

OXFORD PADDLERS FOR LIFE

England & Wales · Charity number 1178628

Details

Status Registered

Legal form CIO

Registered 2018-06-04

Register [View on the Charity Commission register](#)

Contact

Address 56 Coniston Avenue
Headington
Oxford
OX3 0AW

Phone 07792351551

Email info@oxfordpfl.org

Website <http://www.oxfordpfl.org>

Activities

Objects: TO PROMOTE AND SUPPORT THE GOOD PHYSICAL AND MENTAL HEALTH OF PEOPLE WHO HAVE BEEN AFFECTED BY CANCER, IN PARTICULAR BUT NOT EXCLUSIVELY BREAST CANCER, AND THEIR FRIENDS AND FAMILY BY PROVIDING FACILITIES AND TRAINING IN DRAGON BOATING IN OXFORDSHIRE. THE AIM IS TO KEEP THINGS FUN, FULL OF CAMARADERIE AND MUTUAL SUPPORT.

Activities: To promote and support the good physical and mental health of people who have been affected by cancer, in particular but not exclusively breast cancer, and their friends and family by providing facilities and training in dragon boating in Oxfordshire. The aim is to keep things fun, full of camaraderie and mutual support

Classification

- **How:** Provides Services
- **What:** Disability, Amateur Sport
- **Who:** People With Disabilities, Other Defined Groups

Geography

- Oxfordshire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£1,157	£1,457	-	-
2024-03-31	£1,013	£1,907	-	-
2023-03-31	£1,272	£1,165	-	-
2022-03-31	£5,210	£1,681	-	-
2021-03-31	£5,543	£619	-	-

Trustees

Name	Role	Appointed
Alison Mary Muldal		2022-05-05
Esmee Wells		2025-01-25
Panagi Panagiotis		2023-05-24
Sonia Ambrose		2025-06-28

Accounts

Oxford Paddlers For Life
Annual report and financial statements for the year
ending 31st March 2025
Registered Charity no 1178628

Contents:

1. Structure, governance and management
2. Charity overview
3. Achievements
4. Social Media
5. Membership
6. Finance Review
7. Giving Thanks
8. Looking Ahead
9. AOB
10. Appendix - Role Descriptions

Charity Details

Charity Name: Oxford Paddlers For Life

Charity registration number: 1178628

Company registration number: 1032145

Website: www.oxfordpfl.org

Registered Office: 56 Coniston Avenue, Headington, Oxford, OX3 0AW

1. Structure, governance and management

Trustees:

Alison Muldal - Trustee and Treasurer

Peter Panagi - Trustee

Esmee Haigh - Trustee and Secretary

Sonia Ambrose - Trustee (to be elected at AGM)

Trustees are voted from within the club. The management structure comprises 4 trustees, with preferably at least 2 of whom should have had cancer. This is to perpetuate the ethos of meeting the needs of a club for those with a lived experience of cancer. As per the constitution and as recommended by the Charity Commission, at every AGM one trustee is elected or re-elected.

As a club we need to have a recognised structure to enable us to apply for grants and for safeguarding reasons. We have formal roles for:

- Chair – **Vacant**
- Treasurer - Alison Muldal
- Trustees - Esmee Haigh, Peter Panagi, Alison Muldal, Sonia Ambrose (to be elected at AGM)
- Head coach - Esmee Haigh
- Secretary (including membership) – **Vacant**
- Safeguarding officer – Sarah Croft and Esmee Haigh
- Quartermaster - Simon Haigh
- Welfare officer – **Vacant**
- Social secretary - **Vacant**
- Social media - Sam Evans and Anne Marie Haigh - we'd like more help with Facebook and Instagram
- IT/Web and general technology - Toby Shephard with support from Michelle Nunn on the website
- Paddle attendance officers - Jennie Taylor and Lesley Maitland

To share the workload within the club and enable the development of our skills personally and as a group we have separate informal committees/ groups which look at fundraising, recruitment and other topics/issues depending on current needs.

We hold committee meetings, in a combination of zoom and in person to enable inclusion, every few months which are minuted. Some of these meetings are open to everyone within the club to create an environment where individuals feel they can contribute. The club benefits from everyone's skills and experience, however, if needed, the ultimate decisions are made by the trustees.

A charity requires an absolute minimum of 3 trustees and is recommended to have 5. A charity does not absolutely require a Chair, although it is highly recommended.

We ideally would like to have a total of 4 Trustees and one Chair. If you think you would like to understand any of the roles in more detail, please do look at the role descriptions in the Appendix section of this report and do not hesitate to contact Alison, Peter Esmee or Sonia.

2. Charity Overview

Our aims and objectives have remained the same as last year;

'We are a dragon boat paddling team, set up to promote and support the good physical and mental health of people who have been affected by cancer, in particular but not exclusively breast cancer, and their friends and family by providing facilities and training in dragon boating in Oxfordshire. The aim is to keep things fun, full of camaraderie and mutual support.'

3. Achievements and Celebrations

We have had 24 paddling sessions during the year, most of these have been on Saturday mornings, with a few on Tuesday and Thursday evenings (Spring and Summer). The number of paddlers per session has ranged from 7 up to a maximum of 16 paddlers during the year. New paddlers have joined us, some with relevant experience and some trying out paddling for the first time, all are welcome! We have been able to run sessions with smaller numbers thanks to Sashiko, our 10 person boat.

April 2024: Spring cleaning started e.g., cleaning the boats, bailing out and maintenance as needed, thanks to those that regularly do this less glamorous aspect of Dragon Boating. Esmee also began training some new helms. Congratulations to John, Nicky, Andy, Jenny and Alison who all became OPFL helms! With the addition of so many more helms, we were able to offer consistently regular paddles.

May 2024: Several of our paddlers took part in the GB Outrigger National Sprints competition which Sarah Crofts marshalled and helped organise. The paddlers had an amazing time competing in races, developing their outrigger skills and experiencing the support of all the other paddlers there.

June 2024: Wally joined us for a paddle! It was great to be able to still run an evening paddling session despite only having a few paddlers all thanks to Sashiko.

July 2024: The Olympic torch traveled in a dragon boat on its way to Paris! For the first time, Dragon Boating was a demonstration sport in the Paris 2024 Olympics. We hosted a Didcot scout group for a paddle. They had an amazing time and the scouts kindly donated after their session. Thanks to all those OPFL paddlers that supported this session. Towards the end of the month, several paddlers helped with the DSC maintenance day.

August 2024: We had several lovely summer paddling sessions run by our newly qualified helms. With the warmer water, we took the opportunity to practice some man overboard drills - well done all involved in this very important practice! We had a very lovely but sad goodbye paddle for Sally. We are very grateful for all of her work as membership secretary and will miss her very much.

September 2024: Sylvie organised for a group of medical professionals who had all had a cancer diagnosis to come and paddle with us. It was lovely to meet them all and we had a beautiful paddle on the lake.

October 2024: Sylvie took part in The Big Strong Lasses marathon relay in York. Congratulations Sylvie and team mates! What an amazing thing to be part of.

January 2025: A new years lunch was organised by Jennie and held at the Red Lion in Oxford, with a great turn-out of members!

February 2025: Our not-so-new-anymore helms took part in first aid training at DSC. Thank you very much to Jean from DSC for running an amazing course.

March 2025: We celebrated the life of our friend, OPFL paddler, trustee and treasurer, Susan Renn. We miss her no nonsense approach to life and all its problems and remember fondly all the amazing things she did, not just for OPFL but for the other charities and social groups that she was a part of. Here's to Susan.

March 2025: Esme joined our OPfL team of Trustees.

4. Social Media

We continue to grow our following through the use of Instagram, Facebook and Twitter. We have posted on various topics including Breast Cancer month, World Mental Health Day and Mental Health Awareness week, International Women's Day and International Men's Day. We will continue to do so and encourage all members to comment on, like and share postings when they can.

Through the WhatsApp group, we communicated occasional opportunities to participate at events with other clubs here and abroad e.g. Barcelona, Vogalonga, and Donegal. More locally we keep the club up to date with events e.g. Oxford Breast Buddy Group. Members also share Dragon Boat related trivia and photos - which always go down well.

We also now have a dedicated Whatsapp group for organising paddles and keeping track of paddle attendance. If you are not already on this group then please let Leslie or Jennie know.

5. Membership 162 on database. Im trying to figure out how to email everyone on the list to confirm their email addresses and/or inclusion in the database.

- **WhatsApp Groups** (membership will overlap between groups, depending on roles)
 1. **'Dates' group who are active paddlers or paddle regularly = 39 (34 last year)**
 2. General OxPFL group = 50 (50 last year)
 3. Coaches and Helms group = 16 (18 last year)
 4. Committee = 12 (last correspondence was July 2024)

The 'Dates' WhatsApp group (highlighted) run by Jennie and Leslie *probably reflects our active membership over the last year.*

Several people have joined, but are unable to paddle yet due to treatments, surgery or ill health, or have paddled in the past but are taking a break for similar reasons.

Personal recommendation still seems to be the most effective route for new members, with fewer finding us via posters (Maggie's Centre), and our book-marks.

A nZew recruitment group is in the pipeline for people to be able to share recruitment ideas and help with tasks such as putting up posters, making social media posts etc

6. Financial review

Income

During 2024-25 OxPFL **received £1,157.17** income via membership Standing Orders (£295.00), paddling fees/donations (£817.17), Scouts group paddle donation (£45.00).

Expenses

Our total outgoing costs during the year totalled **£1,456.85**. Principal items were insurance (£636.85), berth fees to Dorchester Sailing Club (£120) and lake use fees (£332.50).

In addition we have paid for a one-day First Aid training course for 5 helms (£210), and for helm training for the 5 new helms (£157.50).

There is a shortfall of £299.68 during the year 1st April 2024 - 31st March 2025.

Membership donations

Approximately 10 members have paid either a full or partial membership donation directly into our account. Whilst this is an optional donation at £20 per year, it is very good value for money. Given our membership figures, i.e., 34 people that currently paddle, some more regularly than others, this is not reflected in the number making membership donations.

Paddling session donations

These are to cover the cost of us using the lake. The SumUp card-reader process is running more smoothly than last year, and we agreed not to ask for donations from those trying out OxPFL for the first time. We will take a vote at the AGM about increasing the recommended paddle donations from £3 to £5 per paddle.

Keeping a record of who paddles and when, and reconciling this with payments is an important function.

Looking ahead

In previous years grants have helped to keep us in credit. Assuming OxPFL wants to be self-sustaining in future years we need to take action. Options may include:

- A detailed reconciliation of membership, and make a better 'case' for donations.
- Being more proactive about regular paddlers setting up standing orders for membership donations, currently at £20.00 per year.
- Ensuring that we maximize our ability to claim Gift Aid by recording paddlers' names against paddling donations.
- Paddle more often - thus generating more session donations
- Increase Paddling Session payments - currently at £3.00 per session
- Have an incentive system whereby people that make membership donations have a reduced paddling session payment.
- Apply for grant funding

7. Recognition and thanks

- Thanks to Jennie and Lesley for arranging paddling sessions - please watch out for their messages on the WhatsApp 'dates' thread (not the general info thread).
- Gratitude to our old and new helms and regular paddlers that keep our sessions running, when the weather does not prevent us.
- Huge thanks to Esmee for running helming training for existing, and new helms.
- Thanks to Nicky and the DSC committee who continue to support our activities and requests when possible. We appreciate our current home at your location.
- Thank you to Sam and Anne-Marie who continue to keep up our social media presence, and to Michelle for working on our website and Toby for troubleshooting this year.
- Thank you to all those with roles mentioned above who put in time during the year to make sure all club administration activities are covered so we can all enjoy being out on the water.
- Thank you to Alison and Peter for their hard work and between the two of them doing the work of 5!
- Lastly thank you to all of the OPFL community for making the club such a welcoming, warm and supportive group to be a part of.

8. Looking ahead and priorities for the coming year

To continue with our recruitment efforts, establish a more secure financial footing and re-supply the committee and roles required to make the club what you would like it to be.

To add a final trustee to make it a team of 5.

Appendix - Charity role descriptions

Trustee role description

Trustees are the people that share responsibility for governing a charity and directing how it is managed and run for the benefit of members and users. They need to act in the charity's best interests and help manage the charity's resources responsibly and in an accountable way. This will mean taking part in meetings (mostly online) about 4 times a year. They will also need to contribute and take responsibility for signing off important documents such as the Annual Report and financial summaries.

Chair role description

The chair helps plan and run trustee and member meetings and takes the lead on ensuring that meetings are properly run and recorded. Ensures that trustees comply with their duties and the charity is well governed. They might have a second or casting vote if a vote on a trustees'

decision is tied. They can act as a spokesperson for the charity acting as a link between trustees and members.

Secretary role description

The secretary helps keep the administration running for the club. This includes preparing agendas and taking minutes at meetings, helping to prepare the Annual Report, and keeping the membership lists up to date. All of our administration is kept on a secure Google Drive, where we have templates for everything. In addition we run a database (BREVO) for emails and campaigns, again we use templates for emails. Candidates for this role need to be comfortable with administration tasks and using Google Drive (guidance can be given if you are new to this). The 'info@oxfordpfl' email is assigned to the secretary, so that information concerning the charity (requests for info, new members, insurance renewals etc) come into one place. This role would suit someone who has an interest in or experience of administration.

