



Angus Canoe Club

Scottish Charity Number – SC046888

Annual Report and Financial Statements

For the Year Ended 31 October 2025

Trustees' Annual Report - For the year ended 31 October 2025

The trustees have pleasure in presenting their report together with the financial statements for the year ended 31 October 2025.

Reference and Administrative Information

Charity name

Angus Canoe Club

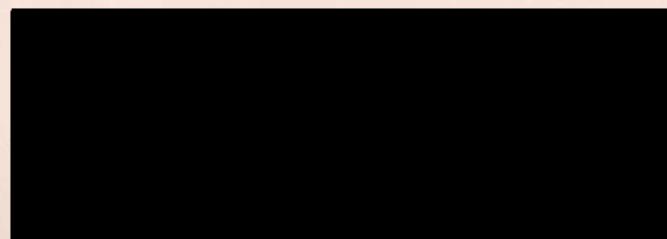
Charity no

SC046888

Address



Current Trustees



Structure, Governance and Management

Constitution

The Charity is a Scottish Charitable Incorporated Organisation (SCIO). It was registered in its current legal form on 11 October 2016. The charity was previously a voluntary club. The assets of the club were transferred to the SCIO on the 11 October 2016. It has a two tier structure and as such is governed by charity trustees with a membership body which has certain powers and duties.

Appointment of trustees

The management committee normally meets monthly on the last Thursday of each month. The management committee are the charity's trustees along with co-opted members. Membership of the management committee is open to all members and parents/guardians of children in the club.

Trustees are elected at the annual general meeting which is held in November. There must be a minimum of four and a maximum of six trustees.

Objectives and Activities

Charitable purposes

The organisation's purposes are to advance public participation in the sport of canoeing by providing access to facilities and equipment to the local community by:

1. Providing relevant coaching and training for individuals with an interest in canoeing;
2. Fostering an interest in and participation in canoeing amongst younger people;
3. Encouraging a general awareness of canoeing in Angus and the surrounding area.

Membership

The club has a total of 34 members (16 November 2025) comprising:

- 25 Full Individual Members
- 16¹ Club Associate Members
- 7 Family Adult Members
- 2² Junior Members

The membership history of the club is:

- 34 members in November 2025
- 40 members in November 2024
- 50 members in November 2023
- 54 members in November 2022
- 50 members in November 2021

Age and Gender Profile

The club has 7 female members and 27 male members.

The breakdown of gender by adult/junior is:

- 7 Adult Female
- 25 Adult Male
- 2 Junior

¹ Members of club recorded "differently" by Paddle Scotland causes a miscalculation

² Juniors in club but not registered with Paddle Scotland causes a miscalculation

Activities

Angus Canoe Club is multi-disciplinary and provides taster sessions, winter pool sessions, monthly river trips and some training courses to members.

Pool sessions take place from October to March each year in Websters Sports Centre, Kirriemuir. Pool sessions recommenced again in October 2025. Available dates and times of the pool sessions are out with the Clubs control.

The New Year Paddle is a popular event and is followed by a social gathering usually at a local restaurant.

Angus Canoe Club is affiliated to Forfar Sailing Club. This arrangement provides access to changing and toilet facilities, a small kitchen area, and access to another form of water sport. Each year the club takes part in the Forfar Sailing Club Open Days, activities we intend to continue in an effort to boost interest and membership.

From May onwards regular evening trips on local rivers and lochs takes place under the banner "Improvers". These are open to anyone but with an emphasis on those leaving the pool sessions, the Improvers remain very popular with members. Unfortunately, a particularly dry summer followed by severe storms prevented the regular calendar of monthly trips and activities from taking place as much as the committee and club would have wanted.

Regular requests for support in the form of water safety at local venues for national open water swimming events and triathlons continued to form a considerable portion of club income.

Achievements and Performance

The management committee remain committed to providing trips, training and pool sessions. These topics both form a standing item on the monthly meeting agenda.

Financial review

The club's main source of funding is in membership fees (which are charged to all members) and equipment hire fees which are charged to members and non-members alike, where appropriate. Another source of income is the water safety the club provides for external events.

No grant applications were made this year. This is likely to change with the recent introduction of Standards for Deployment issued by Paddle UK and Paddle Scotland last year and updated in September 2025.

Recent changes to charity law mean that personal data contained within this document will soon be published on the OSCR web site.

Reserves Policy

The Club has maintained its Financial Reserve. This continues to form part of the monthly financial discussion in committee. A calculation of the level of reserve is contained in the Reserves Policy. This took effect from the start of the 2022 Accounting Year.

