

BRADFORD AND BINGLEY CANOE CLUB

England & Wales · Charity number 1160779

Details

Other names	BBCC
Status	Registered
Legal form	CIO
Registered	2015-03-06
Register	View on the Charity Commission register

Contact

Address	33 Micklethwaite Bingley West Yorkshire BD16 3JW
Phone	07730809326
Email	chair@bradbingcc.co.uk
Website	https://www.bradbingcc.co.uk

Activities

Objects: THE OBJECTS OF THE CIO ARE THE PROMOTION OF COMMUNITY PARTICIPATION IN HEALTHY RECREATION BY THE PROVISION OF FACILITIES FOR THE SPORT OF PADDLE SPORT IN THE UPPER AIRE VALLEY OF WEST YORKSHIRE.

Activities: Bradford and Bingley Canoe Club and its members are dedicated to promoting canoeing and kayaking for fun, fitness, and friendship. The Club is active year round and there are planned activities throughout the week. Members of all ages are encouraged to compete in canoe slalom and down-river racing as well as river trips and social events.

Classification

- **How:** Provides Human Resources, Provides Buildings/facilities/open Space
- **What:** Amateur Sport
- **Who:** Children/young People, The General Public/mankind

Geography

- Bradford City

Finances

Period end	Income	Expenditure	Assets	Employees
2024-10-31	£11,071	£6,735	-	-
2023-10-31	£13,585	£15,672	-	-
2022-10-31	£15,485	£15,566	-	-
2021-10-31	£6,365	£11,893	-	-
2020-10-31	£14,206	£13,030	-	-

Trustees

Name	Role	Appointed
Dr Jane Anne Watkins	Chair	2022-11-17
Darren Kevin Cresser		2022-11-17
Jake Philip Sheffield		2021-11-25
Philippa Kathryn Gibbons		2021-11-25
Rebecca Jane Mackenzie		2022-09-04
Wendy Susan Robinson		2022-07-01

BRADFORD AND BINGLEY CANOE CLUB

England & Wales - Charity number 1160779

Accounts



Bradford & Bingley
Canoe Club



Annual Report for the year ending 31st October 2024

Charity Number: 1160779

Date of registration: 6th March 2015

Contact Address:

Philippa Gibbons
33 Micklethwaite
Bingley
BD16 3JW

Club Premises Address:

Wagon Lane
Bingley
BD16 1LT

Trustees who served during the period 1st November 2023 to 31st October 2024

Wendy Robinson
Jake Sheffield
Philippa Gibbons
Rebecca McKenzie
Jane Watkins
Darren Cresser
James Taylor (to March 2024)

Structure and Management

The charity is a Charitable Incorporated Organisation (CIO). The constitution document sets out in detail the manner in which the charity is managed.

The charity is managed by the trustees. Trustee meetings are held on a regular basis, usually every month. Member volunteers assist with various aspects of management, reporting to trustees at trustee meetings where appropriate.

New trustees can be appointed by the existing trustees, and any such appointee must resign at the subsequent annual general meeting. Trustees are generally in position for a 3 year term, with one third of existing trustees resigning at each AGM by rotation.

Activities and Objectives

The objectives of the club are the promotion of community participation in healthy recreation by the provision of facilities for paddle sport in the upper Aire Valley of West Yorkshire.

The club continued to promote canoeing and kayaking for fun, fitness, and friendship during the year. It had a group of Nationally ranked slalom Paddlers between the ages 8 - 70yrs.

Canoeing and kayaking mainly takes place on the River Aire at our leased site at Bradford and Bingley Sports Club, but also on the nearby Leeds & Liverpool Canal.

Our landlord is the Craven Family Trust; our relationship with them is good and we support their aim of developing the Bradford and Bingley Sports Club site for a greater diversity of sports and participants, an aim that aligns with our own objectives.

Achievement and Performance

We continue to develop our enthusiastic coaches and paddlers through a pathway for gaining coaching qualifications and a deployment protocol and remit for our prospective coaches and leaders. We are evaluating changes 'Standards for Deployment' proposed nationally by British Canoeing. The trustees continue to fund club paddlers through relevant qualifications provided they demonstrate the necessary commitment to the club by regular attendance over a long period and by assisting others to develop their skills. A British Canoeing bursary from 2022-23 was used successfully to assist with coach development, with some reimbursements occurring in the current reporting period. We ran two coach development days sessions with a British Canoeing Coach in March and June.

As part of being a British Canoeing Champion Club – Talent we continue to use paddler profiles and performance benchmarking to assist with paddler development. We received a grant of £1000 from the Slalom Talent Club support scheme to help us develop and deliver better slaloms. The funds have allowed us to develop our slalom site infrastructure.

During the year the club has continued to offer a range of paddling activities; continuing to try and alleviate the loss of other events in Yorkshire and the North East. We ran two slaloms at our site this year in May and September and expanded our event provision with White Water races at Nottingham in April and during the May and September slaloms. Both slaloms had a similar entry to last year, reduced from historical numbers, but this is a

sport-wide phenomenon as cost of living pressures have reduced peoples appetite for travel outside of their locality for events. Notwithstanding the reduced entries, the events were well regarded with excellent feedback from British Canoeing's events judge, and bolstered club funds. We have committed to running two events in 24/25.

Our ability to run these events is down to a great club-wide effort in putting the course up, erecting the communication system, catering, camping and all the other bits that go towards running a successful event. This is a significant income generator for us. While this serves the national slalom community it also benefits the club in bonding the team ethos needed throughout the year.

We continue to encourage juniors aged 8 to 14 into the sport and work hard to encourage them to get into and develop through competitions. We ran our own in-house slalom races throughout the year with a handicap system to encourage competition among club paddlers. We also took members' equipment to races for them and helped them through the administrative process of entering slalom races at other clubs.

During this period we continued to offer monthly pool sessions during the winter months, focused on rolling and other three dimensional paddling skills so that the sessions are developmental rather than purely recreational. These have proved more difficult to resource and have declined in popularity, resulting in a small loss being incurred.

The club continued to deliver a weekly programme, with a weekly Club session on either a Thursday evening or Sunday morning, depending on the season; and three coached slalom sessions for paddlers, one per ability group, on weekday evenings. Other peer-paddling sessions run on weekday evenings. During the winter months we have encouraged members to support and attend the Yorkshire Slalom training sessions, to gain experience at different locations.

We charged £5 for non-members to join in any sessions at the club site and for this they may borrow equipment and are covered by British Canoeing insurance.

We ran a weekend of taster sessions in April 24 for beginners, charging £20 for just over two hours. Following this we ran a course, alongside club sessions, to develop paddling skills to British Canoeing Explore standard, allowing people to gain the necessary skills and experience to become independent paddlers. Those that wished to continue in the sport then joined the Club. This seems a fair way for people to try us out and determine if paddling is for them. It also gave our prospective coaches and leaders an opportunity to try out their developing skills under supervision. We also ran a dedicated taster session for the local Girl Guides.

We continue to operate our hardship policy in these times of financial difficulties for an increasing proportion of people.

We have made our premises available to British Canoeing, other clubs and regionally organised training events plus people using it as a start point for trips. This included British Canoeing using the site for a 2 day Slalom School event in April 24, Yorkshire Slalom sessions, visits from GreenStar Canoe Club amongst others.

We continue to monitor and improve the bank stabilization work that was carried out in previous years; management continues with cropping as necessary and we have had support for this green infrastructure from the Aire Rivers Trust. We monitor the riverbank

and trees, taking action as necessary. We know that otters use the site and are aware that we have a special opportunity to enhance the experience for our members and guests by renaturalising our river environment. Thus we aim to create a legacy of a thriving club in a biodiverse environment.

Maintenance of other areas of the bank and water features remains a challenge.

We continue with British Canoeing's Clear Access, Clear Waters campaign to ensure that any invasive species are not inadvertently transferred between locations and ran a river litter pick as part of the British Canoeing Big Paddle Clean-Up in May 2024, gathering many bags of litter.

We are affiliated to British Canoeing. Canoeing/Kayaking is an 'assumed risk' sport and this affiliation provides liability insurance cover for our trustees and coaches involved with running the club and club activities, including coaching sessions and river trips. We insure our buildings and contents with the same insurer as our landlord.

In the promotion of all activities, trustees have had regard to the guidance issued by the Charity Commission on public benefit.

Financial Review

Recognising the cost of living pressures people are under, we were again able to keep our membership rates at previous levels, helped by our application for Gift-Aid on full memberships. With a year-end bank & cash balance of £22,454 we are comfortably solvent and spending within our means with adequate contingency funds.

The Planning Permission to extend our building remains in place, but the project remains in hiatus.

There is an annual charge for storage of members' boats at the club premises. The service is well used and, if demand for storage exceeds supply, we prioritise allocation of storage spaces to active paddlers. We have increased our storage capacity this year.

Our main cash outflows are premises rent, building insurance, building and site maintenance (and associated purchase of tools and equipment), purchase of new paddling equipment (boats, paddles, buoyancy aids, helmets etc) and pool hire. Winter storms and high winter river levels continue to put pressure on our slalom gates and suspension system, necessitating annual remedial works.

The club maintains a strategic cash reserve. Following a review this is now set at £5,000 to cover a year's operating costs. Other reserves are maintained as required by conditions and restrictions associated with funding.

The statement of financial activities for the year shows a net loss of £545 (2023 - net loss of £8433). This loss is inclusive of a depreciation charge of £5,578 for our club building, tools and equipment. No funds were in deficit during the year.



Bradford & Bingley
Canoe Club



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

Signed on behalf of the charity's trustees.

Signature

A handwritten signature in black ink, appearing to read 'Philippa Gibbons', written over a dotted line.

Full name: Philippa Gibbons

Position: Trustee/Treasurer

Date: 17 July 2025



Bradford & Bingley Canoe Club			Charity No (if any)	1160779	
Annual accounts for the period					
Period start date	01-Nov-23	To	Period end date	31-Oct-24	

Section A Statement of financial activities

Recommended categories by activity	Guidance Notes	Unrestricted funds	Restricted income funds	Endowment funds	Total funds	Prior year funds
		£	£	£	£	£
		F01	F02	F03	F04	F05
Incoming resources (Note 3)						
Income and endowments from:						
Donations and legacies	S01	2,875	1,000	-	3,875	3,981
Charitable activities	S02	6,996	200	-	7,196	8,420
Other trading activities	S03	-	-	-	-	-
Investments	S04	-	-	-	-	-
Separate material item of income	S05	-	-	-	-	-
Other	S06	-	-	-	-	-
Total	S07	9,871	1,200	-	11,071	12,401
Resources expended (Note 6)						
Expenditure on:						
Raising funds	S08	-	-	-	-	-
Charitable activities	S09	10,818	797.96	-	11,616	20,834
Separate material item of expense	S10	-	-	-	-	-
Other	S11	-	-	-	-	-
Total	S12	10,818	798	-	11,616	£20,834
Net income/(expenditure) before investment gains/(losses)						
Net gains/(losses) on investments	S13	- 947	402	-	-£545	-£8,433
Net income/(expenditure)	S14	-	-	-	-	-
Extraordinary items	S15	- 947	402	-	-£545	-£8,433
Transfers between funds	S16	-	-	-	-	-
Other recognised gains/(losses):	S17	-	-	-	-	-
Gains and losses on revaluation of fixed assets for the charity's own use	S18	-	-	-	-	-
Other gains/(losses)	S19	-	-	-	-	-
Net movement in funds	S20	- 947	402	-	-£545	-£8,433
Reconciliation of funds:						
Total funds brought forward	S21	166,686	-	-	166,686	175,119
Total funds carried forward	S22	165,739	402	-	166,141	166,686

Section B Balance sheet

		Guidance Notes	Unrestricted funds £ F01	Restricted income funds £ F02	Endowment funds £ F03	Total this year £ F04	Total last year £ F05
Fixed assets							
Intangible assets	(Note 15)	B01	-	-	-	-	-
Tangible assets	(Note 14)	B02	143,686	-	-	143,686	148,566
Heritage assets	(Note 16)	B03	-	-	-	-	-
Investments	(Note 17)	B04	-	-	-	-	-
Total fixed assets		B05	143,686	-	-	143,686	148,566
Current assets							
Stocks	(Note 18)	B06	-	-	-	-	-
Debtors	(Note 19)	B07	-	-	-	-	250
Investments	(Note 17.4)	B08	-	-	-	-	-
Cash at bank and in hand (Note 24)		B09	22,455	-	-	22,455	17,870
Total current assets		B10	22,455	-	-	22,455	18,120
Creditors: amounts falling due within one year	(Note 20)	B11	-	-	-	-	-
Net current assets/(liabilities)		B12	22,455	-	-	22,455	18,120
Total assets less current liabilities		B13	166,141	-	-	166,141	166,686
Creditors: amounts falling due after one year	(Note 20)	B14	-	-	-	-	-
Provisions for liabilities		B15	-	-	-	-	-
Total net assets or liabilities		B16	166,141	-	-	166,141	166,686
Funds of the Charity							
Endowment funds (Note 27)		B17	-	-	-	-	-
Restricted income funds (Note 27)		B18	-	-	-	-	-
Unrestricted funds		B19	166,141	-	-	166,141	166,686
Revaluation reserve		B20	-	-	-	-	-
Total funds		B21	166,141	-	-	166,141	166,686

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

Signature	Print Name	Date of approval dd/mm/yyyy

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;

Not applicable

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

Not applicable

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

1.3 Change of accounting policy

The accounts present a true and fair view and the accounting policies adopted are those outlined in note { }.

- Yes* ☒ No* ☐ * -Tick as appropriate

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* ☒ No* ☐ * -Tick as appropriate

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* ☐ No* ☒ * -Tick as appropriate

Please disclose:

(i) the nature of the prior period error;	Accounts made up to 15/11/23 rather than year end of 31/10/23.
(ii) for each prior period presented in the accounts, the amount of the correction for each account line item affected; and	Line items amended as follows, Slalom Support grant income reduced to £0. Bursary income, £250 recognised as a debt. Pool income & expenditure reduced by £70 and £59 respectively Membership (no GA) income reduced by £78 Boat storage income reduced by £30 Sundry expenses revised - Income reduced by £6 , expenditure reduced by £44, Landlord CFT expenditure reduced by £438 Bank balance £17870
(iii) the amount of the correction at the beginning of the earliest prior period presented in the accounts.	Income, reduced by £1184 with a £250 debt Expenditure reduced by £541

Note 2 Accounting policies

Please complete this note when first reporting under FRS2102. Section 35 of FRS102, requires 3 reconciliations to be presented, if all are applicable.

2.1 RECONCILIATION WITH PREVIOUS GENERALLY ACCEPTED ACCOUNTING PRACTICE

Please provide a description of the nature of each change in accounting policy

No change, previous accounts were prepared in accordance with FRS2102

Reconciliation of funds per previous GAAP to funds determined under FRS 102

	Start of period £	End of period £
Fund balances as previously stated		
<i>Adjustments:</i>		

Fund balance as restated

Reconciliation of net income/(net expenditure) per previous GAAP to net income/(net expenditure) under FRS 102

	End of £
Net income/(expenditure) as previously stated	
<i>Adjustments:</i>	

Previous period net income/(expenditure) as
restated

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.

Recognition of income	These are included in the Statement of Financial Activities (SoFA) when: - the charity becomes entitled to the resources; - it is more likely than not that the trustees will receive the resources; and - the monetary value can be measured with sufficient reliability.	Yes	No	N/a
		☒	☐	☐
Offsetting	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	No	N/a
		☒	☐	☐
Grants and donations	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	No	N/a
		☒	☐	☐
Legacies	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	No	N/a
		☐	☐	☒
		Yes	No	N/a
		☐	☐	☒
Government grants	The charity has received government grants in the reporting period	Yes	No	N/a
		☐	☒	☐
Tax reclaims on donations and gifts	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	No	N/a
		☒	☐	☐
Contractual income and performance related grants	This is only included in the SoFA once the charity has provided the related goods or services or met the performance related conditions.	Yes	No	N/a
		☐	☐	☒
Donated goods	Donated goods are measured at fair value (the amount for which the asset could be exchanged) unless impractical to do so.	Yes	No	N/a
		☒	☐	☐
	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	No	N/a
		☐	☐	☒
	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	No	N/a
		☐	☐	☒
Donated services and facilities	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	No	N/a
		☒	☐	☐
	Gifts in kind for use by the charity are included in the SoFA as income from donations when receivable.	Yes	No	N/a
		☒	☐	☐
	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	No	N/a
		☐	☐	☒
Support costs	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	No	N/a
		☐	☐	☒
		Yes	No	N/a
		☐	☐	☒
Volunteer help	The charity has incurred expenditure on support costs.	Yes	No	N/a
		☐	☒	☐
Income from interest, royalties and dividends	The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.	Yes	No	N/a
		☒	☐	☐
Income from membership subscriptions	This is included in the accounts when receipt is probable and the amount receivable can be measured reliably.	Yes	No	N/a
		☒	☐	☐
	Membership subscriptions received in the nature of a gift are recognised in Donations and Legacies.	Yes	No	N/a
		☒	☐	☐
	Membership subscriptions which gives a member the right to buy services or other	Yes	No	N/a

	benefits are recognised as income earned from the provision of goods and services as income from charitable activities.	<table> <tr><td>☒</td><td>☐</td><td>☐</td></tr> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> </table>	☒	☐	☐	Yes	No	N/a
☒	☐	☐						
Yes	No	N/a						
Settlement of insurance claims	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.	<table> <tr><td>☐</td><td>☐</td><td>☒</td></tr> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> </table>	☐	☐	☒	Yes	No	N/a
☐	☐	☒						
Yes	No	N/a						
Investment gains and losses	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.	<table> <tr><td>☐</td><td>☐</td><td>☒</td></tr> </table>	☐	☐	☒			
☐	☐	☒						
2.3 EXPENDITURE AND LIABILITIES								
Liability recognition	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.	<table> <tr><td>☒</td><td>☐</td><td>☐</td></tr> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> </table>	☒	☐	☐	Yes	No	N/a
☒	☐	☐						
Yes	No	N/a						
Governance and support costs	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.	<table> <tr><td>☐</td><td>☐</td><td>☒</td></tr> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> </table>	☐	☐	☒	Yes	No	N/a
☐	☐	☒						
Yes	No	N/a						
	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.	<table> <tr><td>☐</td><td>☐</td><td>☒</td></tr> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> </table>	☐	☐	☒	Yes	No	N/a
☐	☐	☒						
Yes	No	N/a						
Grants with performance conditions	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.	<table> <tr><td>☐</td><td>☐</td><td>☒</td></tr> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> </table>	☐	☐	☒	Yes	No	N/a
☐	☐	☒						
Yes	No	N/a						
Grants payable without performance conditions	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.	<table> <tr><td>☐</td><td>☐</td><td>☒</td></tr> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> </table>	☐	☐	☒	Yes	No	N/a
☐	☐	☒						
Yes	No	N/a						
Redundancy cost	The charity made no redundancy payments during the reporting period.	<table> <tr><td>☐</td><td>☐</td><td>☒</td></tr> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> </table>	☐	☐	☒	Yes	No	N/a
☐	☐	☒						
Yes	No	N/a						
Deferred income	No material item of deferred income has been included in the accounts.	<table> <tr><td>☒</td><td>☐</td><td>☐</td></tr> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> </table>	☒	☐	☐	Yes	No	N/a
☒	☐	☐						
Yes	No	N/a						
Creditors	The charity has creditors which are measured at settlement amounts less any trade discounts	<table> <tr><td>☐</td><td>☒</td><td>☐</td></tr> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> </table>	☐	☒	☐	Yes	No	N/a
☐	☒	☐						
Yes	No	N/a						
Provisions for liabilities	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	<table> <tr><td>☒</td><td>☐</td><td>☐</td></tr> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> </table>	☒	☐	☐	Yes	No	N/a
☒	☐	☐						
Yes	No	N/a						
Basic financial instruments	The charity accounts for basic financial instruments on initial recognition as per paragraph 11.7 FRS102 SORP. Subsequent measurement is as per paragraphs 11.17 to 11.19, FRS102 SORP.	<table> <tr><td>☐</td><td>☐</td><td>☒</td></tr> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> </table>	☐	☐	☒	Yes	No	N/a
☐	☐	☒						
Yes	No	N/a						
2.4 ASSETS								
Tangible fixed assets for use by charity	These are capitalised if they can be used for more than one year, and cost at least	<table> <tr><td>☐</td><td>☐</td><td>☐</td></tr> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> </table>	☐	☐	☐	Yes	No	N/a
☐	☐	☐						
Yes	No	N/a						
	They are valued at cost.	<table> <tr><td>☒</td><td>☐</td><td>☐</td></tr> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> </table>	☒	☐	☐	Yes	No	N/a
☒	☐	☐						
Yes	No	N/a						
Intangible fixed assets	The depreciation rates and methods used are disclosed in note 9.2.	<table> <tr><td>☐</td><td>☒</td><td>☐</td></tr> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> </table>	☐	☒	☐	Yes	No	N/a
☐	☒	☐						
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	<table> <tr><td>☐</td><td>☐</td><td>☒</td></tr> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> </table>	☐	☐	☒	Yes	No	N/a
☐	☐	☒						
Yes	No	N/a						
Heritage assets	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 as disclosed in note 9.6.1.4.	<table> <tr><td>☐</td><td>☒</td><td>☐</td></tr> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> </table>	☐	☒	☐	Yes	No	N/a
☐	☒	☐						
Yes	No	N/a						
	They are valued at cost.	<table> <tr><td>☐</td><td>☐</td><td>☒</td></tr> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> </table>	☐	☐	☒	Yes	No	N/a
☐	☐	☒						
Yes	No	N/a						
Investments	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.	<table> <tr><td>☐</td><td>☐</td><td>☒</td></tr> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> </table>	☐	☐	☒	Yes	No	N/a
☐	☐	☒						
Yes	No	N/a						
	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	<table> <tr><td>☐</td><td>☐</td><td>☒</td></tr> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> </table>	☐	☐	☒	Yes	No	N/a
☐	☐	☒						
Yes	No	N/a						
Stocks and work in progress	Stocks held for sale as part of non-charitable trade are measured at the lower or cost or net realisable value.	<table> <tr><td>☐</td><td>☐</td><td>☒</td></tr> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> </table>	☐	☐	☒	Yes	No	N/a
☐	☐	☒						
Yes	No	N/a						
	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.	<table> <tr><td>☐</td><td>☐</td><td>☒</td></tr> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> </table>	☐	☐	☒	Yes	No	N/a
☐	☐	☒						
Yes	No	N/a						
	Work in progress is valued at cost less any foreseeable loss that is likely to occur on the contract.	<table> <tr><td>☐</td><td>☐</td><td>☒</td></tr> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> </table>	☐	☐	☒	Yes	No	N/a
☐	☐	☒						
Yes	No	N/a						

