



Gairloch Boat Club Trustees' Annual Report

1 February 2024 – 31 January 2025



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 2024 to 31 January 2025.

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

Alistair Swift (Chair)
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 meet 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. On 17/06/24 the club secured a 10-year lease for the boat park from Highland Council.

The year started with a pre-season briefing by Alistair on various aspects of safety, including safety boats, risk assessments, and general health & safety. 18 members attended this.

Later in the year Ric organized two safety skills sessions for safety boat drivers and crew and two sailing skills sessions with fun activities for dinghy sailors. These sessions are always popular and were well attended. Alistair also ran a radio procedures training session that included topics such as legislation, care and maintenance and radio controls.

Children sailing sessions.

We have been looking to attract young sailors to the club, so an initial session was organised for 5th April 2024. However, a strong Easterly wind on the day, and with storm Kathleen approaching, the success of this first taster session was on a knife-edge.

A campaign in the local schools resulted in five sailors (in the eight- to nine-year-old range) turning up with an air of great expectations, so Roger our SI's plan was duly put into practice. A Wayfarer was rigged with the smallest jib we could find in the club, and the mainsail was cast aside as a liability. The boat would not be overpowered but would only be able to run downwind. The safety boat collected the first three prospective sailors – Charlie 1, Bobby, and Finlay – at the pontoon, then towed the Wayfarer towards Kerry Bay against the wind and the waves. There was much excitement and enthusiasm, not to mention singing and shouting, in the Safety boat. At a suitable point, the Wayfarer was pulled alongside and the sailors transferred from the safety boat. Roger



then turned the Wayfarer downwind and the serious business of the afternoon began. He was able to demonstrate the use of the tiller and the jib so that the youngsters could try their hand at controlling the

sailboat. On reaching the harbour, the towrope was again attached, and the Wayfarer made two more trips upwind to Kerry to allow each sailor a turn at the two controls on the downwind leg. The fun at an end for this group, the Wayfarer was towed to the pontoon to disembark our new sailors and await the second crew.

In the second group we had two sailors – Ashleigh and Charlie 2. So, with the same plan, the Wayfarer was towed towards Kerry, and they were able to try controlling it on the downwind leg. Two trips up to Kerry and back gave them a shot at each control before being towed to the slipway to get the Wayfarer back on shore.



So, a successful day, big smiles all round and the promise of the excitement being carried over into the next taster session. A comment by one local tour operator put the conditions and the achievement into perspective: "I've cancelled all my bookings for today due to the weather, and here are nine-year-olds out sailing!" The next generation is coming through...

The taster sessions in April and May were well received, resulting in all the young people joining the Club. When the taster sessions (up to three) were spent, Roger continued with youth level training for our new members. In all, we held seven sessions over the season. Charlie M and Olivia managed to attend the majority of these and gained their GBC Stage 1 Dinghy Sailing certificates. End of year trophies were awarded to Charlie M (Junior training), Olivia (Endeavor Shield), and Ashleigh (Best Effort).



Adult Level 1 dinghy and 2 training, April & May 2024

Due to a lack of wind and tide the weekend began with a session about sailing theory led by Duncan.

In the afternoon Roger got the class kitted out and prepared to launch the two Wayfarers when the tide was high enough. The second Wayfarer was paddled to the pontoon so that both would be ready when Ori arrived on Sunday. A gentle breeze was brewing, so we started with three in the Wayfarer and the two paddlers in the safety boat and then swapped. After a couple of hours practice, Roger jumped into the safety boat and left the new sailors to it – no problem. They sailed as if the instructor was useless ballast (not true, I believe).



On Sunday, Ori did the theoretical bits. Points of sailing, i.e., where are you going and where is the wind? The five essentials, i.e., what do I change if I am going the wrong way... And a refresher on the bits of a Topper and how to tack or gybe. The class was divided into two and Roger and Ori took the groups out to learn the actual difference between centre-sheeting and aft-sheeting. On Sunday, the wind was good, and we managed sailing before and after lunch. Everyone got lots of time helming and crewing time and the Wayfarers were both sailed triumphantly back to the slipway just as the regular Sunday sailors were gathering for the normal GBC weekly session. The new sailors were all pleased to receive their level one certificates.