Plans for future period

The trustees remain committed to developing the club with the help of the wider management committee. More detailed development plans can be found in the Angus Canoe Club Development Plan 2024 – 2027. As the club enters its tenth year as a SCIO the committee is well aware of the immediate challenges: coaches and leaders, developing club members qualifications, particularly in light of Standards for Deployment.

Events and activities for all members will continue to be promoted across the club. Gift Aid will focus prominently as the club moves forward into 2026.

Standards for Deployment

*Paddle Scotland is phasing in **safeguarding and safety standards for deployment followed by the coaching and leading standards with the aim of continuing to ensure that every paddler has a safe and enjoyable paddling experience. Paddle Scotland is committed to supporting affiliated clubs in the next stages of implementation and has a range of support and tools available.***
(Version 1.1 May 2024, updated September 2025).

Funding at both a Club and an individual level are available. Not all costs can be met but a significant proportion should be covered. The requirement for training/CPD/qualifications applies to both paddling roles (eg coaching) and non-paddling roles (eg committee/trustees). The Club management committee are committed to assisting wherever they can, and in any way that they can, in an effort to address these challenges.



Chairperson

Notes to the accounts - for year ended 31 October 2025

1 Basis of accounting

These accounts have been prepared on the Receipts and Payments basis in accordance with the Charities & Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

2 Nature and purpose of funds

Unrestricted funds are those that may be used at the discretion of the trustees in furtherance of the objects of the charity. The trustees maintain a single Unrestricted fund for the day-to-day running of the club.

Restricted funds may only be used for specific purposes. Restrictions arise when specified by the donor or when funds are raised for specific purposes.

Reserves are monies set aside and used in exceptional circumstances. The level of Reserve is decided by the management committee and discussed at the monthly meetings.

3 Related party transactions

No remuneration was paid to the trustees or any connected persons during the year.

Intentionally Blank

Statement of Receipts and Payments for the year ended 31 October 2025

	Unrestricted Funds (£)	Restricted Funds (£)	Reserve Funds (£)	Year ended 31 Oct 2025 (£)	Year ended 31 Oct 2024 (£)
Receipts					
Bank Interest	0	0	9	9	12
Grants	0	0	0	0	0
HMRC Refund	0	0	0	0	0
Fundraising	0	0	0	0	0
Donations	5	20	0	25	30
SCA Commission	0	0	0	0	0
Receipts from charitable activities					
Eqpt Hire	250	0	0	250	50
Water Safety and Taster	200	0	0	200	300
Sale of Assets	20	0	0	20	0
Membership	530	0	0	530	730
Pool Fees	0	905	0	905	200
Pool Course	0	0	0	0	0
Total receipts	1,005	925	9	1,939	1,322
Payments					
Fundraising Costs	0	0	0	0	0
Costs of charitable activities					
SCA Affiliation	130	0	0	130	125
FSC Affiliation	100	0	0	100	100
Web Hosting	231	0	0	231	436
Fleet Maintenance	25	0	0	25	85
Sundry Expenditure	0	0	0	0	0
Insurance	0	0	0	0	0
Asset Purchase	73	0	0	73	0
Secretarys Expenditure	80	0	0	80	105
Container Rent	480	0	0	480	480
Pool Bookings	0	585	0	585	260
Pool Course Bookings	0	0	0	0	0
Total payments	1,119	585	0	1,704	1,591
Surplus/(Deficit) for the year	-211	340	9	129	-366
minus Governance Costs					
Transfers between funds	0	0	0	0	0
Surplus/(Deficit) for the year	-114	340	9	235	-269

Statement of Balances - As at 31 October 2025

	Unrestricted Funds (£)	Restricted Funds (£)	Reserve Funds (£)	Total 2025 (£)	Total 2024 (£)
Opening cash at bank and in hand	844	448	1,020	2,312	2,665
Surplus/(Deficit) for the year	-114	340	9	235	-269
Closing cash at bank and in hand	730	788	1,028	2,546	2,396

Bank and Cash Balances

Bank account	633	528	1,028	2,189	2,312
Cash account	0	0	0	0	0
	633	528	1,028	2,189	2,312

Other assets

Asset Register maintained separately at Annex B	5,661	0	0	5,661	7,590
	5,661	0	0	5,661	7,590

Liabilities

Liabilities listed separately at Annex C	0	0	0	0	10
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4 Donations

	Unrestricted Funds (£)	Restricted Funds (£)	Reserve Funds (£)	Total 2025 (£)	Total 2024 (£)
Sundry Events	5	20	0	25	30
	5	20	0	25	30

	Unrestricted Funds (£)	Restricted Funds (£)	Reserve Funds (£)	Total 2025 (£)	Total 2024 (£)
5 Grants received					
Nil	0	0	0	0	0