Oxford Paddlers for Life interim financial report for 27May2025 AGM

Barclays bank balance as of 15May2025 = £4690.21

Income 1Apr 2024 to 18 Mar 2025			Outgoings 1 Apr 2024 to 18 Mar 2025			
		Notes				Notes
Quarterly/annual donations via Standing Order	£295.00	From 6 members	Insurance	Circle Marine	£276.73	Paid 12Jun2024
Paddle session donations via SumUp & BACS*	£817.17	For all paddles between 1Apr2024-31Mar2025		Towergate Elite Rowing policy	£360.12	Paid Jan2025
Amazon credits	£0	Amazon Smile	Dorchester Sailing Club	Berthing fees	£120.00	Paid 27Aug2024
Other credits	£45.00.00	Scouts session 6Jul2024		Lake use fees (1Jan2024-30Jun2025)	£105.00	Paid 27Aug2024
				Lake use fees (1Jul2024-1Jan2025)	£227.50	Paid 27Jan2025
*NB an additional 4 members have paid £20 annual membership via SumUp			First Aid training	5 paddlers trained	£210.00	Paid 28Feb2025
			Helm training	5 helms trained	£157.50	Summer 2024
TOTAL INCOME	£1157.17		TOTAL OUTGOINGS		£1456.85	

NOTE: There is therefore a shortfall of £299.68 during the year 1 Apr 2024 up to 31 Mar 2025

Accounts

Oxford Paddlers For Life
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Registered Charity no 1178628

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Charity Details

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Charity registration number: 1178628

Company registration number: 1032145

Website: www.oxfordpfl.org

Registered Office: 56 Coniston Avenue, Headington, Oxford, OX3 0AW

1. Structure, governance and management

Trustees:

Susan Renn - Treasurer (Retiring)

Alison Muldal - Trustee

Peter Panagi - Trustee

Trustees are voted from within the club. The management structure comprises 3 trustees, with preferably at least 2 of whom should have had cancer. This is to perpetuate the ethos of meeting the needs of a club for those with a lived experience of cancer. As per the constitution and as recommended by the Charity Commission, at every AGM one trustee is elected or re-elected.

As a club we need to have a recognised structure to enable us to apply for grants and for safeguarding reasons. We have formal roles for:

- Chair – **Vacant**
- Treasurer - Susan Renn (**retiring**)
- Trustees - Alison Muldal, Peter Panagi x 1 - Vacant
- Head coach - Esmee Haigh
- Secretary (including membership) – Sally Crowe (**Standing down September 2024**)
- Safeguarding officer – Sarah Croft and Esmee Haigh
- Quartermaster - Simon Haigh
- Welfare officer – **Vacant**
- Social secretary - **Vacant**
- Social media - Sam Evans and Anne Marie Haigh - we'd like more help with Facebook and Instagram
- IT/Web and general technology - Toby Shephard with support from Michelle Nunn on the website

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A charity requires an absolute minimum of 3 trustees and is recommended to have 5. A charity does not absolutely require a Chair, although it is highly recommended.

We ideally would like to have a total of 4 Trustees and one Chair. If you think you would like to understand any of the roles in more detail, please do look at the role descriptions in the Appendix section of this report and do not hesitate to contact Alison or Peter.

2. Charity Overview

Our aims and objectives have remained the same as last year;

'We are a dragon boat paddling team, set up to promote and support the good physical and mental health of people who have been affected by cancer, in particular but not exclusively breast cancer, and their friends and family by providing facilities and training in dragon boating in Oxfordshire. The aim is to keep things fun, full of camaraderie and mutual support.'

3. Achievements and Celebrations

We have had approximately 14 paddling sessions during the year, most of these have been on Saturday mornings, with a few on Thursday evenings (Spring and Summer). The number of paddlers per session has ranged from 8 up to a maximum of 15 paddlers during the year. New paddlers have joined us, some with relevant experience and some trying out paddling for the first time, all are welcome!

April 2023: Spring cleaning started e.g., cleaning the boats, bailing out and maintenance as needed, thanks to those that regularly do this less glamorous aspect of Dragon Boating. Sashiko (our smaller boat) was given a new lease of life over the Spring and Summer by DSC member Mark Colebourne, getting her 'seaworthy' for us at no charge, for which we are extremely grateful. It's been very helpful for us to be able to paddle in Sashiko when we haven't had enough paddlers to take out Kintsugi. Alison took Mark a gift and a card from all of us as a thank you.

June 2023: Robin from Dorchester Sailing Club upgraded our storage area, it now has adequate light and space for everything we need and use. We returned the gesture by supplying help for the working party to make the Sailing Club tidier.

Some members took part in the GB Outrigger National Sprints Event.

July 2023: Jennie Taylor organised a lovely summer social event for us - a delicious lunch at the Red Lion in central Oxford.

August 2023: We welcomed guest helms Wendy Grose (Pink Champagne Club) and David Coldwell (Kingfishers Club) to keep us on the water, whilst new helms are being trained. They brought a wealth of experience and a different feel to our paddles.

September 2023: Esmee (helming) and Karen took a small group from a company based in Abingdon, out for an evening of paddling in Kintsugi. Most of them hadn't ever paddled a dragon boat before, and loved it!

October 2023: Anne-Marie joined a 'Go Europe' Dragon Boat team (one of twenty competing) taking part in the Pink Butterfly Festival at Lake Albany, near Rome. Beautiful weather and a calm lake prevailed.

November 2023: Some members attended a rendition of Handel's Messiah at Queens College Oxford, thanks to Sonia for organising.

January 2024: A new years lunch was organised by Jennie and held at the Red Lion in Oxford, with a record turn-out of members!

February 2024: Our head coach got married! Congratulations to Esmee and Lewis.

March 2024: New helm training commenced - with Nicky, John, Jenny, Alison and Andrew, they will work with Esmee over the summer of 2024 to gain skills and experience, opening up more paddling opportunities for 2024/25. Thanks all.

4. Social Media

We continue to grow our following through the use of Instagram, Facebook and Twitter. We have posted on various topics including Breast Cancer month, World Mental Health Day and Mental Health Awareness week, International Women's Day and International Men's Day. We will continue to do so and encourage all members to comment on, like and share postings when they can.

Through the WhatsApp group, we communicated occasional opportunities to participate at events with other clubs here and abroad e.g. Barcelona, Vogalonga, and Donegal. More locally we keep the club up to date with events e.g., Oxford Breast Buddy Group. Members also share Dragon Boat related trivia and photos - which always go down well.

5. Membership

Membership on our BREVO database (this is where we send emails from and is linked to our website) currently stands at 152 contacts;

- 46 people directly affected by Breast Cancer

- 38 people who are 'Friends and Family' of above or affected by another type of Cancer
- 61 people from other paddling clubs
- 5 people who signed up for the newsletter (which Sally then follows up, some are bots), that have yet to be attributed to a category
- The official OxPFL email addresses (there are several)

WhatsApp Groups (membership will overlap between groups, depending on roles)

1. **'Dates' group who are active paddlers or paddle regularly = 34 (29 last year)**
2. General OxPFL group = 50 (49 last year)
3. Coaches and Helms group = 18
4. Committee = 12

The 'Dates' WhatsApp group (highlighted) run by Jennie and Leslie *probably reflects our active membership over the last year.*

Several people have joined, but are unable to paddle yet due to treatments, surgery or ill health, or have paddled in the past but are taking a break for similar reasons.

Personal recommendation still seems to be the most effective route for new members, with fewer finding us via posters (Maggie's Centre), and our book-marks.

6. Financial review

Income

During 2023-24 OxPFL **received £1,012.59** income mainly via membership (£340), paddling fees/donations (£541.19), donations (£131.40).

Expenses

Our total outgoing costs during the year totalled **£1,906.53**. Principal items were insurance (£598.03) and berth fees to Dorchester Sailing Club (£120) and lake use fees (£785.00).

In addition we have paid mileage reimbursements (£165.47) and guest helm payments (£178) with £60.03 on miscellaneous purchases,(e.g. bookmarks to promote OPfL).

There is a shortfall of £893.94 during the year 1st April 23 - 31st March 24.

Membership donations

Approximately 12 members have paid either a full or partial membership donation directly into our account. Whilst this is an optional donation at £20 per year, it is very good value for money. Given our membership figures, i.e., 34 people that currently paddle, some more regularly than others, this is not reflected in the number making membership donations.

Paddling session donations

These are to cover the cost of us using the lake. The SumUp card-reader process is running more smoothly than last year, and we agreed not to ask for donations from helms or those trying out OxPFL for the first time. Keeping a record of who paddles and when, and reconciling this with payments is an important function.

Looking ahead

In previous years grants have helped to keep us in credit. Assuming OxPFL wants to be self-sustaining in future years we need to take action. Options may include:

- A detailed reconciliation of membership, and make a better 'case' for donations.
- Being more proactive about regular paddlers setting up standing orders for membership donations, currently at £20.00 per year.
- Ensuring that we maximize our ability to claim Gift Aid by recording paddlers' names against paddling donations.
- Paddle more often - thus generating more session donations
- Increase Paddling Session payments - currently at £3.00 per session
- Have an incentive system whereby people that make membership donations have a reduced paddling session payment.
- Apply for grant funding

7. Recognition and thanks

- Thanks to Jennie and Lesley for arranging paddling sessions - please watch out for their messages on the WhatsApp 'dates' thread (not the general info thread).
- Gratitude to our old and new helms and regular paddlers that keep our sessions running, when the weather does not prevent us.
- Huge thanks to Esmee for running helming training for existing, and new helms.
- Thanks to Nikki, Rob and the DSC committee who continue to support our activities and requests when possible. We appreciate our current home at your location.

- Thank you to Sam and Anne-Marie who continue to keep up our social media presence, and to Michelle for working on our website and Toby for troubleshooting this year.
- Thank you to Susan for her financial acumen and Treasury skills.
- Thank you to the Trustees and our Secretary who put in time during the year to make sure all club administration activities are covered.

8. Looking ahead and priorities for the coming year

To continue with our recruitment efforts, establish a more secure financial footing and re-supply the committee and roles required to make the club what you would like it to be.

Appendix - Charity role descriptions

Trustee role description

Trustees are the people that share responsibility for governing a charity and directing how it is managed and run for the benefit of members and users. They need to act in the charity's best interests and help manage the charity's resources responsibly and in an accountable way. This will mean taking part in meetings (mostly online) about 4 times a year. They will also need to

contribute and take responsibility for signing off important documents such as the Annual Report and financial summaries.

Chair role description

The chair helps plan and run trustee and member meetings and takes the lead on ensuring that meetings are properly run and recorded. Ensures that trustees comply with their duties and the charity is well governed. They might have a second or casting vote if a vote on a trustees' decision is tied. They can act as a spokesperson for the charity acting as a link between trustees and members.

Secretary role description

The secretary helps keep the administration running for the club. This includes preparing agendas and taking minutes at meetings, helping to prepare the Annual Report, and keeping the membership lists up to date. All of our administration is kept on a secure Google Drive, where we have templates for everything. In addition we run a database (BREVO) for emails and campaigns, again we use templates for emails. Candidates for this role need to be comfortable with administration tasks and using Google Drive (guidance can be given if you are new to this). The 'info@oxfordpfl' email is assigned to the secretary, so that information concerning the charity (requests for info, new members, insurance renewals etc) come into one place. This role would suit someone who has an interest in or experience of administration.

Oxford Paddlers for Life financial report for 2023-2024

Income 1Apr 2023 to 31 Mar 2024			Outgoings 1 Apr 2023 to 31 Mar 2024			
		Notes				Notes
Quarterly/annual donations via Standing Order	£340.00	From 11 members	Insurance	Circle	£251.60	paid 09/06/2023
Paddle session donations via SumUp	£541.19	For all paddles between 1Apr2023-31Mar2024		Towergate	£346.43	paid 21/12/2023
Amazon credits	£26.98	Amazon Smile?	Dorchester Sailing Club	Berthing fees	£120.00	paid 26May2023;
Other credits	£100.00	From private donor		Lake use fees	£785.00	paid 30May2023; 8Sep2023; 5Jan2024
Other credits	£4.42	GoodHub Plat FMQ	Mileage reimbursements		£165.47	
			Guest helm payments		£178.00	
			Misc purchases		£60.03	Bookmarks (£40.03); gift for person who repaired Sashiko (£20.00)
TOTAL INCOME	£1,012.59		TOTAL OUTGOINGS		£1,906.53	

NOTE: There was therefore a shortfall of **£893.94** during the year 1 Apr 2023 to 31 Mar 2024

Accounts



Oxford Paddlers For Life
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Registered Charity no 1178628

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Charity Details and Structure

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Charity registration number: 1178628

Company registration number: 1032145

Website: www.oxfordpfl.org

Registered Office: 56 Coniston Avenue, Headington, Oxford, OX3 0AW

Structure, governance and management

Trustees:

Sonia Ambrose - Chair
Susan Renn - Treasurer
Alison Muldal - Trustee

Trustees are voted from within the club. The management structure comprises 3 trustees, with preferably at least 2 of whom should have had cancer. This is to perpetuate the ethos of meeting the needs of a club for those with a lived experience of cancer. As per the constitution and as recommended by the Charity Commission, at every AGM one trustee is elected or re-elected. This year we will be electing Pete H

As a club we need to have a recognised structure to enable us to apply for grants and for safeguarding reasons. We have formal roles for:

Chair – Vacant going forward
Trustees x 2 - Vacant
Head coach - Esmee Haigh
Membership secretary - Sally Crowe
Secretary – **Vacant**
Safeguarding officer – Sarah Croft and Esmee Haigh
Quartermaster - Simon Haigh
Welfare officer – **Vacant**
Social secretary - **Vacant**
Social media - Sam Evans - we'd like more help with Facebook and Instagram
IT/Web and general technology - Toby Shephard with support from Michelle Nunn on the website

To share the workload within the club and enable the development of our skills personally and as a group we have separate informal committees/ groups which look at fundraising and other topics/issues depending on current needs.

We hold committee meetings, in a combination of zoom and in person to enable inclusion, every few months which are minuted. These meetings are open to everyone within the club to create an environment where individuals feel they can contribute, the club benefits from everyone's skills and experience. However, if needed, the ultimate decisions are made by the trustees.

A charity requires an absolute minimum of 3 trustees and is recommended to have 5.

A charity does not absolutely require a Chair although it is highly recommended.

