



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From Period start date: 17th November 2024

To Period end date: 16th November 2025

Charity name: LYME REGIS GIG CLUB CIO

Charity registration number: 1174427

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	Our objective is to promote Community participation in both a positive mental health and physical health recreational activity by providing facilities for sea rowing for the benefit of the general public.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	The Club's activities advance amateur sport for all age groups (Ages 7 through to mature 80 year olds). The club owns 6 Cornish Pilot Gigs which are configured for six rowers plus a cox, and a skiff which accommodates two or four rowers. Rowing sessions are run several times a week throughout the year, weather and safety permitting. Gig rowing is a popular recreational and team sport throughout the South West and further afield. "Open" racing regattas, including a "Masters", are organised by the club which also participates in events held by other clubs, notably the World Championships held in the Isles of Scilly each Spring.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	LRGC does not make grants

Policy on social investment including program related investment	Para 1.38	LRGC actively supports the community through an inclusive rowing programme offering financial support to individuals to facilitate participation, if required.
Contribution made by volunteers	Para 1.38	With very limited funds we are entirely reliant on our volunteer's good will, giving up their time, energy and skills to ensure the safe, smooth running of the club.
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	Membership continues to be open to all. The club, where necessary, will provide financial assistance to members who are on low incomes and experiencing financial hardship. All club operations are carried out entirely by volunteers. A continuous effort is made by the Executive Committee to identify key areas for further development and involvement of our members in support of our charitable objectives. Following on from our main achievements last year, the club has further added to them: • No grants are made by the club • Review took place to ensure we continue to be legally compliant across all business areas • Governed by functional core and general committee structures • Improving cash flow and financial security (subscription fees, cashless operations, accessible bank accounts) • Committed to community responsibility • Operating with proper asset management (club assets being used by club members only) • On a commercial footing with the premises we occupy • GDPR compliant with separate membership and booking systems for adults and juniors. • Safeguarding reviewed and compliant with DBS checks and processes refreshed • A structured Learn to Row program that has delivered more than 25 new members • Properly insured reflecting our actual assets owned • Updated codes of conduct and disciplinary procedures in place • Debt-free - £5k membership loans repaid & repaid historical business rates liability • Nearly 30% of membership are recognised as competent coxes

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	N/A
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Performance of fundraising activities against objectives set	Para 1.41	The masters' regatta went ahead in May, unfortunately our main regatta was cancelled due to adverse weather conditions. Two jumble sales and quiz nights have raised additional funds. Total fund raising less expenses for the year was £8,192 (2024 £5,721).
Investment performance against objectives	Para 1.41	N/A
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The club has sufficient reserves to meet its financial commitments and maintain its programme of sea rowing and land-based training facilities
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	A notional Trustee Reserve of £5,000 has been established in prior years. The club has c. £38,000 cash funds available at 30 September 2025 which is equivalent to approximately 2 years' operating expenses.
Amount of reserves held	Para 1.22	Total reserves are £38,744 at the year ended 30 September 2025, in excess of the Trustee Reserve.
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	N/A
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	N/A

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	The principal source of funds is from membership subscriptions (75% of overall income) and fundraising (20% of income, net of fundraising expenses)
Investment policy and objectives including any social investment policy adopted	Para 1.46	Minimal funds are retained in the current accounts with balances transferred through to deposit account.
A description of the principal risks facing the charity	Para 1.46	1. Significant reduction in membership 2. Further increases in rental costs 3. Trustees are all volunteers and appointments are made in accordance with the constitution and ratified at the club's AGM 4. Maintenance of heritage gigs
Other		

Structure, Governance and Management

Description of charity's trusts:		N/A
Type of governing document (trust deed , royal charter)	Para 1.25	N/A
How is the charity constituted? (e.g unincorporated association , CIO)	Para 1.25	CIO
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Trustees are all volunteers and appointments are made in accordance with the constitution and ratified at the club's AGM

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	The Trustees have approved a policy for the appointment of new Trustees. An updated guidance summary was issued in August 2025 covering the Charity Commission's general criteria to act as a Trustee and the specific level of commitment expected from a LRGC Trustee
The charity's organisational structure and any wider network with which the charity works	Para 1.51	LRGC is affiliated to the Cornish Pilot Gig Association, a separate registered charity which acts as the governing body for organising best practice, organising regattas and support to gig rowing clubs throughout the UK.
Relationship with any related parties	Para 1.51	N/A
Other		

Reference and Administrative details

Charity name	LYME REGIS GIG CLUB
Other name the charity uses	
Registered charity number	1174427
Charity's principal address	Orchard End, Ware Lane, Lyme Regis, Dorset DT7 3EJ

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Tony Colston	Chair		
2	George Eyre			
3	James Pound			
4	Kate Vernon	Safeguarding/ Welfare		
5	Nicola Moore	Finance		
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

[illegible]

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	No restricted funds or assets are held.