	Unrestricted Funds (£)	Restricted Funds (£)	Reserve Funds (£)	Total 2025 (£)	Total 2024 (£)
6 Cost of charitable activities					
SCA Affiliation	130	0	0	130	125
FSC Affiliation	100	0	0	100	100
Web Hosting	231	0	0	231	436
Fleet Maintenance	25	0	0	25	85
Sundry Expenditure	0	0	0	0	0
Insurance	0	0	0	0	0
Asset Purchase	73	0	0	73	0
Secretarys Expenditure	80	0	0	80	105
Container Rent	480	0	0	480	480
Pool Bookings	0	585	0	585	260
Pool Course Bookings	0	0	0	0	0
	1,119	585	0	1,704	1,591

	Unrestricted Funds (£)	Restricted Funds (£)	Reserve Funds (£)	Total 2025 (£)	Total 2024 (£)
7 Governance costs					
Independent Examiner	50	0	0	50	50
Data Protection Fee	47	0	0	47	35
HMRC Penalty	0	0	0	0	0
	97	0	0	97	85

	Unrestricted Funds (£)	Restricted Funds (£)	Reserve Funds (£)	Total 2025 (£)	Total 2024 (£)
8 Transfer between funds					
Nil	0	0	0	0	0
	0	0	0	0	0

I report on the accounts of the charity for the year ended 31 October 2025 which are set out on pages 7 to 10.

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) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. The charity trustees consider that the audit requirement of Regulation 10(1) (a) to (c) of the 2006 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

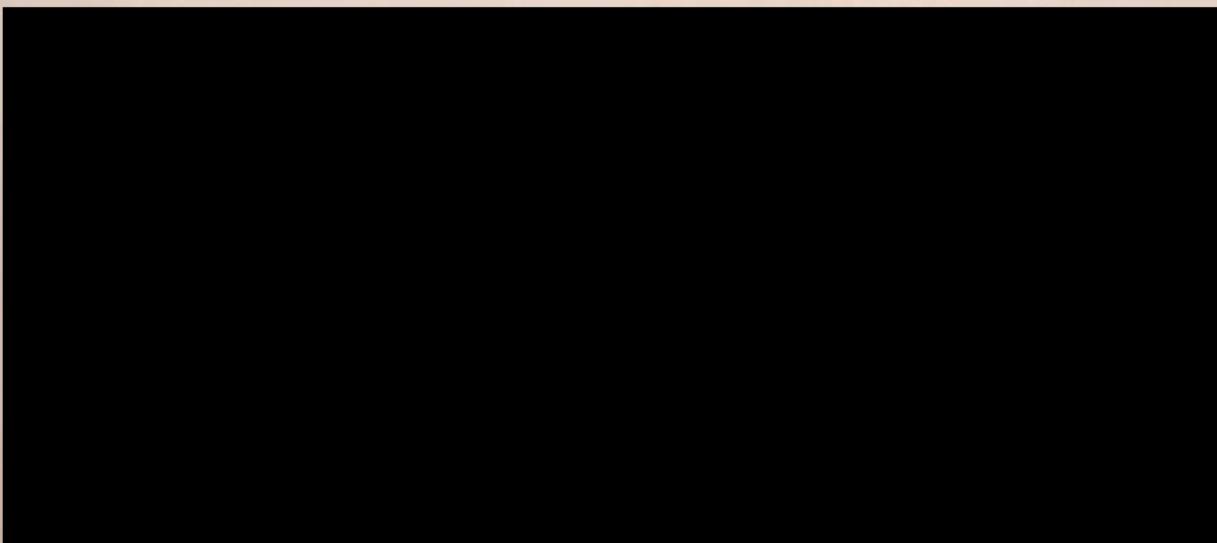
In the course of my examination, no matter has come to my attention

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
- to prepare accounts which accord with the accounting records and comply with Regulation 8 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.



Annex B	Capital Assets	2020	2021	2022	2023	2024	2025
		£88	£66	£50	£37	£28	£886
	40' Container	£80	£60	£45	£34	£25	£422
	20' Container 1						£281
	20' Container 2						£21
	Junior kayaks and equipment						£19
	Adult kayaks and equipment						£3,430
	Dagger Codes and kit						£98
	Canoes and Equipment						£131
	Sea Kayaks and Equipment						£176
	River Kayak (Bruce)						£132
	River Kayak (In a Zone)						£71
	River Kayak (RPM)						£24
	WW Safety Kits (x 2)						£32
	Barclays Coaches Kit						£2
	Open Canoe Trailer						£15
	Small Trailer						£127
	Sea Kayak Trailer						£60
	Adult Paddles (x 3)						£47
							£63
							£171
							£1,628
							£11,751
							£10,063
							£7,548
							£5,661
Annex C	Liabilities	2020	2021	2022	2023	2024	2025
		£0	£0	£100	£0	£10	£15