We ideally would like to have a total of 4 Trustees and one Chair. If you think you would like to understand any of the roles in more detail, please do not hesitate to reach out to Alison, Susan or Sonia.

As you are aware, our Chair, Sonia Ambrose, is now stepping down from the position following this meeting. Sonia has been a Trustee since February 2020 and took over the role of Chair from Anne-Marie last May. Anyone who is interested in the position of Chair in particular, please do not hesitate to reach out to Sonia to learn more.

It is with gratitude that we announce that Pete Panagi has volunteered to support the club in the role of Trustee. Please read below a little about Pete's time with the club to date. We will vote at the AGM to elect Pete.

"I would like to become a trustee of the Oxford Paddlers For Life group. I have some experience years ago of chairing an after school primary school club, funded by the national lottery. I have been retired 3 years, am nearly 66 years of age and participate as much as I can in paddling activities. I would like to become involved more with the group as my late wife Sophie was a keen supporter and introduced me to the sport. I am a former teacher and

know how to organise my time as well as getting things done quickly as possible. I have previously been involved at making some leaflets for the group".

2. Charity Overview

Our aims and objectives have remained the same as last year.

We are a dragon boat paddling team, set up to promote and support the good physical and mental health of people who have been affected by cancer, in particular but not exclusively breast cancer, and their friends and family by providing facilities and training in dragon boating in Oxfordshire. The aim is to keep things fun, full of camaraderie and mutual support.

3. Achievements and Celebrations (SA)

June 2022: We had the privilege to support Odyssey Cancer charity: **Odyssey.org.uk**. In many ways, we owe our existence to this charity which was Anne-Marie's (our Founder's)

inspiration to start Oxford Paddlers for Life.

June 2022: Julie and Anne-Marie joined Wave Walkers Dragonboat Club based in London at the **Vogalonga**.

July 2022: In support of the **Dorchester Sailing Club Fun Day**, we took out Kintsugi and offered club members and visitors a brief spin on the lake. This was supported from our side by Anne-Marie, Simon, Joel, Esmee, Lewis, Pete and Stephanie, Michelle, Lesley, Jennie - please forgive me if there are other members whose names have been omitted here.

July 2022: Our club was represented at the **Donegal Dragonboat Festival** by Anne-Marie, Simon, Joel and Esmee when they paddled with Pink Royals. This composite team comprised paddlers from Cork, Brussels, Canada, Australia, Bournemouth, Liverpool, Loughborough and London.

August 2022: 4 OPFL paddlers took part in two Outriggers for Life exhibition races during the International Va'a Federations World Championships at Dorney Lake. We were supported by paddlers from other dragonboat teams. Most of us had never paddled an outrigger canoe before, but after a very brief training session under the tutelage of Uncle from Hawaii our team Mana Wahine came second out of a field for four V12 outriggers in both races we competed in, being pipped to the finish line by a team of very experienced outrigger paddlers. And it was one of the hottest days in the hottest years the UK has ever experienced!

In early September 2022, members supported the **Against Breast Cancer Breast Walk** in Abingdon which is held annually at this time. Prompted by Jennie Taylor, the opportunity to build relations with the National Events Manager for Against Breast Cancer, led to a subsequent collaborative conversation with Sonia and Anne-Marie along with Wendy Grose, Dan Windsor, John Galt and Richard from Against Breast Cancer to seek out mutual collaborative opportunities.

In late September 2022, we welcomed some fellow paddlers from Pink Royals team (from Wave Walkers and Hurricane paddlers clubs) with whom we had paddled at the Vogalonga and Donegal.

In early October 2022, Esmee provided O1 training to Michelle, Jennie and Candice on a beautiful sunny day.

In late October 2022, we were very excited to share that one of our founding members, chief helm and coach, safeguarding officer, Esmee Haigh, got engaged to Lewis Wells.

In November, we were delighted to hear of the birth of Baby Hampson to Candice and family.

In December, 12 members enjoyed the Mamma Mia musical at the New Theatre Oxford. This was thoroughly enjoyed by all.

In January 2023, 14 members enjoyed Christmas lunch arranged by Jennie. This was an eventful gathering given when we arrived at the planned location, they were closed to service due to a burst pipe. Luckily they were able to find us a table at another restaurant on the High Street. Crisis averted. This was a truly joyous occasion when we had the opportunity for cuddles with Baby Hampson.

In April, 22 members completed a survey of 7 questions, which helped trustees and organisers understand members' preferences with regards to paddle times and days; any issues relating to location and travel to the location and members' intentions to paddle in 2023. The key insights gained from the survey were shared on Friday, 28th April from Oxford Paddlers for Life email.

Through the WhatsApp group, we communicated occasional opportunities to participate at events with other clubs here and abroad eg Barcelona, Vogalonga, Donegal,

4. Social Media (SA)

We continue to grow our following through the use of Instagram, Facebook and Twitter. We have posted on various topics including Breast Cancer month, World Mental Health Day and Mental Health Awareness week, International Women's Day, International Men's Day and supported the Metup organisation and other relevant and fun campaigns eg World Pasta Day to raise awareness of these issues and foster camaraderie.

We also sadly marked the death of Jane Frost who was a visionary and activist for the past 27 years as an original member of Abreast in a Boat, the world's first cancer survivor dragonboat team which started in Vancouver, Canada.

We will continue to do so and encourage all members to comment on, like and share postings when they can

5. Membership (SC)

Membership on our database currently stands at;

- 35 people directly affected by Breast Cancer
- 28 people who are 'Friends and Family' of above or affected by another type of Cancer
- 60 people from other paddling clubs
- 6 people who signed up for the newsletter (which Sally then follows up, some are bots), that have yet to be attributed to a category
- The official OxPFL email address (which is also Sally!)
- Total 130 contacts

We have *28 paddlers that are active in some capacity*, several have joined but are unable to paddle yet due to treatments, surgery or ill health, or have paddled in the past but are taking a break for similar reasons.

Personal recommendation still seems to be the most effective route for new members, with others finding us via poster and adverts.

There is some work to develop new members, see item 9.

6. Financial review (SR)

Income and expenses

Our bank balance at the end of March 2023 was £5842.

During 2022-23 OPFL received £1272 income mainly via membership (approx £400), paddling fees/donations (approx £400), donations (approx £500) plus a small amount from Amazon.

Our total outgoing costs during the year totalled £1,165. Principal items were a boat cover (£390), insurance costs (£540) and berth fees to Dorchester Sailing Club (£120).

In addition, we owe Dorchester approx £300 for paddles during 2022-23 plus a further amount for the two training days in 2021-22. (They had not invoiced us and we had not kept clear paddling records.) Going forward, I will maintain a record of paddles and payments on a regular basis.

However much of this £300 is covered by the Oxfordshire Community Foundation grant which we received in December 2021. (Alison is kindly looking into the reporting requirements, and any possible reimbursement requirements for this grant.)

Membership payments

Approximately 14 members have paid either a full or partial membership donation directly into our account. Given Sally's membership figures it seems clear that we need to do a detailed reconciliation of active members and membership payments. Many thanks to two members who have given generous donations, far in excess of the membership amount.

Paddling donations

The plan to have paddlers' names on the Sumup machine payments (enabling us to claim Gift Aid on this income) is in operation. However many of the payments have only been recorded as "paddling fees" so Gift Aid will not be claimable. We will need to revisit this system or use some other method of recording who has given a paddling donation on any given date if we are to claim gift aid.

Gift Aid

I will send out Gift Aid forms in the next month or two for paddlers to complete, if they are able and wish to. We can claim Gift Aid retrospectively, so we can claim for up to the last four years. Once I have received completed Gift Aid forms and rationalised payment records as far as I can, I will submit a claim to HMRC.

Barclays

Despite multiple efforts by Anne-Marie and myself, we have not yet managed to add additional signatories to the bank account. We will continue to pursue this matter.

Looking ahead

As can be seen from the income and expenses figures above, the club has relied significantly on the OCF grant to fund activities in 2022-23.

Assuming OPFL wants to be self-sustaining next year, we will need to take action. Options may include:

- Being more pro-active about collecting paddling and membership donations (where individuals can afford them)
- Ensuring that we maximise our ability to claim Gift Aid by recording paddlers names against paddling donations.
- Prioritise recruitment of more members and/or train more helms so that we can paddle more often
- Apply for grant funding

7. Recognition and Thanks (AM)

- Thanks to Jennie and Lesley for stepping forward to take on the task of arranging paddling sessions - please watch out for their messages on WhatsApp re paddle dates.
- Thanks to Sarah and Esmee for working on a Safeguarding Policy training session to be delivered in the next few months.
- Gratitude to our helms and regular paddlers to keep our sessions running when the weather does not prevent us.
- Huge thanks to Rob from DSC who is a truly appreciated OPFL member often checking on the security of the boats and bailing out water without being asked.
- Thanks to Nikki at DSC and the DSC committee who continue to support our activities and requests when possible. We appreciate our current home at your location.
- Thank you to Sam, Anne-Marie and Esmee who continue to keep up our social media presence.
- Thank you to Michelle for working on our website and making that more current and engaging.
- Thank you to Alison who never disappoints with her yummy home made cakes.
- Thank you to Sarah Croft for organising our participation in the outrigger competition in Dorney Lake, suggesting our team name, and printing our super team t-shirts.
- Thank you to the Trustees who put in time during the year to make sure all club administration activities are covered.

8. Looking ahead and priorities for the coming year (AM)

To continue with our **recruitment efforts**, **Anne-Marie and Alison** will be leading a working group on this topic. If you are interested in getting involved, please reach out to either.

Future Events:

Jennie Taylor will be arranging a **summertime lunch get together** likely for central Oxford. Watch out for those messages via WhatsApp.

We will be confirming a date over the coming months for a learning session with **Sarah Croft** on the topic **Safeguarding** for anyone who is interested in understanding our policy in greater detail. Please watch out for updates on this via the WhatsApp group.

We will also be confirming a date in the next month or so for a **helming training** session with **Esmee Haigh** for those who would like try this out, please contact Esmee direction. To date we have Rob, Alison and Mike who have confirmed their interest. Please watch out for updates on this via the WhatsApp group.

We are awaiting an update from Dan Windsor to understand if he will be arranging a dragaonboat festival in Oxford this year.

9. Any Other Business (SA)

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Appendix

Trustee role description

Trustees are the people that share responsibility for governing a charity and directing how it is managed and run for the benefit of members and users. They need to act in the charity's best interests and help manage the charity's resources responsibly and in an accountable way. This will mean taking part in meetings (mostly online) about 4 times a year. They will also need to contribute and take responsibility for signing off important documents such as the Annual Report and financial summaries.

Chair role description

The chair helps plan and run trustee and member meetings and takes the lead on ensuring that meetings are properly run and recorded. Ensures that trustees comply with their duties and the charity is well governed. They might have a second or casting vote if a vote on a trustees' decision is tied. They can act as a spokesperson for the charity acting as a link between trustees and members.

Accounts



Oxford Paddlers For Life

Oxford Paddlers For Life Annual report and financial statements for the year ending 31 March 2022 Registered Charity no 1178628

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<i>Membership</i>	6
<i>Financial review</i>	7 - 13
<i>Thank you!</i>	13
<i>Looking ahead</i>	14

Charity details for the year ended 31 March 2022

Charity Name: Oxford Paddlers For Life

Charity registration number: 1178628

Company registration number: 1032145

Website: www.oxfordpfl.org

Registered Office: 56 Coniston Avenue, Headington, Oxford, OX3 0AW

Structure, governance and management

Trustees:

Anne-Marie Haigh - Chair

Lyndsey Miles - Treasurer

Sonia Ambrose - Trustee

Trustees are voted from within the club. The management structure comprises 3 trustees, with preferably at least 2 of whom should have had cancer. This is to perpetuate the ethos of meeting the needs of a club for those with a lived experience of cancer. As per the constitution and as recommended by the Charity Commission, at every AGM one trustee is elected or re-elected. Anne-Marie Haigh will stand for election for her final year as a Trustee.

Anne-Marie Haigh Trustee re-election statement (as per the constitution for every AGM) :

Since forming Oxford Paddlers for Life in June 2017 after an Odyssey course, I have thoroughly enjoyed contributing to the group alongside the many other members. Personally I have gained much support, friendship, increased my fitness and widened my horizons after cancer made my world feel very small. It has been a big privilege to be the group's first chair, and due to health problems I feel the next stage of being chair is to begin a well supported handover to another chair, so that I can stand down completely by the end of the summer, preferably before. I love being out on the water and will be carrying on paddling regularly, and am happy to contribute in other roles as needed.

As a club we need to have a recognised structure to enable us to apply for grants and for safeguarding reasons. We have formal roles for:

Head coach - Esmee Haigh

Membership secretary - Sally Crowe

Secretary - **Vacant**

Safeguarding officer - **Vacant**

Quartermaster - Simon Haigh

Welfare officer - **Vacant**

Social secretary - **Vacant**

Social media - Sam Evans - we'd like more help with Facebook and Instagram

IT/Web and general technology - Toby Shephard with support

from Sally Crowe on the website

To share the workload within the club and enable the development of our skills personally and as a group we have separate informal committees/ groups which look at fundraising and other topics/issues depending on current needs.

We hold committee meetings, in a combination of zoom and in person to enable inclusion, every few months which are minuted. These meetings are open to everyone within the club to create an environment where individuals feel they can contribute, the club benefits from everyone's skills and experience. However, if needed, the ultimate decisions are made by the trustees.

Charity overview

Our aims and objectives have remained the same as last year.

We are a dragon boat paddling team, set up to promote and support the good physical and mental health of people who have been affected by cancer, in particular but not exclusively breast cancer, and their friends and family by providing facilities and training in dragon boating in Oxfordshire. The aim is to keep things fun, full of camaraderie and mutual support.

