



Stoke Gabriel Boating Association  
Charitable Incorporated Organisation

The Charity Registration Number 1154479

# Report and Accounts

## 31 December 2021



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The Trustees present their Report and Accounts for the year ended 31 December 2021.

## Reference and administrative details

The charity name.

The legal name of the charity is

**Stoke Gabriel Boating Association Charitable Incorporated Organisation**

The charity is also known by its operating name, **SGBA**.

The charity's area of operation and charitable registration.

The charity is registered in England & Wales with the Charity Commission in England & Wales (CCEW) with charity number 1154479.

Legal structure of the charity

The governing document of the charity is the constitution of the CIO as approved by the Charity Commission in England & Wales (CCEW). The Governing Document is dated 4 November 2013.

The principal operating address, telephone number, email and web addresses of the charity is:

Stoke Gabriel Boating Association

SGBA Clubhouse

Mill Point

Stoke Gabriel

Totnes

TQ9 6FX

Telephone 01803 782744

Email Address [admin@sgba.org.uk](mailto:admin@sgba.org.uk)

Web address [www.sgba.org.uk](http://www.sgba.org.uk)

The Trustees are all individuals. Those who served during 2021 were:

John Bradbury CBE (Chair)	Lisa Brown <sup>1</sup>	Roger Stobbart	David Hazelton
Neil Millward	Julian Williams CBE	Tara Reeve <sup>2</sup>	
Peter Waite	Chris Moore	Brian Deacon	
Anne Davis	Peter Walsh	Charles Gillmore.	

At the Annual General Meeting 2022 Neil Millward will retire after three terms as a Trustee. Charles Gillmore and Brian Deacon will also retire, in rotation, and are eligible for reappointment. All the Trustees are members of the charity.

<sup>1</sup> Lisa Brown retired at AGM 2021, on 25 March 2021.

<sup>2</sup> Tara Reeve resigned on 27 Feb 2022 so was not a Trustee on the date the Board approved this annual report.

## **Objects and Activities of the Charity**

The purpose of the Charity is as set out in its governing document, and all its activities are directed to this purpose:

**The object of the SGBA is the promotion of community participation in healthy recreation, in particular by the provision of facilities for participation in the sports of sailing, kayaking, canoeing and rowing.**

## **The Main Activities Undertaken in Relation to Those Purposes during the Year.**

The overarching priority of SGBA during 2021 was on the recovery of activities, including re-establishment of RYA recognised training activities which had been reduced in 2020 due to the COVID pandemic and its associated guidelines and restrictions.

Work also progressed to strengthen the SGBA Executive Committee to meet changing needs and membership growth - especially greater support being required to manage the online membership and booking system; the latter being achieved by the appointment of a new Membership Administrator towards the end of 2021. An evaluation of the role of SGBA Treasurer has also taken place with additional resource expected to be made available to support this key role in 2022.

SGBA also placed significant emphasis on safety aspects of activities afloat - represented by a new 'SEAL' mantra to ensure members use SGBA craft safely, responsibly, and most importantly within their capabilities.



A seal basking on a pontoon close to the SGBA clubhouse. The inspiration for.....

..... SGBA's new safety mantra:



The 'SEAL' measures drive the message to members that boats should only be used in Safe conditions, with an Emergency contact set up, always wearing Appropriate clothing and donning Lifejackets or (other personal flotation devices). SEAL Stickers and posters are displayed on club boats and around the clubhouse, supported by appropriate member communications.

### Membership

SGBA membership has seen year on year growth - despite the impact of COVID - perhaps reflecting greater interest in healthy outdoor leisure pursuits and a higher number of people who have become able to work from home in more rural locations such as Stoke Gabriel.

Membership increase year on year is summarised as follows:

	2019/20	2020/21	2021/22
Number of Memberships	222	303 (+36%)	353 (+16.5%)
Number of Members	631	845 (+34%)	1015 (+20%)

*Note: 'Memberships' includes multiples, e.g., 'family membership' and 'joint membership'.*

SGBA continued to see relatively low churn/lapse rates of members during 2021; and the number of new members remained at high levels. Despite increased workload in running a larger organisation the SGBA is confident that it will continue to meet its Charitable Object.

The location of members' domiciles was analysed, in part to see whether there is any correlation in boat usage, course bookings or any need to alter the fee/charging structure to reflect a changing membership profile. The exercise was informative: currently, 40% of members live in the Stoke Gabriel Parish area, 43% in the local region. The remainder are

more widely dispersed, perhaps reflecting the fact that Stoke Gabriel contains many 'second homes' of people who live some distance from South Devon.

### Training

SGBA is an RYA Recognised Training Centre. It was able to offer an extensive programme during 2021, with new sessions designed to offer targeted tuition on a personal basis to members, and more training available during the popular Sunday Sailing sessions with instructors on hand to coach and support members less formally than when taking courses.

Training activities included:

**Junior Sailing Courses:** Three courses were delivered in 2021 from April to August inclusive, with a total of c.70 children participating and producing a surplus of over £1,600 for SGBA (this being the surplus when costs of instructors etc. were deducted from the course fee revenue).

**Saturday Sessions:** These were offered with instructor support to enable junior sailors (RYA Stage 1 or above) to develop their sailing skills including, where required, advanced skills such as racing and use of spinnakers.

**Private Tuition:** Was offered by instructors to individuals and small groups.

**Dinghy Instructors (DIs):** Five new DI's qualified at SGBA during the 2021 season, broadening the club's pool of available instructors. Initially qualified only for tuition of sailors in single-handed boats, due to Covid restrictions, the group later upgraded to qualify to teach on multi-handed craft.

**Power Boat Instructors (PBIs):** Three members qualified as PBIs during the year, enabling a wider choice of RYA Power Boat Level 2 courses to be offered, better meeting the demand from members, including – for the first time – at weekends.

Summary of certificates awarded in 2021:

RYA Course	Number of Certificates
RYA Junior Stages 1 - 4	74
RYA Adult Levels 1 - 2	8
RYA Power Boat Level 2	34
RYA Power Boat Instructor	3
RYA Dinghy Instructor	5
RYA First Aid	6

The total of 130 contrasts spectacularly with the total number awarded in 2020, when Covid restrictions severely limited training activities: only 34 were awarded in that year. It is also significantly higher than the 100 awarded in 2019.

