

Spean Bridge Golf Club SCIO
SC050757

For The Year Ended 31st October 2025

Spean Bridge Golf Club SCIO – 2026 Trustees

President: Allan Reid

Captain: Aeleen Campbell

Vice Captain: Michael Smith

Secretary: Brian Smith

Treasurer: Neil Robson

Committee Member: Janice Gosden

Committee Member: JP Mainardi

Committee Member: Luke Hastings

Committee Member: Robert King

Committee Member: Gary Martin

Committee Member: Cristian Astilean

Officers Reports

Officers Reports for Spean Bridge Golf Club 2025 AGM

Golf Captain's Report – 2025 Season

I would like to begin by sincerely thanking everyone for the warm welcome and support I've received during my time as Captain. It has truly been a pleasure to represent the club, and I've appreciated the encouragement and friendship shown throughout the season.

Our Golf Away Day at **Forres Golf Club** was a tremendous success, with an excellent turnout and a fantastic spirit on the day. Although it must be said that a few *spirits* may also have been enjoyed the night before by some — perhaps explaining the occasional wayward tee shot! Congratulations to **John MacPhee** on winning the Scratch prize, and to **Davie Forbes** for taking home the Stableford prize — two very well-deserved victories.

Congratulations also to our two Club Champions — Ronaldo in the Men's section, and myself in the Ladies'. A fantastic achievement by both and thoroughly deserved after excellent performances. Congratulations to all within the club that have won throughout the 2025 season.

In the **Highlander Cup**, we were narrowly beaten by **Traigh Golf Course**, finishing a very close second. It was a tremendous effort by the team and we pushed them all the way — we'll be looking to go one better this season.

This past year has been an absolute pleasure, and I'm already looking forward to the season ahead. Plans are in place for our 2026 Away Day at **Spey Valley Golf Course** on Saturday, 9th May. I hope we can match — or even exceed — the excellent entries we enjoyed in 2025.

Thank you all once again for your support, and here's to another great year ahead.

Secretary's Report

2025 was another successful year with several significant events.

At the end of the financial year our membership totalled 129 (94 gents, 15 ladies and 20 juniors). This is very similar to the number we had over the previous period. As always, we will be striving to increase the membership numbers this year which will help to ease the financial pressures which we are currently feeling. Any help our members can provide to help us land new members would be greatly appreciated

As mentioned in last year's report, our fleet of green keeping machinery has become very dated and as a result we were seeing more and more reliability issues. At the back end of 2024 we took the decision to purchase a second hand (5 year old) greens mower. Towards the end of last year, we replaced our 25 year tractor and our fairway mower with a 3 year old small format tractor with a detachable fairway mowing module. To finance both procurements we dipped into our reserves as well as taking out 5 year leases. While this helps us to ensure that we can retain/improve the quality of our course, it does mean that we have significant lease costs to cover over and above our normal expenditure. For this reason the committee took the decision to raise our adult

subscription rates by £15. We will be also be working hard to land more local business sponsorship and promoting the club through various channels to increase visitor revenues.

I am sure you will join me in thanking Ken and Shaw for the great work on the greens. While we are not a rich club, I really feel that we are punching above our weight in presenting a well maintained and attractive golf course. The regular feedback I get from visitors complementing the condition of the course is all down to their efforts. I am delighted to confirm that Allan Reid (our president) will be joining the team with a number of other folks offering to help out on certain projects.

Also, many thanks to Bob King and to Janice Gosden for helping out in the clubhouse and to our Treasurer (turned plumber) who did a great job in installing a new water treatment facility, saving us several thousands of pounds.

Thanks to everyone who took part in our competitions last year. These gatherings really are the beating heart of the club and I would encourage anyone, no matter what your golfing prowess to get involved. I can guarantee you will have a great time. Congratulations to our club champions, Ronaldo and Aeleen and to all our competition winners.

As always, fund raising is an important part of sustaining our business and this year we raised approximately £2000 from our various open competitions and events for the local Rugby and Shinty club. Thanks to everyone who supported these events and of course to those folks that gave their time preparing the course, and those helping out with the catering, raffle ticket selling and managing the competitions.