Achievements of the club

- The happy delivery of Sashiko in November 2021 delivered by Dan Windsor with our gratitude and received from Pink Champagne as a gift.
- Esmee Haigh has delivered further sessions of online Helm and Coach training programme to a club cohort on Thursday evenings from January 2021 to July 2021. She has been enabling us in our development of these skills and experience which has increased our confidence and knowledge.
- Trainee helms and coaches undertook a training session at Caldecotte Lake, Milton Keynes, by special arrangement with the Secklow Hundred dragon boat team. This was part of the training programme being undertaken by 7 members. This will enable more fully trained and qualified helms and coaches to deliver sessions on a more regular basis rather than relying on the availability of one person, which had been our previous predicament. We are very grateful to all those who stepped out of their comfort zones to develop new skills for the good of the club.
- Safe delivery of two O1s on 26th June 2021 named as Ebb and Flow. Paid for by the Sports England Back to Training Grant awarded to us through the efforts of Alison Muldal and Anne-Marie Haigh. Big thanks!
- Given another year of Covid 19, the club has held paddling sessions when allowed within the regulations and guidelines and when numbers have been adequate. There have been times when the numbers have not been sufficient to run sessions.
- Oxfordshire Community Foundation awarded us the Covid Loneliness and Isolation Grant in December 2021, to a value of £3539. This was achieved through the shared efforts of Anne-Marie Haigh and Alison Muldal with help from Joel Haigh. Research has found that cancer causes isolation and loneliness and this has been exacerbated by the pandemic. This grant is to

enable the club's continuity to be able to support when people feel ready to return to paddling. It can be used towards such costs as insurance, berthing fees, Dorchester Sailing Club lake fees, contributions to travel and fees for visiting helms. Following the Six Questions we asked club members last year, your feedback was essential to successfully complete the application for this grant.

- 4 online yoga sessions delivered by Kate Binnie on Friday evenings resulting in four recordings which can be downloaded for future use.
- Our current location continues to be Dorchester Sailing Club (DSC) since December 2020 who have been very kind and flexible in hosting and have offered help with identifying assistance to launch, paddle, recover and move the boat. We have had the pleasure of having several members of DSC join us for a paddle. We hope to welcome more to our sessions.
- We had planned to paddle back up river to the Isis River Farmhouse in spring when the water levels were better, however have not been able to due to the pandemic affecting our paddling sessions. We are very grateful for DSC hospitality and flexibility in allowing us to stay.
- First aid training course completed in July 2021 by 7 volunteers.
- In July and August 2021, 8 club members completed their Helming Certification Stage 1 for inland water delivered by Dan Windsor from Race the Dragon.
- In 2021, we also enjoyed several sessions with visiting helms from other clubs. We extend our gratitude to Wendy Grose, John Galt, David Coldwell and Kim Tran
- We have strengthened and made many new links with other local community organizations such as Maggie's, Falcon Rowing and Canoeing Club (Oxford), Isis Farmhouse and Secklow.
- During the year, there was limited opportunity to meet in person socially during various lockdowns and led to canceled sessions due to the Omicron variant of Covid 19. However we did manage to enjoy a riverside training session and picnic to learn about waterflow and finally came together for our Christmas lunch in late March..
- Some members have taken part in the DSC Working Party strengthening ties between both clubs and helping wildlife at the lake.
- We continue to keep in touch with ad hoc messages on the WhatsApp group and email amongst ourselves, and via facebook and instagram with other relevant cancer support or fitness communities and dragon boat groups. If you wish to have access to the Whatsapp group please reach out to Sonia, Sally or Anne-Marie. Some find this an easy way to remain engaged and share support.

Funding

We are very grateful for all the monetary donations, time and items given to us. Particular fundraising has been from:

- Sport England Return to Play grant received in March 2021 the majority of which has been spent in this current financial year.
- Amazon and Ebay - from members' items purchased and sold
- Virgin Money Giving account now closed
- Invest My Community account now open
- Gift Aid from voluntary annually / monthly membership donations
- Voluntary paddling fees per session of £3 per person

Stepping Up and Contributing

Opportunities have been given to members to develop skills in addition to paddling to benefit the club and use those transferable skills elsewhere in life: including confidence building, teamwork and empowerment, for themselves:

- Helming
- Coaching
- Fundraising
- First Aid
- Committee skills
- Club development skills via Club Matters workshops and discussions
- Weather monitoring
- Meeting scheduling
- Safeguarding

We're very grateful to all the club members who have stepped up to additional roles (helming, coaching, committee etc) within the club, a big thank you to everyone who has helped out; every contribution counts towards the teamwork. **Please step forward and let us know if you have time and skills from which the club could benefit especially at this significant time with two trustees stepping down..**

Social media

We have had an active and regular presence on social media platforms, including Facebook, twitter and Instagram. This also helped us in the successful application for the Oxfordshire Community Foundation Grant. Followers and interaction on all these platforms have increased leading to interest from potential new members. We have taken part in breast cancer month, mental health awareness week, International Women's Day and other relevant campaigns to raise awareness of these issues.

Membership

The membership numbers are broken down into the following groups, the same as the last 2 years:

Category	March 2022	2021	2020	2019
Oxford Paddlers personally affected with breast cancer	31	30	38	34

Oxford Paddlers personally affected by other cancers	4	4	30	
Friends and family	19	17	25	11
Members from other dragon boat clubs, including other breast cancer clubs	60	59	31	28
Other Supporters	5	5	20	10
Total	119	115	117	83

Financial Report

Executive summary

Our starting balance for the period was £6,883.859. On the 31st of December 2021 we were awarded £3,539.00 following a successful grant application to Oxford Community Foundation. Our total income for the period was £1,670.27. Our internally generated income totalled £870.27. The remainder of this total was made up from private donations and a compensation payment from Barclays Bank following historical poor service. Our core operating costs for the reporting period were £1,208.00. Our closing balance summated £5,734.63.

The Covid pandemic greatly impacted our ability to meet and as such we spent very little time on the water during the period reported. This is reflected in the reduced income from paddling subscriptions.

We have maintained obligations to ensure that both public liability and asset insurance has been retained throughout along with berthing fees for Dorchester Sailing Club in preparation for resuming paddling activities in earnest.

The current deficit between directly generated revenue and core operating costs remains negatively disproportionate, but once again the reporting period cannot be deemed fair nor representative of a typical OPFL paddling year and as such it is hoped that this ratio will reverse in the next reporting period.

As a result of large individual donations, significant compensation from Barclays and the Oxford Communities Foundation grant, we find ourselves financially secure and in good shape to push forward into the next reporting period. However, there still remain a number of services / purchases to obligate the Sport England Grant in full.

Introduction

Barclays have now made available all historical financial information and as such the annual report for the reporting period August 1st, 2020, to 31st March 2021 has now been updated to reflect the true statement of account. Significant but unsuccessful efforts have been made by all the Trustees and Susan Renn to have more Barclays signatories; despite these efforts there remain only two (Anne-Marie Haigh and Susan Renn) and this needs to be increased to four.

We have had a comparatively busy year with sixty transactions made during the cycle. Much time and endeavor has been applied in satisfying the criteria of the Sport England Grant received last year. In addition to the large ticket items such as the O1 boats and training, the procurement of the Sum-up card reader systems has vastly improved the efficiency and reliability of paddling fee collections.

Virgin Money, our online membership and donations portal ceased trading in December 2021. Following a comprehensive selection process, we have signed up to InvestMyCommunity to ensure we have the means to continue with online membership collection and ad-hoc contributions.

Statement of Account

Reporting period 1st April 2020 to 31st March 2022

Starting Balance £6,883.85

Closing Balance £5,734.63

Table 1 Statement of Account 01.04.20 - 31.03.21

Creditor / Debtor	Date	Description	Cost Centre	Money In	Money Out	Cost to c	Fixed SE	SE Grant	SE Recd
Sumup	17.05.21	DSC Subs	Revenue	£11.68	£0.00	£0.00	£0.00	£0.00	£0.00
Sumup	18.05.21	DSC Subs	Revenue	£14.66	£0.00	£0.00	£0.00	£0.00	£0.00
Amazon Europe	24.05.21	Amazon smile donation	Revenue	£9.16	£0.00	£0.00	£0.00	£0.00	£0.00
Susan Renn	07.07.21	DSC Berthing Fee	Cost	£0.00	£54.00	£0.00	£0.00	£0.00	£0.00
Susan Renn	07.07.21	DSC Paddling Fee	Cost	£0.00	£52.50	£0.00	£0.00	£0.00	£0.00
Susan Renn	07.07.21	Boat Insurance	Cost	£0.00	£252.82	£0.00	£0.00	£0.00	£0.00
Sonia Ambrose	27.09.21	Public Liability Insurance	Cost	£0.00	£221.82	£0.00	£0.00	£0.00	£0.00
Anne-Marie Haigh	12.01.21	Boat Roller	Cost	£0.00	£27.00	£0.00	£0.00	£0.00	£0.00
Sally Crow	TBC	First Aid Venue Hire	Grant Out	£0.00	£150.00	£150.00	Included b	£0.00	£0.00
Kate Binnie	07.07.21	4 x Mindful Yoga Sessions	Grant Out	£0.00	£460.00	£0.00	£480.00	£20.00	£20.00
Marsport Ltd	07.07.21	2 No 01 Packages	Grant Out	£0.00	£2,700.00	£0.00	£0.00	£0.00	£0.00
Marsport Ltd	07.07.21	2 No weasel Throwlines	Grant Out	£0.00	£59.90	£0.00	£0.00	£0.00	£0.00
Towergate	23.09.21	Additional 01 Insurance	Grant Out	£0.00	£27.72	£0.00	£0.00	£0.00	£0.00
LiGo		Motorola 2 way radio	Grant Out	£0.00	£0.00	£154.99	£155.00	£0.01	£0.01
Dedsive First Aid	09.08.21	First Aid training Course	Grant Out	£0.00	£480.00	£0.00	£0.00	£0.00	£0.00
Dan Windsor		Helm Training Course	Grant Out	£0.00	£900.00	£0.00	£0.00	£0.00	£0.00
TBC		Helm Certification	Grant Out	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
Right Direction		Covid + other RA'	Grant Out	£0.00	£0.00	£0.00	£330.00	£330.00	£330.00
TBC		Thermal Safety Blankets	Grant Out	£0.00	£0.00	£0.00	£10.00	£10.00	£10.00
TBC		Sanitising Supplies - 5Ltr 8	Grant Out	£0.00	£0.00	£0.00	£18.00	£18.00	£18.00
Amazon UK		Sanitising Supplies - 20 X 5	Grant Out	£0.00	£0.00	£8.99	£9.00	£0.01	£0.01
TBC		Surgical Face masks	Grant Out	£0.00	£0.00	£0.00	£10.00	£10.00	£10.00
Sumup		Sumup Card readers	Grant Out	£0.00	£60.00	£0.00	£0.00	£0.00	£0.00
Sumup		Sumup Peripherals	Grant Out	£0.00	£30.00	£0.00	£0.00	£0.00	£0.00
Susan Renn	07.07.21	Flowers for Trudy	Cost	£0.00	£23.99	£0.00	£0.00	£0.00	£0.00
Barclays	22.06.21	Compensation for poor se	Revenue	£500.00	£0.00	£0.00	£0.00	£0.00	£0.00
Virgin Money	30.06.21	Membership	Revenue	£50.00	£0.00	£0.00	£0.00	£0.00	£0.00
Sumup	02.09.21	DSC subs	Revenue	£17.70	£0.00	£0.00	£0.00	£0.00	£0.00
Virgin Money	02.09.21	Membership	Revenue	£9.00	£0.00	£0.00	£0.00	£0.00	£0.00
Virgin Money	08.09.21	Membership	Revenue	£67.25	£0.00	£0.00	£0.00	£0.00	£0.00
Sumup	13.09.21	DSC subs	Revenue	£26.55	£0.00	£0.00	£0.00	£0.00	£0.00
Sumup	17.09.21	DSC subs	Revenue	£26.55	£0.00	£0.00	£0.00	£0.00	£0.00
John Galt	22.09.21	Petrol Money to assist with	Cost	£0.00	£60.00	£0.00	£0.00	£0.00	£0.00
DSC Paddling fees	23.09.21	OPFL paddling fees to DSC	Cost	£0.00	£300.00	£0.00	£0.00	£0.00	£0.00
Sumup	06.07.21	DSC subs	Revenue	£26.65	£0.00	£0.00	£0.00	£0.00	£0.00
Virgin Money	28.07.21	Membership	Revenue	£260.00	£0.00	£0.00	£0.00	£0.00	£0.00
Virgin Money	21.09.21	Membership	Revenue	£9.00	£0.00	£0.00	£0.00	£0.00	£0.00
Sumup	02.09.21	DSC subs	Revenue	£17.70	£0.00	£0.00	£0.00	£0.00	£0.00
Sumup	01.09.21	DSC subs	Revenue	£8.85	£0.00	£0.00	£0.00	£0.00	£0.00
Virgin Money	25.08.21	Membership	Revenue	£40.00	£0.00	£0.00	£0.00	£0.00	£0.00
Sumup	01.09.21	DSC subs	Revenue	£8.85	£0.00	£0.00	£0.00	£0.00	£0.00
Sumup	01.09.21	DSC subs	Revenue	£8.85	£0.00	£0.00	£0.00	£0.00	£0.00
Amazon Europe	17.08.21	Amazon smile donation	Revenue	£9.55	£0.00	£0.00	£0.00	£0.00	£0.00
Sumup	17.08.21	DSC subs	Revenue	£29.50	£0.00	£0.00	£0.00	£0.00	£0.00
Sumup	13.08.21	DSC subs	Revenue	£20.65	£0.00	£0.00	£0.00	£0.00	£0.00
Virgin Money	09.08.21	Membership	Revenue	£9.00	£0.00	£0.00	£0.00	£0.00	£0.00
Virgin Money	13.10.21	Membership	Revenue	£12.25	£0.00	£0.00	£0.00	£0.00	£0.00
Panagi Panagiotis	12.10.21	Donation	Revenue	£300.00	£0.00	£0.00	£0.00	£0.00	£0.00
Sumup	12.10.21	DSC subs	Revenue	£50.14	£0.00	£0.00	£0.00	£0.00	£0.00
Sarah Crofts	12.10.21	Sumup Equipment	Grant out	£0.00	£63.50	£0.00	£0.00	£0.00	£0.00
Virgin Money	20.10.21	Membership	Revenue	£53.00	£0.00	£0.00	£0.00	£0.00	£0.00
Sumup	25.10.21	DSC subs	Revenue	£17.70	£0.00	£0.00	£0.00	£0.00	£0.00
Virgin Money	27.10.21	Membership	Revenue	£20.00	£0.00	£0.00	£0.00	£0.00	£0.00
Virgin Money	01.12.21	Membership	Revenue	£18.25	£0.00	£0.00	£0.00	£0.00	£0.00
Amazon Europe	13.12.21	Amazon smile donation	Revenue	£10.18	£0.00	£0.00	£0.00	£0.00	£0.00
Race The Dragon LT	14.12.21	Training Course	Cost	£0.00	£900.00	£0.00	£0.00	£0.00	£0.00
Race The Dragon LT	15.12.21	10 Man boat delivery	Cost	£0.00	£361.80	£0.00	£0.00	£0.00	£0.00
Oxon Comm	31.12.21	OCF Grant	Grant In	£3,539.00	£0.00	£0.00	£0.00	£0.00	£0.00
Towergate	19.12.22	Insurance- Towergate	Cost	£0.00	£326.86	£0.00	£0.00	£0.00	£0.00
Amazon Europe	23.02.22	Amazon smile donation	Revenue	£7.60	£0.00	£0.00	£0.00	£0.00	£0.00

For the benefit of analyses, the following cost centres have been applied.