### SGBA's Boat Fleet - Composition

Through 2021 SGBA continued successfully to manage the use and maintenance of its fleet which grew to over 50 sailing dinghies, kayaks, canoes, stand up paddleboards (SUPs), motorboats and rowing boats. A detailed review commenced in late 2020, with the objective of ensuring that the club's non-powered fleet reflected the growth in membership and the popularity of certain types of craft. The conclusions were implemented during 2021:

- A second RS Quest was purchased for training and family use, together with upgrades to the Pico, Topper, and Laser fleets to ensure consistent quality of equipment and to increase the longevity of these popular craft.
- Reflecting the popularity of the club's Drascombe Lugger for safe dayboat use, a Devon Yawl was purchased to supplement the Lugger. It will be available for use in 2022, also equipped with an electric outboard.
- The canoe, kayak and SUP fleets were also expanded, reflecting the popularity of this type of craft for recreation and exercise on the river.

### SGBA's Boat Fleet - Usage

In 2021 SGBA boats were booked a total of 1,418 times by members for private leisure and training sessions, comprising 54% kayaks and canoes, 15% SUPs, 13% sailing dinghies, 7% larger sailing boats, 7% motor oats, and 4% rowing skiffs. The increased use of kayaks and SUPs, compared to previous years, is notable.

Type of Club Boat	Number of bookings
Kayaks/Canoes	769
SUPs	219
Sailing Dinghies	187
Larger Sailing Boats	94
Motorboats	94
Rowing Boats	63
TOTAL	1,418

*NB: This table does not include boats allocated to Sunday Sailing sessions or courses, where in particular use of sailing dinghies and motorboats is much increased, extending to at least 500 instances over the year.*

## Legal Matters

Revision to Planning Permission for the Clubhouse. The Planning Permission granted in 2014 for the use of the clubhouse at Mill Point contained a prohibition in respect of vehicles' travel along the foreshore. Over the last two or three years, officers of the SGBA have been in dialogue with all the relevant departments of South Hams District Council, including Planning and Environment, and in 2021 secured a revision to the planning permission which allows vehicular access along the foreshore at limited times and for limited purposes. SGBA Members have been made aware of these revised conditions, specifically in terms of the permitted vehicular access on two periods only, being one at the start of the sailing season and one at the end of the sailing season, to allow members to use vehicles to deliver and or remove craft from Mill Point. Members have been reminded that it is vital to pay heed to the agreed access requirements to avoid a situation where the SGBA can be held to be in breach of the Planning Permission.

Stoke Gabriel Quay, Slipway, and Foreshore. Since the inception of the SGBA more than 50 years ago, members have accessed the club land by travelling over the Quay and Slipway, and over the foreshore, major portions of which are in the ownership of third parties. In order to secure these benefits without relying on Prescriptive Rights, steps were taken in 2021 to codify and enshrine these rights in legally enforceable documents.

In respect of the Quay and Slipway, an Easement was drawn up which would protect SGBA members using the Quay and the Slipway to access the SGBA land. At the date of this report, the draft document is being reviewed by solicitors acting for the owners. Once agreed and executed, the Easement will protect these rights now, and in the event of a future change in ownership of the Quay and the Slipway.

The Foreshore is, in the main, in the ownership of the Duchy of Cornwall; the SGBA owns the part above mean high water, which currently is calculated to be at 4.1m above Chart Datum. Discussions with representatives of the Duchy during 2021 led to their agreement to the issue to the SGBA of a licence to use that part of the foreshore in the ownership of the Duchy to access the Club premises. That licence, when issued, will be caveated upon members of the SGBA adhering to the conditions applied to the revised Planning Permission granted by South Hams District Council. Therefore, should members not adhere to the conditions attached to the revised planning permission, the SGBA would find itself also in breach of the conditions forming an essential part of the licence granted by the Duchy. This would be a very unwelcome set of circumstances which all members should seek to avoid.

Contracts between the SGBA and Instructors. The SGBA is extremely fortunate to have within its membership a number of home-grown and external Instructors, who are used on an ad hoc paid basis to deliver training to the charity's members and visitors. By the very

fact that payments are made to these instructors for the services they provide, Trustees decided during 2021 it was necessary to draft and put into effect contractual agreements which would allow for such payments to be made, whilst at the same time making it clear that the arrangement did not give rise to any liability or rights for either party to claim any Employment Rights. These contracts are now in use.

### **The main activities undertaken during the year to further the Charity's purpose for the public benefit**

The Trustees have had regard to the Charity Commission's guidance on public benefit in managing the activities of the charity. Activities organised by the SGBA in 2021 included:

- Training courses as detailed above. Any member of the public may join the club on payment of a subscription, and once a club member is fully entitled to take a course.
- Extensive use of club-owned boats for recreation, as also detailed above. (SGBA differs from many other water-sports clubs in that it makes club-owned boats available for members' use, rather than expecting them to own boats themselves).
- SGBA continues to be part of the RYA On Board scheme to encourage diverse groups and individuals, not currently SGBA members, to experience sailing and boating activities.
- Multiple instances of members' enjoying sport and recreation afloat in their own yachts, dinghies, kayaks, rowing boats or SUPs, taking advantage of the SGBA's excellent storage and workshop facilities, and changing rooms.
- A further series of sailing taster sessions carried out for both of Stoke Gabriel Primary School's senior year groups.

### **The main Achievements and Performance of the Charity during the year**

Achievements and performance included:

- Increasing membership by 20% in one year.
- Increasing the club's resource of members qualified as RYA Instructors.
- Massively increased training activity, much to the credit of the club's RYA Training Centre Principal, the Chief Instructor, and all the instructors.
- Further implementation of the SGBA Development Plan, to upgrade the full breadth of the Charity's activities and operating procedures, in line with RYA guidance, and including the broader implementation of new technology to enhance the management of website and membership communications.
- Successful management of the Charity's finances, and development of plans to better resource the finance function, to reduce reliance on volunteer effort in the face of the rapidly expanding membership.