Our 4 ball auction was again a great success with over £1500 being raised. Many thanks goes to Galen Dalziel for contacting and securing 4 ball vouchers from well over 20 clubs in Scotland. Also thanks to Ronaldo for setting up the online auction.

Another major event that we were incredibly proud to have hosted was the 72 hole challenge with proceeds going to the Mind Not Defeated charity which is run by Lachlan Cambell. As you may know Lachlan (who was a member of the club for many years and is the brother of our Captain) is suffering from MND himself, and has done an incredible job in raising money for other families affected by this disease. Aeleen is far too modest to mention this in her own report, but she did an incredible job twisting the arms of local business owners to sponsor the event and encouraging folks to donate and/or buy raffle tickets. An amazing £10,018 was raised through the event. Thanks to all the folks that took on and completed the challenge

The golf club has been busy liaising with other clubs in the area and also with member clubs of the Golf Highland organisation. This has delivered a number of benefits including greater promotion of the club. One major area of discussion has been reciprocal green fee rates for members of participating clubs. I am happy to announce that we have agreed 50% discounts with Woodlands Glen Coe (formally Dragon's Tooth) and Fort William. We have also joined the High Nines Club which will entitle all our members to play and most of the 9 hole courses in Scotland for a base rate of £20. More details of both of these opportunities will be emailed to all our members in the near future.

In an attempt to attract more visitors to the club we are working on adopting the Scottish Golf online tee booking system. This will allow visitors to book and pay for tee times. While this will have very little impact on access for own members, we ask that you be respectful to those visitors that have booked times and give way to them on the first tee so they can play at the time they booked. We will of course observe the effectiveness of using this system and will address any issues if they occur.

Finally, I would like to sincerely thank all the help and support given to the club by our officers and committee members. We make a great team.

That just leaves me to wish everyone a very enjoyable golfing year in 2026.

Seniors Report – Brian Smith

As always, the seniors had a very successful year. It was great to see a number of new faces coming along and enjoying the craic.

Congratulations to our senior league winner, Shaw McCrae who absolutely destroyed the opposition winning the league by over 20 points. We will be studying his handicap very carefully this year.

Well done also to Davey Forbes for winning the Medals final.

Our away day last year was at Grantown on Spey. We enjoyed fantastic hospitality and great weather. Our winner was Kenny Dalziel.

Our senior section funds are holding up well with (as of now) £340 in the pot, so looking forward to another heavily subsidised day this year.

Ladies Section Report – Aeleen Campbell

Spean Bridge ladies enjoyed a good season last year, most competitions were played either on the Saturday or the alternative day, being Thursday. Thursdays will be rolled out as a permanent fixture to encourage more ladies to enter all the competitions.

2025 saw three of our ladies, Amelia, Katherine Ann and Aeleen qualify for the Scottish Medal Final North which was held at Hamilton. Amelia and Katherine Ann were qualifiers for the grand final and went on to play at The Carrick, although unfortunately didn't make the top 6 winners. A great representation for Spean Bridge Golf Club. This year we have Aeleen, Amelia and Nicola qualifying for 2026.

Our annual Interclub which was to be held at Spean Bridge in June was unable to be played for as unfortunately Traigh and Fort William do not have enough lady members to enter the competition. Instead we held a single stableford competition for the Heather Simpson Memorial Trophy which was won by Aeleen. This year, if there are enough ladies from Traigh and Fort William the Interclub will be held at Spean Bridge, however if there are not enough players then we will play for Heather's trophy at Fort William. Details for this will be finalised nearer the time.

Our Monday evening competitions were well supported and while these are mostly fun nights of golf, it was good to have some of these qualifying for our handicaps. We hope to have other ladies join on a Monday night to encourage more to play in our Saturday Competitions.

Our ladies 18 hole competitions are played on Saturdays at 8.30am or alternatively on Thursdays, these were all well attended. The 6th round of competitions, introduced in 2025 season had a lot of ladies attending therefore we will continue with these in future.

