



Gairloch Boat Club

Trustees' Annual Report

1 February 2022 – 31 January 2023



Welcome

Gairloch Boat Club (GBC) trustees have pleasure in submitting their second report on the operation of the club as a Scottish Charitable Incorporated Organisation for the period covering 1 February 2022 – 31 January 2023.

Contact Information

Address

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

Website

[GAIRLOCH BOAT CLUB | Home \(spanglefish.com\)](http://GAIRLOCH BOAT CLUB | Home (spanglefish.com))

Facebook

[Gairloch Boat Club | Facebook](https://www.facebook.com/Gairloch Boat Club)

E-mail

secretarygbc7@gmail.com

Charity Trustees

- Richard Homes (Chairman)
- Janet MacLean (Treasurer)
- Phil Youell (Secretary)
- Alistair Swift
- Morven MacLean.

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 organisation consists of charity trustees and members.

Appointment of Trustees

At each AGM the members may elect any member (unless they are debarred from membership under clause 67 of 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

- The advancement of public participation in water sports
- The provision, support and promotion of leisure and recreational facilities
- The organisation of regattas and other sporting events.

Activities and Achievements

The club achieved its main aims highlighted in last year's report. We continue to investigate the possibility of buying the land used for boat parking from the Highland Council.

Our clubhouse continues to be used by a number of community groups, including the local coastal rowing club, Sitooterie volunteers and a music group.



Gairloch Coastal Rowing Club used the facilities to run a cox training day. Many of our club members also row and, as you can see above, the weather was perfect!



For the first time in many years, we were able to organise kayaking sessions under the direction of qualified coach Willie White.

A number of training sessions led by Ric were also held. These included *Developing your teaching skills*, *Safety Boat skills* and a *Power Boat Level 2* course.

Below, Morven takes a young member out for her first sailing experience.



Ric instructing two new members.



Safety boat skills.



Power Boat Level 2.



Our annual Mini Regatta was cancelled due to the weather conditions. However, we did manage to hold our Annual Challenge Regatta in September. The weather conditions again proved challenging, to say the least. To quote our Sailing Secretary “Gairloch’s *Beast from the East* seemed to blow in every direction simultaneously, with consequent drama, competitiveness, puzzled faces and broken boats. Who could stay upright the longest?”



Congratulations to our dinghy instructor and trustee, Morven, who had a successful year, not only by being the overall winner of our Challenge Regatta, but also coming first at the Lochcarron Regatta and second at the Chanonry Regatta.

Communication

Our Facebook group continues to grow, and is an effective way of informing the wider community of our activities. Posts are made to the group on a regular basis.

We also have a WhatsApp group for members to communicate with each other and arrange sailing sessions etc.

The website is another useful way of reaching the wider community, and we advertise our sailing times and events in the local paper.



The year finished with soup and cake in the clubhouse.

Thank you

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



Grass strimming volunteers.

Financial Review

With an income of £7666.02 and expenditure of £4981.60 we have a surplus of £2684.42 for the year. The membership subscriptions and boat storage fees have once again increased.

Insurance remains the biggest outlay for the club. However, I am happy to report that when the centreboard of a Wayfarer was broken during a training session, this was speedily dealt with by the insurance company.

We will be able to claim for three years' fuel duty repayment during the next financial year.

Thanks are due to Peter and Innes for running a coconut shy at the Gairloch Highland Gathering and raising a total of £183 for club funds.

Notes to the accounts

1. The fundraising income and expenditure include the costs of the club social in November 2022.

Future Plans

- To organise beginner courses for adults and children
- To hold the Challenge Regatta in June and a Mini Regatta in September
- Organise a series of race days
- Organise a Big Boat Day, to give our dinghy sailors a chance to experience sailing in a yacht
- To continue to investigate the possibility of buying the land used for boat parking from the Highland Council
- To organise safety boat skills sessions
- Organise a Water Sports day.

