



Gairloch Boat Club Trustees' Annual Report

1 February 2023 – 31 January 2024



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 2023 to 31 January 2024.

Contact Information

Address

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

Website

www.gairlochboatclub.org.uk

Facebook

[Gairloch Boat Club | Facebook](#)

E-mail

secretarygbc7@gmail.com

Charity Trustees

- Alistair Swift (Chairman)
- Janet Deaville (Treasurer)
- Phil Youell (Secretary)
- Janet MacLean (Training Lead)
- Morven MacLean (Dinghy Instructor)
- Fiona Tippet (Schools' Liaison)

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 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. 2023 saw the number of trustees increase to 6.

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 meets the needs of the present without compromising the ability of future generations to meet their own needs.

Activities and Achievements

The club achieved its main aims highlighted in last year's report. We continue in pursuit of a more secure footing for our leases.

The season started with Duncan running a 'learn to rig a Feva' session for members.



Rigging a Feva

This was followed by the traditional Work Party Day where members prepared the club boats for the season followed by the obligatory soup and cake in the clubhouse.



Preparing a Wayfarer for the season

A training sub-committee was set up to improve the organisation of training courses. Two very successful Adult Level 1 and 2 Courses were held, and these proved to be very popular. Unfortunately, we couldn't provide a space for all those interested in learning to sail.



Adult Level 1 Course participants and instructors – all candidates passed



Adult Level 2 – preparing to launch

The Youth Stage 1 Course saw four children take part. It is believed that cost may have been an issue. Next year, we intend to offer free taster sessions for local children.



Youth Stage 1



Unfortunately, the weather was not on our side for the Water Sports Day. We did manage to run trips in the RIBs, and the skiff went out, but the weather was not suitable for sailing. The refreshments proved popular, though, and there was some fun to be had.



Water Sports Day – a sail in a RIB



Customers waiting to buy Jean's delicious crepes

Our club members sail a mixture of dinghies and larger yachts. As we can only launch the dinghies at favourable tide times, we took the opportunity to give dinghy sailors a taste of sailing in the larger boats.



Big Boat Day – Anderson Affair prepares to leave with passengers...



... hospitality provided by Alistair



Tussler

Thanks to Ric for running two safety boat skill sessions.



A lovely evening for the safety skills session



Safely towing the Wayfarer back to the slipway

Our Challenge Regatta was held in June. The conditions were quite challenging on the Saturday followed by a much quieter day on the Sunday. Congratulations to Lochcarron Sailing Club for once again retaining the Challenge Shield.



Gary, Ori (LSC 3rd), Vivienne (LSC 1st), Angela (LSC), Jean, Morven (2nd) and Steve (LSC)

Six Sunday races were scheduled for our regular season. Congratulations to Lachlann who won the first series (April-May), Unfortunately, the second and third series of races were cancelled due to either no wind or too much wind.



Start of Series 1 Race

The weather was kinder for our Mini Regatta, held in September. Congratulations to Morven, the overall winner.



Battle between Ori and Morven

The annual social event took place at the local golf club, with prizes being given, mickey being taken, and a good time being had by all.



Some of the prize winners

Thank you

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



Taking a well-deserved break from grass cutting. Nothing beats a cup of tea and a bacon roll!

Financial Review

As at financial year end (31/1/24) the overall income was £8886.36 with expenditure of £6370.37.

Notes to the accounts

- The Hydro figure is lower than expected because the final 2023 quarter had not been debited to the account. Hydro sent a letter of apology to say this would be collected on or after 28/2/24
- There has been a marked increase from last year in the Clubhouse Repairs & Equipment. This is mainly due to the purchase of a printer, cartridges, paper, and several first aid supplies.
- The largest expense after the Club Insurance relates to Equipment/Boats, there have been repairs and maintenance required on Wayfarer, RS Fevas, Laser and both RIBs.
- Both the income and expenditure figures cover the annual Club social event.

For the next financial year, it is recommended the Club consider opening a High Interest savings account with instant access.

The Trustees agreed not to progress with claiming fuel duty as the Club currently do not spend the required amount.