Revenue Moneys earned by OPFL through donations, membership, and paddling subscription fees @ £3 per person per paddle

Cost Monies OPFL have had to spend to obligate requisite operating needs such as insurance and Environment Agency licenses

Grant In Monies received from organisations such as the Lottery Council and Sports England following an application process

Grant Out Monies spent in relation to the equipment and services listed within respective grant / funding applications.

Miscellaneous spend Monies spent on discretionary purchases to support the group

Total Transactions

During the reporting period OPFL generated £1,670.27 in income via membership, paddling subscriptions, and donations from the Amazon Europe Smile function.

Our total outgoing costs totalled £1,680.79.79. Insurance of our equipment in addition to public liability remains our biggest outbound expenditure.

OPFL received £3,539.00 from the Oxfordshire Community Foundation on the 31st December 2021.

Grant monies received during the period totalled £3,539.00. Combined Grant spending for the period came in at £4,931.12.

Miscellaneous spending totalled £0.00

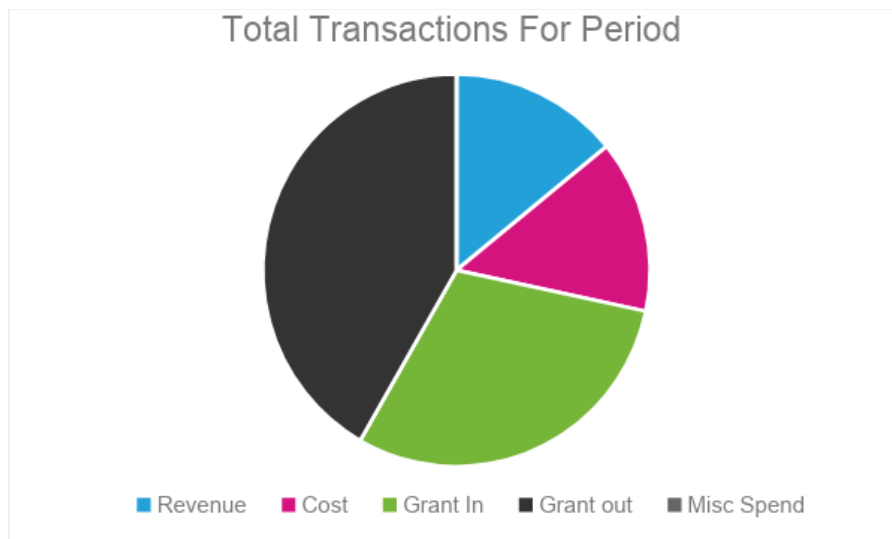


Figure 2 OPFL Total Transaction breakdown

Revenue

Our total income for the reporting period equated to £1,670.27. £800.00 of this is £500.00 in compensation from Barclays and a singular £300.00 donation. £268.33 was generated in paddling subscriptions. £36.49 in donations was received via our Amazon Smile donation page

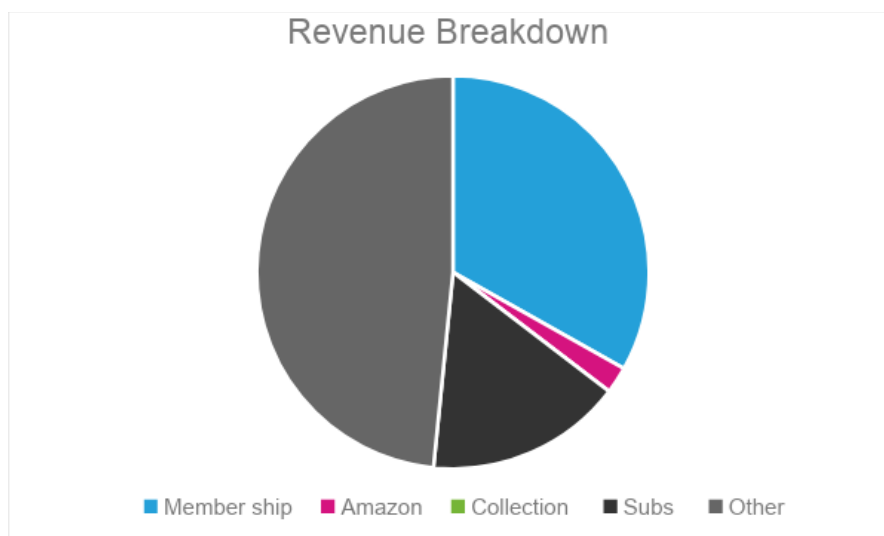


Figure 3 Revenue Breakdown

Operating Costs

Our operating costs for the period totalled £1,680.79. Respective asset and PL insurances made up £801.50 of this value. A further combined £376.50 was paid to

Dorchester Sailing Club for berthing and paddling fees. The remainder of significant cost incurred is attributed to procuring the delivery of an additional 10-man Dragon Boat which amounted to £361.80.

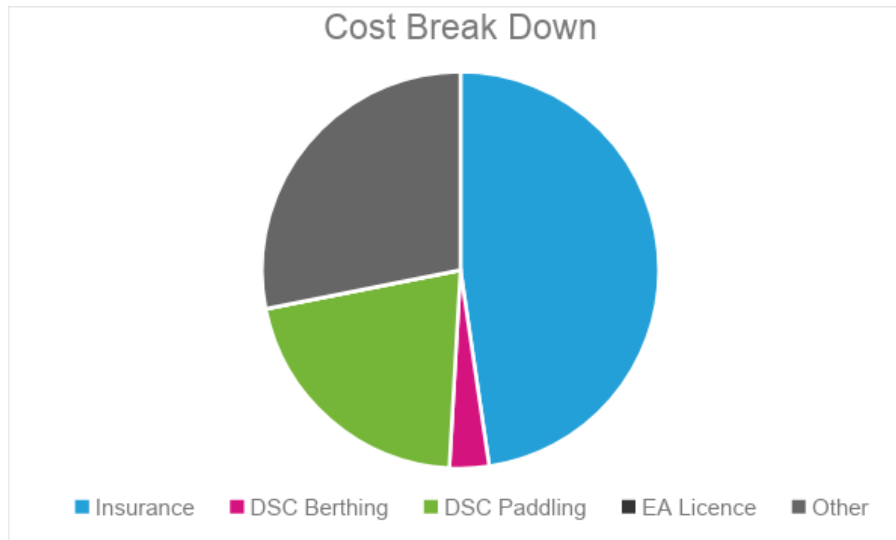


Figure 4 Operating Cost breakdown

Grant Spend

In addition to the Sport England Grant of £5,368.00 received in the last reporting period, a further grant of £3,539.00 was received from the Oxfordshire Community Foundation in December 2021.

Of the original SE grant, £4,931.12 has been spent in accordance with the specified line items of the grant application. A further agreed cost £313.98 will not hit the account in this reporting period. This accounts for two-way radios, first aid hire venue and in part, sanitizing supplies.

Commitments with regards to Risk assessments, Covid or otherwise, thermal blankets and additional sanitizing supplies / face masks still needs to be made to fulfill the Sport England Grant

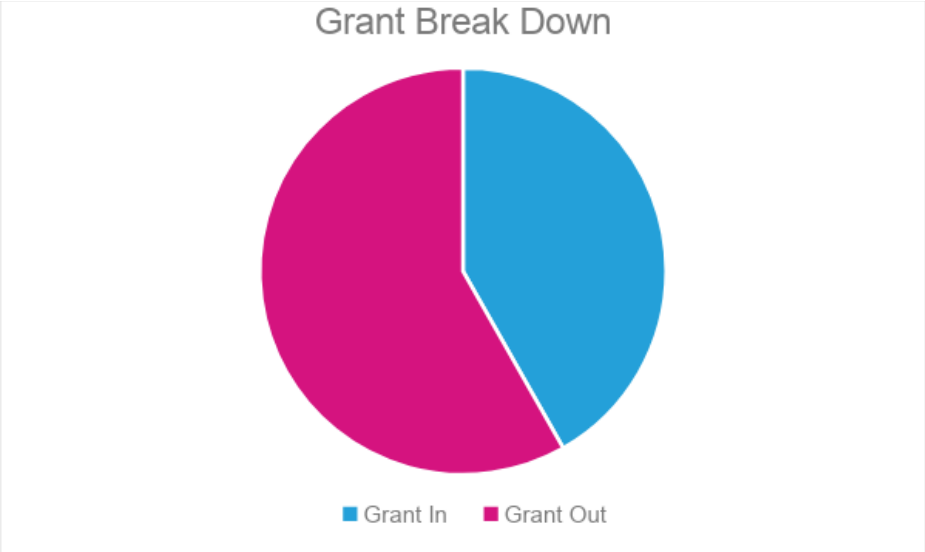


Figure 5 Grant Expenditure break down

Figure 6 below depicts the agreed schedule attributes and associated costs Sport England agreed to cover following OPFL' successful grant application.



Items	Description	Cost	
		Total Amount	Grant
Equipment Hire/Purchase	Surgical face masks, disposable, pack of 50	£10	£10
Equipment Hire/Purchase	Sanitising supplies - 20 x refillable 50ml plastic bottles with coloured belt clip hooks	£9	£9
Coaches Fees / Expenses	Four online (Zoom) yoga sessions for 30 people	£480	£480
Equipment Hire/Purchase	2 x iZettle Card Reader2 - for taking contactless card payments	£58	£58
Equipment Hire/Purchase	Sanitising supplies - 5L 80% alcohol hand sanitiser with pump	£18	£18
Equipment Hire/Purchase	Emergency thermal safety blankets - pack of 4	£10	£10
Coaches Fees / Expenses	Health&Safety Risk Assessment expert services fee	£330	£330
Coaches Fees / Expenses	Helm training course for up to 10 people	£900	£900
Coaches Fees / Expenses	First Aid training course: 1-day course for water sports first aid for up to 12 people	£600	£600
Equipment Hire/Purchase	Motorola 2-way 'walkie-talkie' radio - two sets (quad pack)	£155	£155
Equipment Hire/Purchase	2 x 18m throw lines - for OI safety	£60	£60
Other: Additional public liability insurance cover for outrigger kayaks	Additional insurance cover for 2 x OI's	£38	£38
Equipment Hire/Purchase	2 x OI outrigger canoes for training/socially distanced paddling	£2,700	£2,700

Figure 6 SE Grant Schedule

£3,872.42 has been committed leaving a remainder of £1,495.58. Our total income for the period was £5,542.99. Our internally generated income totals £174.99. Our core operating costs for 2020 were £618.86. Our closing balance summated £6,919.35. Only one outgoing transaction of £10.00 to the environment agency was recorded.

With regards to the Sport England Grant we must acknowledge that any deviation in committed spend when compared against specific costs within the Sport England grant schedule must be reconciled back to Sport England. At present his figure sits at £63.58 split across five-line items.

Subject to final confirmed costs of a number grant specific line items, our projected forecast for the reporting period will see a positive balance of £906.23 post the

release of monies for all ratified expenditure. However, it should be recognised that the unconfirmed costs, once qualified, will diminish this total. Whilst this figure looks healthy, we must remember that during the reporting period our core outgoings were £618.86, and our self-generated income was £174.99.

Generating sufficient income to cover core operating costs remains a significant concern as our membership revenue alone will not cover the statutory and legal requirements to keep the club sustainable in future years. Our plan is to encourage people to arrange their membership donation via monthly direct debit to enable easier financial planning for the club and to create an easy method of Gift Aid contributions for tax reclamation.

Thank you to many people

These achievements could not have happened without the help of many people from our club, other clubs and local organisations. We can't list everyone here, but you know who you are and we're very grateful to you!