## **Fundraising activities during the year**

The Charity relies principally on the subscriptions and fees contributed by its members and those undertaking training courses at the SGBA. Donations are accepted and valued, of course, and Grant Aid is claimed when appropriate. Talks and social events were arranged for the benefit of members, the community, and potential members. These events are made generally accessible to the widest audience, with charges made merely to cover costs and to make a modest contribution to SGBA funds. No grants applications were made in 2021.

## **Resources used in the activities undertaken during the year**

Some £41,893 was expended in 2021. £28,519 of this was spent directly on charitable activities, the remainder as support costs. Significant amongst the latter were £3,290 on utilities and maintenance of the clubhouse, and £2,230 on IT. Depreciation totalled £5,692. All this was well covered by the total income of £56,945.

## **The contribution of volunteers during the year**

The Charity has no paid staff other than sailing instructors engaged for very short periods on a per diem basis. Otherwise, the delivery of the Charity's objects and activities relies almost entirely on volunteers found from the membership. Significant and frequent contributions were made by the individuals who acted as Trustees and/or as members of the Executive Committee. Towards the end of the year proposals were set in hand to encourage a greater number of members to volunteer – i.e., to be helpers, not just consumers of the club's offering.

## **The degree to which the achievements and performance during the year have benefited wider society**

- The most significant benefit to wider society generated by the SGBA in 2021 was the series of three taster sessions run in September which enabled some 30 pupils of Stoke Gabriel Primary School to try sailing, stand-up paddle boarding and motor boating on the river. These were considered a huge success by the school, with the School Head asking the SGBA to support further activity for the school (using PE funding) in 2022 in a way integral to the school curriculum.
- Encouraged by this level of interest, and in the knowledge that not all families can afford even the relatively low charges asked by the SGBA, the club decided in 2021 to reserve two bursary places on all future Junior Sailing Courses, to be filled by pupils nominated by the school.
- The SGBA organised one Winter Talk in 2021, on the subject of "Seals in the River Dart", which was well attended by members and non-members alike.
- SGBA officers continue to serve on the Dart Estuary Forum and on DHNA's Dart Harbour Communities Group

- The S106 funding awarded to SGBA in 2020 will, once deployed in 2022 on improving access to the public pontoon at Mill Point, Stoke Gabriel, benefit large numbers of local residents and river users. Planning for this environmentally sensitive project continued through 2021.

## **Environmental Management for the Benefit of Wider Society**

SGBA is committed to minimising the impact of its activities on the environment. A new Environment Policy was introduced in 2021 which sets out how SGBA will work towards achieving its environmental objectives. In particular, SGBA will meet the environmental legislation that relates to the operation of the clubhouse, boat storage and club boats on moorings. Where possible, SGBA will identify opportunities to adopt best practice over and above the minimum legislative requirements.

The more visible applications of this policy during 2021 included measures to reduce the use of energy and water, improved processes for refuelling of safety boats to avoid potential pollution incidents, transition to electric outboards for the larger sailing craft and the introduction of a strict policy to limit the use of vehicles using the foreshore to access SGBA premises.

To underscore the SGBA's environmental resolve, these data are reported here and will be reported in each Annual Report henceforth.

Electricity consumption in the year (KWh):	1150
Bottled Liquid Petroleum Gas (LPG) (Kg):	34
Water (cubic metres):	45
Petrol consumption in outboard motors in the year (litres):	603

It is reported that no spill of oil, petrol or other hazardous material occurred during the year.

## **The difference the Charity's performance during the year has made to the beneficiaries of the Charity**

As the data quoted above shows, 2021 saw a substantial increase in membership and strong participation by, and achievements of, members and beneficiaries (who are, of course, one and the same). The Trustees expect this trend will continue.

## **Structure, Governance and Management of the Charity**

The Charity's Constitution requires a minimum of five Trustees and permits a maximum of 12; currently there are twelve, named above. Trustees are found from volunteers amongst the membership and voted in at each AGM; one third of the Trustees retire by rotation at each AGM, in accordance with the SGBA's Constitution. The Trustee Board concerns itself

principally with Governance and Compliance matters, formally delegating management of the Association's routine business to an Executive Committee comprising, at maximum, nine officers and 10 other members. The Commodore of the Association chairs the Executive Committee and is also an ex-officio Trustee (but may not serve as Chair of Trustees). The Vice-Commodore also holds ex-officio Trustee status. A Trustee other than the Commodore is elected to serve as Chair of Trustees.

Bankers: CAF Bank, Charities Aid Foundation, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4JQ

Solicitors: Windeatts 19 High Street, Totnes, Devon TQ9 5NW

### Financial Review

The financial position of the Charity on 31 December 2021 and comparatives for the prior period, as more fully detailed in the accounts, can be summarised as shown below:

	2021	2020
	£	£
Net Income in the year:	15,052	16,878
<u>Funds at year end:</u>		
Unrestricted Revenue Funds available for the general purposes of the Charity	79,689	66,637
Designated funds (Safety Boat Replacement Fund)	14,000	12,000
Restricted Capital Funds	<u>265,695</u>	<u>265,695</u>
Total Funds	359,384	344,332

### Financial review of the position at the reporting date 31 December 2021

The Trustees consider the financial performance by the Charity during the year to have been very satisfactory. Net income was close to the year before, benefitting from membership growth possibly inspired by a new enthusiasm for staycations and low-travel, fresh air recreation. This success enabled two loans, each of £5,000 made to the charity in 2014, to be repaid to the lenders during 2021, a year earlier than had previously been expected. The Trustees note that during 2021 the Total Net Assets of the Charity increased from the £344,332 on 31 Dec 2020 to £359,384 on 31 Dec 2021.

### **Policies on Reserves**

At a meeting in November 2021 the SGBA Trustees decided that, given the continuing healthy state of the charity's income, and the fact that the charity neither provides essential services to beneficiaries nor relies on any grant income to fund its activities, only one reason to hold any Reserves could be justified. This was in the category 'to cover unforeseen day-to-day operational costs', for example the cost of replacing the whole complement of one or another class of dinghies used in the provision of RYA training courses, in the event of discovery - in a timescale which prevented the timely rectification before commencement of a course which the SGBA had committed to deliver - of a significant defect or fault which rendered the whole class unfit for use. Therefore a 'Dinghy Fleet Contingency Reserve Fund' was authorised, and a target sum of £20,000 proposed for it. Subsequently at a meeting on 15 February 2022 the Trustees authorised a transfer of £10,000 from unrestricted funds into this designated reserve fund (the transfer will reflect in the 2022 Annual Accounts). Separately, the sum in the Designated Safety Boat Replacement Fund was increased by £2,000 in accordance with a decision of the Trustees made on 11 May 2021.