The level 2 course on the 10th – 11th May was equally successful with 5 adults attending this course.

Challenge Regatta, 15-16 June 2024



Unlike the last two years, when the small sail has been *de rigueur*, the Laser sailors had to make the decision on Saturday: big sail (Radial) or small sail (4.7). With Sunday's forecast in mind, Morven, Vivienne, and Angela opted for the small sail. However, the wind on Saturday was still tricky for some folk, with mass confusion caused by a big shift at the start of Race 2. Steve found himself throwing up his spinnaker on a different part of the course to Race 1. So, for Race 3, we decided to hold the "Round the Island" race in case it would not be possible on Sunday. The one constant was that Matthew, without the luxury of an alternative sail, helmed his Radial to three wins out of three.



On Sunday, the conditions were as forecast: strong (for dinghy sailing), gusty and shifty. Only Matthew, of necessity, stuck with his Radial in the Laser fleet. The two Wayfarers were well reefed, but Steve could only use an old, heavy sail in mitigation of the inevitable.

Before the committee boat called time, two races were possible, and Morven won them both. It was not sufficient to overhaul Matthew as overall winner, but she stayed ahead of Vivienne who was third.



The "Round the Island" race was won by Matthew, with Graham, a good and long-time friend from Loch Morlich, second, and our own Cameron in third place – the small sails did not feature well in this race. As is now traditional, Lochcarron sailed away with the Challenge Trophy.

Weekly Sunday sailings

The weekly Sunday sailing sessions are a mixture of social sailing and mini races. With a club membership of around 70, ranging in age from 10 – 80, the turn-out can vary dramatically depending on the time of year and the forecast. However, without club members volunteering to staff the safety boat, these sessions would not be possible.



Fundraising for new club boats

The majority of club Toppers are now approaching the end of their life. The training committee looked at replacements and after some investigation recommended that we fundraise to buy four RS Zest dinghies. The RS Zest can be sailed single- or double-handed by adults or can accommodate up to three youths. Youth or adult learners can easily rig it. Investigations into sources of funding will begin in earnest in the new financial year.

Community involvement

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



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.



The Trustees would also like to thank Peter, Iain, and Innes for running a coconut shy at the Gairloch Highland Gathering and raising a total of £162.50 for club funds.

Financial Review

As at financial year end (31/1/25) the overall income was £10857.42 with expenditure of £9949.24.

Notes to the accounts

- The £2977.63 income under donations was a combination of RNLI donations by members and a one-off donation towards legal expenses. Within expenses the donation of £1298 was a payment back to the RNLI and the £2337 fee was for sorting out the lease.
- The hydro fee is higher than the previous year, but we are waiting for a review of our payments by SSE.
- The training spend appears higher than the training income. In reality there is a profit from training courses. The apparent discrepancy is because the trainer submitted their 2023 training fee invoice in the 2024/25 financial year rather than the year they delivered the courses.
- The Club opened a high interest savings account with instant access as agreed in the last report.

Future Plans

To organise more beginner courses for adults and provide more after-school sessions for local school children.

To raise funds to replace the ageing fleet of boats.

To organise RIB safety boat skills sessions.

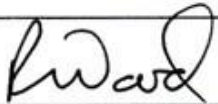
To organise more sailing skills fun sessions for members.

To encourage members to be more involved in the running of the Club.

To review and implement the Development Plan.

Declaration

Signed on behalf of the charity trustees:



Print name

ROGER WARD

Designation

CHAIR

Date

17/9/25

Appendix A – GBC Accounts

Balance sheet for period 1 February 2024 to 31 January 2025

Gairloch Boat Club Accounts

INCOME & EXPENDITURE 1 Feb 2024 to 31st Jan 2025

Income	Year		Expenses	Year	
	2023-2024	2024-2025		2023-2024	2024-2025
Membership	3,297.00	3,240.00	Donations	10.00	1,298.00
Boat Parking	2,564.41	2,837.47	Regattas	90.97	75.00
Showers	259.00	230.00	C/H Ground Rent	-	100.00
Big Boat Event	-	-	Boat park rent	507.50	507.50
Sailing Fees	-	-	Hydro	306.00	626.42
Regattas	277.00	270.00	Clubhouse repairs/equipment	271.26	583.65
Clubhouse use	161.00	150.00	Fees	264.95	2,337.00
Training	1,395.00	860.00	Insurance	2,018.95	2,311.29
Equipment	-	-	Water	-	-
Miscellaneous	-	35.00	Training	384.20	908.45
Interest	-	77.72	Miscellaneous	70.33	26.55
Donations	205.50	2,977.63	Fuel	293.75	233.73
Fund raising	727.45	179.60	Equipment/Boats	1,560.62	750.58
			Advertising	7.00	33.10
			Fund raising exp	584.84	157.97
Total	8,886.36	10,857.42	Total	6,370.37	9,949.24

