Gairloch Boat Club Trustees' Annual Report

1 February 2025 – 31 January 2026



Welcome

Gairloch Boat Club (GBC) trustees have pleasure in submitting their report on the operation of the club as a Scottish Charitable Incorporated Organisation for the period 1 February 2025 to 31 January 2026.

Contact Information

Address: Gairloch Boat Club, Pier Road, Gairloch, IV21 2BQ

Website www.gairlochboatclub.org.uk

Facebook Gairloch Boat Club | Facebook

E-mail secretary@gairlochboatclub.org

Charity Trustees

Roger Ward (Chair)
Leah Booker (Treasurer)
Claire Lumsden (Secretary)
Janet MacLean (Training Lead)
Morven MacLean (Dinghy Instructor)
Bruce McLean

Advisors

Solicitors:	Harper MacLeod
Bank:	Bank of Scotland
Independent Examiner:	Mr Martin Rowe

Governing Document

Gairloch Boat Club was registered as a SCIO on 11 September 2020 under the then proposed constitution. The constitution was updated in 2023 to make it more readable and have more consistent language. The organisation consists of charity trustees and members.

Appointment of Trustees

At each AGM, the members may elect any member (unless they are debarred from election under clause 67of the constitution) to the board. Office bearers are elected directly to a post by the members. The minimum number of trustees is three and the maximum is eight.

Charitable Purposes

To benefit the Community of Gairloch as defined by Postcode districts IV21 and IV22
To advance public participation in water sports, with particular emphasis on aspects of safety
To provide, support and promote leisure and recreational facilities.
To organise regattas and other sporting events
To follow the principles of sustainable development that meet the needs of the present without compromising the ability of future generations to meet their own needs.

Children sailing sessions.

We had a successful start to the children's sailing sessions with fine weather in early May. A number of child sailing sessions were planned for the rest of the year.



A few were cancelled due to strong winds, but Charlie and Ashleigh managed to sail on the majority of sessions that ran. By the end of the season Charlie achieved his GBC Stage 2 certificate and Ashleigh achieved her GBC Stage 1. Both were awarded trophies (Junior Training for Charlie, Ashleigh won Junior Endeavour).





Adult Level 2 dinghy May 2025

Saturday proved to be a day to do theory work as the winds were too strong to sail. Fortunately, Sunday was a much better day and all the students managed time on the water.
Congratulations to Christian and Rachel on achieving their GBC Level 2 Certificates.
Many thanks to Ori from Lochcarron Sailing Club for leading the course.





Instructor led sailing sessions

Christian, Rachel and Zoe have enjoyed a couple of sessions with Roger sailing a single-handed dinghy.
A few more sessions and they should feel confident enough to join in the regular Sunday sessions.
Ric led two sailor improver sessions, one in April and one in September.





Challenge Regatta, 21 - 22 June 2025

Due to the forecast, it was decided to run the island race on Saturday, but after three races the wind was so inconsistent that there was a risk of getting stuck behind Horrisdale with either too much or too little breeze(!) The island race was not going to happen on Sunday. We started with twelve boats and only lost one when the wind dropped too much. At the end of the first day, the biggest contest was between the two Wayfarer crews,

Sunday more or less turned out as expected – a challenge to get out to the racecourse and a challenge to stay upright. We started with ten boats, but only eight made the start line and seven finished. Although the fifth race was started, it was almost immediately abandoned. The safety boats were very busy as the sailors went to reach the shelter of the harbour.

The most interesting and unusual feature of the weekend was the four races
were won by different sailors, all from Lochcarron. Bruce was given an award as the first GBC sailor – pretty good for someone who has only been sailing for a couple of years.



Weekly Sunday sailings and Thursday evening races

The weekly Sunday sailing sessions are a mixture of social sailing and mini races. This year we ran a number of Thursday evening mini races, which proved popular. Most Sundays see a mixture of dinghies on the water with actual numbers depending greatly on the wind and weather. These sessions are entirely reliant on club members volunteering to staff the safety boat.

