



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 1 November 2024 To 31 October 2025

Charity name: Colne Valley Special Sailors

Charity registration number: 1155165

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	To provide sailing and water-based activities for young people and adults with disabilities.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	CVSS is based at Bury Lake in Rickmansworth where we provide sailing and katanuig for young people and adults with disabilities. We take sailors from special schools in Hertfordshire, Buckinghamshire and the north-west London regions as well as from care homes and individuals. In addition, many specialised groups, for example the Multiple Sclerosis Society, use our facilities for recreation and confidence development. Sailors' siblings and families are able to share in the experience.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The Trustees are fully aware of the guidance on public benefit, fund raising and governance and are satisfied that the charity's activities comply with that guidance

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	The charity does not make grants.
Policy on social investment including program related investment	Para 1.38	The charity provides activities for people with disabilities
Contribution made by volunteers	Para 1.38	The charity is entirely run and operated by unpaid volunteers

Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>The charity has continued to operate and provide activities for people with disabilities. It is one of the largest RYA Sailability groups in the country.</p> <p>Users are grateful for the opportunities offered by the charity and many organisations and sailors have been sailing with us for many years and eagerly await the beginning of the season.</p>

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	We have achieved our objectives in the year.
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The Charity is in a strong financial position
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Our policy is to cover our annual running charges from subscriptions received from sailors and their families. We aim to have in reserve a minimum of three years' running costs, plus funds to cover anticipated capital expenditure, plus funds to cover a gap in insurance cover imposed on us.
Amount of reserves held	Para 1.22	£72,879
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	N/A
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	None

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	<p>Our regular source of funding is income from memberships subscriptions from our disabled sailors.</p> <p>We operate a 200 Club that raises funds and we are fortunate to receive unsolicited donations from local organisations such as Golf Clubs, Synagogues, Freemasonry and individuals</p>
Investment policy and objectives including any social investment policy adopted	Para 1.46	The Charity adopts a conservative policy and does not invest other than in interest bearing accounts with banks
A description of the principal risks facing the charity	Para 1.46	The principal risk is a lack of suitable volunteers
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	CIO
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	CIO
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Trustees are appointed or re-appointed annually by the members at the annual General Meeting. Trustees are selected from the volunteers based on experience and willingness to carry out the role.

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	New Trustees are provided with induction training. The charity reviews its compliance with the Charity Commission Governance Code regularly.
The charity's organisational structure and any wider network with which the charity works	Para 1.51	The charity is managed by its Trustees, with assistance of a committee of volunteers with relevant skills. The charity is a member of RYA Sailability
Relationship with any related parties	Para 1.51	None
Other		

Reference and Administrative details

Charity name	Colne Valley Special Sail
Other name the charity uses	CVSS
Registered charity number	1155165
Charity's principal address	c/o 50 Meadowbank Watford Herts WD19 4RW

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Michael Marcus	Chairman		
2	David Brown			
3	Martin Power			
4	Graham Vickers	Treasurer		
5	Philip Gibbs			
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Corporate trustees – names of the directors at the date the report was approved

[illegible]

Name of trustees holding title to property belonging to the charity

[illegible]

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	None
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	N/A
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	N/A

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

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Other optional information

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Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Michael Marcus	Graham Vickers
Position (eg Secretary, Chair, etc)	Chairman	Treasurer
Date	24th March 2026	

COLNE VALLEY SPECIAL SAILORS

A Charitable Incorporated Organisation

FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st OCTOBER 2025

Charity Number 1155165

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF COLNE VALLEY SPECIAL SAILORS

I report to the trustees on my examination of the financial statements of Colne Valley Special Sailors (the "Charity") for the year ended 31 October 2025.

Responsibilities and basis of report

As the trustees of the Charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the "2011 Act").

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 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 giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do 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 financial statements to be reached.



Prakash Dhungana
Batuna Accountants Ltd
31 Eastlea Avenue
Watford
WD25 9DG

Dated: 16 March 2026


COLNE VALLEY SPECIAL SAILORS - a charitable incorporated organisation**Charity number 1155165****Profit and Loss Account for the year ended 31st October 2025**

	<u>Year to 31/10/24</u>	
	<u>Unrestricted funds</u>	<u>Restricted funds</u>
<u>Income</u>		
Membership subscriptions	12,689	-
Friends of CVSS 200 Club	1,465	-
Other income	0	-
Interest received	2,984	-
Total income	<u>17,138</u>	<u>-</u>
<u>Expenditure</u>		
Charges by Bury Lake Young Mariners:		
Affiliation, berthing fees, etc	3,446	-
Safety boats	940	-
Training	1,373	-
Insurance	3,626	-
RYA Affiliation fee	170	-
Marketing and promotion	383	-
Meetings, conferences and social events	964	-
Repairs and maintenance	5,581	-
Contribution towards buoyancy aids, shirts, etc	0	-
Computer costs	494	-
Printing, postage and stationery	53	-
Professional fees	0	-
Bank charges	60	-
Sundry expenses	960	-
	<u>18,050</u>	<u>-</u>
Net Surplus/(Deficit) for the year	<u>(912)</u>	<u>-</u>

COLNE VALLEY SPECIAL SAILORS - a charitable incorporated organisation**Charity number 1155165****BALANCE SHEET AT 31st OCTOBER 2025**

			31/10/24
CURRENT ASSETS			
Cash on Deposit	64,722		61,980
Nat West Bank account	140		95
Co-operative Bank	0		1,265
Charities Aid Bank	1,975		2,120
Charities Aid Deposit	5,589		12,651
Stock of buoyancy aids & shirts	236		236
Debtors & Prepayments	3,918		3,413
	<u>76,580</u>	76,580	<u>81,760</u>
CURRENT LIABILITIES			
Creditors	<u>3,702</u>	(3,702)	(2,290)
		<u>72,878</u>	<u>79,470</u>
<u>Represented by</u>			
<u>General Reserve</u>			
Balance brought forward	19,279		14,662
Transfer to Capital Reserve	0		0
Surplus/(Deficit) for year	<u>(912)</u>		<u>4,617</u>
	<u>18,367</u>	18,367	<u>19,279</u>
<u>Capital Reserve</u>			
Reserve brought forward	60,191		71,845
Transfer from General Reserve	-		-
Donations and Grants	1,680		3,638
Purchase of equipment	<u>(7,359)</u>		<u>(15,292)</u>
	<u>54,512</u>	54,512	<u>60,191</u>
<u>Restricted funds</u>			
Restricted funds brought forward	0		0
Grant received for restricted purpose	0		0
Equipment purchased	<u>0</u>		<u>0</u>
	<u>0</u>	0	<u>0</u>
		<u>72,879</u>	<u>79,470</u>

Approved:

 M Marcus - Chairman

 G Vickers - Treasurer

COLNE VALLEY SPECIAL SAILORS - a charitable incorporated organisation

Notes to the Accounts For The Year Ended 31st October 2025

1 Capital Reserve

The Capital Reserve is an unrestricted fund to provide for future capital expenditure and to make provision to ensure the charity can carry on its activities in the event of future financial difficulties.

It may be credited by unrestricted funds received by way of donations or by transfers from General Reserves

2 Equipment, repairs and maintenance

The charity's policy is to write off the cost of boats and other equipment in the year of expenditure.