Declaration

Signed on behalf of the charity trustees:

J. MacLean

Print name

JANET MACLEAN

Designation

Trustee

Date

04/08/2023

Appendix A – GBC Accounts

Balance sheet for period 1 February 2022 to 31 January 2023

Gairloch Boat Club Accounts

INCOME & EXPENDITURE 1 Feb 2022 to 31st Jan 2023

Income	Year		Expenses	Year	
	2021-2022	2022-2023		2021-2022	2022-2023
Membership	2,105.00	2,620.00	Donations	160.00	-
Boat Parking	2,202.83	2,866.17	Regattas		34.37
Showers		129.00	C/H Ground Rent	50.00	50.00
Big Boat Event		-	Boat park rent	1,127.50	507.50
Sailing Fees		-	Hydro	104.11	280.71
Regattas	80.00	200.00	Boat/Clubhouse repairs	274.00	7.98
Clubhouse use	125.00	175.50	Affiliation Fees	130.00	255.00
Training		480.00	Insurance	2,092.88	1,989.04
Equipment	1,485.00	419.30	Water		-
Miscellaneous	75.00	-	Training	75.00	225.00
			Miscellaneous	9.90	131.11
Donations	98.72	274.05	Fuel	156.97	286.54
Fund raising	396.00	502.00	Equipment/Boats	1,076.93	957.35
			Advertising	7.00	7.00
			Fund raising exp	453.51	250.00
Total	6,567.55	7,666.02	Total	5,717.80	4,981.60

Statement of profit and loss

	2021-2022	2022-2023
Opening Balance in bank	7,757.96	8,607.71
Income	6,567.55	7,666.02
Expenditure	5,717.80	4,981.60
Closing balance in Bank	8,607.71	11,292.13
Cash in hand		
Debtors/creditors		
Profit/loss	849.75	2,684.42

Appendix B – GBC Accounts

OSCR format statements for receipts and payments accounts

Receipts and payments accounts

For the period from	Period start date			to	Period end date		
	Day	Month	Year		Day	Month	Year
	1	February	2022		31	January	2023

Section A Statement of receipts and payments

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total funds current period to nearest £	Total funds last period to nearest £
A1 Receipts						
Donations	274				274	
Legacies					-	
Grants					-	
Receipts from fundraising activities	702				702	
Gross trading receipts	3,648				3,648	
Income from investments other than land and buildings					-	
Rents from land & buildings	3,042				3,042	
Gross receipts from other charitable activities					-	
					-	
A1 Sub total	7,666	-	-	-	7,666	-
A2 Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
A2 Sub total	-	-	-	-	-	-
Total receipts	7,666	-	-	-	7,666	-
A3 Payments						
Expenses for fundraising activities	250				250	
Gross trading payments	4,732				4,732	
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	4,982	-	-	-	4,982	-
A4 Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
A4 Sub total	-	-	-	-	-	-
Total payments	4,982	-	-	-	4,982	-
Net receipts / (payments)	2,684	-	-	-	2,684	-
A5 Transfers to / (from) funds					-	
Surplus / (deficit) for year	2,684	-	-	-	2,684	-

Section B Statement of balances

Categories	Details	Unrestricted funds	Restricted funds	Expendable endowment funds	Permanent endowment funds	Total current period	Total last period
		to nearest £	to nearest £	to nearest £	to nearest £	to nearest £	to nearest £
B1 Cash funds	Cash and bank balances at start of year	8,608				8,608	
	Surplus / (deficit) shown on receipts and payments account	2,684				2,684	
						-	
						-	
	Cash and bank balances at end of year <small>(Agree balances with receipts and payments account(s))</small>	11,292	-	-	-	11,292	-

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

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

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

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

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
H.W.Youell	PHIL YOUELL	01/08/23
A.Swift	ALISTAIR J SWIFT	02/08/23

Appendix C – GBC Accounts

Independent examiner's report on the accounts

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	
	1st	Feb	2022	to	31st	Jan	2023	
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*]							
	<ol style="list-style-type: none"> which gives me reasonable cause to believe that in any material respect the requirements: <ul style="list-style-type: none"> 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 <p>have not been met, or</p> <ol style="list-style-type: none"> to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached. 							
Signed:						Date:	2 nd February	
Name:	Mr MJ Rowe							
Relevant professional qualification(s) or body (if any):	Pension Trustee and Payroll Manager retired							
Address:								

*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.