£200

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
		☒	☐	☐
Current asset investments	The charity has investments which it holds for resale or pending their sale 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
		☐	☒	☐
	They are valued at fair value except where they qualify as basic financial instruments.	Yes	No	N/a
		☐	☐	☒

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

Note 3

Analysis of income

		Unrestricted funds	Restricted income funds	Endowment funds	Total funds £	Prior year £
Analysis						
Donations and legacies:	Donations and gifts	600	-	-	600	-
	Gift Aid	-	-	-	-	876
	Legacies	-	-	-	-	-
	General grants provided by government/other charities	-	1,000	-	1,000	-
	Membership subscriptions and sponsorships which are in substance donations	2,275	-	-	2,275	3,105
	Donated goods, facilities and services	-	-	-	-	-
	Other	-	-	-	-	-
Total		2,875	1,000	-	3,875	3,981
Charitable activities:	Membership (no GA)	789	-	-	789	526
	Boat Storage Fees	1,163	-	-	1,163	1,194
	Event Income - Slalom & WhiteWater	3,315	-	-	3,315	2,868
	Pool session income	240	-	-	240	526
	Courses/tasters/guests income	305	-	-	305	1,270
	Facilities Improvement	-	-	-	-	-
	Facilities Maintenance	438	-	-	438	-
	Coach Development Bursary	-	200	-	200	1,064
	Clothing	-	-	-	-	443
	Other	746	-	-	746	529
	Total	6,996	200	-	7,196	8,420
Other trading activities:		-	-	-	-	-
		-	-	-	-	-
	Other	-	-	-	-	-
	Total	-	-	-	-	-
Income from investments:	Interest income	-	-	-	-	-
	Dividend income	-	-	-	-	-
	Rental and leasing income	-	-	-	-	-
	Other	-	-	-	-	-
	Total	-	-	-	-	-
Separate material item of income:		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
	Total	-	-	-	-	-
Other:	Conversion of endowment funds into income	-	-	-	-	-
	Gain on disposal of a tangible fixed asset held for charity's own use	-	-	-	-	-
	Gain on disposal of a programme related investment	-	-	-	-	-
	Royalties from the exploitation of intellectual property rights	-	-	-	-	-
	Other	-	-	-	-	-
	Total	-	-	-	-	-
TOTAL INCOME		9,871	1,200	-	11,071	12,401

Other information:

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

£1064 British Canoeing Coach Development Bursary

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

Where any endowment fund is converted into income in the prior 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 4

Analysis of receipts of government grants

	Description	This year £
Government grant 1	Not applicable	-
Government grant 2		-
Government grant 3		-
Other		-
	Total	-

	Description	Last year £
Government grant 1	Not applicable	-
Government grant 2		-
Government grant 3		-
Other		-
	Total	-

	This year	Last year
<i>Please provide details of any unfulfilled conditions and other contingencies attaching to grants that have been recognised in income.</i>	N/a	N/a

	This year	Last year
<i>Please give details of other forms of government assistance from which the charity has directly benefited.</i>	N/a	N/a

Note 5 **Donated goods, facilities and services**

	This year £	Last year £
Seconded staff	-	-
Use of property	-	-
Other	-	-

	This year	Last year
Please provide details of the accounting policy for the recognition and valuation of donated goods, facilities and services.	N/a none received	N/a none received
Please provide details of any unfulfilled conditions and other contingencies attaching to resources from donated goods and services not recognised in income.	N/a none received	N/a none received
Please give details of other forms of other donated goods and services not recognised in the accounts, eg contribution of unpaid volunteers.	N/a none received	N/a none received

Section C

Notes to the accounts for the year ended 31st October 2024

(cont)

Note 6

Analysis of expenditure

Analysis	This year				Last year			
	Unrestricted funds	Restricted income funds	Endowment funds	Total funds	Unrestricted funds	Restricted income funds	Endowment funds	Total funds
Expenditure on raising funds:				£				£
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	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
Total expenditure on raising funds	-	-	-	-	-	-	-	-
Expenditure on charitable activities:								
Depreciation	4,881	-	-	4,881	5,703	-	-	5,703
Insurance	933	-	-	933	903	-	-	903
British Canoeing Affiliation	384	-	-	384	384	-	-	384
Rent	1,000	-	-	1,000	1,000	-	-	1,000
Utilities	458	-	-	458	4,177	-	-	4,177
Event Costs - Slalom & WhiteWater	1,115	-	-	1,115	1,812	-	-	1,812
Pool session costs	295	-	-	295	480	-	-	480
Courses/tasters/guests costs	47	-	-	47	44	-	-	44
Facilities Improvement	-	-	-	-	1,617	-	-	1,617
Facilities Maintenance	625	-	-	625	1,477	-	-	1,477
Coach Development	564	200	-	764	1,290	1,064	-	2,354
Grant Spending	-	598	-	598	-	-	-	-
Clothing	-	-	-	-	-	520	-	520
Sundry Expenditure	516	-	-	516	357	-	-	357
Other	-	-	-	-	8	-	-	8
Total expenditure on charitable activities	10,818	798	-	11,616	19,250	1,584	-	20,834

Separate material item of expense

	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-	-

Other

	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
	-	-	-	-	-	-	-	-
Total other expenditure	-	-	-	-	-	-	-	-
TOTAL EXPENDITURE	10,818	798	-	11,616	19,250	1,584	-	20,834

Other information:

Analysis of expenditure on charitable activities

Activity or programme	This year				Last year			
	Activities undertaken directly	Grant funding of activities	Support Costs	Total this year	Activities undertaken directly	Grant funding of activities	Support Costs	Total last year
	£	£	£	£	£	£	£	£
Activity 1	-	-	-	-	-	-	-	-
Activity 2	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-	-

Section C **Notes to the accounts for the year ended 31st October 2024** **(cont)**

Note 7 **Extraordinary items**

There were no extraordinary Items during this period

Note 8 **Funds received as agent**

There were no funds received as an agent during this period

Note 9 **Support Costs**

There were no support costs during this period

Note 10 **Details of certain items of expenditure**

There were no items of expenditure requiring details in the accounts during this period

Note 11 **Paid employees**

There were no paid employees during this period

Note 12 **Defined contribution pension scheme or defined benefit scheme accounted**

No pension scheme was operated during this period

Note 13 **Grantmaking**

No grants were made during this period

Section C	Notes to the accounts for the year ended 31st October 2024	(cont)
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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	Plant, machinery and motor vehicles	Fixtures, fittings and equipment	Total
	£	£	£	£	£
At the beginning of the year	-	143,000	36,029	16,565	195,594
Additions	-	-	-	598	598
Revaluations	-	-	-	-	-
Disposals	-	-	-	-	-
Transfers *	-	-	-	-	-
At end of the year	-	143,000	36,029	17,163	196,192

14.2 Depreciation and impairments

	**Basis				
	SL or RB (Straight Line or Reducing Balance)				
	RB	SL	RB	RB	SL or RB
** Rate					
	2%	2%	10%	10%	
At beginning of the year	-	20,020	18,366	8,642	47,028
Disposals	-	-	-	-	-
Depreciation	-	2,860	1,766	852	5,478
Impairment	-	-	-	-	-
Transfers*	-	-	-	-	-
At end of the year	-	22,880	20,132	9,494	52,506

14.3 Net book value

Net book value at the beginning of the year	-	122,980	17,663	7,923	148,566
Net book value at the end of the year	-	120,120	15,897	7,669	143,686

14.4 Impairment

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

--

Last year: 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.

This year	Last year
-	-

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.

This year	Last year
£	£
-	-
-	-

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

** Please indicate the method of depreciation by deleting the method not applicable (SL = straight line; RB = reducing balance). Also please indicate the rate of depreciation: for straight line, what is the anticipated life of the asset (in years); for reducing balance, what is the percentage annual deduction.

Section C	Notes to the accounts for the year ended 31st October 2024	(c)
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Note 15 **Intangible assets**
The Club had no intangible assets during this period

Note 16 **Heritage assets**
The Club had no heritage assets during this period

Note 17 **Investment assets**
The Club had no investment assets during this period

Note 18 **Stocks**
The Club had no stock items during this period

Section C	Notes to the accounts for the year ended 31st October 2024	(cont)
------------------	---	---------------

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

Other debtors

Total

This year	Last year
£	£
-	-
-	-
-	250.0
-	250.0

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

Total

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

Section C **Notes to the accounts for the year ended 31st October 2024** **(c)**

Note 20 **Creditors & Accruals**

There were no creditors or accruals at period end

Note 21 **Liabilities & Charges**

The Club had no intangible assets during this period

Note 22 **Other disclosures for debtors, creditors and other basic financial**

No information concerning debtors, creditors or other financial instruments that requires disclosure

Note 23 **Contingent liabilities and contingent assets**

The Club has no contingent liabilities or contingent assets

Section C **Notes to the accounts for the year ended 31st October 2024** **(cont)**

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 £
-	-
-	-
22,455	17,870
-	-
22,455	17,870

Section C **Notes to the accounts for the year ended 31st October 2024**

Note 25 **Fair value of assets and liabilities**

The Club has negligible exposure to credit, liquidity or market risk

Note 26 **Events after the end of the reporting period**

There were no events after the end of the reporting period of sufficient significance to require disclosure

Section C **Notes to the accounts for the year ended 31st October 2024** (cont)

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 £
Strategic Reserve	U	Reserve in case of unexpected events	3,000	-	-	2,000	-	5,000
General Fund	U	General funding of charitable activities	163,686	9,871	- 10,819	- 2,000	-	160,739
Slalom Support Grant 2023	R	Develop & deliver better Slaloms	-	1,000	- 598	-	-	402
Slalom Bursary	R	Coach Development, specific courses	-	200	- 200	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
Other funds	N/a	N/a	-	-	-	-	-	-
Total Funds			166,686	11,071	- 11,616	-	-	166,141

Section C **Notes to the accounts for the year ended 31st October 2024** **(cont)**

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 £
Strategic Reserve	U	Reserve in case of unexpected events	3,000	-	-	-	-	3,000
General Fund	U	General funding of charitable activities	172,119	11,087	- 19,770	-	-	163,436
Slalom Bursary	R	Coach Development, specific courses	-	1,064	- 1,064	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
			-	-	-	-	-	-
Other funds	N/a	N/a	-	-	-	-	-	-
Total Funds			175,119	12,151	- 20,834	-	-	166,436

Note 27 **Charity funds (cont)**

27.3 Transfers between funds

This year

	Reason for transfer and where endowment is converted to income, legal power for its conversion	Amount
Between unrestricted and restricted funds	None	
Between endowment and restricted funds		
Between endowment and unrestricted funds		

Last year

	Reason for transfer and where endowment is converted to income, legal power for its conversion	Amount
Between unrestricted and restricted funds	None	
Between endowment and restricted funds		
Between endowment and unrestricted funds		

27.4 Designated funds

This year

Planned use	Purpose of the designation	Amount

Last year

Planned use	Purpose of the designation	Amount

Section C	Notes to the accounts for the year ended 31st October 2024	(cont)
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Note 28 **Transactions with trustees and related parties**

If the charity has any transactions with related parties (other than the trustee expenses explained in guidance notes) details of such transactions should be provided in this note. If there are no transactions to report, please enter "True" in the box or "False" if there are transactions to report.

28.1 Trustee remuneration and benefits

This year

None of the trustees have been paid any remuneration or received any other benefits from an employment with their charity or a related entity (True or False)

TRUE

In the period the charity has paid trustees remuneration and benefits. Please give the amount of, and legal authority for, any remuneration or other benefits paid to a trustee by the charity or any institution or company connected with it.

Name of trustee	Legal authority (eg order, governing document)	Amounts paid or benefit value				
		Remuneration	Pension contribution	Redundancy (including loss of office)/ex gratia	Other	TOTAL
		£	£	£	£	£
		-	-	-	-	-
		-	-	-	-	-

*Please give details of why remuneration or other employment benefits were paid.
Where an ex gratia payment has been made to a trustee, provide an explanation of the nature of the payment.*

Last year

None of the trustees have been paid any remuneration or received any other benefits from an employment with their charity or a related entity (True or False)

TRUE

In the period the charity has paid trustees remuneration and benefits. Please give the amount of, and legal authority for, any remuneration or other benefits paid to a trustee by the charity or any institution or company connected with it.

Name of trustee	Legal authority (eg order, governing document)	Amounts paid or benefit value				
		Remuneration	Pension contribution	Redundancy (including loss of office)/ex gratia	Other	TOTAL
		£	£	£	£	£
		-	-	-	-	-
		-	-	-	-	-

*Please give details of why remuneration or other employment benefits were paid.
Where an ex gratia payment has been made to a trustee, provide an explanation of the nature of the payment.*

28.2 Trustees' expenses

If the charity has paid trustees expenses for fulfilling their duties, details of such transactions should be provided in this note. If there are no transactions to report, please enter "True" in the box below. If there are transactions to report, please enter "False".

No trustee expenses have been incurred (True or False)

TRUE

Type of expenses reimbursed	This year	Last year
	£	£
Travel	-	-
Subsistence	-	-
Accommodation	-	-
Other (please specify):	-	-
	-	-
TOTAL	-	-

Please provide the number of trustees reimbursed for expenses or who had expenses paid by the charity

--	--

28.3 Transaction(s) with related parties

Please give details of any transaction undertaken by (or on behalf of) the charity in which a related party has a material interest, including where funds have been held as agent for related parties. If there are no such transactions, please enter 'true' in the box provided.

This year

There have been no related party transactions in the reporting period (True or False)

TRUE

Name of the trustee or related party	Relationship to charity	Description of the transaction(s)	Amount	Balance at period end	Provision for bad debts at period end	Amounts written off during reporting period
			£	£	£	£

In relation to the transactions above, please provide the terms and conditions, including any security and the nature of any payment (consideration) to be provided in settlement.

--

For any related party, please provide details of any guarantees given or received.

--

Last year

There have been no related party transactions in the reporting period (True or False)

TRUE

Name of the trustee or related party	Relationship to charity	Description of the transaction(s)	Amount	Balance at period end	Provision for bad debts at period end	Amounts written off during reporting period
			£	£	£	£

In relation to the transactions above, please provide the terms and conditions, including any security and the nature of any payment (consideration) to be provided in settlement.

For any related party, please provide details of any guarantees given or received.

Note 29 **Additional Disclosures**

The following are significant matters which are not covered in other notes and need to be included to provide a proper understanding of the accounts. If there is insufficient room here, please add a separate sheet.

There are no additional significant matters to disclose

BRADFORD AND BINGLEY CANOE CLUB

England & Wales - Charity number 1160779

Accounts



Bradford & Bingley
Canoe Club



Annual Report for the year ending 31st October 2023

Charity Number: 1160779

Date of registration: 6th March 2015

Contact Address:

Philippa Gibbons
33 Micklethwaite
Bingley
BD16 3JW

Club Premises Address:

Wagon Lane
Bingley
BD16 1LT

Trustees who served during the period 1st November 2022 to 31st October 2023

Wendy Robinson
Mark Fairbrass
Jake Sheffield
Philippa Gibbons
James Taylor
Rebecca McKenzie
Jane Watkins (new Nov22)
Darren Cresser (new Nov22)

Structure and Management

The charity is a Charitable Incorporated Organisation (CIO). The constitution document sets out in detail the manner in which the charity is managed.

The charity is managed by the trustees. Trustee meetings are held on a regular basis, usually every month. Member volunteers assist with various aspects of management, reporting to trustees at trustee meetings where appropriate.

New trustees can be appointed by the existing trustees, and any such appointee must resign at the subsequent annual general meeting. Trustees are generally in position for a 3 year term, with one third of existing trustees resigning at each AGM by rotation.

Activities and Objectives

The objectives of the club are the promotion of community participation in healthy recreation by the provision of facilities for paddle sport in the upper Aire Valley of West Yorkshire.

The club continued to promote canoeing and kayaking for fun, fitness, and friendship during the year. It had a group of Nationally ranked slalom Paddlers between the ages 8 - 70yrs.

Canoeing and kayaking mainly takes place on the River Aire at our leased site at Bradford and Bingley Sports Club, but also on the nearby Leeds & Liverpool Canal. Our landlord is the Craven Family Trust; our relationship with them is good and we support their aim of developing the Bradford and Bingley Sports Club site for a greater diversity of sports and participants, an aim that aligns with our own objectives.

Achievement and Performance

We continue to develop our enthusiastic coaches and paddlers through a pathway for gaining coaching qualifications and a deployment protocol and remit for our prospective coaches and leaders. The trustees decided to fund any paddler in the club through relevant qualifications provided they had demonstrated the necessary commitment to the club by regular attendance over a long period and by assisting others to develop their skills.

A British Canoeing bursary was successfully applied for to help with this, with reimbursement of course costs, where courses lead to a direct Coach qualification

We were recognized as a British Canoeing Champion Club – Talent during 2022 and have introduced paddler profiles and are working on performance benchmarking to assist with paddler development.

We received a grant of £1000 from the Slalom Talent Club support scheme to help us develop and deliver better slaloms. The funds have allowed us to procure a laptop for running slalom software and allowing us to run mini-slaloms for club members and to also run a paddler recruitment campaign with local schools.

During the year the club has continued to offer a range of paddling activities. For the first time, we have extended our event provision to running two slaloms this year, in May and September, to try and counteract the loss of other events in Yorkshire and the North East. Both slaloms had a reduced entry compared with previous years, but this is a sport-wide

phenomenon as cost of living pressures have reduced peoples appetite for travel outside of their locality for events. Notwithstanding the reduced entries, the events were well regarded with excellent feedback from British Canoeing's events judge, and bolstered club funds. We have committed to running two events in 23/24.