Work parties

The year began on 9th March with a work party to get the boats and grounds ready for the start of the sailing season. The end of season work party on 1st November saw the boats derigged and the Wayfarers moved into a workshop for an overhaul over the winter. Ric led the enthusiastic volunteers to bring new life back into our cherished boats.





Fundraising for new club boats

The club was fortunate in gaining grant funding from Tesco in August and then SSE Hydro in September. The Tesco grant has enabled us to replace one of our RS Feva masts and one of the Topper sails and booms. The SSE Hydro grant will allow us to invest in new sailing dinghies (ordered January 2026) and a new powerboat and engine. Thanks to both for your support

Community involvement

The club house is used by other community groups for meetings, including the Sitooterie team and the Gairloch Coastal Rowing Club.



RYA Recognised training Centre status

The club made an expression on interest to the RYA in November to become a Recognised Training Centre. Work began in January 2026 to review all of our documents with a view to having an inspection in May or June.

Thank you.

The Trustees would like to take this opportunity to thank the many members who have volunteered their time and skills in order to keep the club running and viable.

Financial Review

As at financial year end (31/1/26) the overall income was £47247.95 with expenditure of £28643.03.

Notes to the accounts

- The £39301.85 income under donations was a combination of SSE Hydro Fund and Tesco Groundworks Fund. Within expenses the equipment/boat spend of £20350.64 was payment for the SSE Hydro funded dinghies and the Tesco funded RS Feva/Topper parts. The remainder of the SSE Hydro fund will be spent in the 2026/27 financial year.
- The £2935.82 expenditure was for the planned replacement of the club house windows and front door.
- Membership income is down slightly compared to the previous year due to six members leaving the club.
- The Club has established a £10000 reserves fund for any unforeseen building repairs.

Future Plans

To organise more beginner courses for adults and provide more after-school sessions for local school children.
To organise RIB safety boat skills sessions.
To gain RYA Recognised Training Centre status
To develop a paddle sports section of the club.
To review membership fees to make access to the club more affordable.

Declaration

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

Signed on behalf of the charity's trustees

Signature(s) ***OSCR will accept digital or typed signatures***	RWard	
Full name(s)	Roger Ward	
Position (e.g. Chair)	Chair	
Date	14/9/26	

Appendix A – GBC Accounts

Balance sheet for period 1 February 2025 to 31 January 2026

Gairloch Boat Club Accounts

INCOME & EXPENDITURE 1 Feb 2025 to 31st Jan 2026

Income		**Year**	
		2024-2025	**2025-2026**
Membership		3,240.00	2,880.00
Boat Parking		2,837.47	2,930.66
Showers		230.00	222.00
Big Boat Event		-	-
Sailing Fees		-	-
Regattas		270.00	265.00
Clubhouse use		150.00	50.00
Training		860.00	160.00
Equipment		-	189.50
Miscellaneous		35.00	6.00
Interest		77.72	125.44
Donations		2,977.63	39,301.85
Fund raising		179.60	1,117.50
	Total	**10,857.42**	**47,247.95**

Expenses		**Year**	
		2024-2025	**2025-2026**
Donations		1,298.00	-
Regattas		75.00	-
C/H Ground Rent		100.00	50.00
Boat park and harbour rent		507.50	872.99
Hydro		626.42	435.55
Clubhouse repairs/equipment		583.65	2,935.82
Fees		2,337.00	245.00
Insurance		2,311.29	2,317.18
Water		-	-
Training		908.45	62.30
Miscellaneous		26.55	64.25
Fuel		233.73	148.25
Equipment/Boats		750.58	20,350.64
Advertising		33.10	127.20
Fund raising exp		157.97	1,033.85
	Total	**9,949.24**	**28,643.03**

Statement of profit and loss	**2024-2025**	**2025-2026**
Opening Balance in bank	13,808.12	14,716.30
Income	10,857.42	47,247.95
Expenditure	9,949.24	28,643.03
Closing balance in Bank	**14,716.30**	**33,321.22**
Cash in hand		
Debtors/creditors		
Profit/loss	**908.18**	**18,604.92**