In particular we need to thank:

- **Esmee Haigh**, for dedication, commitment and contribution in the role of Club Secretary and more recently in the role of Trainer delivering an innovative and engaging Helms and Coaches Training Programme in enabling several club members to develop their helming confidence and capability; and for all the neverending ad hoc tasks to arrange and lead sessions. We also thank Esmee for getting us back to paddling in 2022.
- **Dorchester Sailing Club**, for their warm welcome and unrelenting support to enable our paddling sessions. Special call out to **Rob Naisby**, their Harbourmaster, along with **Nicky MacDonald**, Commodore, **Barry Graham**, Training Officer, and **Lewis O'Donald**, Treasurer.
- **Susan Renn** for her tireless efforts to resolve complications created by Barclays Bank, and for offering to set up gift aid.
- **Alison Muldal and Anne-Marie Haigh** for masterminding the Sport England Return to Play grant and the Oxfordshire Community Foundation Grant resulting in significant funds.
- **Noreen and Adrian, owners of the Isis Farmhouse**, for allowing us to store our kit in their shed on their premises and also ensuring that we know we can store the boat there in the future.
- **Dan Windsor** - We are grateful for his safe delivery of Sashiko and providing a safe and enjoyable learning experience during the Helms training course in Summer 2021.
- **Sport England** for the award of their Return to Play small grant which has enabled us to buy two O1s, helm and coaching training, first aid training, yoga classes and ad hoc materials such as disinfectant, card readers, walkie talkies, throw lines.
- **Oxfordshire Community Foundation** for the award of the Isolation and Loneliness Grant, which will make it significantly easier for members to be a part of the group.
- **Bob Johnston**, Councilor, for writing referral letter to the Oxfordshire Community Foundation
- **Pink Champagne** for gifting us Sashiko, our 10-person boat.

- We would like to thank all the **visiting helms** from whom we learned so much - John Galt, David Coldwell, Wendy Grose and Kim Tran.
- **Secklow Hundred Dragon boat Club** for the loan of their dolly which turned out to be for much longer than planned. We also thank them for the training session enjoyed by our trainee helms.
- **Wayne Jones** - we thank you for collecting the dolly and returning it to Secklow 100 and for all the preparation involved on your side to do this.

Looking ahead

We are looking forward to returning to regular paddling sessions from April 2nd. We have not forgotten about a formal launch and the dotting of the eyes of Kintsugi and Sashiko - this awakens the dragon by dotting the bulging eyes of the carved dragon head attached to the boat and we will utilize local media to help rebuild our membership numbers. We are also considering when might be a suitable occasion to have a flower ceremony which is a traditional time to remember those who are unwell with cancer and loved ones who have died. We will continue to engage with Maggie's Centre, the Lymphoedema Service and other new networks with the help of the Falcon Club who are also developing their outreach. Do please pass on the word about us in your own personal networks. And lastly, again a very big thank you to everyone, we each contribute to making the club a supportive, friendly and fun community.

Anne-Marie Haigh *Anne-Marie Haigh* Chair

Lyndsey Miles *Lyndsey Miles* Treasurer

Sonia Ambrose *Sonia Ambrose* Trustee

Accounts



Oxford Paddlers For Life

Oxford Paddlers For Life
Annual report and financial statements for the year ending
30 March 2021
Registered Charity no 1178628

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Thank you!	17
Looking ahead	17

Charity details for the year ended 31 March 2021

Charity Name: Oxford Paddlers For Life

Charity registration number: 1178628

Company registration number: 1032145

Website: www.oxfordpfl.org

Registered Office: 56 Coniston Avenue, Headington, Oxford, OX3 0AW

Structure, governance and management

Trustees:

Anne-Marie Haigh - Chair

Lyndsey Miles - Treasurer

Sonia Ambrose - Trustee

Trustees are voted from within the club. The management structure comprises 3 trustees, with preferably at least 2 of whom should have had cancer in order to perpetuate the ethos of meeting the needs of a club for those with a lived experience of cancer. As per the constitution and as recommended by the Charity Commission, at every AGM one trustee is elected or re-elected. This time it is the turn of Sonia Ambrose.

Sonia Ambrose Trustee re-election statement:

Since joining Oxford Paddlers's for Life in March 2019, I have gained so much on a personal level. It has been my first water sports after a life of fearing water! It has brought a great group of people into my life. I enjoy the group work behind the scenes but nothing beats a peaceful paddle in the sunshine amongst nature. Happy to continue in the role of Trustee to help the club grow from strength to strength

Please note, Trudy Johnson was elected as Trustee in July 2020. Sadly Trudy died in November 2020, although she was Trustee for a short period of time, she made a significant contribution to us as a group and to us as individuals within this role and outside it.

Jen Scrimshaw delegated her Trusteeship and Treasurer position due to ill health in October 2020. Susan Renn very kindly stepped into the role as a temporary measure. Following elections in January 2021, two new trustees were elected. Sonia Ambrose as Trustee and Lyndsey Miles as Treasurer with Susan Renn continuing to offer support as needed by Lyndsey.

Esmee Haigh stepped down from the position of Secretary in February 2021. This position remains open.

We now have formal roles for:

Head coach - *Esmee Haigh*

Membership secretary - *Sally Crowe*

Secretary – ***Vacant***

Safeguarding officer - *Anna Lamb*

Quartermaster - *Simon Haigh*

Welfare officer – ***Vacant***

Social secretary - *Sonia Ambrose*

Social media - *Sam Evans* - *we'd like help with Facebook and Instagram*

IT/Web and general technology - *Toby Shephard*

To share the workload within the club we have separate informal committees/ groups which look at fundraising and other topics/issues depending on current needs.

We hold committee meetings every 2-3 months which are minuted, and these are open to everyone within the club to create an environment where individuals feel they can contribute. However, the ultimate decisions are made by the trustees.

Charity overview

Our aims and objectives have remained the same as last year. We are a dragon boat paddling team, set up to promote and support the good physical and mental health of people who have been affected by cancer, in particular but not exclusively breast cancer, and their friends and family by providing facilities and training in dragon boating in Oxfordshire. The aim is to keep things fun, full of camaraderie and mutual support.

Achievements of the club

Paddling and fitness

- Happy delivery of Kintsugi, our beautiful new dragonboat from Race the Dragon which had been delayed many times due to Covid importation limitations and also impacted after a ship was hijacked off the Isle of Wight.
- Given the year of Covid 19 which was just experienced, the club has held paddling sessions when allowed to within the regulations and guidelines when numbers have been adequate as there have been times when the numbers have not been sufficient to run sessions.
- Esmee Haigh has delivered an online Helm and Coach training program to a club cohort on Thursday evenings since January 2021 to present.
- Trainee helms and coaches undertook training session at Caldecotte Lake, Milton Keynes, by special arrangement with Secklow Hundred dragon boat team. This was part of the training program being undertaken by 7 members to enable the availability of fully trained and qualified helms and coaches to deliver sessions on a more regular basis rather than relying on the availability of one person which is the current status.
- Safe delivery of 2 O1s on 26th June 2021.

- 4 online yoga sessions delivered by Kate Binnie on Friday evenings resulting in four recordings which can be downloaded for future use.
- New winter location identified with Dorchester Sailing Club (DSC) since December 2020 who have been very kind and flexible in hosting and have offered help with identifying help to launch, paddle, recover and move Kintsugi. We had planned to paddle back up river to the Isis River Farmhouse in spring when the water levels were better, however have not been able to due to the pandemic affecting our paddling sessions. We're very grateful for DSC allowing us to stay longer than initially planned.
- Forthcoming first aid training in July 2021 for a group of volunteers.
- Forthcoming Helm and Coaching qualification course to be delivered by Dan Windsor from Race the Dragon in July and August 2021.
- We have strengthened and made many new links with other local community organisations.

Membership

The membership numbers are broken down into the following groups, the same as the last 2 years:

Category	2021	2020	2019
Oxford Paddlers personally affected with breast cancer	30	38	34
Oxford Paddlers personally affected by other cancers	4	3	0
Friends and family	17	25	11
Members from other dragon boat clubs, including other breast cancer clubs	59	31	28
Other supporters	5	20	10
Total	115	117	83

Safe, respectful and supportive community

- Opportunities to meet socially in person have been limited during 2020 to 2021 however we did enjoy zoom catchups, a river walk, a riverside "learn about waterflow" session and picnics as well as contributing to the physical maintenance of the boat park at Isis River Farmhouse and then at Dorchester Sailing Club.

Ongoing frequent communication via WhatsApp chat group to provide support, information and fun

- Ongoing email communication of key information to members
- Opportunities to emotionally support each other in an unstructured and a separate structured setting

Funding

We are very grateful for all the monetary donations, time and items given to us. Particular fundraising has been from:

- Successful grant application to Sport England for a Return to Play grant.
- Waitrose Community Matters Scheme in Thame
- Amazon and Ebay - from members' items purchased and sold
- Virgin Money Giving

Training

Opportunities have been given to members to develop skills in addition to paddling to benefit the club and use those transferable skills, including confidence building, teamwork and empowerment, for themselves:

- Helming
- Coaching
- Fundraising
- Committee skills
- Club development skills via Club Matters workshops and discussions

We're very grateful to all the club members who have stepped up to additional roles (helming, coaching, committee etc) within the club, a big thank you to everyone who has helped out; every contribution counts towards the teamwork.

Social media

We have had an active and regular presence on social media platforms, including Facebook, twitter, Instagram. Followers and interaction on all these platforms have increased. We have taken part in breast cancer month, mental health awareness week and other relevant campaigns to raise awareness of these issues.

Six Questions on Pooling Our Thoughts

Thank you all very much for your responses. Having received 20 responses out of 52 sent questionnaires, we have analysed the responses as follows:

Question 1: How often would you like paddling sessions over the summer?

9 people would like to paddle once or twice a week, and 8 respondents cannot paddle at the moment.

Thank you. This really helps us to plan. We currently have 7 club members undertaking helm and coaching training from Esmee who will also complete certified training in July and August delivered by Dan Windsor from Race the Dragon. We will then have more flexibility for planning future regular sessions with more notice. We also have experienced helms from other clubs happy to come and helm sessions over the coming months whilst our helms become more confident.

Question 2. Since the pandemic, are there factors which make you reluctant to paddle?

Covid 19 was a significant factor – some people are waiting to be double jabbed, other factors are increasing infection levels and concerns about socialising regardless of what the guidelines are. Others have mentioned reduced fitness levels or injuries. Other concerns are the difficulty in getting to Dorchester Sailing Club, low income and costs.

We realise that these are still on going concerns for everyone. Please feel free to message / contact any of the trustees (Anne-Marie, Lyndsey, Sonia) with any comments or suggestions in the future.

Question 3: How would you like to see the club develop once restrictions are lifted? For example, pre-pandemic we had plans to go to race festivals in Liverpool and Barcelona, and do the Voga Longa in Venice (not a race), as well as visit other cancer related dragon boat clubs for a paddle and tea and cake with them (eg Pink Champagne, Hurricane Paragons) and have them visit us.

11 positive responses to the multiple suggestions in this albeit with some consideration of timing and costs. 2 were undecided of their interest. 2 not interested.

These were suggested events which we had planned out for 2020 and 2021. In the past when we have attended an event we have carpooled and shared airbnb accomodation and taken our own food. National events do not need to be a large cost. When attending these events, national and international, we can be flexible with the number of people attending as we have the option to partake in the composite dragonboat team called Pink Royals, masterminded by Wendy (Grose) indeed 4 of our members were part of the inaugural launch of the team in Liverpool 2019. We do understand that people have other financial commitments and priorities. Our plans had been to fundraise for events and as part of this to be able to provide financial support to members.

Question 4: It takes quite a lot of work behind the scenes to keep the club running and to plan paddling sessions. In order for this to be shared amongst members, how do you think we can all help each other?

Suggestion of subcommittees: We usually ask for a show of hands from people to get involved which was what happened previously in preparing the grant application, designing the team kit, ordering and designing the O1s, sorting out the club's bank account; undertaking current helm and coaching training; upcoming first aid course offered out. Our committee and project teams are very informal and open to anyone who has time and interest to support these activities.

People are able to dip in and out of these things as we fully appreciate that commitments fluctuate.

Several people suggested sharing out the tasks to prepare for a session and during a session. Going forward we plan to make use of the [tasks wheel](#) which is a fun way of having a random allocation: you add your name to the wheel and it will magically delegate tasks to you. If you are unsure of what is required of you, you can always ask the helm / coach or another paddler upon arrival - we've all been there!

Suggestion to have a buddy system to show what needs to be done during a session: We do this for newcomers but we can look at a system to do this more regularly / or as needed.

Noted that some people would like to contribute more but are currently busy at work or have family / other commitments.

Question 5: We had a grant for 4 yoga sessions to help us prepare for a return to paddling, did you use the yoga sessions?

7 people attended one or more sessions. 6 people wanted to attend but were unable. 3 people downloaded a session.

We have recently learned that the previously provided yoga session links have expired. We are now providing the downloaded session links stored in google docs which will be emailed out shortly.

Question 6: Did you find the yoga sessions helpful?

7 positive responses that it was helpful
5 intend to use it at a later date.

We are pleased some members frequently attended these sessions and found them useful. It is great that others plan to use the sessions in the future. These are there for you to use however frequently you wish.

Financial review

This is our third year of activity and during the year we have successfully received one Sport England Return to Play grant and donations. We relied upon the grant income to fund the purchase of large items such as the 01s, Helms Course, First Aid Course and smaller items such as yoga classes, hand gels and contactless payment device.

Executive summary

Our starting Balance for the period was £1,386.00. On the 11th March we were awarded £5,368.00 following a successful grant application to Sport England. Of the £5,368.00,

£3,872.42 has been committed leaving a remainder of £1,495.58. Our total income for the period was £5,542.99. Our internally generated income totals £174.99. Our core operating costs for 2020 were £618.86. Our closing balance summated £6,919.35. Only one out going transaction of £10.00 to the environment agency was recorded.

With regards to the Sport England Grant we must acknowledge that any deviation in committed spend when compared against specific costs within the Sport England grant schedule must be reconciled back to Sport England. At present his figure sits at £63.58 split across five-line items.