Our ability to run these events is down to a great club-wide effort in putting the course up, erecting the communication system, catering, camping and all the other bits that go towards running a successful event. This is a significant income generator for us. While this serves the national slalom community it also benefits the club in bonding the team ethos needed throughout the year.

Each slalom also included a national White Water Race which attracted entries from the north of England.

We continue to encourage juniors aged 8 to 14 into the sport and work hard to encourage them to get into racing. We ran our own in-house slalom races throughout the year with a handicap system to encourage competition among club paddlers. We also took members' equipment to races for them and helped them through the administrative process of entering slalom races at other clubs.

We continue to offer monthly pool sessions during the winter months and these have been well attended. We are charging for these so that we break even financially. Our coaches and experienced paddlers have insisted that pool sessions are focused on rolling and other three dimensional paddling skills so that the sessions are developmental rather than purely recreational.

The club continued to deliver a weekly programme, with two Club sessions a week, Thursday evening and Sunday morning, and three coached slalom sessions for paddlers, one per ability group, on weekday evenings. Other peer-paddling sessions run on weekday evenings. During the winter months we have encouraged members to support and attend the Yorkshire Slalom training sessions, to gain experience at different locations.

We charged £5 for non-members to join in any sessions at the club site and for this they may borrow equipment and are covered by British Canoeing insurance.

We ran a weekend of taster sessions in March for beginners, charging £20 for just over two hours with a one coach to two beginners ratio. Following this we ran a 6 week course for £120 developing paddling skills to British Canoeing Explore standard, allowing people to gain the necessary skills and experience to become independent paddlers and including entry into our May slalom. Those that wished to continue in the sport then joined the Club. This seems a fair way for people to try us out and determine if paddling is for them. It also gave our prospective coaches and leaders an opportunity to try out their developing skills under supervision.

We ran a second taster weekend at October half-term aiming to get more juniors into the sport, inviting those on our school's waiting list and others. Following the taster sessions there was no take-up for a follow-on course.

We continue to operate our hardship policy in these times of financial difficulties for an increasing proportion of people.

We have made our premises available to people using it as a start point for trips and regionally organised training events.

We continue to monitor and improve the bank stabilization work that was carried out in previous years; management continues with cropping as necessary and we have had support for this green infrastructure from the Aire Rivers Trust. We monitor the riverbank and trees, taking action as necessary. We know that otters use the site and are aware that we have a special opportunity to enhance the experience for our members and guests by renaturalising our river environment. Thus we aim to create a legacy of a thriving club in a biodiverse environment.

Maintenance of other areas of the bank and water features remains a challenge.

We signed up to British Canoeing's Clear Access, Clear Waters campaign to ensure that any invasive species are not inadvertently transferred between locations and ran a river litter pick as part of the British Canoeing Big Paddle Clean-Up in May 2023, gathering many bags of litter.

We are affiliated to British Canoeing. Canoeing/Kayaking is an 'assumed risk' sport and this affiliation provides liability insurance cover for our trustees and coaches involved with running the club and club activities, including coaching sessions and river trips. We insure our buildings and contents with the same insurer as our landlord.

In the promotion of all activities, trustees have had regard to the guidance issued by the Charity Commission on public benefit.

Financial Review

Historically we have received electricity through a supply arranged by one of the other sports clubs on the site. The timely receipt of bills and attribution of costs has been problematic, so during the year we had our own metered supply installed. We have paid a significant final settlement (£3,734) to the other club for electricity received since 2020, which we had been accruing funds for.

Recognising the cost of living pressures people are under, we were able to keep our membership rates at last year's level. We have also set up our financial system to enable us to apply for Gift-Aid on full memberships. With a year-end bank & cash balance of £18,763 we are comfortably solvent and spending within our means with adequate contingency funds.

The Planning Permission to extend our building remains in place, but the project remains in hiatus.

There is an annual charge for storage of members' boats at the club premises. The service is well used and, if demand for storage exceeds supply, we prioritise allocation of storage spaces to active paddlers. We have increased our storage capacity this year.

Our main cash outflows are premises rent, building insurance, building and site maintenance (and associated purchase of tools and equipment), purchase of new paddling equipment (boats, paddles, buoyancy aids, helmets etc) and pool hire.



Bradford & Bingley
Canoe Club



Winter storms and high winter river levels continue to put pressure on our slalom gates and suspension system, necessitating annual remedial works.

Historically the club has identified a strategic cash reserve amount of £3000 to see us through 3 months' operating costs. Following a review, this remains our reserve amount.

Financial matters ran smoothly this year, with consistency of Treasurer.

The statement of financial activities for the year shows a net loss of £2,086.99, which is attributable to the electricity settlement; without this a gain of £1,647 would have been realized. Depreciation charge for our club building, tools and equipment amounts to £5,703. No funds were in deficit during the year.

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

Signed on behalf of the charity's trustees.

Signature.....

Full name: Philippa Gibbons

Position: Trustee/Treasurer

Date: 11 July 2024

Depreciation

Depreciaton					
	Buildings	Fixtures & Fittings	Tools & Equipment	Total	
	2%	10% reducing balance	10% reducing balance		
	£	£	£	£	
2022					
Cost Brought Forward	143,000.00	16,565.00	36,029.29	195,594.29	
Reductions	0.00	0.00	0.00	0.00	
Additions	0.00	0.00	0.00	0.00	
Cost Carried forward	143,000.00	16,565.00	36,029.29	195,594.29	
Depreciation b/f	14,300.00	6,783.54	14,222.69	35,306.23	
Depreciation eliminated	0.00	0.00	0.00	0.00	
Depreciation charge	2,860.00	978.15	2,180.66	6,018.81	
Depreciation c/f	17,160.00	7,761.69	16,403.35	41,325.04	
NPV b/f	128,700.00	9,781.46	21,806.60	160,288.06	
NPV c/f	125,840.00	8,803.31	19,625.94	154,269.25	
2023					
Cost Brought Forward	143,000.00	16,565.00	36,029.29	195,594.29	
Reductions	0.00	0.00	0.00	0.00	
Additions	0.00	0.00	0.00	0.00	
Cost Carried forward	143,000.00	16,565.00	36,029.29	195,594.29	
Depreciation b/f	17,160.00	7,761.69	16,403.35	41,325.04	
Depreciation eliminated	0.00	0.00	0.00	0.00	
Depreciation charge	2,860.00	880.33	1,962.59	5,702.92	
Depreciation c/f	20,020.00	8,642.02	18,365.94	47,027.96	
NPV b/f	125,840.00	8,803.31	19,625.94	154,269.25	
NPV c/f	122,980.00	7,922.98	17,663.35	148,566.33	

Accounts – Summary

2022 23 Income				2022 23 Expenditure			
Item		Income	Restricted	Item		Unrestricted	Restricted
PAA and Coach			0.00	PAA and Coach		1,208.36	0.00
BCan Coach Bursary			1064.00	BCan Coach Bursary			1,064.00
River and Bank		0.00	0.00	River and Bank		1,467.91	0.00
Building maintenance		60.00		Building maintenance		326.87	
Slalom support grant			1,000.00	Slalom Support Grant			0.00
Pool		596.00		Pool		539.00	
Slalom May		1,855.87		Slalom May		1,049.65	
Slalom September		1,011.79		Slalom September		762.03	
Boats and equipment		10.00		Boats and equipment		188.83	
Clothing			443.09	Clothing			519.89
Boat Storage		1,223.50		Boat Storage		24.00	
Membership				Membership			
Full Members (GA)	3,105.33						
Full Members (noGA)	604.00	3,709.33					
Tasters and guests		550.00		Tasters and guests		43.68	
Beginner course		720.00					
Admin				Admin			
AGM		0.00		AGM		279.73	
Keys		23.00		Keys		0.00	
Bank interest		347.36		Bank charges		72.00	
BCan Affiliation				BCan Affiliation		383.80	
Miscellaneous		95.00		Miscellaneous		134.14	
Gift Aid Memberships 2021 22		876.11					
Landlord CFT				Landlord CFT		1438.00	
Electric Utility				Utilities (electrics)		4,157.34	
Building Development		0.00	0.00	Building Development		1,110.00	0.00
Insurance				Insurance		902.81	
		11,077.96	2,507.09			14,088.15	1,583.89
Total income inc. restricted			13,585.05	Total expenses inc. restricted			15,672.04
Cash Oct 31 st 2021	19.70			Cash latest 230515	0.00		
Bank Deposit Oct 31 st 2022	16,589.12			Bank Deposit Latest	17,936.48		
Bank Current Oct 31 st 2022	4,240.91		20,849.73	Bank Current Latest	826.26		18,762.74
Balancing amount			34,434.78	Balancing amount			34,434.78
Debtors				Creditors			
CFT re pot hole filling		438		Pool November		59	
				Closed ledger		231115	
				Discrepancy in balance			0.00

PAA & Coach

Date	Item	Income	Expenditure	Receipt	Comment	Bank checked
02/01/23	Reb Mac WWS and R course		180.00	230102	PAA Sept 22	230127
13/03/23	Karl Edgerton WWSandR		200.00	230313		230317
02/05/23	Darren Safeguarding		10.00	230430		230502
21/04/23	Reb Mac Coach registration		46.80	230421c	Club pays	230501
21/04/23	Reb Mac Safeguarding		38.00	230421b		230509
30/08/23	Jenny Ste WWSandR accomm		90.00	230829a		230903
30/08/23	Jenny Ste WWSandR		190.00	230829b		230903
12/09/23	Iain Russell Safeguarding		38.00	230913	via TOC	
13/20/23	Jenny Ste white water experience		160.00	231013a b	via TOC 40%	
26/10/23	Iain Russell WWSandR course		200.00	231027a	via TOC	
26/10/23	Iain Russell WWSandR accom		15.00	231027b	via TOC	
20/10/23	James Taylor WW Leader registration		40.56	231020	via TOC	
		0.00	1,208.36			

Restricted Funds & Donations

Date	Slalom Support Grant Item	Income	Expenditure	Receipt
06/11/23	Slalom Support Grant Bcan	1,000.00		

1,000.00

Date	BCan Coaching Bursary to 2025 restricted Item	Income	Expenditure	Receipt
221124	James Taylor WW Lder training Plas y BCan		314.00	221124
220223	James Taylor WW Lder training Plas y BCan	314.00		
230309	James Taylor Core Coaching course		200.00	230309
	James Taylor Core Coaching course	200.00		
230423	Reb Mac Core Coach 1		100.00	230423
230505	Reb Mac Core Coach 1	150.00	50.00	230502
230423	Jake Sheffield Core Coach 1		100.00	230423
100523	Jake Sheffield Core Coach 1	150.00	50.00	230423
230826	James Taylor WW Lder assessment Pad-dle365	250.00	250.00	230806
		1,064.00	1,064.00	

River & Bank

	Date	Item	Income	Expenditure	Inv/Receipt	Comment
	10/02/2023	Wood for number boards		18.69	230210	
	16/02/2023	Paracord for bearers		81.02	230216	
	17/02/2023	Pulleyrollers for gates		14.66	230217	
	17/02/2023	Tree surgery MW Tree Services Mick Williams		600.00	230217	
	08/03/2023	Snap hooks		20.56	230308 1 2	2 receipts
	17/03/2023	Paracord for bearers		81.02	230317	
	02/08/2023	Soakaway parking surface		209.95	230802	
	31/08/2023	Fuel for mower etc		16.51	230831a	James Taylor
	09/09/23	Materials for solid parking area		145.85	230909 a b	
	12/09/23	Compactor and top soil for parking area		81.11	230912a b	
	14/09/23	Top soil parking area		70.00	230914	
	14/12/23	New strimmer head		23.99	230915	
	09/10/23	Paint brushes for number boards		3.99	231009	
	12.10.23	Microphone for coaching		59.99	Amazon email	
	21 10 23	Electric for PA system		24.88	231021	
	24 10 23	PA bits		15.69	231026	
			0	1,467.91		

Building and Maintenance

Date	Item	Income	Designated	Expenditure
01/11/22	Door plate for lock			21.01
31/12/22	Pulleys for hanging spraydecks			32.70
04/01/23	Whiteboard for reporting			18.89
21/03/23	Fixings for racking			11.69
31/04/23	Sale of random stuff in club	40.00		
16/04/23	Sale of random stuff in club	20.00		
24/05/23	Electrics room and screwdriver			22.57
15/06/23	Boat racking			163.01
19/07/23	PAT Testing			57.00

60.00

326.87

Pool

Date	Item	Income	Expenditure	Inv/Receipt
04/11/22	Pool hire Oct	10.00	80.00	221104 HASI 333
01/11/22	Pool Nov	90.00	80.00	221207 HASI 338
06/12/22	Pool Dec	92.00	80.00	230123 HASI 341
07/03/23	Pool March	84.00	80.00	230421d HASI 349
02/05/23	Pool May	80.00	80.00	230606 HASI 358
06/06/23	Pool June	80.00	80.00	230705 HASI 362
06/10/23	Pool October	80.00	59.00	231104b HASI 9
	Pool November	80.00		

2022 23 reporting

596.00

539.00

Boats

Date	Item	Income	Expenditure	Receipt	Comment
01/11/22	Boat repair materials		125.48	221101	E-receipt
07/11/22	Cam straps		50.38	221107	E-receipt 10 trailer +1
14/05/23	Paddle sale	10.00			racking
26/10/23	Beach balls for Energisers		12.97	231025	To Esther (Jake)
					Mark Fairbrass
		10.00	188.83		

Admin

Date	AGM Item	Income	Expenditure	Receipt
09/11/22	AGM Room hire		100.00	221109
11/11/22	Trophy engraving		31.00	221111
14/11/22	AGM prizes		41.50	221114
18/11/22	AGM pizzas		51.28	221118
26/10/23	Trophy plate		12.00	231026
04/11/23	AGM Prize (MF)		43.95	231104b

0.00 279.73

Date	Bank	Income	Expenditure	Receipt
02/01/23	Interest	56.35		In Unity Trust
02/01/23	Service charge current		18.00	In Unity Trust
03/04/23	Interest	76.70		In Unity Trust
03/04/23	Service charge current		18.00	In Unity Trust
03/07/23	Service charge current		18.00	In Unity Trust
03/07/23	Interest	92.59		In Unity Trust
01/10/23	Service charge current		18.00	In Unity Trust
02/10/23	Interest	121.72		In Unity Trust

347.36 72.00

Date	Keys	Income	Expenditure	Receipt
24/11/22	Holly Lavelle	5.00		
27/03/23	Jane Watkins	6.00		
11/07/23	James Gibson	6.00		
14/11/23	Ronan O'Connor	6.00		

23.00 0.00

Date	British Canoeing	Income	Expenditure	Receipt
02/12/22	Affiliation		383.80	In email

0.00 383.80

Date	Transfers	Income	Expenditure	Receipt
22/11/18	Current to deposit	2000.00	2000.00	
08/12/22	Deposit to current	1000.00	1000.00	
15/12/22	Petty cash to bank	19.70	19.70	
16/02/23	Deposit to current	2500.00	2500.00	
12/05/23	Slalom float catering	31.60	31.60	
15/05/23	Slalom cash to bank	677.26	677.26	
15/05/23	Slalom float control	27.40	27.40	
22/05/23	Current to deposit	2000.00	2000.00	

08/06/23	Current to deposit	1200.00	1200.00
15/08/23	Deposit to current	1000.00	1000.00
14/11/23	Current to deposit	800.00	800.00
		3019.70	3019.70

Date	Miscellaneous	Income	Expenditure	Receipt
15/12/22	Tea, coffee for Yorks Sla hosting		7.90	Drpbx 221215
24/01/23	Cricket re. Water		20.00	Bank S/O
04/02/23	Website domain		25.00	230204
19/07/23	TTL Safeguarding Jake Wendy		81.24	230719
28/07/23	Rugby re water and electrics	50.00		
29/07/23	Channel 5 Film crew	45.00		
		95.00	134.14	

Date	Landlord	Income	Expenditure	Inv Receipt
03/01/23	CFT		250.00	230103
03/04/23	CFT		250.00	
03/07/23	CFT		250.00	230703
02/10/23	CFT		250.00	231002
31/10/23	Potholes		438.00	231031 a and b
		0.00	1438.00	

Date	Electric Utility	Income	Expenditure	Inv Receipt
16/02/23	Electricity to 2020 cut off		2500.00	emails
19/05/23	Meter installation		260.00	230521
21/06/23	Eon Electricity use		8.47	230620
19/07/23	Eon Electricity use		27.26	
15/08/23	Rugby electrics final		1233.72	lol
21/08/23	Eon Electricity use		25.32	
20/09/23	Eon Electricity use		57.27	
17/10/23	Eon Electricity use		45.30	
		0.00	4157.34	

Date	Insurance	Income	Expenditure	Inv Receipt
08/06/23	Illingworth McNair B and C		902.81	230608
		0.00	902.81	

Slalom – May

Date	Item	Income	Expenditure	Receipt
		1,855.87	1,049.65	
	Entries	Income	Expenditure	Receipt
14/05/23	Slalom cash entries	48.40		
14/05/23	Team slalom cash	14.00		
14/05/23	Team slalom Sup	10.50		
13/05/23	River race entries cash	38.50		
13/05/23	River race entries Sup	60.00		
13/05/23	Ergo race via Sup	12.00		
23/05/23	Slalom website entries	637.40		
		820.80	0.00	
	Admin	Income	Expenditure	Receipt
21/04/23	Stopwatches		15.96	230421a
17/05/23	Misc Sup	14.61		
23/05/23	Tutti hire		25.00	230523
		14.61	40.96	
	Toilets	Income	Expenditure	Receipt
09/05/23	Convenience Hire		264.00	230509
		0.00	264.00	
	Catering	Income	Expenditure	Receipt
09/05/23	Cake ingredients		31.51	230509
11/05/23	Big Asda shop		166.75	230511a
12/05/23	Ludbrooks meat eggs		160.00	230512
13/05/23	Catering Sat cash	270.00		
14/05/23	Catering Sun cash	370.26		
14/05/23	Compostable cups		19.74	230514
15/05/23	Amy food bill	8.00		
15/05/23	Jake food bill	11.00		
15/05/23	Karl food bill	15.50		
15/05/23	Jane Watkins		31.50	230515a b
13/05/23	Custom food via Sup	43.70		
14/05/23	Custom food via Sup	152.00		
		870.46	409.50	
	Camping	Income	Expenditure	Receipt
14/05/23	Camping cash	130.00		
14/05/23	Camping Sup	20.00		
		150.00	0.00	
	Volunteers	Income	Expenditure	Receipt
02/05/23	Food hygiene cert		19.20	230502
		0.00	19.20	
	Trophies	Income	Expenditure	Receipt
11/05/23	Phoenix Trophies		315.99	230511b
		0.00	315.99	

Slalom September

Date	Item	Income	Expenditure	Receipt
		1,011.79	762.03	
	Entries	Income	Expenditure	Receipt
230926	Entries gen	170.10		
230926	Teams	15.50		
231004	Online JEPSO	367.40		
		553.00	0.00	
	Admin	Income	Expenditure	Receipt
230926	SumUp	173.29		
		173.29	0.00	
	Toilets	Income	Expenditure	Receipt
	Convenience Hire		192.00	230918
		0.00	192.00	
	Catering	Income	Expenditure	Receipt
230926	Gas hardware		35.99	230831b
230928	Catering	265.5		
	Food Jake		306.61	230928a b
		265.50	342.60	
	Camping	Income	Expenditure	Receipt
230926	Campers	20.00		
		20.00	0.00	
	Volunteers	Income	Expenditure	Receipt
		0.00	0.00	
	Trophies	Income	Expenditure	Receipt
	Phoenix Trophies		227.43	230919
		0.00	227.43	

