted funds	Total year ended 31/1/2026	Total year ended 31/1/2025
Opening cash at bank/in hand		£758.35	£86.00	£844.35	£993.35
Surplus/(Deficit) for year		£37.25			
Closing cash at bank/in hand		£795.60	£86.00	£881.60	£844.35

Other assets (restricted funds)

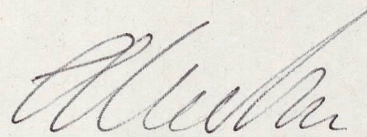
St Ayles' skiff (estimated value)	Note 9		£7,266.00	£7,266.00	£7,266.00
Safety equipment			£820.00	£820.00	£820.00
			£8,086.00	£8,086.00	£8,086.00

The notes on pages 7-8 form an integral part of these accounts.

Approved by the Trustees and signed on their behalf by



Gill Martin
Secretary



Jill Dryburgh
Treasurer

Date 11/05/26

11/05/26

Notes to the Accounts for the period ended 31 January 2026

1 Basis of Accounting

These accounts have been prepared on the Receipts & 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 group.

Restricted funds may only be used for specific purposes. Restrictions arise when specified by the donor or when funds are raised for specific purposes. In 2014, LECSG received £4,799 in grants for building and equipping a St Ayles' skiff.

3 Related Party Transactions

No remuneration was paid to the trustees or any connected persons during the year.

4 Accounting period

These accounts cover the period 1 February 2025 to 31 January 2026.

5 Grants & Donations

	Unrestrict ed funds	Restricted funds	Total year ended 31/1/2026	Total year ended 31/1/2025
Donations	£15.00	-	£15.00	£20.00
	£15.00	-	£15.00	£20.00
6 Governance costs				
Insurance	£183.75	-	£183.75	£175.00
Accountant's fee	-	-	-	-
	£183.75	-	£183.75	£175.00
7 Purchase of equipment				
Safety equipment	-	£0.00	£0.00	£200.00
	-	£0.00	£0.00	£200.00
8 Training				
Hall Rental	£19.00	-	£19.00	£19.00
	£19.00	-	£19.00	£19.00
9 St Ayles' skiff (estimated value)				
Purchase of skiff kit	£1,511			
Materials for building of skiff	£2,003			
Oars	£552			
Building (300 hours @ £10/hr)	£3,000			
Seat Cushions	£200			
Total estimated value	£7,266			

APPENDIX 3



Report to the trustees/members of
Registered charity number
On the accounts of the charity for the period

Set out on pages

Respective responsibilities of trustees and examiner

Basis of independent examiner's statement

Independent examiner's statement

Signed**:

Name:

Relevant professional qualification(s) or body (if any):

Address:

Independent examiner's report on the accounts

v2

Charity name

LOCH EWE COMMUNITY SKIFF GROUP

SC

046741

Period start date

Day Month Year
01 02 2025^{to}

Period end date

Day Month Year
31 01 2026

1-8

(remember to include the page numbers of additional sheets)

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.

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.

In the course of my examination, no matter has come to my attention [other than that disclosed on the attached page*]

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, 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

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Date:

22/6/26

EVAN BALFOUR

LOGIE EWE CROFT
POOLEWE
IV22254

*Please delete the words in the brackets if they do not apply. If the words do apply, set out those matters which have come to your attention on the following page.

**OSCR will accept digital or typed signatures.

APPENDIX 3

Disclosure section

Only complete if the examiner needs to highlight material problems.

Give here brief details of any items that the examiner wishes to disclose