Year End Cash balance by account ending…			**Year start Cash balance by account ending…**	
1261	4,419.30		1261	4,638.58
3461	28,901.92		3461	10,077.72
		Diff		
	33,321.22	-		**14,716.30**

Appendix B – GBC Accounts

APPENDIX 2

Gairloch Boat Club **SC05456**

OSCR Scottish Charity Regulator

Receipts and payments accounts

For the period from 1st February 2025 to 31st January 2026

Section A Statement of receipts and payments

	Unrestricted funds	Restricted funds	Expendable endowment funds	Permanent endowment funds	Total funds current period	Total funds last period
	to nearest £	to nearest £	to nearest £	to nearest £	to nearest £	to nearest £
A1 Receipts						
Donations	629				629	
Legacies					-	
Grants		38,673			38,673	
Receipts from fundraising activities	1,383				1,383	
Gross trading receipts	3,458				3,458	
Income from investments other than land and buildings	125				125	
Rents from land & buildings	2,981				2,981	
Gross receipts from other charitable activities					-	
					-	
A1 Sub total	8,575	38,673	-	-	47,248	-
A2 Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
A2 Sub total	-	-	-	-	-	-
Total receipts	8,575	38,673	-	-	47,248	-
A3 Payments						
Expenses for fundraising activities	1,034				1,034	
Gross trading payments	8,808	18,801			27,609	
Investment management costs					-	
Payments relating directly to charitable activities					-	
Grants and donations	-				-	
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
Other					-	
					-	
A3 Sub total	9,842	18,801	-	-	28,643	-
A4 Payments relating to asset and investment movements					error	
Purchases of fixed assets					-	
Purchase of investments					-	
A4 Sub total	-	-	-	-	-	-
Total payments	9,842	18,801	-	-	28,643	-
Net receipts / (payments)	(1,267)	19,872	-	-	error 18,605	-
A5 Transfers to / (from) funds					-	
Surplus / (deficit) for year	(1,267)	19,872	-	-	18,605	-

APPENDIX 2

SC05456

Section B Statement of balances

	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
B1 Cash funds	Cash and bank balances at start of year	14,716				14,716	
	Surplus / (deficit) shown on receipts and payments account	(1,267)	19,872			18,605	
						-	
						-	
	Cash and bank balances at end of year (Agree balances with receipts and payments account(s))	13,449	19,872	-	-	33,321	-

	Details	Fund to which asset belongs	Market valuation to nearest £	Last year to nearest £
B2 Investments				
		Total	-	-

	Details	Fund to which asset belongs	Cost (if available) to nearest £	Current value (if available) to nearest £	Last year to nearest £
B3 Other assets					
		Total	-	-	-

	Details	Fund to which liability relates	Amount due to nearest £	Last year to nearest £
B4 Liabilities				
		Total	-	-

	Details	Fund to which liability relates	Amount due (estimate) to nearest £	Last year to nearest £
B5 Contingent liabilities				
		Total	-	-

Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval
		CHRIS LUMSDEN	5.9.26
		BRUCE McLEAN	

Appendix C – GBC Accounts

Independent examiner's report on the accounts

APPENDIX 3

OSCR
Scottish Charity Regulator

Independent examiner's report on the accounts v2

Report to the trustees/members of
Charity name
Gairloch Boat Club

Registered charity number
SC050456

On the accounts of the charity for the period

Period start date				Period end date		
Day	Month	Year		Day	Month	Year
1	Feb	2025	to	31	Jan	2026

Set out on pages
(remember to include the page numbers of additional sheets)

Respective responsibilities of trustees and 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) 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.

Basis of independent examiner's statement
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.

Independent examiner's statement
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.

Signed: **Date:** 2nd March 2026

Name: Mr Martin John Rowe

Relevant professional qualification(s) or body (if any): Retired pension trustee and payroll manager

Address: Eilean a Chleirich, Sand, Laide, Achnasheen, Ross Shire IV22

*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.