### **Availability and Adequacy of Assets of Each of the Funds**

The Board of Trustees is satisfied that the Charity's assets in each fund are available and adequate to fulfil its obligations in respect of each fund.

### **Risks and Uncertainties facing the Charity**

Risks as to the Charity's assets: now owning a building of significant value, the Charity has sought to mitigate the concomitant risks by maintaining adequate insurance cover. Furthermore, safety and security inspections are carried out at monthly intervals.

Risks as to the Charity's activities: the Trustees acknowledge the risks concerning safety inherent in the afloat activities of its members, and in the general safeguarding of its young members. They seek to mitigate all of these by adherence to guidance issued by the RYA and other appropriate bodies. They take pride in the charity's SEAL initiative and consider it could have wider appeal - a matter they intend to pursue with the RYA.

Risks as to the Charity's reputation: continuing a strategy to make SGBA membership and activities accessible to the local community and, in doing so, participate as fully as possible in community activities, is considered likely to protect and enhance the SGBA's reputation. Building on already sound links with nearby clubs, the SGBA's continuing contributions to the efforts of the Dart Estuary Forum and the Dart Harbour Communities Group serve to evidence a positive contribution to the River Dart wider community.

### **Factors likely to Affect Future Financial Performance**

The Trustees intend that the current assets of the Charity should continue to accumulate, in order that the club's boats can be replaced in a timely manner and activities in training members in sailing, canoeing, and kayaking can continue unabated.

### **Statement of Trustees' Responsibilities**

The Charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities Act 2011 and the Charities (Accounts and Reports) regulations 2008. Notwithstanding the explicit requirement in the extant statutory regulations, the Charities (Accounts and Reports) Regulations 2008, to prepare the financial statements in accordance with the SORP 2005, in view of the fact that the SORP 2005 has been withdrawn the Trustees determined to interpret this responsibility as requiring them to follow current best practice and prepare the accounts according to the FRS 102 SORP (Statement of Recommended Practice for Accounting and Reporting by Charities) 2015 (as amended by the Bulletin issued in February 2016).

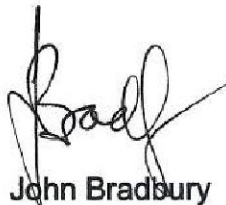
In particular, Charity law requires the Trustees, if they prepare accounts on an accruals basis, to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charity as at the end of the financial year and of the surplus or deficit of the Charity. In preparing those financial statements the Trustees are required to:

- prepare the accounts in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law).
- select suitable accounting policies and apply them consistently
- make judgements and estimates that are reasonable and prudent
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in business
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements.

The law requires that the trustees must not approve the accounts unless they are satisfied that they give a true and fair view of the state of affairs of the Charity and of the surplus or deficit of the Charity for the year. The Trustees are also responsible for maintaining adequate accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and which are sufficient to show and explain the Charity's transactions and enable them to ensure that the financial statements comply with regulations made under the Charities Act 2011. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. The Trustees are also responsible for the contents of the Trustees' report. The statutory responsibility of the Independent Examiner in relation to the Trustees' report is limited to examining the report

and ensuring that, on the face of the report, there are no material inconsistencies with the figures disclosed in the financial statements.

This report was approved by the Board of Trustees on 1 March 2022.

A handwritten signature in black ink, appearing to read 'Bradbury', written over the printed name.

John Bradbury  
Chair of Trustees



CHARITY COMMISSION  
FOR ENGLAND AND WALES

## Independent examiner's report on the accounts

### Section A

### Independent Examiner's Report

Report to the trustees/  
members of

Charity Name  
The Stoke Gabriel Boating Association CIO

On accounts for the year  
ended

31 December 2021

Charity no  
(if any)

1154479

Set out on pages

17 to 31

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2021.

Responsibilities and  
basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent  
examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed:

Date:

14 March 2022

Name:

Peter C. Dingley-Brown

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

Chartered Association of Certified Accountants

Address:

5 Southcote Orchard

Totnes

TQ9 5PA



CHARITY COMMISSION  
FOR ENGLAND AND WALES

Stoke Gabriel Boating Association CIO	1154479	
accounts for the period		
01/01/2021	To	31/12/2021

## Section A Statement of financial activities

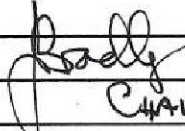
Recommended categories by activity	Guidance Notes	Unrestricted funds £ F01	Restricted income funds £ F02	Endowment funds £ F03	Total funds £ F04	Prior year funds £ F05
<b>Incoming resources (Note 3)</b>						
<b>Income and endowments from:</b>						
Donations and legacies	S01	305	-	-	305	755
Charitable activities	S02	56,640	-	-	56,640	33,253
Other trading activities	S03	-	-	-	-	-
Investments	S04	-	-	-	-	-
Separate material item of income	S05	-	-	-	-	10,000
Other	S06	-	-	-	-	840
<b>Total</b>	S07	56,945	-	-	56,945	44,848
<b>Resources expended (Note 6)</b>						
<b>Expenditure on:</b>						
Raising funds	S08	-	-	-	-	-
Charitable activities	S09	41,893	-	-	41,893	27,970
Separate material item of expense	S10	-	-	-	-	-
Other	S11	-	-	-	-	-
<b>Total</b>	S12	41,893	-	-	41,893	27,970
<b>Net income/(expenditure) before investment gains/(losses)</b>						
Net gains/(losses) on investments	S13	15,052	-	-	15,052	16,878
<b>Net income/(expenditure)</b>	S14	-	-	-	-	-
<b>Extraordinary items</b>	S15	15,052	-	-	15,052	16,878
<b>Transfers between funds</b>	S16	-	-	-	-	-
<b>Other recognised gains/(losses):</b>	S17	-	-	-	-	-
Gains and losses on revaluation of fixed assets for the charity's own use	S18	-	-	-	-	-
Other gains/(losses)	S19	-	-	-	-	-
<b>Net movement in funds</b>	S20	15,052	-	-	15,052	16,878
<b>Reconciliation of funds:</b>						
Total funds brought forward	S21	78,637	265,695	-	344,332	327,454
<b>Total funds carried forward</b>	S22	93,689	265,695	-	359,384	344,332