Members

Boat s	Post Code with space	Memb ship GA	Membship no GA	Boat store	Refunds
	BD16 4NH		40.00	£24.00	
	BD22 0PN	123.00			
1	BD20 0BH	80.00		£24.00	
1	BD17 5EY	80.00		£24.00	
1	BD16 3EB	80.00		£24.00	
	LS29 6HZ	80.00			
	LS13 4HP	53.33			
1	LS17 0AY	120.00		£24.00	
1	BD17 5SA	80.00		£30.00	£24.00
	WF3 2JY	81.33			
1				£28.00	
	BD16 3BT	89.00		£48.00	
1					
1					
1	NG12 3DL	40.00		£24.00	
	BD20 0PX	80.00			
2			80.00	£48.00	
2	BD18 4LX	160.00		£48.00	
2	BD15 0AH	80.00		£48.00	
1					
1	BD16 3JW	80.00		£24.00	
0	BNE2 1NQ		40.00		
1	SW9 8AY	40.00		£24.00	
2	BD23 2NL		83.00	£48.00	
	BD20 5RS		0.00		
1	BD20 5EZ	80.00		£24.00	
1	BD12 9DR	80.00		£24.00	
2	BD2 1HU	80.00		40.00	
	BD20 5LS	86.00			
2	BD5 8BR	80.00		£48.00	
1	LS29 0PS	80.00		£24.00	
	BD22 0RQ	80.00			
2	BD3 0LE	80.00		£48.00	
	LS18 4EU	163.00			
1				12.00	
1	BD20 5JH	80.00		20.00	
	WF17 0NP	106.67			
1	BD16 4QT		83.00	£48.00	
1					
	BD16 3PE	43.00			
1	BD9 4DZ		78.00	£14.00	
2 1/6	BD18 4EW	80.00		£52.00	
2	BD15 0JB	80.00		£40.00	
4	BD16 3NE	80.00		£97.00	
1	BD10 0RT	80.00		£24.00	
	BD2 4EQ	80.00			
1	LS26 0TY	80.00		£38.00	
3	BD22 9HJ	80.00		£68.00	
1	BD13 5DF		80.00	£24.00	
	BD16 4JJ	80.00			
1	LS28 8NZ		120.00	£28.00	
1				£36.50	
1	DN4 5PB	80.00		£24.00	
		£3,105.33	£604.00	£1,223.50	£24.00

Tasters, Guests & Courses

Date	Income Taster	Income Course	Expenditure
30/01/23	40.00		
	20.00		
	20.00		
	20.00		
	20.00		
	20.00		
01/02/23	40.00		
23/02/23	60.00		
	40.00		
03/03/23	20.00		
	40.00		
27/03/23		120.00	
		120.00	
		240.00	
01/04/23		120.00	
		120.00	
04/05/23			43.68
23/05/23	50.00		
231018	80.00		
	20.00		
231020	20.00		
	40.00		
	550.00	720.00	43.68

Building Development

	Building Development						
	Date	Item	Income Club	Expenditure Club	Income Restricted	Expenditure Restricted	Inv/Receipt
	221124	ASK Building Control via SKP		550.00			221124 221208
	221208	ASK Building Control via SKP		560.00			221224 221208
			0.00	1,110.00	0.00	0.00	

BRADFORD AND BINGLEY CANOE CLUB

England & Wales - Charity number 1160779

Accounts



Bradford & Bingley
Canoe Club



Annual Report for the year ending 31st October 2022

Charity Number: 1160779

Date of registration: 6th March 2015

Contact Address:

Wendy Robinson
110 Nab Wood Drive
Shipley
BD18 4EW

Club Premises Address:

Wagon Lane
Bingley
BD16 1LT

**Trustees who served during the period 1st November 2019 to
31st October 2022**

Wendy Robinson
Mark Fairbrass
Catherine Peters
Debs McKenzie (resigned July 2022)
Jake Sheffield
Philippa Gibbons
James Taylor
Rebecca McKenzie (co-opted Aug 2022 and voted at AGM October
2022)

Structure and management

The charity is a Charitable Incorporated Organisation (CIO). The constitution document sets out in detail the manner in which the charity is managed.

The charity is managed by the trustees. Trustee meetings are held on a regular basis, usually every month. Member volunteers assist with various aspects of management, reporting to trustees at trustee meetings where appropriate.

New trustees can be appointed by existing trustees. Any such appointee must resign at the subsequent annual general meeting. One third of existing trustees must resign at each AGM by rotation.

Activities and Objectives

The objects of the club are the promotion of community participation in healthy recreation by the provision of facilities for paddle sport in the upper Aire Valley of West Yorkshire.

The club continued to promote canoeing and kayaking for fun, fitness, and friendship during the year. It had a group of Nationally ranked slalom Paddlers between the ages 8 - 68yrs.

Canoeing and kayaking mainly takes place on the River Aire at our leased site at Bradford and Bingley Sports Club. Our landlord is the Craven Family Trust; our relationship with them is good and we support their aim of developing the Bradford and Bingley Sports Club site for a greater diversity of sports and participants, an aim that aligns with our own objectives.

Achievement and performance

Following the Covid 19 lockdown we retained some enthusiastic paddlers and put in place a pathway towards coaching qualifications and a deployment protocol and remit for our under qualified coaches and leaders. The trustees decided to fund any paddler in the club through relevant qualifications provided they had demonstrated the necessary commitment to the club by regular attendance over a long period and by assisting others to develop their skills.

During the year the club has continued to offer a range of paddling activities. We have been able to run our annual slalom this year and had a large entry and another excellent feedback from British Canoeing's events judge. That has bolstered club funds, enthusiasm and our confidence to be able to run a large event. Our ability to run this event every year is down to great club wide effort in putting the course up, erecting the communication system, catering, camping and all the other bits that go towards running a successful event. This is a significant income generator for us. While this serves the national slalom community it also benefits the club in bonding the team ethos needed throughout the year.

As a result of this success and because other clubs have lost their ability to organise races, we resolved and put on the national race calendar, a race for May 2023 and an additional race the following Autumn. Our ambition grows.

We also ran a national White Water Race which attracted entries from the north of England.

Our age demographic has meant that we have lost most of our older juniors this year which was expected. We have worked hard to encourage a new cohort of youngsters aged 8 to 14 to get into racing. We ran our own in-house slalom races throughout the year with a handicap system to encourage competition among club paddlers. The handicap system sought to reward improvement. We also took members' equipment to races for them and helped them through the administrative process of entering slalom races at other clubs.

We have been able to offer pool sessions from October 2021 and these have been well attended. We are charging for these so that we break even financially. Our coaches and experienced paddlers have insisted that pool sessions are focused on rolling and other three dimensional paddling skills so that the sessions are developmental rather than purely recreational. This has been followed up with rolling sessions in a local reservoir which has water clean enough for this type of repeated activity.

The club expanded our weekly programme to include an additional general session on a Sunday morning and three coached slalom sessions for paddlers in ability groups on weekday evenings.

We charged £5 for non-members to join in any sessions at the club site and for this they may borrow equipment and are covered by British Canoeing insurance.

We have run regular taster sessions for beginners to try us out, charging £22 for just over two hours with a one coach to two beginners ratio. Should they wish to return to us, we are offering trial membership with no voting rights which runs to the end of the next full month. This seems a fair way for people to try us out but with some return for the club and it seems a successful way of enabling local people to enjoy paddling in the warmer weather with a level of commitment that someone new to the sport can accept. This policy is serving us well in terms of conversion to full membership but the coaches felt that our retention rate was not true reward for the efforts they put in and have asked to review the system for 2023.

We have introduced a hardship policy in these times of financial difficulties for an increasing proportion of people. We have also given free membership to a refugee family whose sponsor approached us.

We have made our premises available to people using it as a start point for trips and regionally organised training events.

We continue to monitor and improve the bank stabilization work that was carried out in previous years. All work was carried out in accordance with Environment Agency (EA) requirements, and an ongoing blog with photos is available at BD161LTspiling.blogspot.co.uk. (This blog was set up in response to a request from the EA, so that they could illustrate spiling to other landlords). This stabilisation project has proved a great success and it's management continues with cropping as necessary and we have had support for this green infrastructure from the Aire Rivers Trust. Our concrete landing stage and an aging tree threatening to topple and destabilize another part of the bank have required attention and much investment to secure. We have taken down the aging tree but have planted an under-storey to some more aging trees further along the bank to ensure root consolidation of the bank. We have also advised our landlord on green bank stabilization and helped him find funding to protect and re-establish habitat on a stretch of bank in the grounds. We know that otters use the site and are aware that we have a special opportunity to enhance the experience for our members and guests by renaturalising our river

environment. Thus we aim to create a legacy of a thriving club in a biodiverse environment.

Maintenance of other areas of the bank and water features remains a challenge.

We are affiliated to British Canoeing. Canoeing/Kayaking is an 'assumed risk' sport and this affiliation provides liability insurance cover for our trustees and coaches involved with running the club and club activities, including coaching sessions and river trips. We insure our buildings and contents with the same insurer as our landlord.

In the promotion of all activities, trustees have had regard to the guidance issued by the Charity Commission on public benefit.

Financial Review

Storms in February 2022 damaged our slalom gate suspension system but Sport England and our local Shipley Town Council offered us financial support to re-establish our infrastructure. Days of professional and labouring work were volunteered and we now have an improved and more resilient gate suspension system that is flexible, supports a greater number of training gates and is light on environmental impact.

We reviewed our membership rates and have made the subscription structure much simpler and made the application process on-line. We have also set up our financial system to enable us to apply for Gift-Aid on full memberships. With a year-end bank & cash balance of £20,849 we are comfortably solvent and spending within our means with adequate contingency funds. This year we have gained Planning Permission from the Local Authority with Environment Agency approval to extend our building. The next step is to find builders able to give quotes so that we can apply for funding and this is proving very difficult indeed to find the skilled people to come and cost up. Add to this the effect of rising inflation rates and the instability of supply and this is clearly not a good time for a long term project such as this and we have parked the project until better times are upon us.

There is an annual charge for storage of members' boats at the club premises. The service is well used and, if demand for storage exceeds supply, we prioritise allocation of storage spaces to members which enables people to be active over providing storage for unused boats.



Bradford & Bingley
Canoe Club



Our main cash outflows are premises rent, building insurance, building and site maintenance (and associated purchase of tools and equipment), purchase of new paddling equipment (boats, paddles, buoyancy aids, helmets etc) and pool hire.

The club until October 31st 2022 held a strategic cash reserve of £3,000 which would see us through 3 months' operating costs but we recognise that this needs reviewing in the light of the lessons learned from the pandemic.

We had two changes of Treasurer in this year and handover of systems was not smooth. However this year the club has begun using online financial systems to manage transactions, including card readers, and so movement of monies has been traceable.

The statement of financial activities for the year shows a net loss of £81.19 (2019 – net loss of £8,402). We can add to this a further loss of £6,018 for depreciation of our club building, tools and equipment. No funds were in deficit during the year.

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

Signed on behalf of the charity's trustees.

Signature.....

Full name: Wendy Robinson

Position: Trustee/Treasurer

Date:

Depreciation

Depreciaton

	Buildings	Fixtures & Fittings
	2% £	10% reducing balance £
2017		
Brought Forward	143,000.00	16,565.00
Reductions	0.00	0.00
Additions	0.00	0.00
Carried forward	143,000.00	16,565.00
Depreciation b/f	0.00	0.00
Depreciation eliminated	0.00	0.00
Depreciation charge	2,860.00	1,656.50
Depreciation c/f	2,860.00	1,656.50
NPV b/f	143,000.00	16,565.00
NPV c/f	140,140.00	14,908.50
2018		
Cost Brought Forward	143,000.00	16,565.00
Reductions	0.00	0.00
Additions	0.00	0.00
Cost Carried forward	143,000.00	16,565.00
Depreciation b/f	2,860.00	1,656.50
Depreciation eliminated	0.00	0.00
Depreciation charge	2,860.00	1,490.85
Depreciation c/f	5,720.00	3,147.35
NPV b/f	140,140.00	14,908.50
NPV c/f	137,280.00	13,417.65
2019		
Cost Brought Forward	143,000.00	16,565.00
Reductions	0.00	0.00
Additions	0.00	0.00
Cost Carried forward	143,000.00	16,565.00
Depreciation b/f	5,720.00	3,147.35

Depreciation

Depreciation eliminated	0.00	0.00
Depreciation charge	2,860.00	1,341.77
Depreciation c/f	8,580.00	4,489.12
NPV b/f	137,280.00	13,417.65
NPV c/f	134,420.00	12,075.88
2020		
Cost Brought Forward	143,000.00	16,565.00
Reductions	0.00	0.00
Additions	0.00	0.00
Cost Carried forward	143,000.00	16,565.00
Depreciation b/f	8,580.00	4,489.12
Depreciation eliminated	0.00	0.00
Depreciation charge	2,860.00	1,207.59
Depreciation c/f	11,440.00	5,696.71
NPV b/f	134,420.00	12,075.88
NPV c/f	131,560.00	10,868.29
2021		
Cost Brought Forward	143,000.00	16,565.00
Reductions	0.00	0.00
Additions	0.00	0.00
Cost Carried forward	143,000.00	16,565.00
Depreciation b/f	11,440.00	5,696.71
Depreciation eliminated	0.00	0.00
Depreciation charge	2,860.00	1,086.83
Depreciation c/f	14,300.00	6,783.54
NPV b/f	131,560.00	10,868.29
NPV c/f	128,700.00	9,781.46
2022		
Cost Brought Forward	143,000.00	16,565.00
Reductions	0.00	0.00
Additions	0.00	0.00
Cost Carried forward	143,000.00	16,565.00
Depreciation b/f	14,300.00	6,783.54
Depreciation eliminated	0.00	0.00

Depreciation

Depreciation charge	2,860.00	978.15
Depreciation c/f	17,160.00	7,761.69
NPV b/f	128,700.00	9,781.46
NPV c/f	125,840.00	8,803.31

Depreciation

Tools & Equipment <i>10% reducing balance</i> £	Total £
31,795.00	191,360.00
0.00	0.00
365.00	365.00
32,160.00	191,725.00
0.00	0.00
0.00	0.00
3,216.00	7,732.50
3,216.00	7,732.50
31,795.00	191,360.00
28,944.00	183,992.50
32,160.00	191,725.00
0.00	0.00
1,290.00	1,290.00
33,450.00	193,015.00
3,216.00	7,732.50
0.00	0.00
3,023.40	7,374.25
6,239.40	15,106.75
28,944.00	183,992.50
27,210.60	177,908.25
33,450.00	193,015.00
0.00	0.00
2,054.29	2,054.29
35,504.29	195,069.29
6,239.40	15,106.75

Depreciation

0.00	0.00
2,926.49	7,128.26
9,165.89	22,235.01
27,210.60	177,908.25
26,338.40	172,834.28
35,504.29	195,069.29
0.00	0.00
0.00	0.00
35,504.29	195,069.29
9,165.89	22,235.01
0.00	0.00
2,633.84	6,701.43
11,799.73	28,936.44
26,338.40	172,834.28
23,704.56	166,132.85
35,504.29	195,069.29
0.00	0.00
525.00	525.00
36,029.29	195,594.29
11,799.73	28,936.44
0.00	0.00
2,422.96	6,369.79
14,222.69	35,306.23
23,704.56	166,132.85
21,806.60	160,288.06
36,029.29	195,594.29
0.00	0.00
0.00	0.00
36,029.29	195,594.29
14,222.69	35,306.23
0.00	0.00

Depreciation

2,180.66	6,018.81
16,403.35	41,325.04
21,806.60	160,288.06
19,625.94	154,269.25

Summary

[illegible]

Summary

Notes:

I received no cash from Debs at handover

Summary

2021 22			
Restricted	Item	Expenditure	Restricted
429.00	PAA and Coach	1,598.00	429.00
1,431.00	River and Bank	3,528.80	1,797.75
	Building maintenance	846.95	
	Donations un-restricted		
	Pool	1,088.00	
	Reva	80.00	
	Slalom May		
	Misc SumUp	19.20	
	Hardware	109.40	
	Toilets	336.00	
	Catering	485.13	
	Camping		
	Staff	36.10	
	Trophies	310.59	1,296.42
	Boats and equipment	974.77	
	Clothing	0.00	
	Boat Storage		
	Membership		
	Refunds	79.00	
		79.00	
	Tasters and Guests		
	Admin		
	HMRC fine	100.00	
	Keys		
	CFT Landlord rent	1,000.00	
	Postage	9.30	
	British Canoeing Affiliation	337.60	
	Illingworth-McNair insurance	840.70	
	Website	29.95	
	AGM Catering Cochrane	84.00	
	Cricket re water	20.00	
	Bank charges	75.50	
	Building Development	1,350.00	
1,860.00		13,338.99	2,226.75
15,484.55	Total expenses inc. restricted		15,565.74
	Cash latest Oct 31 st 2022	19.70	
	Bank Deposit Oct 31 st 2022	16589.12	
20,930.92	Bank Current Oct 31 st 2022	4,240.91	20,849.73
36,415.47	Balancing amount		36,415.47
(est)	Note: pool Oct 1 rent	80.00	
	Note: outstanding electrics	2500.00 (est)	
	Note: Darren's club clothing	76.80	
	Bank Deposit Oct 31 st 2022	16,564.07	

Summary

25.05
16589.12

Summary

1106.92
25.05
1081.87

PAA and Coach

Date	Item	Income	Expenditure
13/12/21	Wendy Core Coach update		50.00
03/05/21	BC Canoe Safety Course		80.00
10/06/22	First Aid Course refreshts		91.00
01/07/22	Underwood Training 1 st A		1,344.00
19/07/22	Karl Egerton Safeguarding		33.00

	0.00	1,598.00
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26/11/21	FSRT Jenny	80.00
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Receipt	Comment	Bank checked
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Inv-0458 Inv 3973	LBEC267308 Really? UK Coaching	
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y

River and bank

Date	Item	Income
15/11/2021	Stainless steel wire rope cable - gate lines	
15/11/2021	Stainless steel wire rope cable - gate lines	
15/11/2021	Stainless steel wire rope cable - gate lines	
15/11/2021	Stainless steel wire rope cable - gate lines	
27/12/2021	Stainless steel wire rope cable - gate lines	
30/12/2021	Chainsaw chain - maintenance tools	
31/01/2021	Chainsaw guidebar - maintenance tools	
31/12/2021	The Mountain TT	
10/11/21	Dowse Services	
30/01/22	YorGreenCic	
02/08/22	Various maintenance	
17/08/22	Fuel mower	

0

River and bank

Expenditure	Inv/Receipt	Comment	Who	Bank checked
17.98		Amazon (P Ford)		
17.98		Amazon (P Ford)		
19.98		Amazon (P Ford)		
116.66		Amazon (P Ford)		
31.47		Amazon (P Ford)		
24.36		Amazon (P Ford)		
37.79		Amazon (P Ford)	y	
299.00				
1,500.00		Tree felling	Mark	y
400.00	2049	Tree felling		y
1,054.56	220802	Landing+tree roots	Paul Ford	y
9.02	220820f	Reimb by bacs	Rebecca McK	y

3,528.80

Building maintenance

Date	Item	Income	Expenditure
04/01.22	Lock keypad		125.95
10/05/22	Jess Wright Graphics new sign		390.00
29/07/22	West Yorkshire PAT Testing		56.00
02/08/22	Landlord Company 5yr Electrics		270.00
22/08/13	Boat tags and stickers		5.00

		0.00	846.95
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22/11/01	Door plate for lock		21.01
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Building maintenance

Receipt	Comment	Who	Bank checked
INV-10011	Wendy Robinson		y
220728			
1042			
220813	Wendy Robinson		

221101 e receipt

Paul

221102

Restricted + Donations

JS Bursary restricted		
Date	Item	Income
03/03/22	Shipley TC Grant	429.00
03/04/22	NE Kayaks Jakes equipment	
06/04/22	Jake's personal contribution	
14/03/22	Jake's Safeguarding Course	
02/01/22	Jake's WWS+R Plas y	
		429.00

Storm 2022 restricted		
Date	Item	Income
28/03/22	Gate repair	
21/03/2022	City of Bradford Storm relief	800.00
29/04/2022	Lottery Flood 2022	631.00
19/05/22	Slalom gate numbers	
29/04/22	Estate Saw Mills	
10/06/22	Soluform Hoben Ltd concrete bags	
		1,431.00