Subject to final confirmed costs of a number grant specific line items, our projected forecast for the reporting period will see a positive balance of £906.23 post the release of monies for all ratified expenditure. However, it should be recognised that the unconfirmed costs, once qualified will diminish this total. Whilst this figure looks healthy, we must remember that during the reporting period our core outgoings were £618.86, and our self-generated income was £174.99.

Generating sufficient income to cover core operating costs remains a significant concern as our membership revenue alone will not cover the statutory and legal requirements to keep the club sustainable.

Introduction

Continued protraction and poor practice in the administration of our Community Bank account by Barclays PLC has led to historical information prior to 1st January 2021 being unavailable for interrogation and dissemination. Barclays have acknowledged in writing that they are at fault and will be offering £500.00 in compensation as well as making available OPFL' missing data.

Figure 1 below demonstrates that we cannot access our records prior to January 2021

It must also be noted that because of Barclays remiss service, OPFL was unable to officially operate the bank account in line with the Charities Commission Charter guidelines. To this end individual club members kindly covered the cost of requisite functional needs from personal bank accounts to keep the club both compliant and operational. All incurred costs have been scheduled for reimbursement following a robust and auditable substantiation process.

At the time of writing, information for the period 1st January to 31st May was referenced.

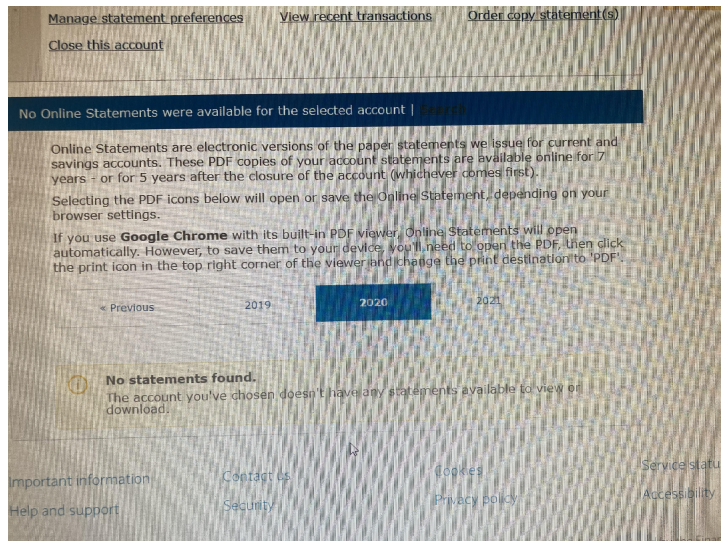


Figure 1 Screen shot capturing lack of data for 2020

Statement of Account

Reporting period 1st January to 31st May 2021

Starting Balance £1,386.86

Closing Balance £6,919.35

Table 1 Statement of Account 01.01.21 - 31.05.21

Creditor / Debtor	Date	Description	Cost Centre	Money In	Money Out	Cost to come	Fixed SE Grant	SE Grant Diff	SE Recolite
Virgin Money	06.01.21	Membership	Revenue	£40.00					
Anne-Marie Haigh	11.01.21	DSC Subs	Revenue	£77.00					
Environmental Agency	28.01.21	Waterway licence	Cost		£10.00				
Virgin Money	10.02.21	Membership	Revenue	£10.00					
Amazon Europe	11.02.21	Amazon smile donation	Revenue	£12.49					
ESC Lottery	26.03.21	Lottery Grant	Grant In	£5,368.00					
Sum up	17.05.21	DSC Subs	Revenue	£11.68					
Sum up	18.05.21	DSC Subs	Revenue	£14.66					
Amazon Europe	24.05.21	Amazon smile donation	Revenue	£9.16					
Susan Renn	12.11.20	DSC Berthing Fee	Cost			£54.00			
Susan Renn	26.12.20	DCS Paddling Fee	Cost			£52.50			
Susan Renn	12.02.21	Boat Insurance	Cost			£252.82			
Sonia Am brose	28.04.21	Public Liability Insurance	Cost			£221.82			
Anne-Marie Haigh	12.01.21	Boat Roller	Misc			£29.99			
Sally Crow	TBC	First Aid Venue Hire	Grant Out			£150.00	Included below	£0.00	
Kate Binnie	30.06.21	4 x Midful Yoga Sessions	Grant Out			£460.00	£480.00	£20.00	£20.00
Marsport Ltd	29.06.21	2 No O1 Packages	Grant Out			£2,700.00	£2,700.00	£0.00	
Marsport Ltd	29.06.21	2 No weasel Throwlines	Grant Out			£59.90	£60.00	£0.10	£0.10
Towergate	28.06.21	Additional O1 insurance	Grant Out			£27.72	£38.00	£10.28	£10.28
TBC		Motorola 2 way radio	Grant Out			£0.00	£155.00	£155.00	
TBC		First Aid training Course	Grant Out			£440.00	£600.00	£10.00	£10.00
Dan Windsor		Helm Training Course	Grant Out			£0.00	£900.00	£900.00	
TBC		Helm Certification	Grant Out			£0.00	£0.00	£0.00	
Right Direction		Covid + other RA'	Grant Out			£0.00	£330.00	£330.00	
TBC		Thermal Safety Blankets	Grant Out			£0.00	£10.00	£10.00	
TBC		Sanitising Supplies - 5Ltr 80% alcohol	Grant Out			£0.00	£18.00	£18.00	
TBC		Sanitising Supplies - 20 X 50ml bottles	Grant Out			£0.00	£9.00	£9.00	
TBC		Surgical Face masks	Grant Out			£0.00	£10.00	£10.00	
Sum up		Sumup Card readers	Grant Out			£34.80	£58.00	£23.20	£23.20
TBC		Sumup Peripherals	Grant Out			£0.00	£0.00	£0.00	
Susan Renn		Flowers for Trudy	Misc			£23.99			
Totals				£5,542.99	10	£4,507.54	£5,368.00	£1,495.58	63.58
Starting Balance st January 2021				£1,386.86					
Closing Balance 31st May 2021				£6,919.35					
Potential Balance				£906.23					

For the benefit of analyses, the following cost centres have been applied.

Revenue	Moneys earned by OPFL through donations, membership and paddling subscription fees @ £3 per person per paddle
Cost	Monies OPFL have had to spend to oblige requisite operating needs such as insurance and Environment Agency licences
Grant In	Monies received from organisations such as the Lottery Council and Sports England following an application process
Grant Out	Monies spent in relation to the equipment and services listed within respective grant / funding applications.
Miscellaneous spend	Monies spent on discrecional purchases to support the group

Total Transactions

During the reporting period OPFL generated £174.99 in income via membership, paddling subscriptions, and donations from the Amazon Europe Smile function.

Our operating costs totalled £618.86 leaving a deficit of £443.87. Boat and public Liability insurance are our most significant financial commitments.

OPFL received £5,368.00 from the Lottery Council. Of this £3,872.42 has been committed.

Miscellaneous spending totalled £53.98

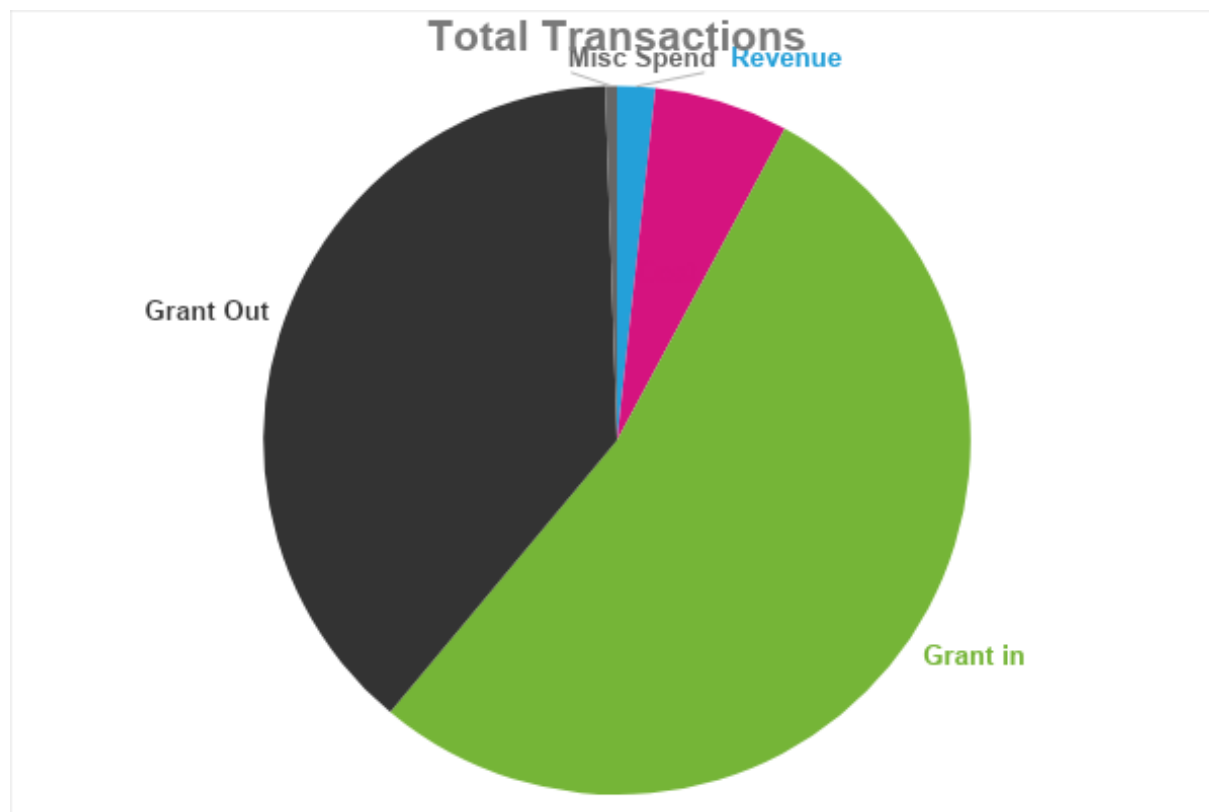


Figure 2 OPFL Total transaction breakdown

Revenue

Our total income for the reporting period equated to £174.99 with paddling subscriptions accounting for 59% of the revenue generated. Only £50 in membership donations was received via our Virgin Money just giving page.

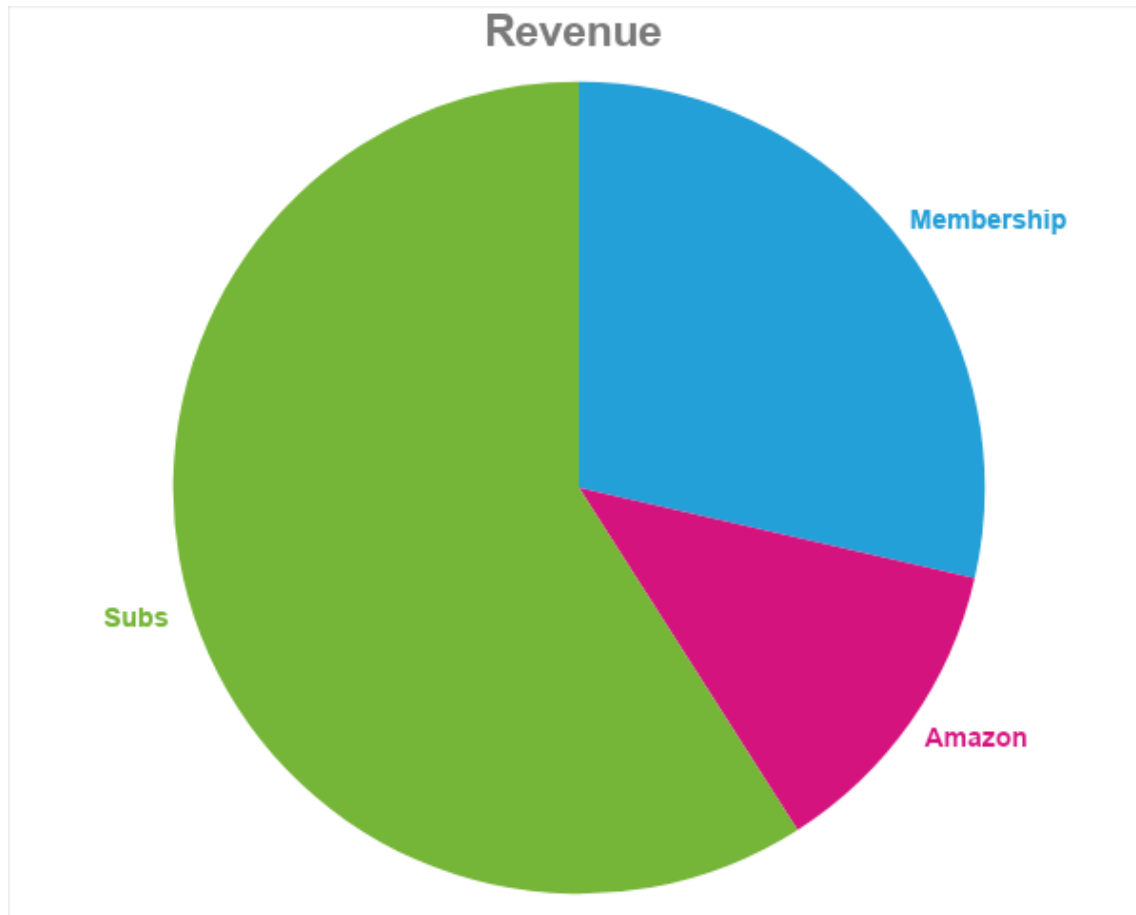


Figure 3 Revenue Breakdown

Operating Costs

Our operating costs define the base income levels to be obtained to remain sustainable. The inclusion of public liability to our previous boat cover realised a circa 95% increase in premiums on our 2020 spend. This increased further with the addition of the two O1 packages.

Berthing and Paddling fees to utilise the facilities of Dorchester Sailing Club account for a further £106.50.