We hope that we manage to encourage more ladies for the 2026 season. There are a few ladies indicating that they would like to join.

Just leaves me to say a big thank you to Brian Smith our Club Secretary for all the work behind the scenes and continuing to be our club secretary, a lot of work is involved in this position and we are very grateful for all that is done by Brian. Big thanks also to Kenny, Allan and Shaw for their continued work on the course and a special thanks to Janice who has turned out at a lot of opens, events to help in the kitchen and to prepare the clubhouse for the forthcoming season, even though she has been unable to play much golf in the last year. We really do appreciate all the help from Janice and everyone else that makes this club welcoming and a great club to play for.

I'd like to wish everyone a great 2026 season.

Spean Bridge Golf Club SCIO

Independent examiner's report to the Trustees on the unaudited accounts of Spean Bridge Golf Club SCIO

I report on the accounts of Spean Bridge Golf Club SCIO for the year ended 31st October 2025 set out on the following page.

Respective responsibilities of Trustees and independent 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 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 was carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. 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 seeking explanations from you as 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, 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.


David Govan

Date: -25th July 2026

Chartered Accountant

5 Pobs Drive

Corpach

Fort William

Spean Bridge Golf Club SCIO
SC050757
Receipts and Payments Account

	Year to 31st October 2025			2024
	Unrestricted funds	Restricted funds	Total funds	Total funds
	£	£	£	£
Receipts				
Donations - General	150.00	0.00	150.00	0.00
Receipts from fundraising activities	2,666.33	0.00	2,666.33	4,724.06
Gross Trading Receipts	10,780.21	0.00	10,780.21	8,505.36
Gross receipts from other charitable activities	0.00	0.00	0.00	0.00
Subscriptions	20,149.54	0.00	20,149.54	19,607.14
Competition Fees	120.00	0.00	120.00	865.00
Total receipts	33,866.08	0.00	33,866.08	33,701.56
Payments				
Course Maintenance	14,874.93	0.00	14,874.93	17,626.94
Club Administration	1,967.28	0.00	1,967.28	1,836.23
Golf Unions	2,328.00	0.00	2,328.00	1,926.00
Logo Items	0.00	0.00	0.00	426.08
Heat & Light	1,036.70	0.00	1,036.70	3,091.47
Repairs & Renewals	18,332.11	0.00	18,332.11	2,968.70
Equipment fuel	623.66	0.00	623.66	747.48
Printing & Stationery	25.59	0.00	25.59	77.15
Prizes & Trophies	930.47	0.00	930.47	830.42
Rent, Rates & Insurance	2,526.49	0.00	2,526.49	1,853.94
Sundry	478.00	0.00	478.00	77.25
Governance costs				
Audit/independent examination	0.00	0.00	0.00	0.00
Legal Costs	0.00	0.00	0.00	0.00
Total payments	43,123.23	0.00	43,123.23	31,461.66
Net receipts/(payments)	-9,257.15	0.00	-9,257.15	2,239.90
Opening Bank Balance	£33,738.53	£0.00	£33,738.53	£31,498.63
Closing Bank Balance	£24,481.38	£0.00	£24,481.38	£33,738.53
Represented By				
SUMUP Account	6,629.35	0.00	0.00	0.00
New SCIO Current Account	17,852.03	0.00	0.00	33,738.53
Cash in hand	0.00	0.00	0.00	0.00
	£24,481.38	£0.00	£0.00	£33,738.53

Note - Course maintenance includes:
£11,553.69 paid to K Dalziel for greenkeeping
Repairs & Renewals Includes:
£17,613.01 payments for new greens mower

	Cost	Current Value	2024
Fixed Assets - Unrestricted Funds			
Club House	179,617.00	179,617.00	179,617.00
Scarifier	8,400.00	4,200.00	5,040.00
Mowers	17,613.01	17,613.01	74.00
	£ 205,630.01	£ 201,430.01	£ 184,731.00

Signed on Behalf of All Trustees:

Brian J. Smith

Print Name

BRIAN J. SMITH

Date of
Approval

25/07/2026