Donations non-g.a. non-restricted		
Date	Item	Income
01/12/21	Enigma sale no gift aid	21.00
01/12/21	Enigma donation no gift aid	10.00
16/03/22	KiSharegift no gift aid	1,000.00
		1,031.00

Bcan coaching to 2025 restricted		
Date	Item	Income

Restricted + Donations

Expenditure	Receipt	Comment	Bank checked
100.00	1300036163		y
	18		y
30.00	2155705	UK Coaching Solutions	y
299.00		T55542SI	
429.00			

Expenditure	Receipt	Comment	Bank checked
214.27		Paul Ford	y
	220429		y
279.28		Paul Ford	
68.20	BD15362C1		
1,236.00	1538	Landing repair	y
1,797.75			

Expenditure	Receipt	Comment	Bank checked
		Wendy donation	y
		Wendy donation	y
		Kilik donation Sharegift	y

Expenditure	Receipt	Comment	Bank checked
0.00			

Pool

Date	Item	Income	Expenditure	Inv/Receipt
01/11/22	Pool paddlers	127.00		
13/12/21	Pool paddlers	95.00		
03//12/21	Pool hire		144.00	
17/12/21	Pool paddlers	143.00		
04/01/22	Pool hire		216.00	
31/01/22	Pool paddlers	259.00		
02/02/22	Pool hire		216.00	HASI 0297
28/02/22	Pool paddlers	162.00		
02/03/22	Pool hire		144.00	HASI 301
31/03/22	Pool paddlers			
07/04/22	Pool hire		144.00	HASI 306
04/06/22	Pool paddlers	68.00		
04/07/22	Pool hire		72.00	HASI 317
04/07/22	Pool paddlers	45.00		
02/08/22	Pool hire		72.00	HASI 323
02/09/22	Pool paddlers Sept	90.00		
02/09/22	Pool hire Sept		80.00	HASI 330 2210
04/10/22	Pool paddlers Oct	70.00		
		1,059.00	1,088.00	
13/08/22	Reva	90.00	80.00	221023 Reva

Pool

Comment	Bank checked	Oct Pool
	y	Nick O'H 10
	yy	Holly 10
	y	Ronan 20
	y	Beerzy 20
	yy	Lumbs 10
	y	Maisie K ?????
	yy	
	y	
	yy	
	yy	70
4 th July pd	yy	
4 th Aug pd	yy	
018	yy	

y

Boats

Date	Item	Income	Expenditure
15/05/22	JEM Racing paddles		960.00
11/07/22	Drain bungs		9.77
16/08/22	Stickers Fablon		5.00
		0.00	974.77

Boats

Receipt	Comment	Bank checked
SI 12471		
100715663	Billy Coburn	
220820b	Wendy Robinson	

Slalom May

Date	Item	Income	Expenditure
	Hardware		109.40
24/05/22	Cafe, food		41.90
25/05/22	Butcher, food	1,082.52	443.23
26/05/22	Camping	196.00	151.00
20/05/22	Phoenix Trophies		310.59
25/04/22	Toilets		264.00
11/05/22	Toilets additional		72.00
24/05/22	Staff drinks		36.10
24/05/22	Pre entries	1,072.40	
17/05/22	Entries on day Sup	512.37	
25/05/22	SumUp	58.99	
		2,922.28	1,428.22
Profit (loss)		1494.06	

Slalom May

Receipt	Comment	Bank checked
220526c	Tony	
220526a	Emma	
220526b	Shaun	
220526a	Emma	
PH-10224		
8163		y
220522		
220527	Tony	
	British Canoeing	
	SumUp	

Members

No.	Guest	Temp Memb	Memb ship GA	Membership no GA	Boat store	Refunds	How
2022T		£0.00		80.00	£16.00		Bacs
			80.00		£25.00		Bacs
			80.00		£25.00		Bacs
		£20.00		80.00			Bacs
			120.00		£25.00		Bacs
			86.00	72.00			Bacs
				86.00		£79.00	
		£20.00	60.00				
		£22.00	80.00				Bacs
			80.00		£25.00		Bacs
				43.00			Bacs
		£20.00	80.00		£25.00		Bacs
				83.00	£50.00		Bacs
							Family
							Family
				40.00	£25.00		Bacs
		£28.00	46.00		£28.00		Bacs
			43.00		£25.00		Bacs
							Family
			120.00		£43.00		Bacs
			80.00		£50.00		Bacs
			80.00		£25.00		Bacs
		£50.00	83.00				Bacs
			80.00	30.00			Bacs
			120.00		£125.00		Bacs
		£20.00	80.00		£80.00		
			80.00		£25.00		Bacs
		£20.00	30.00		18		
			80.00				Bacs
				83.00	£50.00		Bacs
							Bacs
			43.00				Bacs
			80.00		£25.00		Bacs
			80.00				Bacs
			40.00		£25.00		Bacs

Members

£22.00	80.00			Bacs
	80.00		£25.00	Bacs
		53.33		£20.00
	3.00		£25.00	Bacs
	86.00	66.90		Bacs
				Karl
	3.00			Bacs
	80.00		£25.00	Bacs
	80.00	26.00	£36.00	Bacs
86.00		124.52		Bacs
	83.00	25.00	£108.00	Bacs
	20.00		£20.00	Bacs
	80.00		£75.00	Cash
	80.00		£60.80	Bacs
	80.00			Bacs
£20.00	80.00			Bacs
	3.00			Bacs
	3.00			
	3.00		£25.00	Bacs
	83.00		£50.00	Bacs
				Bacs
	43.00			Bacs
		120.00	£120.00	Bacs
				Bacs
	80.00		£50.00	Bacs
	80.00		£25.00	Bacs
	43.00		£25.00	Bacs
	80.00		£100.00	Bacs
	80.00		£47.00	Bacs
	80.00			Bacs
	80.00		£25.00	Bacs
	53.33	0.00	£0.00	
	55.33			
	28.67			
	80.00		£50.00	Bacs
	80.00		£25.00	Bacs
£21.00	80.00	120.00		Bacs

Members

5						
		£20.00				Bacs
		£20.00				Bacs
		£20.00				
		20.00				
		86.00				
		£44.00				
		£44.00				
		£20.00				Bacs
		£20.00				
2022TV		£43.00				Bacs
2022TJ						
2022TJ						
		£20.00				
		£25.00				
5.00	£731.00	###	£1,132.75	£1,651.80	£79.00	

Members



178cm

78kg

Members

Holly Lavelle	168	65
---------------	-----	----

Wendy by BACS

Members



168

65



Tasters and guests

Date	Item	Income Expenditure
18/08/22	Mohammed M	88.00
17/08/22	Annie Green	22.00
24/08/22	Tina and Andrew Helm	44.00
14/08/22	Salma Mughal	£22.00
	Marina Kirkpatrick	£44.00
	Emma Benson	
01/06/22	Claire Sugden	£22.00
31/08/22	Kevin King	£5.00
28/08/22	Sophie Grincourt	£22.00
	Paola Cocci	£22.00
	Charlotte Taylor	£22.00
	Nadia Nykolajczuk	£22.00
22/08/22	Ben Fox £5 10.30am	£5.00
21/08/22	Andy Sykes	£5.00
	James Gibson	£5.00
17/08/22	Liz Shaw	£22.00
	Neil Bramley	£22.00
	Alex Robinson	£44.00
	Larry (Mateuz Lakraowski)	
	Noah O'Hara	£5.00
	Catherine B	£22.00
07/07/22	Holly Lavelle	£5.00
	Qasim Mohammed	£22.00
	Ronan	£44.00
	Fionn	
17/05/22	R McKenzie (son)	£22.00
30/06/22	Gavin Townsend	£22.00
06/05/22	Nick O'Hara	£22.00
11/05/22	Lisa Davenport	£20.00
23/06/22	Bridget Tandy	£22.00
	Dylan Tandy	£22.00
12/06/22	Jonny Buck g daughter	£5.00
30/05/22	Lillian Bosnan	£44.00
22/05/22	Artem (Sykes)	£0.00
17/05/22	Girl Guide Taster session	58.99
09/05/22	Andrew Pieter Knight	£20.00
08/05/22	Billy Coburn	£22.00
19/04/22	Jonny Buck	£22.00
17/04/22	Dawn Barrett	£20.00
16/04/22	Gregory Madden	£20.00
13/04/22	Antonio Sepe	£100.00
11/04/22	Tabitha Bytheway	£20.00
11/04/22	Charlotte Friend	£20.00
28/03/22	MacPherson Barr	£20.00
24/03/22	J Watkins	£20.00
23/03/22	C Farrington	£40.00
22/03/22	M Cole	£20.00

Tasters and guests

17/03/22	Maisie Kingstead	£20.00	
		1,137.99	0.00

Tasters and guests

Receipt	Comment	Bank checked

228020a

$$y$$
$$\begin{matrix} y \\ y \\ y \end{matrix}$$
$$y$$

y
y
y
y

y
y
y
y
y

$$y$$
$$y$$
 y y
$$y$$
$$y$$
 y

Tasters and guests

Keys

Date	Keys stock	Hut	Bridge
	Paul keys cut	32	
	Paul Ford (inc 2 Mast)	-3	
200203	Wendy keys cut	2	
	Wendy Rob (1 Mast)	-2	
	James Bailey	-1	
	Tony O'Connell	-2	
	Jason Nicholson	-1	
	Sam Taylor	-1	
	Mark Fairbrass	-1	
	Sally Fairbrass	-1	
	Darren Cresser	-1	
	Julie Kolb	-1	
	John Beers	-1	
	Iain Russell	-1	
	David Smith	-1	
	Judith Sharp	-1	
	Jake Sheffield	-1	
	Jez Rix	-1	
	Caspian Rix	-1	
	Cash to Jez		
	Carried		
	Jason Duckmanton	-1	
	James Taylor	-1	
	Sophie Klava	-1	
210406	Keys cut 210406		2
210406	Wendy		-1
210408	Jonny Kenyon	-1	
210616	Anan Wang	-1	
210930	Karl Edgerton	-1	
211120	Philippa	-1	
211125	Darren Cresser	-1	
220127	Rebecca MacKenzie	-1	
220127	David Mawdsley	-1	
220118	Bridge key		1
220710	Jenny Stephenson	-1	
220721	Billy Coburn	-1	
220807	Club boats		
220828	Key cutting	5	
Stock left		6	2

Keys

[illegible]

Keys

Tony	5.00
------	------

Jason Duckma	5.00
--------------	------

Sophie	5.00
--------	------

Wendy	5.00
-------	------

Jonny	5.00
-------	------

Karl	5.00
------	------

Philippa	5.00
----------	------

Darren	5.00
--------	------

Rebecca McD	5.00
-------------	------

David Mawdsel	5.00
---------------	------

Jenny Stephen	5.00
---------------	------

Billy Coburn	5.00
--------------	------

Admin

Date	Item	Income	Interest
01/11/22	Website		
24/11/21	British Canoeing affiliation		
29/11/21	Fine appeal postage		
01/12/21	Website		
06/12/21	HMRC Fine	100.00	
31/12/21	Bank charge		
31/12/21	Interest		1.14
31/03/22	Interest		9.53
13/12/21	AGM Catering Cochrane		
31/12/21	Bank charge		
24/01/22	Cricket re water		
06/05/22	Slalom petty Cash to float	50.00	
30/06/22	Interest		14.22
04/01/22	Website		
04/01/22	Craven Landlord		
01/02/22	Website		
01/03/22	Website		
31/03/22	Service charge		
01/04/22	Craven Landlord		
30/06/22	Service charge		
01/07/22	Craven Landlord		
05/08/22	Illingworth-McNair insurance		
22/08/22	Cash to bank	100.00	
15/10/22	Craven Landlord		
15/10/22	Service charge		
15/10/22	Postage		
05/09/22	Interest		25.05
		250.00	49.94

Admin

Expenditure Bank	Receipt	Comment	Bank checke
5.99		Wendy landl	y
337.6			
6.95		211129 Wendy	
5.99			y
100.00		211129 Paid and refunded	y
	3.50		
84.00			y
	18.00		y
20.00			y
50.00			
5.99			y
250.00			y
5.99			y
5.99			y
	18.00		y
250.00			y
	18.00		y
250.00			y
840.70		CCCI00131335	
100.00		Wendy transfer	y
250.00			y
	18.00		y
2.35		221013	
2,571.55	75.50		

Admin

d

Key Info

Charities Commission - no and log-in - 1160779. Password W92DH6GK

HMRC - username 267551301834 or email below? Password upgatesdowngates

Treasurer email is treasurer@bradbingcc.co.uk password .R-----updownnt

0300 066 9197 charity commission helpline

0300 123 1073 HMRC charity helpline

Annual returns if income £25K or less end of fin year is 31 Oct, return due by 31 Aug.

Electrics

Date	Reading	Units electric used	Rate	Price used
12/07/22	34474			
03/08/22	34532	58		

Electrics

Standing charge	Total due	Paid date	Seen in bank
-----------------	-----------	-----------	--------------

BuildDev

Building Development

Date	Item	Income Club	Expenditure Club	Income Restricted
221019	Architect SKP		1,350.00	
		0.00	1,350.00	

Expenditure Restricted	Receipt	Comment	Bank checked
	221018	Mark, receipt in e file Drpbx	221019

Clothing

Date	Item	Income	Expenditure	Receipt
26/10/22	Darren C	76.80		

		76.80	0.00	
--	--	-------	------	--

Clothing

Comment	Bank checked
Huddies	26/10/22

BRADFORD AND BINGLEY CANOE CLUB

England & Wales - Charity number 1160779

Accounts



Bradford & Bingley
Canoe Club



Annual Report for the year ending 31st October 2021

Charity Number: 1160779

Date of registration: 6th March 2015

Contact Address:

Wendy Robinson
110 Nab Wood Drive
Shipley
BD18 4EW

Club Premises Address:

Wagon Lane
Bingley
BD16 1LT

Trustees who served during the period 1st November 2019 to 31st October 2021

Wendy Robinson
Mark Fairbrass
Catherine Peters
Jez Rix
Judith Sharp
Jason Duckmanton

Structure and management

The charity is a Charitable Incorporated Organisation (CIO). The constitution document sets out in detail the manner in which the charity is managed.

The charity is managed by the trustees. Trustee meetings are held on a regular basis, usually every month. Member volunteers assist with various aspects of management, reporting to trustees at trustee meetings where appropriate.

New trustees can be appointed by existing trustees. Any such appointee must resign at the subsequent annual general meeting. One third of existing trustees must resign at each AGM by rotation.

Activities and Objectives

The objects of the club are the promotion of community participation in healthy recreation by the provision of facilities for paddle sport in the upper Aire Valley of West Yorkshire.

The club continued to promote canoeing and kayaking for fun, fitness, and friendship during the year. It has a group of Nationally ranked slalom Paddlers between the ages 7 - 64yrs.

Canoeing and kayaking mainly takes place on the River Aire at our leased site at Bradford and Bingley Sports Club. Our landlord is the Craven Family Trust; our relationship with them is good and we support their aim of developing the Bradford and Bingley Sports Club site for a greater diversity of sports and participants, an aim that aligns with our own objectives.

Achievement and performance

During the year the club continued to offer a range of paddling activities during permitted periods. Covid-19 pandemic restrictions were adhered to at all times, and the trustees issued protocols and guidance as required, informed by government and British Canoeing advice, to reduce the risk of the spread of the coronavirus. Unfortunately, we were not able to run our annual slalom competition in May due to the Covid restrictions.

However we were able to reschedule the event to September, when it ran very successfully. We had a larger than ever attendance and got an excellent judge's report for organisation. Our ability to run this event every year is down to great club wide effort in putting the course up, erecting the communication system, catering, camping and all the other bits that go towards running a

successful event. This is a significant income generator for us. While this serves the national slalom community it also benefits the club in bonding the team ethos needed throughout the year.

We weren't able to offer pool sessions due to Covid restrictions.

We charged £2 for non-members to join in any sessions at the club site and for this they may borrow equipment and are covered by British Canoeing insurance.

We have made our premises available to people using it as a start point for trips and regionally organised training events.

We continue to monitor and improve the bank stabilisation work that was carried out in previous years. All work was carried out in accordance with Environment Agency (EA) requirements, and an ongoing blog with photos is available at BD161LTspiling.blogspot.co.uk. (This blog was set up in response to a request from the EA, so that they could illustrate spiling to other landlords). This stabilisation project has proved a great success and it's management continues with cropping as necessary

Other challenges during the year included the ongoing maintenance of other areas of the bank.

We are affiliated to British Canoeing. Canoeing/Kayaking is an 'assumed risk' sport and this affiliation provides liability insurance cover for our trustees and coaches involved with running the club and club activities, including coaching sessions and river trips. We insure our buildings and contents with the same insurer as our landlord.

We ran taster session towards the end of the summer with the aim of attracting new members. Following lockdown, these sessions have been very popular and our membership is growing.

Our coached and activity assistant lead sessions continued as allowed within Covid restrictions. These are dependent upon voluntary efforts, we agreed to support coaching and leading qualification costs as a way of recognising the commitment of our volunteers.

In the promotion of all activities, trustees have had regard to the guidance issued by the Charity Commission on public benefit.



Bradford & Bingley
Canoe Club



Financial Review

Our regular/recurring sources of funding were adversely impacted by reduced membership renewal (thought to be mainly due to some members not wanting to renew while paddling opportunities were restricted by pandemic disruption) and by the cancellation of our slalom competition event. However, we were also in receipt of grant support to ameliorate the impact of the pandemic which has helped ensure that we remain on a sound financial footing.

We reviewed our membership rates and once again decided to make no changes. With a year-end bank & cash balance of £20,930, we are comfortably solvent and spending within our means with adequate contingency funds. The trustees intend to use some of our reserves to extend and improve our premises.

There is an annual charge for storage of members' boats at the club premises. The service is well used and, if demand for storage exceeds supply, we prioritise allocation of storage spaces to members without their own means to transport boats.

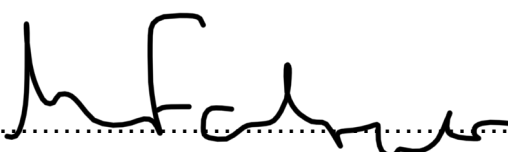
Our main cash outflows are premises rent, building insurance, building and site maintenance (and associated purchase of tools and equipment) and the purchase of new paddling equipment (boats, paddles, buoyancy aids, helmets etc).

The club aims to maintain a strategic cash reserve of £3,000, to be used only in the event of a requirement for significant unexpected expenditure and/or loss of expected income. Other reserves are maintained as required by conditions and restrictions associated with funding.

The statement of financial activities for the year shows a net profit of £1,176 (2019 – net loss of £8,402). This profit is after charging £6,907 for depreciation of our club building, tools and equipment. No funds were in deficit during the year.

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

Signed on behalf of the charity's trustees.

Signature.....

