

APPENDIX 1

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Trustees' Annual Report for the period

	Period start date			Period end date		
	Day	Month	Year	Day	Month	Year
From	01	01	2025	To	31	12 2025

Office of the Scottish Charity Regulator

Reference and administration details

Charity name	STRACHUR BAY MOORINGS ASSOCIATION
Other names charity is known by	SBMA
Registered charity number	SC046867
Charity's principal address	Westwinds, 9 Baycroft
	Strachur
	Cairndow
	Argyll
	Postcode PA27 8BW

Names of the charity trustees on date of approval of Trustees' Annual Report

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Richard Scott	Trustee		
2	Lindsay Walker	Trustee		
3	Ian Arnold	Chairman & Trustee		
4	Steve McLaughlin	Treasurer & Trustee		
5	Trevor Watson	Secretary & Trustee		
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Reference and administration details

Names of all other charity trustees during the period, if any, (for example, those who resigned part way through the financial period)

Name	Dates acted if not for whole year
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Structure, governance and management

Type of governing document	Constitution (Based on SCVO Template) adopted on 21 st September 2016. Strachur Bay Moorings Association (SBMA) is a member of the SCVO having joined on 15 th July 2024.
Trustee recruitment and appointment	Office Bearers were re-elected at AGM held on 07/12/2025

Objectives and activities

Charitable purposes

The provision of recreational facilities, or the organisation of recreational facilities, with the object of improving the conditions of life for the persons for whom the facilities or activities are primarily intended.

The advancement of marine environmental protection, and/or improvement.

Summary of the main activities in relation to these objects

Providing a recreational facility with a shore landing pontoon, and complementary visitor's moorings, which enables safe and easy access to Loch Fyne for the Strachur Community, and visitors alike. The versatility of the structure enables a range of marine sport and leisure activities including boating, sailing, cruising, fishing and swimming. In more recent times paddle boarding has also become popular for all age groups.

Advancing environmental protection, and improvement by involving young people to become more familiar with, and respectful of the local marine environment.

Achievements and performance

Summary of the main achievements of the charity during the financial period

Summer season 2025 was another quiet summer for visiting boats to the Bay due largely to the weather, and also the revival of facilities at Inveraray.

Three moored boats broke free and beached during Storm Amy on the evening of Friday 3rd Oct. The storm brought a storm surge almost 4 hours in advance of high tide between 1.8m and 2.1m above predicted chart datum. This combined with gale force winds from the SW, generating high seas (2-3m waves) into the Bay. The first 2 boats beached before 1930hrs. The first broke it's mooring rope and collided with the other, and subsequently on beaching cut off the local electricity supply. (1. Bavaria 32 'About Time', 2. Jeaneau 35 'Aquila', and 3. Moody Eclipse 'Cloudy Bay'). Boats 1 and 2 were removed around the 18th October. The Moody remained and was craned out from below the 33kV line in mid 2026.

Investigation showed the mooring line of the first vessel had jumped off it's bow roller and chafed through, due to the severe corkscrewing motion brought on by the nature of the storm. To prevent repetition, mooring lines will require to be tied down onto the bow roller if there's not a retaining pin immediately above it. Optionally a bridle through both bow fairleads or through Panama eyes could serve as well.

Given that these surges seem to be becoming more common, and are well above normal high tides, increasing the scope on the heavier moorings is recommended. This may require a little relocation to ensure adequate swinging room. The mooring contractor will advise on this and the use of heavier multiplat ropes and/or stainless steel connectors. Investigation concluded that none of the beachings were due to our mooring contractor's servicing arrangements.

Our pontoon survived the storm well, although after several storms during the year there were an accumulation of minor repairs to be done before season start in March 2026.

We have provided assistance and advice based on our experiences to the Cairndow Community pontoon project, which will be installed in 2026.

Our SCVO (Scottish Council for Voluntary Organisations) membership was renewed for 2026. This group provides support for third sector organisations like ours.

Financial review

Brief statement of the charity's policy on reserves

Reserves will be used to maintain, improve and protect the pontoon facility including pontoon anchorage, interface, and set down area.

Reduced visitor and commercial activity means we are dependent on member subscription for most of our income, and volunteer efforts and donations to keep our costs manageable. The treasurer aims to maintain sufficient funds to cover emergency repairs, although this restricts our ability to further develop our facilities (eg new breakwater pontoon, increased set-down area, hardened launch / recovery slip)

Details of any deficit

None

Donated facilities and services (if any)

Diving Services, laying and maintaining the anchor chains, removing adjacent flotsam & Jetsam. Two members regularly clear litter from above and below high and low tide marks, and indeed underwater, below the pontoon.

Deck Cleaning, Strimming round set down area/carpark, Security Camera Connection and monitoring, Honesty Box records, Pontoon log/diary, Visitor Bookings etc, are all provided on a voluntary basis by members, and friends of our association.

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Other optional information

There is a concerted effort required by volunteers around the end of February/early March to remove seaweed in great quantities heaped up by the winter storms, prior to cleaning the deck, checking cleats, fenders etc, and to check lifebuoys and attachments.

Seasonal activity requires the availability of one person on most days during Summer, maintaining the pontoon deck, co-ordinating access and use of the facilities, ensuring safety of users, managing dinghy berths etc. This is done on a voluntary basis, both in person at the shore and remotely by monitoring the advertised mobile phone number and security camera.

The checking of anchors and anchor chains, Kevlar stop attachments etc is done by one of our own diver members. Otherwise, this would be contracted out work, which would be expensive, and so it is recognised to be a donation in kind which further bolsters sustainability.

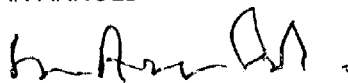
Declaration

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

Signed on behalf of the charity's trustees

Signature(s)

Full name(s) IAN ARNOLD



Position (e.g. Chair)

CHAIRMAN / TRUSTEE

Date 20th September 2026