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
Accountants	Rosy Jeffery Ltd	Unit 11, The Loft Hunthay Business Park Axminster Devon EX13 5RJ

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

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

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Other optional information



Declarations

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

Signed on behalf of the charity's trustees

Signature(s)

--	--

Full name(s)

--	--

Position (eg
Secretary, Chair, etc)

--	--

Date

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LYME REGIS GIG CLUB

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

I report to the trustees on my examination of the accounts for Lyme Regis Gig Club ("the charity") for the year ended 30 September 2025.

Respective responsibilities of trustees and examiner

As the trustees of the Lyme Regis Gig Club you are responsible for the preparation of the accounts; you consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. That examination includes a review of the accounting records kept by the Lyme Regis Gig Club and a comparison of the accounts with those records. It also includes considering any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the requirements of the 2011 Act

have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached

Signed.....
Adrian Harris FCCA

Date: 08/12/2025

Rosy Jeffery Ltd
Chartered Certified Accountants
Unit 11
Hunthay Business Park
Axminster
Devon
EX13 5RJ

 CHARITY COMMISSION FOR ENGLAND AND WALES	Lyme Regis Gig Club		1174427		CC16a
	Receipts and payments accounts				
	For the period from	Period start date	To	Period end date	
		01/10/2024		30/09/2025	
Section A Receipts and payments					
	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
A1 Receipts					
Membership subscriptions	29,651	-	-	29,651	25,314
Rowing & Gym Fees	-	-	-	-	6,050
Fundraising including proceeds from club regattas	16,626	-	-	16,626	11,983
Grants		-	-	-	
Donations & Sponsorship	2,110	-	-	2,110	7,196
Regatta fees & contributions	1,550			1,550	1,558
Interest	313	-	-	313	278
Loans from Members		-	-	-	
	-	-	-	-	-
Sub total (Gross income for AR)	50,249	-	-	50,249	52,378
A2 Asset and investment sales, (see table).					
Sale of trailer	-	-	-	-	1,500
Sale of 'stormforce'	-			-	1,300
Sale of RIB				-	
Sale of Oars				-	
Sale of coaching equipment	-	-	-	-	260
Sub total	-	-	-	-	3,060
Total receipts	50,249	-	-	50,249	55,438
A3 Payments					
Mooring & Launch Fees	-	-	-	-	1,412
Cornish Pilot Gig Association per capita levy	594			594	1,074
Rental of gig shed, gym & maintenance shed	10,770	-	-	10,770	2,086
Repairs & maintenance of equipment	10,871	-	-	10,871	2,687
administration inc training	1,284	-	-	1,284	2,823
Insurance & Professional Fees	5,353	-	-	5,353	5,192
Maintenance of health & safety equipment	449	-	-	449	1,530
Minor equipment purchases	-		-	-	880
Fundraising costs including cost of club regattas	8,434			8,434	6,262
Cost of attending "away" regattas	2,050	-	-	2,050	2,148
Repayment of loans	-			-	5,000
Interest on loans	-	-	-	-	189
Sub total	39,805	-	-	39,805	31,284
A4 Asset and investment purchases, (see table)					
Oars	4,500			4,500	1,730
Part Payment towards new wooden gig	-			-	14,000
VHF radios	-		-	-	400
Road trailer	-			-	4,440
Solar Power for Gig Shed				-	
Gym equipment		-	-	-	
Sub total	4,500	-	-	4,500	20,570
Total payments	44,305	-	-	44,305	51,854
Net of receipts/(payments)	5,945	1 -	-	5,945	3,584

A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	32,799	-	-	32,799	29,215
Cash funds this year end	38,744	-	-	38,744	32,799

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Current Account @ Metro Bank	92		-
	Deposit Account @ Metro Bank	35,926	-	-
	Regatta, Dance @ Metro Bank	-		
	Trustee Reserve @ Metro Bank	-		
	New Gig Fund			
	Handelsbanken	2,727	-	-
	Total cash funds	38,744	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-		-
		-		-
		-		-
		-	-	-
		-	-	-
		-	-	-
	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets	none		-	-
			-	-
			-	-
			-	-
			-	-
	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	Boats	unrestricted	161,600	
	Oars	unrestricted	29,500	
	Trolleys and trailers	unrestricted	15,900	-
	Gig shed	unrestricted	50,006	-
	other operational	unrestricted	5,650	-
	gym equipment	unrestricted	16,634	-
			-	-
			-	-
			-	-
	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities	Independent Examiners Fee	unrestricted		
		unrestricted		
		unrestricted		
		unrestricted		
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	

Signed By

NICOLA MOORE

Date Signed	2025-12-23 10:15:15
Email	nicolamoore@btinternet.com
Printed Name	Nicola Moore
IP Address	86.136.224.42
Browser User Agent	Mozilla/5.0 (Windows NT 10.0; Win64; x64) AppleWebKit/537.36 (KHTML, like Gecko) Chrome/143.0.0.0 Safari/537.36 Edg/143.0.0.0
Name of signatory	Nicola Moore