Full name: Mark Fairbrass

Position: Trustee/Chairman

Date : 16th August 2022



Bradford and Bingley Canoe Club	Charity No: 1160779	Template CC17a
Annual accounts for the period from 01/11/2020 to 31/10/2021		

Section A Statement of financial activities

Recommended categories by activity

Incoming resources (Note 3)

Income and endowments from:

Donations, legacies & grants

Charitable activities

Other trading activities

Investments

Separate material item of income

Other

Total

Resources expended (Note 6)

Expenditure on:

Raising funds

Charitable activities

Separate material item of expense

Other

Total

Net income/(expenditure) before investment gains/(losses)

Net gains/(losses) on investments

Net income/(expenditure)

Extraordinary items

Transfers between funds

Other recognised gains/(losses):

Gains and losses on revaluation of fixed assets for the charity's own use

Net movement in funds

Reconciliation of funds:

Total funds brought forward

Total funds carried forward

Unrestricted funds £ F01	Restricted income funds £ F02	Endowment funds £ F03	2021 Total funds £ F04	2020 (prior year) funds £ F05
-	-	-	-	10,800.00
6,364.75	-	-	6,364.75	3,406.16
-	-	-	-	-
-	-	-	-	-
-	-	-	-	-
-	-	-	-	-
6,364.75	-	-	6,364.75	14,206.16

-	-	-	-	-
11,893.39	-	-	11,893.39	13,029.97
-	-	-	-	-
-	-	-	-	-
11,893.39	-	-	11,893.39	13,029.97

(5,528.64)	-	-	(5,528.64)	1,176.19
-	-	-	-	-
(5,528.64)	-	-	(5,528.64)	1,176.19
-	-	-	-	-
-	-	-	-	-

-	-	-	-	-
-	-	-	-	-
(5,528.64)	-	-	(5,528.64)	1,176.19

185,837.05	-	-	185,837.05	184,660.86
180,308.41	-	-	180,308.41	185,837.05

Section B

Balance sheet

Fixed assets

Intangible assets	(Note 15)	
Tangible assets	(Note 14)	
Heritage assets	(Note 16)	
Investments	(Note 17)	
Total fixed assets		

Unrestricted funds £ F01	Restricted income funds £ F02	Endowment funds £ F03	Total this year (2021) £ F04	Total last year (2020) £ F05
-	-	-	-	-
160,493.49	-	-	160,493.49	165,927.42
-	-	-	-	-
-	-	-	-	-
160,493.49	-	-	160,493.49	165,927.42

Current assets

Stocks	(Note 18)	
Debtors	(Note 19)	
Investments	(Note 17.4)	
Cash at bank and in hand	(Note 24)	
Total current assets		

-	-	-	-	-
-	-	-	-	-
-	-	-	-	-
20,930.92	-	-	20,930.92	20,259.13
20,930.92	-	-	20,930.92	20,259.13

Creditors: falling due within one year (Note 20)

1,116.00	-	-	1,116.00	349.50
----------	---	---	----------	--------

Net current assets/(liabilities)

19,814.92	-	-	19,814.92	19,909.63
-----------	---	---	-----------	-----------

Total assets less current liabilities

180,308.41	-	-	180,308.41	185,837.05
------------	---	---	------------	------------

Creditors: falling due after one year (Note 20)

Provisions for liabilities

-	-	-	-	-
-	-	-	-	-

Total net assets or liabilities

180,308.41	-	-	180,308.41	185,837.05
------------	---	---	------------	------------

Funds of the Charity

Endowment funds	(Note 27)	
Restricted income funds	(Note 27)	
Unrestricted funds		
Revaluation reserve		
Total funds		

-	-	-	-	-
-	-	-	-	-
180,308.41	-	-	180,308.41	185,837.05
-	-	-	-	-
180,308.41	-	-	180,308.41	185,837.05

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

Signature	Print Name	Date of approval
		22/04/2022

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;

<i>Not applicable</i>

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

<i>Not applicable</i>

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.

<i>Not applicable</i>

1.3 Change of accounting policy

The accounts present a true and fair view and the accounting policies adopted are those outlined in note 2.2.

Yes*

✓

No*

--

 * -Tick as appropriate

Please disclose:

<i>(i) the nature of the change in accounting policy;</i>	<i>Not applicable</i>
--	------------------------------

<i>(ii) the reasons why applying the new accounting policy provides more reliable and more relevant information; and</i>	<i>Not applicable</i>
<i>(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.</i>	<i>Not applicable</i>

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

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

Note 2 Accounting policies

Please complete this note when first reporting under FRS2102. Section 35 of FRS102, requires 3 reconciliations to be presented, if all are applicable.

2.1 RECONCILIATION WITH PREVIOUS GENERALLY ACCEPTED ACCOUNTING PRACTICE

Please provide a description of the nature of each change in accounting policy

Current and previous years accounts were prepared under FRS101, and there have been no changes to accounting policy.

Reconciliation of funds per previous GAAP to funds determined under FRS 102

Reconciliation of net income/(net expenditure) per previous GAAP to net income/(net expenditure) under FRS 102

Previous period accounts were also prepared in accordance with FRS102, so no reconciliation are required

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.

Recognition of income	These are included in the Statement of Financial Activities (SoFA) when: - the charity becomes entitled to the resources; - it is more likely than not that the trustees will receive the resources; and - the monetary value can be measured with sufficient reliability.	<table> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> <tr><td>☒</td><td>☐</td><td>☐</td></tr> </table>	Yes	No	N/a	☒	☐	☐																		
Yes	No	N/a																								
☒	☐	☐																								
Offsetting	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.	<table> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> <tr><td>☒</td><td>☐</td><td>☐</td></tr> </table>	Yes	No	N/a	☒	☐	☐																		
Yes	No	N/a																								
☒	☐	☐																								
Grants and donations	Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP).	<table> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> <tr><td>☒</td><td>☐</td><td>☐</td></tr> </table>	Yes	No	N/a	☒	☐	☐																		
Yes	No	N/a																								
☒	☐	☐																								
Legacies	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.	<table> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> <tr><td>☐</td><td>☐</td><td>☒</td></tr> </table>	Yes	No	N/a	☐	☐	☒																		
Yes	No	N/a																								
☐	☐	☒																								
Government grants	The charity has received government grants in the reporting period	<table> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> <tr><td>☐</td><td>☒</td><td>☐</td></tr> </table>	Yes	No	N/a	☐	☒	☐																		
Yes	No	N/a																								
☐	☒	☐																								
Tax reclaims on donations and gifts	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.	<table> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> <tr><td>☐</td><td>☐</td><td>☒</td></tr> </table>	Yes	No	N/a	☐	☐	☒																		
Yes	No	N/a																								
☐	☐	☒																								
Contractual income and performance related grants	This is only included in the SoFA once the charity has provided the related goods or services or met the performance related conditions.	<table> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> <tr><td>☐</td><td>☐</td><td>☒</td></tr> </table>	Yes	No	N/a	☐	☐	☒																		
Yes	No	N/a																								
☐	☐	☒																								
Donated goods	Donated goods are measured at fair value (the amount for which the asset could be exchanged) unless impractical to do so. 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. 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'. 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. Gifts in kind for use by the charity are included in the SoFA as income from donations when receivable.	<table> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> <tr><td>☒</td><td>☐</td><td>☐</td></tr> </table> <table> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> <tr><td>☐</td><td>☐</td><td>☒</td></tr> </table> <table> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> <tr><td>☐</td><td>☐</td><td>☒</td></tr> </table> <table> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> <tr><td>☒</td><td>☐</td><td>☐</td></tr> </table>	Yes	No	N/a	☒	☐	☐	Yes	No	N/a	☐	☐	☒	Yes	No	N/a	☐	☐	☒	Yes	No	N/a	☒	☐	☐
Yes	No	N/a																								
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Yes	No	N/a																								
☐	☐	☒																								
Yes	No	N/a																								
☒	☐	☐																								
Donated services and facilities	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. 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.	<table> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> <tr><td>☐</td><td>☐</td><td>☒</td></tr> </table> <table> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> <tr><td>☐</td><td>☐</td><td>☒</td></tr> </table>	Yes	No	N/a	☐	☐	☒	Yes	No	N/a	☐	☐	☒												
Yes	No	N/a																								
☐	☐	☒																								
Yes	No	N/a																								
☐	☐	☒																								
Support costs	The charity has incurred expenditure on support costs.	<table> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> <tr><td>☐</td><td>☒</td><td>☐</td></tr> </table>	Yes	No	N/a	☐	☒	☐																		
Yes	No	N/a																								
☐	☒	☐																								
Volunteer help	The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.	<table> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> <tr><td>☒</td><td>☐</td><td>☐</td></tr> </table>	Yes	No	N/a	☒	☐	☐																		
Yes	No	N/a																								
☒	☐	☐																								
Income from interest, royalties and dividends	This is included in the accounts when receipt is probable and the amount receivable can be measured reliably.	<table> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> <tr><td>☒</td><td>☐</td><td>☐</td></tr> </table>	Yes	No	N/a	☒	☐	☐																		
Yes	No	N/a																								
☒	☐	☐																								
Income from membership subscriptions	Membership subscriptions received in the nature of a gift are recognised in Donations and Legacies. Membership subscriptions which gives a member the right to buy services or other benefits are recognised as income earned from the provision of goods and services as income from charitable activities.	<table> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> <tr><td>☐</td><td>☐</td><td>☒</td></tr> </table> <table> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> <tr><td>☐</td><td>☐</td><td>☒</td></tr> </table>	Yes	No	N/a	☐	☐	☒	Yes	No	N/a	☐	☐	☒												
Yes	No	N/a																								
☐	☐	☒																								
Yes	No	N/a																								
☐	☐	☒																								
Settlement of insurance claims	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.	<table> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> <tr><td>☐</td><td>☐</td><td>☒</td></tr> </table>	Yes	No	N/a	☐	☐	☒																		
Yes	No	N/a																								
☐	☐	☒																								
Investment gains and losses	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.	<table> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> <tr><td>☐</td><td>☐</td><td>☒</td></tr> </table>	Yes	No	N/a	☐	☐	☒																		
Yes	No	N/a																								
☐	☐	☒																								
2.3 EXPENDITURE AND LIABILITIES																										
Liability recognition	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. Support costs have been allocated between governance costs and other support	<table> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> <tr><td>☒</td><td>☐</td><td>☐</td></tr> </table> <table> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> </table>	Yes	No	N/a	☒	☐	☐	Yes	No	N/a															
Yes	No	N/a																								
☒	☐	☐																								
Yes	No	N/a																								

Governance and support costs	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.	<table><tr><td></td><td></td><td>✓</td></tr><tr><td>Yes</td><td>No</td><td>N/a</td></tr></table>			✓	Yes	No	N/a
		✓						
Yes	No	N/a						
	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.	<table><tr><td></td><td></td><td>✓</td></tr><tr><td>Yes</td><td>No</td><td>N/a</td></tr></table>			✓	Yes	No	N/a
		✓						
Yes	No	N/a						
Grants with performance conditions	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.	<table><tr><td></td><td></td><td>✓</td></tr><tr><td>Yes</td><td>No</td><td>N/a</td></tr></table>			✓	Yes	No	N/a
		✓						
Yes	No	N/a						
Grants payable without performance conditions	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.	<table><tr><td></td><td></td><td>✓</td></tr><tr><td>Yes</td><td>No</td><td>N/a</td></tr></table>			✓	Yes	No	N/a
		✓						
Yes	No	N/a						
Redundancy cost	The charity made no redundancy payments during the reporting period.	<table><tr><td></td><td></td><td>✓</td></tr><tr><td>Yes</td><td>No</td><td>N/a</td></tr></table>			✓	Yes	No	N/a
		✓						
Yes	No	N/a						
Deferred income	No material item of deferred income has been included in the accounts.	<table><tr><td>✓</td><td></td><td></td></tr><tr><td>Yes</td><td>No</td><td>N/a</td></tr></table>	✓			Yes	No	N/a
✓								
Yes	No	N/a						
Creditors	The charity has creditors which are measured at settlement amounts less any trade discounts	<table><tr><td>✓</td><td></td><td></td></tr><tr><td>Yes</td><td>No</td><td>N/a</td></tr></table>	✓			Yes	No	N/a
✓								
Yes	No	N/a						
Provisions for liabilities	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	<table><tr><td>✓</td><td></td><td></td></tr><tr><td>Yes</td><td>No</td><td>N/a</td></tr></table>	✓			Yes	No	N/a
✓								
Yes	No	N/a						
Basic financial instruments	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.	<table><tr><td></td><td></td><td>✓</td></tr><tr><td>Yes</td><td>No</td><td>N/a</td></tr></table>			✓	Yes	No	N/a
		✓						
Yes	No	N/a						
2.4 ASSETS								
Tangible fixed assets for use by charity	These are capitalised if they can be used for more than one year, and cost at least £200							
	They are valued at cost.	<table><tr><td>✓</td><td></td><td></td></tr><tr><td>Yes</td><td>No</td><td>N/a</td></tr></table>	✓			Yes	No	N/a
✓								
Yes	No	N/a						
	The depreciation rates and methods used are disclosed in note 9.2.							
Intangible fixed assets	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	<table><tr><td></td><td>✓</td><td></td></tr><tr><td>Yes</td><td>No</td><td>N/a</td></tr></table>		✓		Yes	No	N/a
	✓							
Yes	No	N/a						
	They are valued at cost.	<table><tr><td></td><td></td><td>✓</td></tr><tr><td>Yes</td><td>No</td><td>N/a</td></tr></table>			✓	Yes	No	N/a
		✓						
Yes	No	N/a						
Heritage assets	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 as disclosed in note 9.6.1.4.	<table><tr><td></td><td>✓</td><td></td></tr><tr><td>Yes</td><td>No</td><td>N/a</td></tr></table>		✓		Yes	No	N/a
	✓							
Yes	No	N/a						
	They are valued at cost.	<table><tr><td></td><td></td><td>✓</td></tr><tr><td>Yes</td><td>No</td><td>N/a</td></tr></table>			✓	Yes	No	N/a
		✓						
Yes	No	N/a						
Investments	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.	<table><tr><td></td><td></td><td>✓</td></tr><tr><td>Yes</td><td>No</td><td>N/a</td></tr></table>			✓	Yes	No	N/a
		✓						
Yes	No	N/a						
	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	<table><tr><td></td><td></td><td>✓</td></tr><tr><td>Yes</td><td>No</td><td>N/a</td></tr></table>			✓	Yes	No	N/a
		✓						
Yes	No	N/a						
Stocks and work in progress	Stocks held for sale as part of non-charitable trade are measured at the lower or cost or net realisable value.	<table><tr><td></td><td></td><td>✓</td></tr><tr><td>Yes</td><td>No</td><td>N/a</td></tr></table>			✓	Yes	No	N/a
		✓						
Yes	No	N/a						
	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.	<table><tr><td></td><td></td><td>✓</td></tr><tr><td>Yes</td><td>No</td><td>N/a</td></tr></table>			✓	Yes	No	N/a
		✓						
Yes	No	N/a						
	Work in progress is valued at cost less any foreseeable loss that is likely to occur on the contract.	<table><tr><td></td><td></td><td>✓</td></tr><tr><td>Yes</td><td>No</td><td>N/a</td></tr></table>			✓	Yes	No	N/a
		✓						
Yes	No	N/a						
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.	<table><tr><td>✓</td><td></td><td></td></tr><tr><td>Yes</td><td>No</td><td>N/a</td></tr></table>	✓			Yes	No	N/a
✓								
Yes	No	N/a						
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.	<table><tr><td></td><td>✓</td><td></td></tr><tr><td>Yes</td><td>No</td><td>N/a</td></tr></table>		✓		Yes	No	N/a
	✓							
Yes	No	N/a						
	They are valued at fair value except where they qualify as basic financial instruments.	<table><tr><td></td><td></td><td>✓</td></tr><tr><td>Yes</td><td>No</td><td>N/a</td></tr></table>			✓	Yes	No	N/a
		✓						
Yes	No	N/a						
POLICIES ADOPTED ADDITIONAL TO OR DIFFERENT FROM THOSE ABOVE	Bradford and Bingley Canoe Club operated for many years before obtaining Charitable Incorporated Organisation(CIO) status. During these years accounts were prepared on an income and expenditure basis and hence fixed assets were not recognised in the accounts. The trustees estimated the value of the club's significant fixed assets (as at 31/10/16), including the assets 'inherited' when the club became a charity. Asset values were estimated either by estimation of their market values or of their initial cost less depreciation. This estimated value of fixed assets was included in the balance sheet for the first time at 31/10/16. Depreciation was charged on assets commencing during the year ending 31/10/17.							

Note 3

Analysis of income

Analysis	Unrestricted funds £	Restricted income funds £	Endowment funds £	Total funds 2021 £	Prior year: 2020 £
Donations and legacies:					
Donations and gifts	-	-	-	-	-
Gift Aid	-	-	-	-	-
Legacies	-	-	-	-	-
General grants provided by government/other charities	-	-	-	-	10,800.00
Membership subscriptions and sponsorships which are in substance donations	-	-	-	-	-
Donated goods, facilities and services	-	-	-	-	-
Other	-	-	-	-	-
Total	-	-	-	-	10,800.00
Charitable activities:					
Membership and boat storage fees	4,128.01	-	-	4,128.01	2,852.16
Slalom Event income	1,470.74	-	-	1,470.74	-
Washburn release income	-	-	-	-	-
Pool session income	261.00	-	-	261.00	310.00
Paid-for' course income	379.00	-	-	379.00	190.00
Coach development	-	-	-	-	-
Club night income	-	-	-	-	7.03
Other	126.00	-	-	126.00	46.97
Total	6,364.75	-	-	6,364.75	3,406.16
Other trading activities:					
	-	-	-	-	-
	-	-	-	-	-
Other	-	-	-	-	-
Total	-	-	-	-	-
Income from investments:					
Interest income	-	-	-	-	-
Dividend income	-	-	-	-	-
Rental and leasing income	-	-	-	-	-
Other	-	-	-	-	-
Total	-	-	-	-	-
Separate material item of income:					
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Total	-	-	-	-	-
Other:					
Conversion of endowment funds into income	-	-	-	-	-
Gain on disposal of a tangible fixed asset held for charity's own use	-	-	-	-	-
Gain on disposal of a programme related investment	-	-	-	-	-
Royalties from the exploitation of intellectual property rights	-	-	-	-	-
Other	-	-	-	-	-
Total	-	-	-	-	-
	6,364.75	-	-	6,364.75	14,206.16

TOTAL

Other information:

Income detailed in note 4

All income in the prior year was unrestricted

not applicable

Where any

none

Within the

Note 4 Analysis of receipts of government grants

	Description	This year: 2021 £	Last year: 2020 £
Government grant 1	Sport England Community Emergency Fund for Assistance with irrecoverable COVID costs	-	800.00
Government grant 2	Covid Small Business Grant for Assistance to ameliorate Covid pandemic costs / loss of income	-	10,000.00
Government grant 3			
Government grant 4			
Government grant 5			
Government grant 6			
Government grant 7			
Government grant 8			
Other			
	Total	-	10,800.00

Please provide details of any unfulfilled conditions and other contingencies attaching to grants that have been recognised in income.

The club expects to be able to fulfill all conditions relating to the all grants recognised in income.

Please give details of other forms of government assistance from which the charity has directly benefited.

none

Note 5

Donated goods, facilities and services

Seconded staff

Use of property

Other

This year: 2021 £	Last year: 2020 £
-	-
-	-
-	-
-	-

Please provide details of the accounting policy for the recognition and valuation of donated goods, facilities and services.	not applicable as no donated goods, facilities or services received
Please provide details of any unfulfilled conditions and other contingencies attaching to resources from donated goods and services not recognised in income.	not applicable as no donated goods, facilities or services received
Please give details of other forms of other donated goods and services not recognised in the accounts, eg contribution of unpaid volunteers.	not applicable as no donated goods, facilities or services received

Note 6 Analysis of expenditure

	Analysis	Unrestricted funds £	Restricted income funds £	Endowment funds £	Total funds 2021 £	Prior year: 2020 £
Expenditure on raising funds:	Incurred seeking donations	-	-	-	-	-
	Incurred seeking legacies	-	-	-	-	-
	Incurred seeking grants	-	-	-	-	-
	Operating membership schemes and social	-	-	-	-	-
	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	-	-	-	-	-
	Total expenditure on raising funds	-	-	-	-	-
Expenditure on charitable activities	Depreciation	5,958.93	-	-	5,958.93	6,906.86
	Affiliation British Canoeing	317.80	-	-	317.80	245.80
	Rent	1,000.00	-	-	1,000.00	1,000.00
	Electricity & water	500.00	-	-	500.00	400.00
	Insurance	800.25	-	-	800.25	758.17
	Slalom event costs	700.88	-	-	700.88	236.87
	Washburn release costs	-	-	-	-	-
	Pool session costs	216.00	-	-	216.00	288.00
	Coach development costs	333.50	-	-	333.50	-
	Facilities improvement	164.70	-	-	164.70	134.75
	Facilities maintenance	610.50	-	-	610.50	2,738.64
	Publicity/Paddler recruitment	-	-	-	-	-
	Planning application	952.00	-	-	952.00	-
	Sundry expenditure	266.95	-	-	266.95	203.00
	Other	71.88	-	-	71.88	117.88
	Total expenditure on charitable activities	11,893.39	-	-	11,893.39	13,029.97
Separate material item of expense		-	-	-	-	-
	Total	-	-	-	-	-
Other		-	-	-	-	-
	Total other expenditure	-	-	-	-	-
TOTAL EXPENDITURE		11,893.39	-	-	11,893.39	13,029.97

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					
Total					

Prior year expenditure on charitable activities

Within the expenditure items above the following

Note 7 Extraordinary items

There were no extraordinary items during the period

Note 8 Funds received as agent

There were no funds received as agent during the period

Note 9 Support Costs

There were no support costs during the period

Note 10 Details of certain items of expenditure

There were no items of expenditure during the period requiring details to be included in the accounts

Note 11 Paid employees

There were no paid employees during the period

Note 12 Defined contribution pension scheme or defined benefit scheme accounted for as a defined contribution scheme.