## Section B

## Balance sheet

	Guidance Notes					
		Unrestricted funds	Restricted income funds	Endowment funds	Total this year	Total last year
		£	£	£	£	£
		F01	F02	F03	F04	F05
<b>Fixed assets</b>						
Intangible assets (Note 15)	B01	-	-	-	-	-
Tangible assets (Note 14)	B02	47,118	265,695	-	312,813	305,318
Heritage assets (Note 16)	B03	-	-	-	-	-
Investments (Note 17)	B04	-	-	-	-	-
<b>Total fixed assets</b>	B05	47,118	265,695	-	312,813	305,318
<b>Current assets</b>						
Stocks (Note 18)	B06	-	-	-	-	-
Debtors (Note 19)	B07	1,683	-	-	1,683	1,496
Investments (Note 17.4)	B08	-	-	-	-	-
Cash at bank and in hand (Note 24)	B09	45,545	-	-	45,545	48,018
<b>Total current assets</b>	B10	47,228	-	-	47,228	49,514
<b>Creditors: amounts falling due within one year (Note 20)</b>	B11	657	-	-	657	500
<b>Net current assets/(liabilities)</b>	B12	46,571	-	-	46,571	49,014
<b>Total assets less current liabilities</b>	B13	93,689	265,695	-	359,384	354,332
<b>Creditors: amounts falling due after one year (Note 20)</b>	B14	-	-	-	-	10,000
<b>Provisions for liabilities</b>	B15	-	-	-	-	-
<b>Total net assets or liabilities</b>	B16	93,689	265,695	-	359,384	344,332
<b>Funds of the Charity</b>						
Endowment funds (Note 27)	B17	-	-	-	-	-
Restricted income funds (Note 27)	B18	-	265,695	-	265,695	265,695
Unrestricted funds	B19	93,689	-	-	93,689	78,637
Revaluation reserve	B20	-	-	-	-	-
<b>Total funds</b>	B21	93,689	265,695	-	359,384	344,332

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

Signature	Print Name	Date of approval dd/mm/yyyy
	John Sandbury	16/03/2022
Chair or Trustee		

## Note 1 Basis of preparation

This section should be completed by all charities.

## 1.1 Basis of accounting

These accounts have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The accounts have been prepared in accordance with:

- and with ☒ the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014
- and with ☒ the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102)
- and with the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.\*

\* -Tick as appropriate

## 1.2 Going concern

If there are material uncertainties related to events or conditions that cast significant doubt on the charity's ability to continue as a going concern, please provide the following details or state "Not applicable", if appropriate:

An explanation as to those factors that support the conclusion that the charity is a going concern:

Disclosure of any uncertainties that make the going concern assumption doubtful:

Where accounts are not prepared on a going concern basis, please disclose this fact together with the basis on which the trustees prepared the accounts and the reason why the charity is not regarded as a going concern.

Not applicable

Not applicable

Not applicable

## 1.3 Change of accounting policy

The accounts present a true and fair view and the accounting policies adopted are those outlined in note (2).

Yes\* ☒ -Tick as appropriate  
No\*

Please disclose:

(i) the nature of the change in accounting policy;	Not applicable
(ii) the reasons why applying the new accounting policy provides more reliable and more relevant information; and	Not applicable
(iii) the amount of the adjustment for each line affected in the current period, each prior period presented and the aggregate amount of the adjustment relating to periods before those presented, 3.44 FRS 102 SORP.	Not applicable

## 1.4 Changes to accounting estimates

No changes to accounting estimates have occurred in the reporting period (3.46 FRS 102 SORP).

Yes\* ☒ -Tick as appropriate  
No\*

Please disclose:

(i) the nature of any changes;	Not applicable
(ii) the effect of the change on income and expense or assets and liabilities for the current period; and	Not applicable
(iii) where practicable, the effect of the change in one or more future periods.	Not applicable

## 1.5 Material prior year errors

No material prior year error have been identified in the reporting period (3.47 FRS 102 SORP).

Yes\* ☒ -Tick as appropriate  
No\*

Please disclose:

(i) the nature of the prior period error;	Not applicable
(ii) for each prior period presented in the accounts, the amount of the correction for each account line item affected; and	Not applicable
(iii) the amount of the correction at the beginning of the earliest prior period presented in the accounts.	Not applicable

## Note 2 Accounting policies

## 2.2 INCOME

*This standard list of accounting policies has been applied by the charity except for those ticked "No" or "N/a". Where a different or additional policy has been adopted then this is detailed in the box below.*