Statement of profit and loss

	2023-2024	2024-2025
Opening Balance in bank	11,292.13	13,808.12
Income	8,886.36	10,857.42
Expenditure	6,370.37	9,949.24
Closing balance in Bank	13,808.12	14,716.30
Cash in hand		
Debtors/creditors		
Profit/loss	2,515.99	908.18

Cash balance by account ending...

1261	4,638.58
3461	10,077.72

Diff

14,716.30


17.2.2025

18/02/2025

Appendix B – GBC Accounts

OSCR format statements for receipts and payments accounts

	Enter charity name below					Enter SC No.	
	Gairloch Boat Club					SC05456	
	Receipts and payments accounts						
	For the period from	Period start date			to	Period end date	
	Day	Month	Year		Day	Month	Year
	1	February	2024		31	January	2025

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	315	2,663			2,978	
Legacies					-	
Grants					-	
Receipts from fundraising activities	450				450	
Gross trading receipts	4,365				4,365	
Income from investments other than land and buildings	78				78	
Rents from land & buildings	2,987				2,987	
Gross receipts from other charitable activities					-	
					-	
A1 Sub total	8,194	2,663	-	-	10,857	-
A2 Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
A2 Sub total	-	-	-	-	-	-
Total receipts	8,194	2,663	-	-	10,857	-
A3 Payments						
Expenses for fundraising activities	158				158	
Gross trading payments	5,830	2,663			8,493	
Investment management costs					-	
Payments relating directly to charitable activities					-	
Grants and donations	1,298				1,298	
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
Other					-	
					-	
A3 Sub total	7,286	2,663	-	-	9,949	-
A4 Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
A4 Sub total	-	-	-	-	-	-
Total payments	7,286	2,663	-	-	9,949	-
Net receipts / (payments)	908	-	-	-	908	-
A5 Transfers to / (from) funds					-	
Surplus / (deficit) for year	908	-	-	-	908	-

Section B Statement of balances

Categories	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	13,808				13,808	
	Surplus / (deficit) shown on receipts and payments account	908				908	
						-	
						-	
	Cash and bank balances at end of year (Agree balances with receipts and payments account(s))	14,716	-	-	-	14,716	-

	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

Michael Nelson
Bruce McLean

MICHAEL NELSON
BRUCE McLEAN

3/9/25
3/9/25

Appendix C – GBC Accounts

Independent examiner's report on the accounts

APPENDIX 3



Independent examiner's report on the accounts		v2																					
Report to the trustees/members of	Charity name Gairloch Boat Club																						
Registered charity number	SC05456																						
On the accounts of the charity for the period	<table border="1"> <thead> <tr> <th colspan="3">Period start date</th> <th></th> <th colspan="3">Period end date</th> </tr> <tr> <th>Day</th> <th>Month</th> <th>Year</th> <th></th> <th>Day</th> <th>Month</th> <th>Year</th> </tr> </thead> <tbody> <tr> <td>01</td> <td>February</td> <td>2024</td> <td>to</td> <td>31st</td> <td>January</td> <td>2025</td> </tr> </tbody> </table>		Period start date				Period end date			Day	Month	Year		Day	Month	Year	01	February	2024	to	31st	January	2025
Period start date				Period end date																			
Day	Month	Year		Day	Month	Year																	
01	February	2024	to	31st	January	2025																	
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*] - 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 - to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.																						
Signed:	Date: 18 th February 2025																						
Name:	Mr M J Rowe																						
Relevant professional qualification(s) or body (if any):	Pension and Payroll Management (Retired)																						
Address:	Eilean a Chleirich, Sand, Laide, Ross Shire IV22 2ND																						

*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.