No defined contribution pension scheme was operated during the period

Note 13 Grantmaking

No grants were made during the period

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 £	Fixtures & Fittings £	Tools & Equipment £	Total £
At the beginning of the year	-	143,000.00	16,565.00	35,504.29	195,069.29
Additions	-	-	-	525.00	525.00
Disposals	-	-	-	-	-
Transfers *	-	-	-	-	-
At end of the year	-	143,000.00	16,565.00	36,029.29	195,594.29

14.2 Depreciation and impairments

Basis:	RB	SL	RB	RB	SL/RB
"SL" = Straight Line "RB" = Reducing Balance					
Rate :	2%	2%	10%	10%	

At beginning of the year		(11,440.00)	(5,696.71)	(12,005.16)	(29,141.87)
Disposals	-	-	-	-	-
Depreciation	-	(2,860.00)	(1,086.83)	(2,012.10)	(5,958.93)
Impairment	-	-	-	-	-
Transfers*	-	-	-	-	-
At end of the year	-	(14,300.00)	(6,783.54)	(14,017.26)	(35,100.80)

14.3 Net book value

Net book value at the beginning of the year	-	131,560.00	10,868.29	23,499.13	165,927.42
Net book value at the end of the year	-	128,700.00	9,781.46	22,012.03	160,493.49

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.

Note 15 Intangible Assets

The club had no intangible assets during the period

Note 16 Heritage Assets

The club had no heritage assets during the period

Note 17 Investment Assets

There were no investment assets during the period

Note 18 Stocks

The club did not hold stock during the period

Note 19 Debtors

There were no debtors or prepayments at the period end

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: 2021 £	Last year: 2020 £	This year: 2021 £	Last year: 2020 £
Accruals for grants payable	-	-	-	-
Bank loans and overdrafts	-	-	-	-
Trade creditors	-	-	-	-
Payments received on account for contracts or performance-related grants	-	-	-	-
Accruals and deferred income	1,116.00	349.50	-	-
Taxation and social security	-	-	-	-
Other creditors	-	-	-	-
Total	1,116.00	349.50	-	-

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

	This year: 2021 £	Last year: 2020 £
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	-	-

Note 21 Provisions for Liabilities and charges

The club had no intangible assets during the period

Note 22 Other disclosures for debtors, creditors and other basic financial instruments

No information concerning debtors, creditors and other basic financial instruments that requires disclosure

Note 23 Contingent liabilities and contingent assets

The club has no contingent liabilities or contingent assets

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: 2021 £	Last year: 2020 £
-	-
-	-
20,931	20,259
-	-
20,931	20,259

Note 25 Fair value of assets and liabilities

The club has negligible exposure to credit, liquidity and market risk

Note 26 Events after the end of the reporting period

There were no events after the end of the reporting period of sufficient significance to require disclosure

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 at 1st Nov 2020 £	Income £	Expenditure £	Transfers £	Gains and losses £	Fund balances carried forward at 31st Oct 2021 £
Strategic Reserve	U	Reserve in case of unexpected costs	3,000.00	-	-	-	-	3,000.00
General Fund	U	General funding of charitable activities	182,837.05	6,364.75	(11,893.39)	-	-	177,308.41
Other funds	N/a	N/a	-	-	-	-	-	-
Total Funds			185,837.05	6,364.75	(11,893.39)	-	-	180,308.41

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 at 1st Nov 2019 £	Income £	Expenditure £	Transfers £	Gains and losses £	Fund balances carried forward at 31st Oct 2020 £
Strategic Reserve	U	Reserve in case of unexpected costs	3,000.00	-	-	-	-	3,000.00
General Fund	U	General funding of charitable activities	181,660.86	4,206.16	(13,029.97)	10,000.00	-	182,837.05
Sport England Community Emergency Fund	R	Assistance with irrecoverable COVID costs	-	800.00	(800.00)	-	-	-
Covid Small Business Grant	U	Assistance to ameliorate Covid pandemic costs / loss of income	-	10,000.00	-	(10,000.00)	-	-
Other funds	N/a	N/a	-	-	-	-	-	-
Total Funds			184,660.86	15,006.16	(13,829.97)	-	-	185,837.05

BRADFORD AND BINGLEY CANOE CLUB

England & Wales - Charity number 1160779

Accounts



Bradford & Bingley
Canoe Club



Annual Report for the year ending 31st October 2020

Charity Number: 1160779

Date of registration: 6th March 2015

Contact Address:

Wendy Robinson
110 Nab Wood Drive
Shipley
BD18 4EW

Club Premises Address:

Wagon Lane
Bingley
BD16 1LT

Trustees who served during the period 1st November 2019 to 31st October 2020

Wendy Robinson
Mark Fairbrass
Jason Duckmanton
Jeremy Rix
Shaun O'Hare
Catherine Peters
Judith Sharp

Structure and management

The charity is a Charitable Incorporated Organisation (CIO). The constitution document sets out in detail the manner in which the charity is managed.

The charity is managed by the trustees. Trustee meetings are held on a regular basis, usually every month. Member volunteers assist with various aspects of management, reporting to trustees at trustee meetings where appropriate.

New trustees can be appointed by existing trustees. Any such appointee must resign at the subsequent annual general meeting. One third of existing trustees must resign at each AGM by rotation.

Activities and Objectives

The objects of the club are the promotion of community participation in healthy recreation by the provision of facilities for paddle sport in the upper Aire Valley of West Yorkshire.

The club continued to promote canoeing and kayaking for fun, fitness, and friendship during the year.

Canoeing and kayaking mainly takes place on the River Aire at our leased site at Bradford and Bingley Sports Club. Our landlord is the Craven Family Trust; our relationship with them is good and we support their aim of developing the Bradford and Bingley Sports Club site for a greater diversity of sports and participants, an aim that aligns with our own objectives.

Achievement and performance

During the year the club continued to offer a range of paddling activities during permitted periods. Covid-19 pandemic restrictions were adhered to at all times, and the trustees issued protocols and guidance as required, informed by government and British Canoeing advice, to reduce the risk of the spread of the coronavirus. Unfortunately, we were not able to run our annual slalom competition due to the Covid restrictions, nor were we able to offer pool sessions after the start of the initial lockdown in March 2020.

Our Slalom event

We charge £2 for non-members to join in any sessions at the club site and for this they may borrow equipment and are covered by British Canoeing insurance.

We ran monthly pool session in the pool of a neighbouring school up to the start of lockdown in March 2020. These sessions were supervised by volunteer coaches and gave existing and prospective members the opportunity to paddle in the warm and develop skills such as eskimo rolling. The pool sessions are usually particularly popular with younger children. We charge for these sessions at a rate to cover the cost of the pool hire.

We have made our premises available to people using it as a start point for trips and regionally organised training events.

We continue to monitor and improve the bank stabilisation work that was carried out in previous years. All work was carried out in accordance with Environment Agency (EA) requirements, and an ongoing blog with photos is available at BD161LTspiling.blogspot.co.uk. (This blog was set up in response to a request from the EA, so that they could illustrate spiling to other landlords).



Spiling work to protect the riverbank at our site on the River Aire. The photo on the left shows the spiling work underway in 2017. The photo on the right shows how the spiling willow had grown by Summer 2020.

Other challenges during the year included the ongoing maintenance of the banks, including rebuilding of water access steps that had been partially undermined by water erosion. This work was carried out in compliance with Environment Agency advice. Wheelchair access to the bank was improved with the installation of a level viewing area and low height wooden fencing.

We have an enthusiastic volunteer facilities officer who has much support from members.

We are affiliated to British Canoeing. Canoeing/Kayaking is an 'assumed risk' sport and this affiliation provides liability insurance cover for our trustees and coaches involved with running the club and club activities, including coaching sessions and river trips. We insure our buildings and contents with the same insurer as our landlord.

The challenges ahead for us continue to include attracting new members, keeping our coaches' qualifications up-to-date and encouraging and assisting members to become involved as coaches. We also continue to ensure that all coaching activities take place within the remit of the coaches involved and in accordance with the recommendations of British Canoeing, so that activities are covered by our British Canoeing liability insurance at all times. Hence, we aim to provide canoeing facilities and experiences without personally onerous liabilities for trustees and coaches. We run on voluntary effort and goodwill. While we depend on it, we do not wish to overexploit it and we aim to make our systems and facilities effective, safe and pleasant for our guests, members and trustees.

Members were encouraged to develop their coaching abilities and to gain appropriate coaching qualifications, with the club giving financial assistance towards the cost of coach development courses when possible and appropriate.

The club continued to encourage and support new members by means of taster sessions and regular training sessions. Sessions were always run in accordance with the Covid-19 social distancing guidelines current at the time.

In the promotion of all activities, trustees have had regard to the guidance issued by the Charity Commission on public benefit.

Financial Review

Our regular/recurring sources of funding were adversely impacted by reduced membership renewal (thought to be mainly due to some members not wanting to renew while paddling opportunities were restricted by pandemic disruption) and by the cancellation of our slalom competition event. However, we were also in receipt of grant support to ameliorate the impact of the pandemic which has helped ensure that we remain on a sound financial footing.

We reviewed our membership rates and once again decided to make no changes. With a year-end bank & cash balance of £20,295, we are comfortably solvent and spending within our means with adequate contingency funds. The trustees are considering the option of using some of our reserves to extend and improve our premises.

There is an annual charge for storage of members' boats at the club premises. The service is well used and, if demand for storage exceeds supply, we prioritise allocation of storage spaces to members without their own means to transport boats.

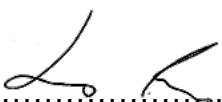
Our main cash outflows are premises rent, building insurance, building and site maintenance (and associated purchase of tools and equipment) and the purchase of new paddling equipment (boats, paddles, buoyancy aids, helmets etc).

The club aims to maintain a strategic cash reserve of £3,000, to be used only in the event of a requirement for significant unexpected expenditure and/or loss of expected income. Other reserves are maintained as required by conditions and restrictions associated with funding.

The statement of financial activities for the year shows a net profit of £1,176 (2019 – net loss of £8,402). This profit is after charging £6,907 for depreciation of our club building, tools and equipment. No funds were in deficit during the year.

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

Signed on behalf of the charity's trustees.

Signature.....

Full name: Jeremy Rix

Position: Trustee/Treasurer

Date : 16th December 2020



Bradford and Bingley Canoe Club	Charity No: 1160779	Template CC17a
Annual accounts for the period from 01/11/2019 to 31/10/2020		

Section A Statement of financial activities

Recommended categories by activity

Incoming resources (Note 3)

Income and endowments from:

Donations, legacies & grants

Charitable activities

Other trading activities

Investments

Separate material item of income

Other

Total

Resources expended (Note 6)

Expenditure on:

Raising funds

Charitable activities

Separate material item of expense

Other

Total

Net income/(expenditure) before investment gains/(losses)

Net gains/(losses) on investments

Net income/(expenditure)

Extraordinary items

Transfers between funds

Other recognised gains/(losses):

Gains and losses on revaluation of fixed assets for the charity's own use

Net movement in funds

Reconciliation of funds:

Total funds brought forward

Total funds carried forward

Unrestricted funds £ F01	Restricted income funds £ F02	Endowment funds £ F03	2020 Total funds £ F04	2019 (prior year) funds £ F05
10,800.00	-	-	10,800.00	660.00
3,406.16	-	-	3,406.16	6,374.33
-	-	-	-	-
-	-	-	-	-
-	-	-	-	-
-	-	-	-	-
14,206.16	-	-	14,206.16	7,034.33

-	-	-	-	-
13,029.97	-	-	13,029.97	15,436.07
-	-	-	-	-
-	-	-	-	-
13,029.97	-	-	13,029.97	15,436.07

1,176.19	-	-	1,176.19	(8,401.74)
-	-	-	-	-
1,176.19	-	-	1,176.19	(8,401.74)
-	-	-	-	-
-	-	-	-	-

-	-	-	-	-
-	-	-	-	-
1,176.19	-	-	1,176.19	(8,401.74)

184,660.86	-	-	184,660.86	193,062.60
185,837.05	-	-	185,837.05	184,660.86

Section B

Balance sheet

Fixed assets

Intangible assets	(Note 15)	
Tangible assets	(Note 14)	
Heritage assets	(Note 16)	
Investments	(Note 17)	
Total fixed assets		

Unrestricted funds £ F01	Restricted income funds £ F02	Endowment funds £ F03	Total this year (2020) £ F04	Total last year (2019) £ F05
-	-	-	-	-
165,927.42	-	-	165,927.42	172,834.28
-	-	-	-	-
-	-	-	-	-
165,927.42	-	-	165,927.42	172,834.28

Current assets

Stocks	(Note 18)	
Debtors	(Note 19)	
Investments	(Note 17.4)	
Cash at bank and in hand	(Note 24)	
Total current assets		

-	-	-	-	-
-	-	-	-	-
-	-	-	-	-
20,259.13	-	-	20,259.13	11,916.58
20,259.13	-	-	20,259.13	11,916.58

Creditors: falling due within one year (Note 20)

349.50	-	-	349.50	90.00
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Net current assets/(liabilities)

19,909.63	-	-	19,909.63	11,826.58
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Total assets less current liabilities

185,837.05	-	-	185,837.05	184,660.86
------------	---	---	------------	------------

Creditors: falling due after one year (Note 20)
Provisions for liabilities

-	-	-	-	-
-	-	-	-	-

Total net assets or liabilities

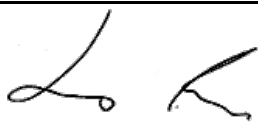
185,837.05	-	-	185,837.05	184,660.86
------------	---	---	------------	------------

Funds of the Charity

Endowment funds	(Note 27)	
Restricted income funds	(Note 27)	
Unrestricted funds		
Revaluation reserve		
Total funds		

-	-	-	-	-
-	-	-	-	-
185,837.05	-	-	185,837.05	184,660.86
-	-	-	-	-
185,837.05	-	-	185,837.05	184,660.86

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

Signature	Print Name	Date of approval
	Jeremy Rix	14/12/2020

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;

<i>Not applicable</i>

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

<i>Not applicable</i>

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.

<i>Not applicable</i>

1.3 Change of accounting policy

The accounts present a true and fair view and the accounting policies adopted are those outlined in note 2.2.

Yes*	✓	* -Tick as appropriate
No*		

Please disclose:

<i>(i) the nature of the change in accounting policy;</i>	<i>Not applicable</i>
--	------------------------------

<i>(ii) the reasons why applying the new accounting policy provides more reliable and more relevant information; and</i>	<i>Not applicable</i>
<i>(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.</i>	<i>Not applicable</i>

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

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

Note 2 Accounting policies

Please complete this note when first reporting under FRS2102. Section 35 of FRS102, requires 3 reconciliations to be presented, if all are applicable.

2.1 RECONCILIATION WITH PREVIOUS GENERALLY ACCEPTED ACCOUNTING PRACTICE

Please provide a description of the nature of each change in accounting policy

Current and previous years accounts were prepared under FRS101, and there have been no changes to accounting policy.

Reconciliation of funds per previous GAAP to funds determined under FRS 102

Reconciliation of net income/(net expenditure) per previous GAAP to net income/(net expenditure) under FRS 102

Previous period accounts were also prepared in accordance with FRS102, so no reconciliation are required

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.

Recognition of income	These are included in the Statement of Financial Activities (SoFA) when: - the charity becomes entitled to the resources; - it is more likely than not that the trustees will receive the resources; and - the monetary value can be measured with sufficient reliability.	<table> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> <tr><td>☒</td><td>☐</td><td>☐</td></tr> </table>	Yes	No	N/a	☒	☐	☐			
Yes	No	N/a									
☒	☐	☐									
Offsetting	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.	<table> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> <tr><td>☒</td><td>☐</td><td>☐</td></tr> </table>	Yes	No	N/a	☒	☐	☐			
Yes	No	N/a									
☒	☐	☐									
Grants and donations	Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS102 SORP).	<table> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> <tr><td>☒</td><td>☐</td><td>☐</td></tr> </table>	Yes	No	N/a	☒	☐	☐			
Yes	No	N/a									
☒	☐	☐									
Legacies	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.	<table> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> <tr><td>☐</td><td>☐</td><td>☒</td></tr> <tr><td>☐</td><td>☐</td><td>☒</td></tr> </table>	Yes	No	N/a	☐	☐	☒	☐	☐	☒
Yes	No	N/a									
☐	☐	☒									
☐	☐	☒									
Government grants	The charity has received government grants in the reporting period	<table> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> <tr><td>☐</td><td>☒</td><td>☐</td></tr> </table>	Yes	No	N/a	☐	☒	☐			
Yes	No	N/a									
☐	☒	☐									
Tax reclaims on donations and gifts	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.	<table> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> <tr><td>☐</td><td>☐</td><td>☒</td></tr> </table>	Yes	No	N/a	☐	☐	☒			
Yes	No	N/a									
☐	☐	☒									
Contractual income and performance related grants	This is only included in the SoFA once the charity has provided the related goods or services or met the performance related conditions.	<table> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> <tr><td>☐</td><td>☐</td><td>☒</td></tr> </table>	Yes	No	N/a	☐	☐	☒			
Yes	No	N/a									
☐	☐	☒									
Donated goods	Donated goods are measured at fair value (the amount for which the asset could be exchanged) unless impractical to do so.	<table> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> <tr><td>☒</td><td>☐</td><td>☐</td></tr> </table>	Yes	No	N/a	☒	☐	☐			
Yes	No	N/a									
☒	☐	☐									
	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.	<table> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> <tr><td>☐</td><td>☐</td><td>☒</td></tr> </table>	Yes	No	N/a	☐	☐	☒			
Yes	No	N/a									
☐	☐	☒									
	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'.	<table> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> <tr><td>☐</td><td>☐</td><td>☒</td></tr> </table>	Yes	No	N/a	☐	☐	☒			
Yes	No	N/a									
☐	☐	☒									
	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.	<table> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> <tr><td>☒</td><td>☐</td><td>☐</td></tr> </table>	Yes	No	N/a	☒	☐	☐			
Yes	No	N/a									
☒	☐	☐									
	Gifts in kind for use by the charity are included in the SoFA as income from donations when receivable.	<table> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> <tr><td>☒</td><td>☐</td><td>☐</td></tr> </table>	Yes	No	N/a	☒	☐	☐			
Yes	No	N/a									
☒	☐	☐									
Donated services and facilities	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.	<table> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> <tr><td>☐</td><td>☐</td><td>☒</td></tr> </table>	Yes	No	N/a	☐	☐	☒			
Yes	No	N/a									
☐	☐	☒									
	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.	<table> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> <tr><td>☐</td><td>☐</td><td>☒</td></tr> </table>	Yes	No	N/a	☐	☐	☒			
Yes	No	N/a									
☐	☐	☒									
Support costs	The charity has incurred expenditure on support costs.	<table> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> <tr><td>☐</td><td>☒</td><td>☐</td></tr> </table>	Yes	No	N/a	☐	☒	☐			
Yes	No	N/a									
☐	☒	☐									
Volunteer help	The value of any voluntary help received is not included in the accounts but is described in the trustees' annual report.	<table> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> <tr><td>☒</td><td>☐</td><td>☐</td></tr> </table>	Yes	No	N/a	☒	☐	☐			
Yes	No	N/a									
☒	☐	☐									
Income from interest, royalties and dividends	This is included in the accounts when receipt is probable and the amount receivable can be measured reliably.	<table> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> <tr><td>☒</td><td>☐</td><td>☐</td></tr> </table>	Yes	No	N/a	☒	☐	☐			
Yes	No	N/a									
☒	☐	☐									
Income from membership subscriptions	Membership subscriptions received in the nature of a gift are recognised in Donations and Legacies.	<table> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> <tr><td>☐</td><td>☐</td><td>☒</td></tr> </table>	Yes	No	N/a	☐	☐	☒			
Yes	No	N/a									
☐	☐	☒									
	Membership subscriptions which gives a member the right to buy services or other benefits are recognised as income earned from the provision of goods and services as income from charitable activities.	<table> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> <tr><td>☐</td><td>☐</td><td>☒</td></tr> </table>	Yes	No	N/a	☐	☐	☒			
Yes	No	N/a									
☐	☐	☒									
Settlement of insurance claims	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.	<table> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> <tr><td>☐</td><td>☐</td><td>☒</td></tr> </table>	Yes	No	N/a	☐	☐	☒			
Yes	No	N/a									
☐	☐	☒									
Investment gains and losses	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.	<table> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> <tr><td>☐</td><td>☐</td><td>☒</td></tr> </table>	Yes	No	N/a	☐	☐	☒			
Yes	No	N/a									
☐	☐	☒									
2.3 EXPENDITURE AND LIABILITIES											
Liability recognition	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.	<table> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> <tr><td>☒</td><td>☐</td><td>☐</td></tr> </table>	Yes	No	N/a	☒	☐	☐			
Yes	No	N/a									
☒	☐	☐									
	Support costs have been allocated between governance costs and other support	<table> <tr><td>Yes</td><td>No</td><td>N/a</td></tr> <tr><td>☐</td><td>☐</td><td>☐</td></tr> </table>	Yes	No	N/a	☐	☐	☐			
Yes	No	N/a									
☐	☐	☐									

