

Charity number: SC047428

**Oban and Lorn Angling Club**  
**Trustees' report and financial statements**  
**for the year ended 31 October 2020**

# Oban and Lorn Angling Club

## Contents

	<b>Page</b>
Legal and administrative information	1
Trustees' report	2 - 3
Independent examiner's report	4
Receipts & Payments Account	5
Assets & Liabilities	6
Notes to the financial statements	7

## **Oban and Lorn Angling Club**

### **Legal and administrative information**

<b>Charity number</b>	SC047428
<b>Business address</b>	16 Meadow Road Dunbeg By Oban Argyll PA37 1QB
<b>Honary President</b>	Sarah Troughton
<b>Trustees/Management committee</b>	Geoff Blunsum      Vice Treasurer Iain Moody        Treasurer Jonathan Anglesea    President James Grout        31 January 2021 Allan Coutts        Secretary Don McKinney        2 February 2021 Laurance Larmour    1 November 2019 Dr Richard Wilson Nick Bradbury
<b>Accountant/Independent Examiner</b>	R A Clement Associates Chartered Accountants 5 Argyll Square Oban Argyll PA34 4AZ

## **Oban and Lorn Angling Club**

### **Report of the Trustees for the year ended 31 October 2020**

#### **Structure, governance and management**

The Angling Club was run as an unincorporated non charitable association until 1 November 2017. The Club was recognised as a charity by the Office of the Scottish Charity Regulator and will submit its first set of charitable accounts for the year ended 31 October 2018. The comparatives are for the non charitable entity and are shown in these accounts for information only.

The club is run in accordance with its constitution and is managed by a committee elected by the members, who are the charity trustees. The offices of President, Treasurer and Secretary are nominated from among the trustees.

#### **Objects & Purposes of the Charity**

The objectives of the charity are the advancement of public participation in sport, and the provision of recreational facilities with the object of improving the conditions of life for those in the Oban and Lorn Area. The charity also seeks to advance the environmental protection and improvement of the lochs and rivers over which the Club has some control.

#### **What we have done and achieved in the year**

The Oban and Lorn Angling Club had a mixed year, in common with the rest of the world, due to Covid-19 spreading across the UK just before our fishing season started on March 15th 2020.

Good turn-outs at work parties allowed most of the boats to be deployed before the national lockdown began on March 23rd.

We were hampered in the early part of the year by the retirement of our long-established permit seller and friend of the Club, David Graham. This meant that his shop was no longer available to us for members to pay subscriptions and pick up cards, keys and car stickers. We had to make alternative arrangements, which were kindly provided to us by Mario Di Ciacca of The Anglers' Corner, Oban. The closure of non-essential shops under lockdown meant that even his premises were closed for a while and we eventually sent many cards out to members by post.

In August we were allowed to move more freely and gather outdoors in sufficient numbers to recover boats from Loch Nant and ensure that all the fishable lochs had boats available. Work parties continued to recover boats for repair and move them to ensure that members and visiting anglers could fish whenever possible.

Despite the pandemic, our membership held up well and we had almost 70 subscribing members for the year, where in 2019 there were 76. While the pandemic created many problems, it also meant that when people were allowed to move around for outdoor pursuits, angling was among the least restricted and there were good numbers of anglers visiting Argyll. This allowed our permit sales to be continued from those retail premises that could open, including The Anglers' Corner after the first lockdown.

Our permit income from the public was comparable to that from 2019 and the Club ended the year with a surplus of income over expenditure. Our financial position remains secure and we look forward to being able to operate fully even during a prolonged period of restriction due to Covid-19. We may even be able to take a lease on a new loch for the 2021 season which will increase the opportunities that the Club provides for healthy outdoor exercise. We have also agreed the purchase of an additional loch fishing boat to expand the number of lochs on which our members can use a boat - the most traditional of ways to fish for brown trout in these waters.

## Oban and Lorn Angling Club

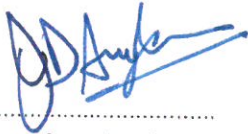
### Report of the Trustees for the year ended 31 October 2020

#### *Principal risks and uncertainties*

The trustees have examined the charity's exposure to strategic, financial, business and operational risks. The trustees are satisfied that adequate systems and procedures are in place, including the annual review of the risks identified.

Duncan Grout ACCA of R A Clement Associates was deemed to be appointed as independent examiner and the Trustees recommend that Duncan Grout ACCA remains in office until further notice.

This report was approved by the Trustees on 24<sup>th</sup> MARCH 2021 and signed on their behalf by



Jonathan Anglesea  
Trustee



Iain Moody  
Trustee

## **Oban and Lorn Angling Club**

### **Independent examiner's report to the Trustees on the unaudited financial statements of Oban and Lorn Angling Club.**

I report on the accounts for the year ended 31 October 2020 set out on pages to 7.

This report is made to the charity's Trustees in accordance with the terms of my engagement. My work has been undertaken to enable me to prepare the financial statements on behalf of the charity's Trustees and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's Trustees, as a body, for my work or this report.

#### **Respective responsibilities of trustees and independent 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 (the Act) and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity's 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 Charities Accounts (Scotland) Regulations 2006 (as amended). 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 proper 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 agree with the accounting records, comply with Regulation 9 of the 2006 Regulationshave 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.