Thanks are due to Peter, Iain and Innes for running a coconut shy at the Gairloch Highland Gathering and raising a total of £139 for club funds

Future Plans

- To organise beginner courses for adults and provide taster after school sessions for local school children
- To finalise the extension of the boat park lease with Highland Council and continue to investigate the lease situation with Gairloch Estate
- To organise RIB safety boat skills sessions
- To organise safety talks including Watercraft legislation and Collision Regulations
- To raise funds for the 200th anniversary of the RNLI
- To setup an Instagram account to reach a younger audience
- To organise sailing skills fun sessions for members
- To encourage members to be more involved in the running of the Club
- To finalise the Development Plan.

Declaration

Signed on behalf of the charity trustees:

J. MacLean

Print name

JANET MACLEAN

Designation

Trustee

Date

01/09/24

Appendix A – GBC Accounts

Balance sheet for period 1 February 2023 to 31 January 2024

Gairloch Boat Club Accounts

INCOME & EXPENDITURE 1 Feb 2023 to 31st Jan 2024

Income	Year	
	2022-2023	2023-2024
Membership	2,620.00	3,297.00
Boat Parking	2,866.17	2,564.41
Showers	129.00	259.00
Big Boat Event	-	-
Sailing Fees	-	-
Regattas	200.00	277.00
Clubhouse use	175.50	161.00
Training	480.00	1,395.00
Equipment	419.30	-
Miscellaneous	-	-
Donations	274.05	205.50
Fund raising	502.00	727.45
Total	7,666.02	8,886.36

Expenses	Year	
	2022-2023	2023-2024
Donations	-	10.00
Regattas	34.37	90.97
C/H Ground Rent	50.00	-
Boat park rent	507.50	507.50
Hydro	280.71	306.00
Clubhouse repairs/equipment	7.98	271.26
Affiliation Fees	255.00	264.95
Insurance	1,989.04	2,018.95
Water	-	-
Training	225.00	384.20
Miscellaneous	131.11	70.33
Fuel	286.54	293.75
Equipment/Boats	957.35	1,560.62
Advertising	7.00	7.00
Fund raising exp	250.00	584.84
Total	4,981.60	6,370.37

Statement of profit and loss

	2022-2023	2023-2024
Opening Balance in bank	8,607.71	11,292.13
Income	7,666.02	8,886.36
Expenditure	4,981.60	6,370.37
Closing balance in Bank	11,292.13	13,808.12
Cash in hand		
Debtors/creditors		
Profit/loss	2,684.42	2,515.99

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	2023		31	January	2024

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	206				206	
Legacies					-	
Grants					-	
Receipts from fundraising activities	1,004				1,004	
Gross trading receipts	4,951				4,951	
Income from investments other than land and buildings					-	
Rents from land & buildings	2,725				2,725	
Gross receipts from other charitable activities					-	
					-	
A1 Sub total	8,886	-	-	-	8,886	-
A2 Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
A2 Sub total	-	-	-	-	-	-
Total receipts	8,886	-	-	-	8,886	-
A3 Payments						
Expenses for fundraising activities	585				585	
Gross trading payments	5,776				5,776	
Investment management costs					-	
Payments relating directly to charitable activities					-	
Grants and donations	10				10	
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
Other					-	
					-	
A3 Sub total	6,370	-	-	-	6,370	-
A4 Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
A4 Sub total	-	-	-	-	-	-
Total payments	6,370	-	-	-	6,370	-
Net receipts / (payments)	2,516	-	-	-	2,516	-
A5 Transfers to / (from) funds						
					-	
Surplus / (deficit) for year	2,516	-	-	-	2,516	-

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	11,292				11,292	
	Surplus / (deficit) shown on receipts and payments account	2,516				2,516	
						-	
						-	
	Cash and bank balances at end of year	13,808	-	-	-	13,808	-
	(Agree balances with receipts and payments account(s))						

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

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

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

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

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

Signature

Print Name

Date of
approval

H.W.Youell

PHIL YOUELL

25/08/24

F. Tippett

FIONA TIPPETT

25/08/24

Appendix C – GBC Accounts

Independent examiner's report on the accounts

Independent examiner's report on the accounts

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

Registered charity number SC05456

On the accounts of the charity for the period

Period start date			Period end date		
Day	Month	Year	Day	Month	Year
01	February	2023	31st	January	2024

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: 12th February 2024

Name: Mr M J Rowe

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

Pension and Payroll Management (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.