<b>Recognition of income</b>	These are included in the Statement of Financial Activities (SoFA) when: <ul style="list-style-type: none"> <li>the charity becomes entitled to the resources;</li> <li>it is more likely than not that the trustees will receive the resources; and</li> <li>the monetary value can be measured with sufficient reliability.</li> </ul>	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>	N/a <input type="checkbox"/>
<b>Offsetting</b>	There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>	N/a <input type="checkbox"/>
<b>Grants and donations</b>	Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP).	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>	N/a <input type="checkbox"/>
<b>Legacies</b>	In the case of performance related grants, income must only be recognised to the extent that the charity has provided the specified goods or services as entitlement to the grant only occurs when the performance related conditions are met (5.16 FRS 102 SORP). Legacies are included in the SoFA when receipt is probable, that is, when there has been grant of probate, the executors have established that there are sufficient assets in the estate and any conditions attached to the legacy are either within the control of the charity or have been met.	Yes <input type="checkbox"/>	No <input type="checkbox"/>	N/a <input checked="" type="checkbox"/>
<b>Government grants</b>	The charity has received government grants in the reporting period	Yes <input type="checkbox"/>	No <input type="checkbox"/>	N/a <input checked="" type="checkbox"/>
<b>Tax reclaim on donations and gifts</b>	Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>	N/a <input type="checkbox"/>
<b>Contractual income and performance related grants</b>	This is only included in the SoFA once the charity has provided the related goods or services or met the performance related conditions.	Yes <input type="checkbox"/>	No <input type="checkbox"/>	N/a <input checked="" type="checkbox"/>
<b>Donated goods</b>	Donated goods are measured at fair value (the amount for which the asset could be exchanged) unless impractical to do so.	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>	N/a <input type="checkbox"/>
	The cost of any stock of goods donated for distribution to beneficiaries is deemed to be the fair value of those gifts at the time of their receipt and they are recognised on receipt. In the reporting period in which the stocks are distributed, they are recognised as an expense at the carrying amount of the stocks at distribution.	Yes <input type="checkbox"/>	No <input type="checkbox"/>	N/a <input checked="" type="checkbox"/>
	Donated goods for resale are measured at fair value on initial recognition, which is the expected proceeds from sale less the expected costs of sale, and recognised in 'Income from other trading activities' with the corresponding stock recognised in the balance sheet. On its sale the value of stock is charged against 'Income from other trading activities' and the proceeds from sale are also recognised as 'Income from other trading activities'.	Yes <input type="checkbox"/>	No <input type="checkbox"/>	N/a <input checked="" type="checkbox"/>
	Goods donated for on-going use by the charity are recognised as tangible fixed assets and included in the SoFA as incoming resources when receivable.	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>	N/a <input type="checkbox"/>
	Gifts in kind for use by the charity are included in the SoFA as income from donations when receivable.	Yes <input type="checkbox"/>	No <input type="checkbox"/>	N/a <input checked="" type="checkbox"/>
<b>Donated services and facilities</b>	Donated services and facilities are included in the SoFA when received at the value of the gift to the charity provided the value of the gift can be measured reliably.	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>	N/a <input type="checkbox"/>
	Donated services and facilities that are consumed immediately are recognised as income with an equivalent amount recognised as an expense under the appropriate heading in the SoFA.	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>	N/a <input type="checkbox"/>
<b>Support costs</b>	The charity has incurred expenditure on support costs.	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>	N/a <input type="checkbox"/>
<b>Volunteer help</b>	The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>	N/a <input type="checkbox"/>
<b>Income from interest, royalties and dividends</b>	This is included in the accounts when receipt is probable and the amount receivable can be measured reliably.	Yes <input checked="" type="checkbox"/>	No <input type="checkbox"/>	N/a <input type="checkbox"/>
<b>Income from membership subscriptions</b>	Membership subscriptions received in the nature of a gift are recognised in Donations and Legacies.	Yes <input type="checkbox"/>	No <input type="checkbox"/>	N/a <input checked="" type="checkbox"/>
	Membership subscriptions which gives a member the right to buy services or other benefits	Yes <input type="checkbox"/>	No <input type="checkbox"/>	N/a <input type="checkbox"/>

	are recognised as income earned from the provision of goods and services as income from charitable activities.	<input checked="" type="checkbox"/>		
<b>Settlement of insurance claims</b>	Insurance claims are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP) and are included as an item of other income in the SoFA.	Yes	No	N/a
		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Investment gains and losses</b>	This includes any realised or unrealised gains or losses on the sale of investments and any gain or loss resulting from revaluing investments to market value at the end of the year.	Yes	No	N/a
		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>2.3 EXPENDITURE AND LIABILITIES</b>				
<b>Liability recognition</b>	Liabilities are recognised where it is more likely than not that there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured with reasonable certainty.	Yes	No	N/a
		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Governance and support costs</b>	Support costs have been allocated between governance costs and other support. Governance costs comprise all costs involving public accountability of the charity and its compliance with regulation and good practice.	Yes	No	N/a
		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
	Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, eg allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.	Yes	No	N/a
		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Grants with performance conditions</b>	Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SoFA once the recipient of the grant has provided the specified service or output.	Yes	No	N/a
		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Grants payable without performance conditions</b>	Where there are no conditions attaching to the grant that enables the donor charity to realistically avoid the commitment, a liability for the full funding obligation must be recognised.	Yes	No	N/a
		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Redundancy cost</b>	The charity made no redundancy payments during the reporting period.	Yes	No	N/a
		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Deferred income</b>	No material item of deferred income has been included in the accounts.	Yes	No	N/a
		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Creditors</b>	The charity has creditors which are measured at settlement amounts less any trade discounts	Yes	No	N/a
		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Provisions for liabilities</b>	A liability is measured on recognition at its historical cost and then subsequently measured at the best estimate of the amount required to settle the obligation at the reporting date	Yes	No	N/a
		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Basic financial instruments</b>	The charity accounts for basic financial instruments on initial recognition as per paragraph 10.7 FRS102 SORP. Subsequent measurement is as per paragraphs 11.17 to 11.19, FRS102 SORP.	Yes	No	N/a
		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>2.4 ASSETS</b>				
<b>Tangible fixed assets for use by charity</b>	These are capitalised if they can be used for more than one year, and cost at least £500	Yes	No	N/a
	They are valued at cost.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Intangible fixed assets</b>	The depreciation rates and methods used are disclosed in note 9.2.	Yes	No	N/a
	The charity has intangible fixed assets, that is, non-monetary assets that do not have physical substance but are identifiable and are controlled by the charity through custody or legal rights. The amortisation rates and methods used are disclosed in note 9.5	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
	They are valued at cost.	Yes	No	N/a
		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Heritage assets</b>	The charity has heritage assets, that is, non-monetary assets with historic, artistic, scientific, technological, geophysical or environmental qualities that are held and maintained principally for their contribution to knowledge and culture. The depreciation rates and methods used are disclosed in note 9.6.1.4.	Yes	No	N/a
		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
	They are valued at cost.	Yes	No	N/a
		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Investments</b>	Fixed asset investments in quoted shares, traded bonds and similar investments are valued at initially at cost and subsequently at fair value (their market value) at the year end. The same treatment is applied to unlisted investments unless fair value cannot be measured reliably in which case it is measured at cost less impairment.	Yes	No	N/a
		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
	Investments held for resale or pending their sale and cash and cash equivalents with a maturity date of less than 1 year are treated as current asset investments	Yes	No	N/a
		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>Stocks and work in progress</b>	Stocks held for sale as part of non-charitable trade are measured at the lower or cost or net realisable value.	Yes	No	N/a
		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
	Goods or services provided as part of a charitable activity are measured at net realisable value based on the service potential provided by items of stock.	Yes	No	N/a
		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
	Work in progress is valued at cost less any foreseeable loss that is likely to occur on the contract.	Yes	No	N/a
		<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

**Debtors**

Debtors (including trade debtors and loans receivable) are measured on initial recognition at settlement amount after any trade discounts or amount advanced by the charity. Subsequently, they are measured at the cash or other consideration expected to be received.