24/3/21

**Duncan Grout ACCA**  
**Chartered Accountant**  
**Independent examiner**

**Of R A Clement Associates**  
**5 Argyll Square**  
**Oban**  
**Argyll**  
**PA34 4AZ**

**Oban and Lorn Angling Club**  
**Receipts & Payments Account**  
**For the year ended 31 October 2020**

	Notes	Unrestricted funds £	Restricted funds £	2020 Total £	2019 Total £
<b>Income from</b>					
Fundraising activities	2	-	-	-	184
Charitable activities	3	4,977	-	4,977	5,665
Other income	4	60	-	60	205
<b>Total income</b>		<u>5,037</u>	<u>-</u>	<u>5,037</u>	<u>6,054</u>
<b>Expenditure on</b>					
Operating leases		1,554	-	1,554	1,420
Property costs		1,473	-	1,473	4,115
Other office expenses		41	-	41	55
Other costs		12	-	12	208
<b>Total expenditure</b>		<u>3,080</u>	<u>-</u>	<u>3,080</u>	<u>5,798</u>
<b>Net incoming resources</b>		1,957	-	1,957	256
Total funds brought forward		<u>6,271</u>	<u>428</u>	<u>6,699</u>	<u>6,443</u>
<b>Total funds carried forward</b>		<u>8,228</u>	<u>428</u>	<u>8,656</u>	<u>6,699</u>

The notes on page 7 form an integral part of these financial statements.

# Oban and Lorn Angling Club

## Statement of assets and liabilities as at 31 October 2020

Bank Accounts	Notes	2020		2019	
		£	£	£	£
Opening bank balances			6,699		6,443
Receipts			5,037		6,054
Payments			(3,080)		(5,798)
Closing bank balances			<u>8,656</u>		<u>6,699</u>

### Funds

At 31 October 2019, a fund of £402 was carried forward to be spent on hut repairs, and £26 was carried forward being the balance from the purchase of new oars.

### Other Assets Held

Fixed Assets - Club Boats & equipment	5,000	5,000
Club Hut (at insurance replacement value)	40,000	40,000

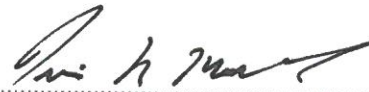
### Liabilities at the year end

Ordinary creditors	nil	nil
--------------------	-----	-----

The accounts were approved by the Trustees on <sup>24<sup>th</sup> MARCH 2021</sup> and signed on their behalf by



Jonathan Anglesea  
Trustee



Iain Moody  
Trustee

# Oban and Lorn Angling Club

## Notes to financial statements for the year ended 31 October 2020

### 1. Legal Status of the charity

The charity is a registered Scottish Charity and is an unincorporated association governed in accordance with its constitution.

### 2. Fundraising activities

	2020 Total £	2019 Total £
Fundraising events	-	184
	<u>-</u>	<u>184</u>

### 3. Charitable activities

	Unrestricted funds £	2020 Total £	2019 Total £
Membership subscriptions; season permits	2,601	2,601	4,750
Fishing Permits	2,376	2,376	915
	<u>4,977</u>	<u>4,977</u>	<u>5,665</u>

### 4. Other income

	Unrestricted funds £	2020 Total £	2019 Total £
Other income	60	60	205
	<u>60</u>	<u>60</u>	<u>205</u>

### 5. Restricted funds

	At 1 November 2019 £	At 31 October 2020 £
Hut repairs	402	402
Green Energy- purchase of oars	26	26
	<u>428</u>	<u>428</u>

# Oban and Lorn Angling Club

## Detailed statement of financial activities

For the year ended 31 October 2020

	2020		2019	
	£	£	£	£
<b>Income</b>				
<b>Income from generating funds:</b>				
<i>Fundraising activities</i>				
Fundraising events		-		184
		-		184
<b>Total income from generating funds</b>		-		184
<b>Charitable activities</b>				
Membership subscriptions; season permits		2,601		4,750
Fishing Permits		2,376		915
		4,977		5,665
<b>Other income</b>				
Other income		60		205
		60		205
<b>Total income</b>		5,037		6,054
<b>Expenditure</b>				
<b>Costs of generating funds:</b>				
<b>Fundraising activities</b>				
<b>cost of goods sold and other costs</b>				

# Oban and Lorn Angling Club

## Detailed statement of financial activities

For the year ended 31 October 2020

	2020 £	2019 £
<b>Charitable activities</b>		
<b>Activity 1</b>		
<i>Activities undertaken directly</i>		
Leases - Other assets	1,554	1,420
Establishment - Light & heat	354	457
Establishment - Rep. & maint.	-	2,712
Establishment - Insurance	1,119	946
Office expenses - Other	41	55
Other costs	12	208
	<hr/>	<hr/>
	3,080	5,798
	<hr/>	<hr/>
<b>Activity 1 total expenditure</b>	3,080	5,798
	<hr/>	<hr/>
<b>Total charitable activity expenditure</b>	3,080	5,798
	<hr/> <hr/>	<hr/> <hr/>
<b>Net income/expenditure for the year</b>	1,957	256
	<hr/> <hr/>	<hr/> <hr/>