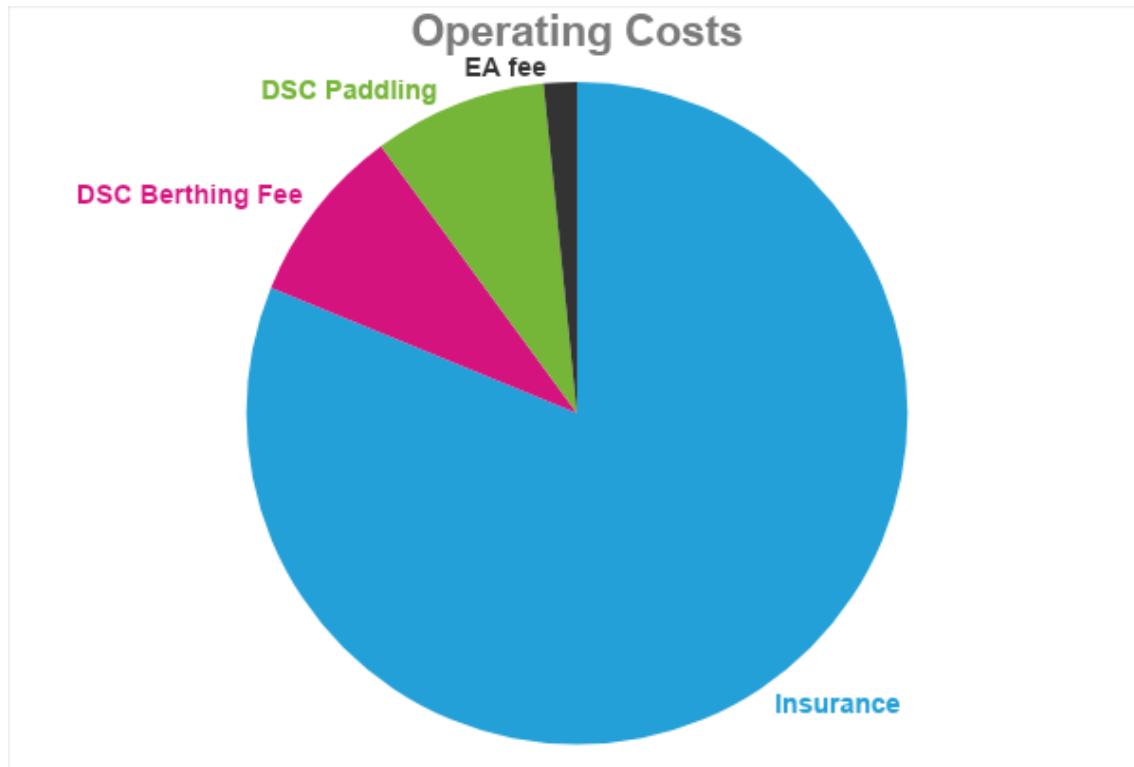


Figure 4 Operating Cost breakdown

Grant Spend

Upon a successful application, OPFL received £5368.00 from the lottery council to procure 2 No O1 kayaks and range of support services and consumable items to assist the club return to paddling. At the time of writing £3,872.42 has been committed in line with the accepted application proposal.

Several confirmed costs for goods and services are yet to be established but it is understood that if the remaining £1,495.58 is not allocated in line with the agreed Sport England schedule, it shall be returned to Sport England.

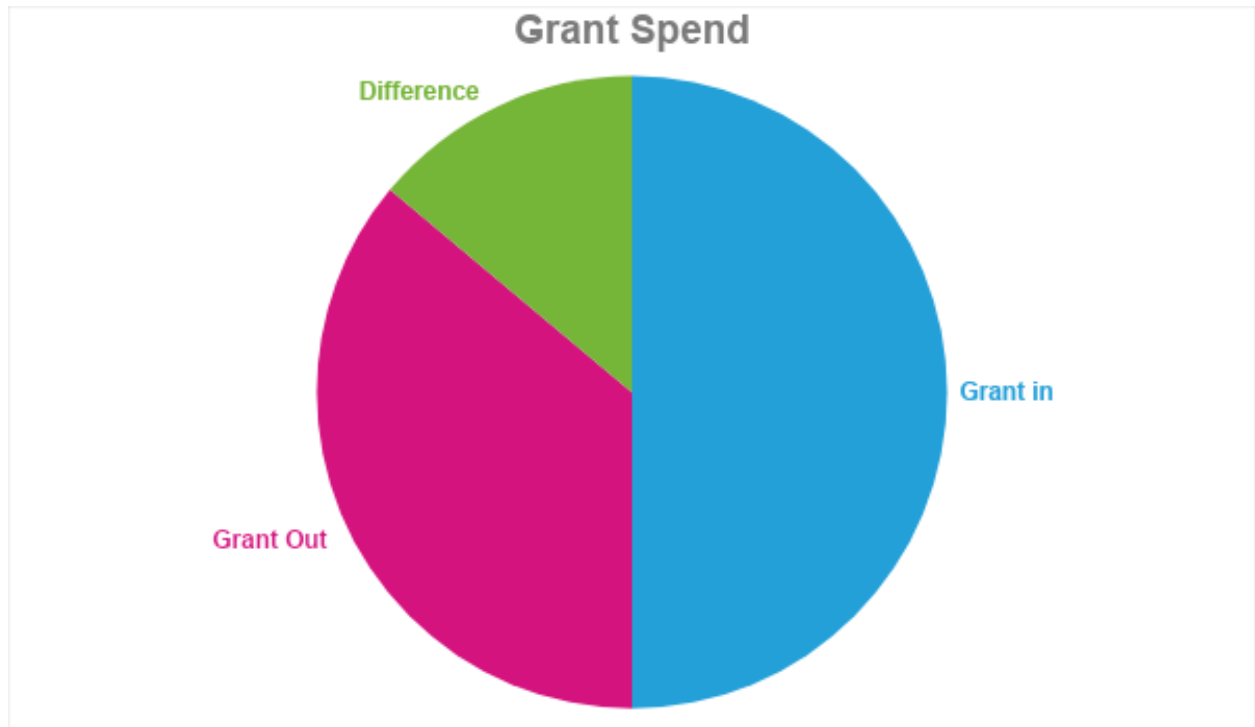


Figure 5 Grant Expenditure break down

Figure 6 below depicts the agreed schedule attributes and associated costs Sport England agreed to cover following OPFL' successful grant application.

Items	Description	Cost	
		Total Amount	Grant
Equipment Hire/Purchase	Surgical face masks, disposable, pack of 50	£10	£10
Equipment Hire/Purchase	Sanitising supplies – 20 x refillable 50ml plastic bottles with coloured belt clip hooks	£9	£9
Coaches Fees / Expenses	Four online (Zoom) yoga sessions for 30 people	£480	£480
Equipment Hire/Purchase	2 x iZettle Card Reader2 – for taking contactless card payments	£58	£58
Equipment Hire/Purchase	Sanitising supplies – 5L 80% alcohol hand sanitiser with pump	£18	£18
Equipment Hire/Purchase	Emergency thermal safety blankets – pack of 4	£10	£10
Coaches Fees / Expenses	Health&Safety Risk Assessment expert services fee	£330	£330
Coaches Fees / Expenses	Helm training course for up to 10 people	£900	£900
Coaches Fees / Expenses	First Aid training course: 1-day course for water sports first aid for up to 12 people	£600	£600
Equipment Hire/Purchase	Motorola 2-way 'walkie-talkie' radio – two sets (quad pack)	£155	£155
Equipment Hire/Purchase	2 x 18m throw lines – for OI safety	£60	£60
Other: Additional public liability insurance cover for outrigger kayaks	Additional insurance cover for 2 x OI's	£38	£38
Equipment Hire/Purchase	2 x OI outrigger canoes for training/socially distanced paddling	£2,700	£2,700

Figure 6 SE Grant Schedule

Personal reimbursement application schedule

The schedule below captures the substantiation process we are adhering to with regards reimbursing club members who kindly paid for services and products out of their own bank accounts in lieu of viable community bank account functionality.

OPFL	Item ID	Description	E Cost	Date of Purchase	Ordered By	Purchased By	Receipt Provided	Receipt Type / Location	Personal Reimbursement	Confirmed cost	Monies released	Date Monies released	Transaction ref	Comments
General	01	Flowers for Truly	23.99	TBC	Susan Renn	Susan Renn	Yes	Bank Statement	Yes	£23.99	No			No receipt available. Agreed with AMH & SA to proceed with payment based on non-substantive evidence. 22.06.21 google meet 19.00hrs
	02	Dorchester berth fee	54	TBC	Susan Renn	Susan Renn	Yes	Bank Statement	Yes	£54.00	No			
	03	Dorchester paddling fee	52.5	TBC	Susan Renn	Susan Renn	Yes	Bank Statement	Yes	£52.50	No			
	04	Boat Insurance	252.82	12.02.21	Susan Renn	Susan Renn	Yes	Invoice	No	£52.82	No			
	05	Public Liability Insurance	£221.82	28.04.21	Sonia Ambrose	Sonia Ambrose	Yes	Invoice	Yes	£221.82	No			
	06	Boat roller	£29.99	12.01.21	Anne-Marie Haigh	Anne-Marie Haigh	Yes	Invoice	Yes	£29.99	No			
	07	First aid course venue hire	£150.00		Sally Crowe	Sally Crowe	No		No	£0.00	No			
	08	4 x Mindful Yoga sessions	£460.00	30.06.21	Sonia Ambrose	OPFL	Yes	Invoice	No	£460.00	No			
	09	Additional 01 Boat insurance	£27.72	28.06.21	Anne-Marie Haigh	TBC	Yes	Invoice	Yes	£27.72	No			
SPORT ENGLAND GRANT	10	2 x O1's canoes for training/socially distanced												
	101	paddling	2,700.00	TBC	Alison Muldal	OPFL	Yes	Invoice	No	£2,750.00	No			
	102	2 x throw lines	TBC	TBC		TBC	Yes	Invoice	No	£49.92	No			
	103	Motorola 2-way 'walkie-talkie' radio - two sets (quad pack)	155.00	TBC	Alison Muldal	OPFL				£0.00	No			True costs to be confirmed.
	104	First Aid training course	440.00	TBC	Alison Muldal	OPFL				£0.00	No			True costs to be confirmed.
	105	Helm training course - Two-day course for 10 people. Quote from Dan Windsor, Race the Dragon	900.00	TBC	Alison Muldal	OPFL				£0.00	No			True costs to be confirmed.
	106	Helm certification	TBC	TBC	TBC	TBC				£0.00	No			True costs to be confirmed.
	107	Payment for expert services (for Covid19 Health & Safety and other risk assessment review) - Right Directions	TBC	TBC	TBC	TBC				£0.00	No			True costs to be confirmed.
	108	Emergency thermal safety blankets - pack of 4	10.00	TBC	Alison Muldal	OPFL				£0.00	No			True costs to be confirmed.
	109	Sanitising supplies - 20 x refillable 50ml plastic bottles with coloured belt clip hooks	9.00	TBC	Alison Muldal	OPFL				£0.00	No			True costs to be confirmed.
	110	Sanitising supplies - 5L 80% alcohol hand sanitiser with pump	18.00	TBC	Alison Muldal	OPFL				£0.00	No			True costs to be confirmed.
	111	Surgical face masks, disposable, pack of 50	10.00	TBC	TBC	TBC				£0.00	No			True costs to be confirmed.
	112	2 x Zettle Card Reader2 - for taking contactless card payments	34.80	TBC	Sarah Cross	Sarah Cross	No		No	£0.00	No			
	113	Additional car chargers / peripherals for card readers	TBC	TBC	Sarah Cross	Sarah Cross				£0.00	No			True costs to be confirmed.
Totals			5549.64							£3,422.76				

Figure 7 Personal application and Committed cost schedule

Thank you to many people

These achievements could not have happened without the help of many people from our club, other clubs and local organisations. We can't list everyone here, but you know who you are and we're very grateful to you.

In particular we need to thank:

Esmee Haigh, for dedication, commitment and contribution in the role of Club Secretary and more recently in the role of Trainer delivering an innovative and engaging Helms and Coaches Training Programme and for all the neverending ad hoc tasks to arrange and lead sessions.

Dorchester Sailing Club, for their warm welcome and unrelenting support to enable our paddling sessions. Special call out to **Rob Naisby**, their Harbourmaster.

Susan Renn for her tireless efforts to resolve complications created by Barclays Bank.

Alison Muldal for master minding the Sport England Return to Play grant which resulted in many significant wins.

Noreen and Adrian, owners of the Isis River Farmhouse, for allowing us to store our boat on their premises until Kintsugi arrived and our winter move to Dorchester Sailing Club. Also for taking necessary boat manoeuvres into consideration when they rearranged their access due to Covid regulations.

Dan Windsor - for his continued loan to us of the boat until he delivered Kintsugi. We also are grateful for his help and support with the delivery of Kintsugi and forthcoming Helms and Coaches training course in Summer 2021.

Sport England for the award of their Return to Play small grant which has enabled us to buy two 01s, helm and coaching training, first aid training, yoga classes and ad hoc materials such as disinfectant, card readers, walkie talkies, throw lines.

Active Oxfordshire for their help, support and advice in enabling us to understand a safe way to return to paddle post covid eg introductions to Right Directions.

Right Directions for their guidance and review of our risk assessments and plan to return to paddling during and post Covid 19.

Looking ahead

We are looking forward to returning to regular paddling sessions in due course. We have not forgotten about a formal launch utilising local media to help rebuild our membership numbers. To help with this, we will also re-engage with Maggie's Centre, the Lymphoedema Service and other networks with the help of the Falcon Club who are also developing their networks. Do please pass on the word about us in your own personal networks.

Anne-Marie Haigh *Anne-Marie Haigh* Chair

Lyndsey Miles *Lyndsey Miles* Treasurer

Sonia Ambrose *Sonia Ambrose* Trustee