Yes	No	N/a
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**Current asset investments**

The charity has investments which it holds for resale or pending their sale and cash and cash equivalents with a maturity date less than one year. These include cash on deposit and cash equivalents with a maturity date of less than one year held for investment purposes rather than to meet short term cash commitments as they fall due.

Yes	No	N/a
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

They are valued at fair value except where they qualify as basic financial instruments.

Yes	No	N/a
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**POLICIES ADOPTED  
ADDITIONAL TO OR  
DIFFERENT FROM  
THOSE ABOVE**

## Note 3

## Analysis of income

Analysis		Unrestricted funds	Restricted income funds	Endowment funds	Total funds £	Prior year £
Donations and legacies:	Donations and gifts	305	-	-	305	755
	Gift Aid	-	-	-	-	-
	Legacies	-	-	-	-	-
	General grants provided by government/other charities	-	-	-	-	-
	Membership subscriptions and sponsorships which are in substance donations	-	-	-	-	-
	Donated goods, facilities and services	-	-	-	-	-
	Other	-	-	-	-	-
Total		305	-	-	305	755
Charitable activities:	Membership subs and fees	19,505	-	-	19,505	14,163
	Training Courses	18,607	-	-	18,607	5,706
	Hire of safety boats	1,130	-	-	1,130	470
	Other Boat Use	9,180	-	-	9,180	5,580
	Sale of Tide Tables	375	-	-	375	179
	Storage	6,355	-	-	6,355	5,885
	Facilities Hire	-	-	-	-	355
	Social events	1,488	-	-	1,488	918
	Sundry Income	-	-	-	-	-
Total		56,640	-	-	56,640	33,253
Other trading activities:		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
	Other	-	-	-	-	-
Total		-	-	-	-	-
Income from investments:	Interest income	-	-	-	-	-
	Dividend income	-	-	-	-	-
	Rental and leasing income	-	-	-	-	-
	Other	-	-	-	-	-
Total		-	-	-	-	-
Separate material item of income:	Covid Support Grant	-	-	-	-	10,000
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
Total		-	-	-	-	10,000
Other:	Conversion of endowment funds into income	-	-	-	-	-
	Gain on disposal of a tangible fixed asset held for charity's own use	-	-	-	-	840
	Gain on disposal of a programme related investment	-	-	-	-	-
	Royalties from the exploitation of intellectual property rights	-	-	-	-	-
	Other	-	-	-	-	-
	Total	-	-	-	-	840
TOTAL INCOME		56,945	-	-	56,945	44,848

## Other information:

All income in the prior year was unrestricted except for: (please provide description and amounts)

Where any endowment fund is converted into income in the reporting period, please give the reason for the conversion.

Within the income items above the following items are material: (please disclose the nature, amount and any prior year amounts)

## Note 6

## Analysis of expenditure

	Unrestricted funds	Restricted income funds	Endowment funds	Total funds £	Prior year £
<b>Analysis</b>					
<b>Expenditure on raising funds:</b>					
Incurred seeking donations	-	-	-	-	-
Incurred seeking legacies	-	-	-	-	-
Incurred seeking grants					
Operating membership schemes and social lotteries					
Staging fundraising events					
Fundraising agents					
Operating charity shops					
Operating a trading company undertaking non-charitable trading activity					
Advertising, marketing, direct mail and publicity	-	-	-	-	-
Start up costs incurred in generating new source of future income	-	-	-	-	-
Database development costs	-	-	-	-	-
Other trading activities					
Investment management costs:	-	-	-	-	-
Portfolio management costs	-	-	-	-	-
Cost of obtaining investment advice	-	-	-	-	-
Investment administration costs	-	-	-	-	-
Intellectual property licencing costs	-	-	-	-	-
Rent collection, property repairs and maintenance charges	-	-	-	-	-
	-	-	-	-	-
<b>Total expenditure on raising funds</b>	-	-	-	-	-
<b>Expenditure on charitable activities</b>					
Insurances	6,730	-	-	6,730	5,455
Training Courses	10,677	-	-	10,677	5,444
RYA subscriptions and DHNA fees	1,087	-	-	1,087	1,083
Production of tide tables	234	-	-	234	256
Maintenance of Sailing Craft	5,757	-	-	5,757	1,892
Maintenance of rowing craft	-	-	-	-	84
Safety boat maintenance and fuel	2,262	-	-	2,262	1,757
Social Events	1,772	-	-	1,772	532
Donation		-	-	-	-
<b>Total expenditure on charitable activities</b>	28,519	-	-	28,519	16,503
<b>Separate material item of expense</b>					
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Total</b>	-	-	-	-	-

**Support costs for charitable activities**

Rates and water	64	-	-	64	72
Room Hire	60	-	-	60	45
Light, heat and power	947	-	-	947	896
Cleaning and waste management	375	-	-	375	471
Premises repairs, renewals	1,904	-	-	1,904	2,228
Planning	-	-	-	-	259
Information Technology	2,230	-	-	2,230	1,914
Sundry expenses	616	-	-	616	149
Training	-	-	-	-	-
Accountancy	480	-	-	480	480
Bank Charges	349	-	-	349	60
Card and Direct Debit Processing Fees	657	-	-	657	444
Depreciation	5,692	-	-	5,692	4,449
	-	-	-	-	-
	-	-	-	-	-
<b>Total support costs</b>	<b>13,374</b>	<b>-</b>	<b>-</b>	<b>13,374</b>	<b>11,467</b>

**TOTAL EXPENDITURE**

<b>41,893</b>	<b>-</b>	<b>-</b>	<b>41,893</b>	<b>27,970</b>
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**Other information:**

**Analysis of expenditure on charitable activities**

Activity or programme	Activities undertaken directly	Grant funding of activities	Support Costs	Total this year	Total prior year
	£	£	£	£	£
Activity 1					
Activity 2					
Other					
<b>Total</b>					

Prior year expenditure on charitable activities can be analysed as follows:

Within the expenditure items above the following items are material: (please disclose the nature, amount and any prior year amounts)

## Note 14

## Tangible fixed assets

Please complete this note if the charity has any tangible fixed assets

## 14.1 Cost or valuation

	Freehold land & buildings	Other land & buildings	Safety boats	Dinghies and other assets	Total
	£	£	£	£	£
At the beginning of the year	282,452	-	21,862	44,741	349,055
Additions	-	-	-	13,187	13,187
Revaluations	-	-	-	-	-
Disposals	-	-	-	100	100
Transfers *	-	-	-	-	-
At end of the year	282,452	-	21,862	57,828	362,142

## 14.2 Depreciation and Impairments

	**Basis	SL or RB	SL or RB	RB	RB	SL or RB	Straight Line ("SL") or Reducing Balance ("RB")
** Rate				25	15		
At beginning of the year	-	-	-	19,224	24,513	43,737	
Disposals	-	-	-	-	80	80	
Depreciation	-	-	-	660	5,012	5,672	
Impairment	-	-	-	-	-	-	
Transfers*	-	-	-	-	-	-	
At end of the year	-	-	-	19,884	29,445	49,329	

## 14.3 Net book value

Net book value at the beginning of the year	282,452	-	2,638	20,228	305,318
Net book value at the end of the year	282,452	-	1,978	28,383	312,813

## 14.4 Impairment

Please provide a description of the events and circumstances that led to the recognition or reversal of an impairment loss.

--

## 14.5 Revaluation

If an accounting policy of revaluation is adopted, please provide:

the effective date of the revaluation

the name of independent valuer, if applicable

the methods applied and significant assumptions

the carrying amount that would have been recognised had the assets been carried under the cost model.


## 14.6 Other disclosures

(i) Please state the amount of borrowing costs, if any, capitalised in the construction of tangible fixed assets and the capitalisation rate used.

(ii) Please provide the amount of contractual commitments for the acquisition of tangible fixed assets.

(iii) Details of the existence and carrying amounts of property, plant and equipment to which the charity has restricted title or that are pledged as security for liabilities.


\* The "transfers" row is for movements between fixed asset categories.

**Note 19 Debtors and prepayments**

*Please complete this note if the charity has any debtors or prepayments.*

**19.1 Analysis of debtors**

Trade debtors

Prepayments and accrued income

Total

This year £	Last year £
-	-
-	-
1,683	1,496
1,683	1,496

*Please complete 19.2 where a material debtor is recoverable more than a year after the reporting date.*

**19.2 Analysis of debtors recoverable in more than 1 year (included in debtors above)**

Trade debtors

Prepayments and accrued income

Other debtors

This year £	Last year £
-	-
-	-
-	-
-	-
Total -	-

**Note 20 Creditors and accruals**

*Please complete this note if the charity has any creditors or accruals.*

**20.1 Analysis of creditors**

	Amounts falling due within one year		Amounts falling due after more than one year	
	This year £	Last year £	This year £	Last year £
Accruals for grants payable	-	-	-	-
Bank loans and overdrafts	-	-	-	-
Trade creditors	157	-	-	-
Payments received on account for contracts or performance-related grants	-	-	-	-
Accruals and deferred income	500	500	-	-
Taxation and social security	-	-	-	-
Other creditors	-	-	-	10,000
<b>Total</b>	<b>657</b>	<b>500</b>	<b>-</b>	<b>10,000</b>

**20.2 Deferred income**

*Please complete this note if the charity has deferred income.*

*Please explain the reasons why income is deferred.*

--

**Movement in deferred income account**

Balance at the start of the reporting period  
 Amounts added in current period  
 Amounts released to income from previous periods  
 Balance at the end of the reporting period

This year £	Last year £
-	-
-	-
-	-
-	-

**Note 24      Cash at bank and in hand**

Short term cash investments (less than 3 months maturity date)  
Short term deposits  
Cash at bank and on hand  
Other  
Total

This year £	Last year £
-	-
-	-
45,545	48,018
-	-
45,545	48,018

## Note 27

## Charity funds

**27.1 Details of material funds held and movements during the CURRENT reporting period**

*Please give details of the movements of material individual funds in the reporting period together with a balancing figure for 'Other funds'. The 'Total funds' figure below should reconcile to 'Total funds' in the balance sheet.*

*\* Key: PE - permanent endowment funds; EE - expendible endowment funds; R - restricted income funds, including special trusts, of the charity; and U - unrestricted funds*

Fund names	Type PE, EE R or UR *	Purpose and Restrictions	Fund balances brought forward £	Income £	Expenditure £	Transfers £	Gains and losses £	Fund balances carried forward £
Restricted Revenue Fund	R		265,695	-	-	-	-	265,695
Unrestricted Revenue General Fund	UR		66,637	56,945	- 41,893	- 2,000		79,689
Unrestricted Revenue Designated Safety Boat Replacement Fund	UR		12,000	-	-	2,000	-	14,000
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
<b>Other funds</b>	N/a	N/a	-	-	-	-	-	-
<b>Total Funds</b>			<b>344,332</b>	<b>56,945</b>	<b>- 41,893</b>	<b>-</b>	<b>-</b>	<b>359,384</b>

## Note 27

## Charity funds (cont)

## 27.2 Details of material funds held and movements during the PREVIOUS reporting period

Please give details of the movements of material individual funds in the reporting period together with a balancing figure for 'Other funds'. The 'Total funds' figure below should reconcile to 'Total funds' in the balance sheet.

\* Key: PE - permanent endowment funds; EE - expendable endowment funds; R - restricted income funds, including special trusts, of the charity; and U - unrestricted funds

Fund names	Type PE, EE R or UR *	Purpose and Restrictions	Fund balances brought forward £	Income £	Expenditure £	Transfers £	Gains and losses £	Fund balances carried forward £
Restricted Revenue Funds	R		265,695	-	-	-	-	265,695
Unrestricted Revenue Funds	UR		49,759	44,848	- 27,970		-	66,637
Unrestricted Revenue Designated Safety Boat Replacement Fund	UR		12,000	-	-		-	12,000
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
Other funds	N/a	N/a	-	-	-	-	-	-
Total Funds			327,454	44,848	- 27,970	-	-	344,332