Governance and support costs	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.	<table><tr><td></td><td></td><td>✓</td></tr><tr><td>Yes</td><td>No</td><td>N/a</td></tr></table>			✓	Yes	No	N/a
		✓						
Yes	No	N/a						
	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.	<table><tr><td></td><td></td><td>✓</td></tr><tr><td>Yes</td><td>No</td><td>N/a</td></tr></table>			✓	Yes	No	N/a
		✓						
Yes	No	N/a						
Grants with performance conditions	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.	<table><tr><td></td><td></td><td>✓</td></tr><tr><td>Yes</td><td>No</td><td>N/a</td></tr></table>			✓	Yes	No	N/a
		✓						
Yes	No	N/a						
Grants payable without performance conditions	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.	<table><tr><td></td><td></td><td>✓</td></tr><tr><td>Yes</td><td>No</td><td>N/a</td></tr></table>			✓	Yes	No	N/a
		✓						
Yes	No	N/a						
Redundancy cost	The charity made no redundancy payments during the reporting period.	<table><tr><td></td><td></td><td>✓</td></tr><tr><td>Yes</td><td>No</td><td>N/a</td></tr></table>			✓	Yes	No	N/a
		✓						
Yes	No	N/a						
Deferred income	No material item of deferred income has been included in the accounts.	<table><tr><td>✓</td><td></td><td></td></tr><tr><td>Yes</td><td>No</td><td>N/a</td></tr></table>	✓			Yes	No	N/a
✓								
Yes	No	N/a						
Creditors	The charity has creditors which are measured at settlement amounts less any trade discounts	<table><tr><td>✓</td><td></td><td></td></tr><tr><td>Yes</td><td>No</td><td>N/a</td></tr></table>	✓			Yes	No	N/a
✓								
Yes	No	N/a						
Provisions for liabilities	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	<table><tr><td>✓</td><td></td><td></td></tr><tr><td>Yes</td><td>No</td><td>N/a</td></tr></table>	✓			Yes	No	N/a
✓								
Yes	No	N/a						
Basic financial instruments	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.	<table><tr><td></td><td></td><td>✓</td></tr><tr><td>Yes</td><td>No</td><td>N/a</td></tr></table>			✓	Yes	No	N/a
		✓						
Yes	No	N/a						
2.4 ASSETS								
Tangible fixed assets for use by charity	These are capitalised if they can be used for more than one year, and cost at least £200							
	They are valued at cost.	<table><tr><td>✓</td><td></td><td></td></tr><tr><td>Yes</td><td>No</td><td>N/a</td></tr></table>	✓			Yes	No	N/a
✓								
Yes	No	N/a						
Intangible fixed assets	The depreciation rates and methods used are disclosed in note 9.2.							
	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	<table><tr><td></td><td>✓</td><td></td></tr><tr><td>Yes</td><td>No</td><td>N/a</td></tr></table>		✓		Yes	No	N/a
	✓							
Yes	No	N/a						
	They are valued at cost.	<table><tr><td></td><td></td><td>✓</td></tr><tr><td>Yes</td><td>No</td><td>N/a</td></tr></table>			✓	Yes	No	N/a
		✓						
Yes	No	N/a						
Heritage assets	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 as disclosed in note 9.6.1.4.	<table><tr><td></td><td>✓</td><td></td></tr><tr><td>Yes</td><td>No</td><td>N/a</td></tr></table>		✓		Yes	No	N/a
	✓							
Yes	No	N/a						
	They are valued at cost.	<table><tr><td></td><td></td><td>✓</td></tr><tr><td>Yes</td><td>No</td><td>N/a</td></tr></table>			✓	Yes	No	N/a
		✓						
Yes	No	N/a						
Investments	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.	<table><tr><td></td><td></td><td>✓</td></tr><tr><td>Yes</td><td>No</td><td>N/a</td></tr></table>			✓	Yes	No	N/a
		✓						
Yes	No	N/a						
	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	<table><tr><td></td><td></td><td>✓</td></tr><tr><td>Yes</td><td>No</td><td>N/a</td></tr></table>			✓	Yes	No	N/a
		✓						
Yes	No	N/a						
Stocks and work in progress	Stocks held for sale as part of non-charitable trade are measured at the lower or cost or net realisable value.	<table><tr><td></td><td></td><td>✓</td></tr><tr><td>Yes</td><td>No</td><td>N/a</td></tr></table>			✓	Yes	No	N/a
		✓						
Yes	No	N/a						
	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.	<table><tr><td></td><td></td><td>✓</td></tr><tr><td>Yes</td><td>No</td><td>N/a</td></tr></table>			✓	Yes	No	N/a
		✓						
Yes	No	N/a						
	Work in progress is valued at cost less any foreseeable loss that is likely to occur on the contract.	<table><tr><td></td><td></td><td>✓</td></tr><tr><td>Yes</td><td>No</td><td>N/a</td></tr></table>			✓	Yes	No	N/a
		✓						
Yes	No	N/a						
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.	<table><tr><td>✓</td><td></td><td></td></tr><tr><td>Yes</td><td>No</td><td>N/a</td></tr></table>	✓			Yes	No	N/a
✓								
Yes	No	N/a						
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.	<table><tr><td></td><td>✓</td><td></td></tr><tr><td>Yes</td><td>No</td><td>N/a</td></tr></table>		✓		Yes	No	N/a
	✓							
Yes	No	N/a						
	They are valued at fair value except where they qualify as basic financial instruments.	<table><tr><td></td><td></td><td>✓</td></tr><tr><td>Yes</td><td>No</td><td>N/a</td></tr></table>			✓	Yes	No	N/a
		✓						
Yes	No	N/a						
POLICIES ADOPTED ADDITIONAL TO OR DIFFERENT FROM THOSE ABOVE	Bradford and Bingley Canoe Club operated for many years before obtaining Charitable Incorporated Organisation(CIO) status. During these years accounts were prepared on an income and expenditure basis and hence fixed assets were not recognised in the accounts. The trustees estimated the value of the club's significant fixed assets (as at 31/10/16), including the assets 'inherited' when the club became a charity. Asset values were estimated either by estimation of their market values or of their initial cost less depreciation. This estimated value of fixed assets was included in the balance sheet for the first time at 31/10/16. Depreciation was charged on assets commencing during the year ending 31/10/17.							

Note 3

Analysis of income

Analysis		Unrestricted funds	Restricted income funds	Endowment funds	Total funds 2020	Prior year: 2019
		£	£	£	£	£
Donations and legacies:	Donations and gifts	-	-	-	-	660.00
	Gift Aid	-	-	-	-	-
	Legacies	-	-	-	-	-
	General grants provided by government/other charities	10,800.00	-	-	10,800.00	-
	Membership subscriptions and sponsorships which are in substance donations	-	-	-	-	-
	Donated goods, facilities and services	-	-	-	-	-
	Other	-	-	-	-	-
Total		10,800.00	-	-	10,800.00	660.00
Charitable activities:	Membership and boat storage fees	2,852.16	-	-	2,852.16	4,080.32
	Slalom Event income	-	-	-	-	1,457.05
	Washburn release income	-	-	-	-	-
	Pool session income	310.00	-	-	310.00	468.00
	Paid-for' course income	190.00	-	-	190.00	40.00
	Coach development	-	-	-	-	-
	Club night income	7.03	-	-	7.03	241.75
	Other	46.97	-	-	46.97	87.21
	Total	3,406.16	-	-	3,406.16	6,374.33
Other trading activities:		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
	Other	-	-	-	-	-
Total		-	-	-	-	-
Income from investments:	Interest income	-	-	-	-	-
	Dividend income	-	-	-	-	-
	Rental and leasing income	-	-	-	-	-
	Other	-	-	-	-	-
Total		-	-	-	-	-
Separate material item of income:		-	-	-	-	-
		-	-	-	-	-
		-	-	-	-	-
	Total	-	-	-	-	-
Other:	Conversion of endowment funds into income	-	-	-	-	-
	Gain on disposal of a tangible fixed asset held for charity's own use	-	-	-	-	-
	Gain on disposal of a programme related investment	-	-	-	-	-
	Royalties from the exploitation of intellectual property rights	-	-	-	-	-
	Other	-	-	-	-	-
Total		-	-	-	-	-
TOTAL		14,206.16	-	-	14,206.16	7,034.33

TOTAL

Other information:

Income detailed in note 4

All income in the prior year was unrestricted

not applicable

Where any

none

Within the

Note 4 Analysis of receipts of government grants

	Description	This year: 2020 £	Last year: 2019 £
Government grant 1	Sport England Community Emergency Fund for Assistance with irrecoverable COVID costs	800.00	-
Government grant 2	Covid Small Business Grant for Assistance to ameliorate Covid pandemic costs / loss of income	10,000.00	-
Government grant 3			
Government grant 4			
Government grant 5			
Government grant 6			
Government grant 7			
Government grant 8			
Other			
	Total	10,800.00	-

Please provide details of any unfulfilled conditions and other contingencies attaching to grants that have been recognised in income.

The club expects to be able to fulfill all conditions relating to the all grants recognised in income.

Please give details of other forms of government assistance from which the charity has directly benefited.

none

Note 5

Donated goods, facilities and services

Seconded staff

Use of property

Other

This year: 2020 £	Last year: 2019 £
-	-
-	-
-	-
-	-

Please provide details of the accounting policy for the recognition and valuation of donated goods, facilities and services.	not applicable as no donated goods, facilities or services received
Please provide details of any unfulfilled conditions and other contingencies attaching to resources from donated goods and services not recognised in income.	not applicable as no donated goods, facilities or services received
Please give details of other forms of other donated goods and services not recognised in the accounts, eg contribution of unpaid volunteers.	not applicable as no donated goods, facilities or services received

Note 6 Analysis of expenditure

	Analysis	Unrestricted funds £	Restricted income funds £	Endowment funds £	Total funds 2020 £	Prior year: 2019 £
Expenditure on raising funds:	Incurred seeking donations	-	-	-	-	-
	Incurred seeking legacies	-	-	-	-	-
	Incurred seeking grants	-	-	-	-	-
	Operating membership schemes and social	-	-	-	-	-
	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	-	-	-	-	-
	Total expenditure on raising funds	-	-	-	-	-
Expenditure on charitable activities	Depreciation	6,906.86	-	-	6,906.86	7,128.26
	Affiliation British Canoeing	245.80	-	-	245.80	324.20
	Rent	1,000.00	-	-	1,000.00	1,000.00
	Electricity & water	400.00	-	-	400.00	-
	Insurance	758.17	-	-	758.17	704.40
	Slalom event costs	236.87	-	-	236.87	1,077.43
	Washburn release costs	-	-	-	-	-
	Pool session costs	288.00	-	-	288.00	500.00
	Coach development costs	-	-	-	-	1,200.00
	Facilities improvement	134.75	-	-	134.75	864.76
	Facilities maintenance	2,738.64	-	-	2,738.64	1,553.51
	Publicity/Paddler recruitment	-	-	-	-	445.00
	Sundry expenditure	203.00	-	-	203.00	95.63
	Other	117.88	-	-	117.88	542.88
		-	-	-	-	-
	Total expenditure on charitable activities	13,029.97	-	-	13,029.97	15,436.07
Separate material item of expense		-	-	-	-	-
		-	-	-	-	-
	Total	-	-	-	-	-
Other		-	-	-	-	-
		-	-	-	-	-
	Total other expenditure	-	-	-	-	-
TOTAL EXPENDITURE		13,029.97	-	-	13,029.97	15,436.07

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					
Total					

Prior year expenditure on charitable activities

Within the expenditure items above the following

Note 7 Extraordinary items

There were no extraordinary items during the period

Note 8 Funds received as agent

There were no funds received as agent during the period

Note 9 Support Costs

There were no support costs during the period

Note 10 Details of certain items of expenditure

There were no items of expenditure during the period requiring details to be included in the accounts

Note 11 Paid employees

There were no paid employees during the period

Note 12 Defined contribution pension scheme or defined benefit scheme accounted for as a defined contribution scheme.

No defined contribution pension scheme was operated during the period

Note 13 Grantmaking

No grants were made during the period

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 £	Fixtures & Fittings £	Tools & Equipment £	Total £
At the beginning of the year	-	143,000.00	16,565.00	35,504.29	195,069.29
Additions	-	-	-	-	-
Disposals	-	-	-	-	-
Transfers *	-	-	-	-	-
At end of the year	-	143,000.00	16,565.00	35,504.29	195,069.29

14.2 Depreciation and impairments

Basis:	RB	SL	RB	RB	SL/RB
"SL" = Straight Line "RB" = Reducing Balance					
Rate :	2%	2%	10%	10%	

At beginning of the year		(8,580.00)	(4,489.12)	(9,165.89)	(22,235.01)
Disposals	-	-	-	-	-
Depreciation	-	(2,860.00)	(1,207.59)	(2,839.27)	(6,906.86)
Impairment	-	-	-	-	-
Transfers*	-	-	-	-	-
At end of the year	-	(11,440.00)	(5,696.71)	(12,005.16)	(29,141.87)

14.3 Net book value

Net book value at the beginning of the year	-	134,420.00	12,075.88	26,338.40	172,834.28
Net book value at the end of the year	-	131,560.00	10,868.29	23,499.13	165,927.42

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.

Note 15 Intangible Assets

The club had no intangible assets during the period

Note 16 Heritage Assets

The club had no heritage assets during the period

Note 17 Investment Assets

There were no investment assets during the period

Note 18 Stocks

The club did not hold stock during the period

Note 19 Debtors

There were no debtors or prepayments at the period end

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: 2020 £	Last year: 2019 £	This year: 2020 £	Last year: 2019 £
Accruals for grants payable	-	-	-	-
Bank loans and overdrafts	-	-	-	-
Trade creditors	-	-	-	-
Payments received on account for contracts or performance-related grants	-	-	-	-
Accruals and deferred income	349.50	90.00	-	-
Taxation and social security	-	-	-	-
Other creditors	-	-	-	-
Total	349.50	90.00	-	-

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

	This year: 2020 £	Last year: 2019 £
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	-	-

Note 21 Provisions for Liabilities and charges

The club had no intangible assets during the period

Note 22 Other disclosures for debtors, creditors and other basic financial instruments

No information concerning debtors, creditors and other basic financial instruments that requires disclosure

Note 23 Contingent liabilities and contingent assets

The club has no contingent liabilities or contingent assets

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: 2020 £	Last year: 2019 £
-	-
-	-
20,259	11,917
-	-
20,259	11,917

Note 25 Fair value of assets and liabilities

The club has negligible exposure to credit, liquidity and market risk

Note 26 Events after the end of the reporting period

There were no events after the end of the reporting period of sufficient significance to require disclosure

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 at 1st Nov 2019 £	Income £	Expenditure £	Transfers £	Gains and losses £	Fund balances carried forward at 31st Oct 2020 £
Strategic Reserve	U	Reserve in case of unexpected costs	3,000.00	-	-	-	-	3,000.00
General Fund	U	General funding of charitable activities	181,660.86	4,206.16	(13,029.97)	10,000.00	-	182,837.05
Sport England Community Emergency Fund	R	Assistance with irrecoverable COVID costs	-	800.00	(800.00)	-	-	-
Covid Small Business Grant	U	Assistance to ameliorate Covid pandemic costs / loss of income	-	10,000.00	-	(10,000.00)	-	-
Other funds	N/a	N/a	-	-	-	-	-	-
Total Funds			184,660.86	15,006.16	(13,829.97)	-	-	185,837.05

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 - 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 at 1st Nov 2018 £	Income £	Expenditure £	Transfers £	Gains and losses £	Fund balances carried forward at 31st Oct 2019 £
Strategic Reserve	U	Reserve in case of unexpected costs	3,000.00	-	-	-	-	3,000.00
General Fund	U	General funding of charitable activities	189,608.60	7,034.33	(14,982.07)	-	-	181,660.86
Sport England Volunteer Fund	R	Skills development for volunteers	454.00	-	(454.00)	-	-	-
Other funds	N/a	N/a	-	-	-	-	-	-
Total Funds			193,062.60	7,034.33	(15,436.07)	-	-	184,660.86

Note 28 Transactions with trustees and related parties

If the charity has any transactions with related parties (other than the trustee expenses explained in guidance notes) details of such transactions should be provided in this note. If there are no transactions to report, please enter "True" in the box or "False" if there are transactions to report.

28.1 Trustee remuneration and benefits

None of the trustees have been paid any remuneration or received any other benefits from an employment with their charity or a related entity (True or False)

TRUE

If in the period the charity has paid trustees remuneration and benefits. Please give the amount of, and legal authority for, any remuneration or other benefits paid to a trustee by the charity or any institution or company connected with it.

Name of trustee	Legal authority (eg order, governing document)	Amounts paid or benefit value				
		This year				Last year
		Remuneration	Pension contribution	Redundancy (including loss of office)/ex gratia	Other	TOTAL
		£	£		£	£

Please give details of why remuneration or other employment benefits were paid.

Where an ex gratia payment has been made to a trustee, provide an explanation of the nature of the payment.

28.2 Trustees' expenses

If the charity has paid trustees expenses for fulfilling their duties, details of such transactions should be provided in this note. If there are no transactions to report, please enter "True" in the box below. If there are transactions to report, please enter "False".

No trustee expenses have been incurred (True or False)

TRUE*

* Trustees have only been re-imbursed for purchases of tools & equipment made on behalf of the club - there have been no re-imbursements for travel, subsistence or accommodation.

Type of expenses reimbursed	This year	Last year
	£	£
Travel		
Subsistence		
Accommodation		
Other (please specify):		
TOTAL		

Please provide the number of trustees reimbursed for expenses or who had expenses paid by the charity

28.3 Transaction(s) with related parties

Please give details of any transaction undertaken by (or on behalf of) the charity in which a related party has a material interest, including where funds have been held as agent for related parties. If there are no such transactions, please enter 'true' in the box provided.

There have been no related party transactions in the reporting period (True or False)

TRUE

Name of the trustee or related party	Relationship to charity	Description of the transaction(s)	Amount	Balance at period end	Provision for bad debts at period end	Amounts written off during reporting period
			£	£	£	£

In relation to the transactions above, please provide the terms and conditions, including any security and the nature of any payment (consideration) to be provided in settlement.

For any related party, please provide details of any guarantees given or received.

Note 28**Additional Disclosures**

The following are significant matters which are not covered in other notes and need to be included to provide a proper understanding of the accounts. If there is insufficient room here, please add a separate sheet.

There are no additional significant matters to disclose