

# DEBEN YACHT CLUB

England & Wales · Charity number 1183054

## Details

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**Other names**                   DYC

**Status**                           Registered

**Legal form**                   CIO

**Registered**                   2019-04-23

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

## Contact

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**Address**                       Deben Yacht Club  
River Wall  
Woodbridge  
IP12 4BB

**Phone**                         01394385400

**Email**                         [secretary@debenyachtclub.co.uk](mailto:secretary@debenyachtclub.co.uk)

**Website**                    [www.debenyachtclub.co.uk](http://www.debenyachtclub.co.uk)

## Activities

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**Objects:** 3. ObjectsThe objects of the CIO are:The promotion of community participation in healthy recreation for the public benefit in Woodbridge and the surrounding area by the provision of facilities for sailing and paddle sports including:- providing learning and teaching in the skills of sailing in dinghies and yachts;- providing learning and teaching in paddling skills;- providing training for instructors and members including in safety practices and the use of safety power boats

**Activities:** Deben Yacht Club promotes community participation in healthy recreation for the public benefit in Woodbridge and the surrounding area by the provision of facilities for sailing, including:- providing teaching in the skills of sailing in dinghies and yachts;- providing training for instructors and members including safety practices and the use of safety power boats.

## Classification

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- **How:** Makes Grants To Individuals, Provides Buildings/facilities/open Space
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, Amateur Sport, Recreation
- **Who:** Children/young People, Other Charities Or Voluntary Bodies, The General Public/mankind

## Geography

- Suffolk

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-09-30	£85,954	£68,037	-	-
2023-09-30	£84,316	£22,274	-	-
2022-09-30	£76,203	£57,021	-	-
2021-09-30	£76,559	£80,919	-	-
2020-09-30	£101,563	£125,965	-	-

## Trustees

Name	Role	Appointed
Christopher John Woodard		2022-11-19
DAVID VERNON HAYHOW		2019-04-23
DIANA COBB		2019-04-23
David Kemp		2024-11-16
FRANCES MARGARET ALEXANDER		2019-04-23
JANE BRADBURN		2019-04-23
JOHN GEORGE PREVETT		2019-04-23
Jillian Mary Wickson		2023-11-16
John Bernard Adams		2021-11-27
Martin Philip James		2020-11-14
THOMAS ADRIAN KWOK MAN YEUNG		2021-11-27

**DEBEN YACHT CLUB**

England & Wales - Charity number 1183054

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# Accounts

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## Trustees' Annual Report for the period

From **1 October 2023** Period start date to **30 September 2024**  
Period end date

Charity name: **Deben Yacht Club**

Charity registration number: **1183054**

## Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	<p>The objects of the CIO are: <i>The promotion of community participation in healthy recreation for the public benefit in Woodbridge and the surrounding area by the provision of facilities for sailing and paddle sports including:</i></p> <ul style="list-style-type: none"> <li>- <i>providing learning and teaching in the skills of sailing in dinghies and yachts;</i></li> <li>- <i>providing learning and teaching in paddling skills;</i></li> <li>- <i>providing training for instructors and members including in safety practices and the use of safety power boats.</i></li> </ul>
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<p>Provide and operate facilities for members</p> <ul style="list-style-type: none"> <li>• Clubhouse and changing rooms</li> <li>• Dinghy Park and other storage areas for water craft and associated equipment..</li> <li>• Slipway and pontoons for use by members and visitors.</li> <li>• Moorings for club members.</li> <li>• Provide safety cover for club organized activities using a displacement boat and 2 RIBs.</li> <li>• Run training courses for dinghy sailing.</li> <li>• Run training sessions for marine first aid.</li> <li>• Run training courses for safe and effective use of power boats used in providing safety cover for events.</li> <li>• Maintain a fleet of sailing dinghies for members without their own boats and for use in training courses.</li> </ul>
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public	Para 1.18	<p>The trustees endeavour to follow the advice of the Charity Commission. We have not had any specific guidance.</p>

benefit		
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### Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	We occasionally provide grants to junior members to attend events at other sailing clubs.
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	Volunteers operate all club activities unless a specialized contractor is required.
Other		We host 4 or 5 fund raising events such as coffee mornings for local and national charities.

### Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>We organize charity events such as coffee mornings as described above.</p> <p>We run an extensive programme of sailing events for members and visiting sailors. Club membership and facility fees are kept as low as possible; in case of hardship, we may reduce fees.</p> <p>We contribute to local organizations that are interested in maintaining the environment of the estuary which is an internationally significant area for wildlife.</p>

### Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives	Para 1.41	

set		
Investment performance against objectives	Para 1.41	
Other		

## Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	Income 85,953.84 Expenditure 68,036.68 Operational Surplus 17,917.16
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	There are reserves to cover maintenance and replacement of assets such as the clubhouse, slipway, pontoons and club water craft.
Amount of reserves held	Para 1.22	Cash Reserves 171,584.80
Reasons for holding zero reserves	Para 1.22	
Details of fund materially in deficit	Para 1.24	
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	

## Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	Membership fees Facility fees for use of storage
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	Most significant risk is loss or damage of wooden clubhouse, pontoons and other assets by collision or fire.
Other		

## Structure, Governance and Management

Description of charity's trusts:		None
Type of governing document ( <a href="#">trust deed</a> , <a href="#">royal charter</a> )	Para 1.25	Constitution approved by Charity Commission following revision in 2024
How is the charity constituted? (e.g. <a href="#">unincorporated association</a> , CIO)	Para 1.25	CIO
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	We usually seek trustees from the membership.

### Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	New trustees are given the constitution and current annual report together with details of the Charity Commission's information for trustees.
The charity's organisational structure and any wider network with which the charity works	Para 1.51	The club is affiliated to the RYA and PaddleUK which are the national organizing bodies for sailing and paddling.
Relationship with any related parties	Para 1.51	
Other		

### Reference and Administrative details

Charity name	Deben Yacht Club
Other name the charity uses	DYC
Registered charity number	<b>1183054</b>
Charity's principal address	Deben Yacht Club River Wall Woodbridge IP12 4BB Suffolk

**Names of the charity trustees who manage the charity**

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Jillian Mary Wickson			
2	Christopher John Woodard			
3	John Bernard Adams	Hon Treasurer		
4	Thomas Adrian Kwok Man Yeung	Commodore = Chairman		
5	Martin Philip James			
6	David Vernon Hayhow	Hon Secretary		
7	Diana Cobb			
8	Frances Margaret Alexander	Hon Membership Secretary		
9	John George Prett			
10	Jane Bradburn			
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

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

Director name		
None		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	
None		

## Funds held as custodian trustees on behalf of others

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

### Additional information (optional)

#### Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
General	Royal Yachting Association	Ensign Way, Hamble-le-Rice, Southampton SO31 4YA
General	PaddleUK	National Water Sports Centre Adbolton Lane Holme Pierrepont Nottingham NG12 2LU
<b>General</b>	Community Action Suffolk	160 Hadleigh Rd, Ipswich IP2 0HH

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

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## Exemptions from disclosure

Reason for non-disclosure of key personnel details

**Other optional information**

## Declarations

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

Signed on behalf of the charity's trustees

Signature(s)

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Full name(s)

	David Vernon Hayhow
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Position (e.g. Secretary,  
Chair, etc)

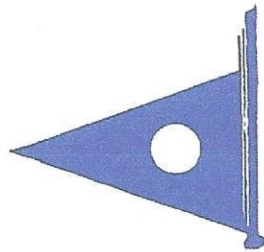
Commodore	
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Date

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# Honorary Treasurer's Report

**DEBEN YACHT CLUB**  
**WOODBIDGE**



## Financial Statements

Year ended 30<sup>th</sup> September 2024

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Page 2	Honorary Treasurer's Report – Overview & Commentary
Page 3	Income and Expenditure Statement
Page 4	Balance Sheet, Fixed Assets & Depreciation
Page 5	Independent Examiner's Report

John Adams  
Honorary Treasurer  
November 2024

The club's financial accounts for the year ending 30th September 2024 have been prepared by John Adams, Club Treasurer and approved by the club's appointed Independent Examiner, Harry Moore, Accountant.

**Current Income £85,953.84 - up £1,637.70.**  
Fees (£1,976), Training (£1,956), Bank Interest (£2,003)

**Current Expenses £68,036.68 – up £5,995.24.**  
Pontoon legs (£2,400), Insurance (£6,043 – “Annualised”), Cleaning (£1,805), Electricity (£1,285).

**Operational Surplus (Income less Expenses) £17,917.16. Down £4,358**

**Depreciation of Assets is calculated at £23,138**

**After Depreciation we show a deficit of (£5,220.84)**

No Capital Spend this year

*It is better to have an Operating Surplus sufficient to cover the Depreciation of Assets in the Long Term.*

**Cash Held has increased by £17,917.16 to £171,584.80**

Barclays £95,914.79

Building Society £75,380

PayPal £240.01

Cash £50

Our Balance Sheet Value has reduced by £5,220.84.

	2022-23	2023-24	Notes
<b>Income</b>	<b>2022-23</b>	<b>2023-24</b>	<b>Change</b>
Fees and Subs	36,791.00	38,767.32	1,976.32
Facilities	29,162.00	29,972.00	810.00
Donations with fees	748.00	833.00	85.00
Training	4,780.00	6,736.00	1,956.00
Sale of Items	4,535.40	-175.00	-4,710.40
Club Boat Hire	1,163.15	533.55	-629.60
DYC Regatta week & Social	1,885.98	1,576.00	-309.98
Clubhouse lettings	130.00	0.00	-130.00
Galley & Bar (Net)	3,965.59	4,552.47	586.88
Bank Interest	1,155.02	3,158.50	2,003.48
	84,316.14	85,953.84	1,637.70
<b>Current Income Sub-total</b>			
Rent	-8,701.00	-9,250.50	-549.50
Rates	-1,186.64	-1,144.95	41.69
Cleaning	-4,472.40	-6,277.55	-1,805.15
Insurance	-12,049.61	-18,092.68	-6,043.07
Clubhouse	-6,839.93	-4,219.82	2,620.11
Electricity	-1,492.15	-2,777.49	-1,285.34
Water	-719.38	-819.74	-100.36
Telephone & Internet	-578.58	-462.91	115.67
Training	-2,305.27	-1,705.39	599.88
Safety Boats	-11,707.65	-10,563.77	1,143.88
Fuel Safety Boats	-1,017.10	-946.37	70.73
Club Boats	-1,620.53	-1,562.02	58.51
Working Party	-962.56	-1,672.85	-710.29
Dinghy Park & Grounds	-4,465.58	-2,256.13	2,209.45
Slipway & Moorings	-357.21	-2,596.00	-2,238.79
Printing/Publicity	-1,453.81	-523.20	930.61
Regatta & Social	-673.29	-1,072.79	-399.50
Sundries	-333.75	-1,600.52	-1,266.77
Outgoing Memberships	-1,105.00	-492.00	613.00
<b>Total Overheads</b>	<b>-£62,041.44</b>	<b>-£68,036.68</b>	<b>-5,995.24</b>
			see insurance above
<b>Total Pre-depreciation</b>	<b>22,274.70</b>	<b>17,917.16</b>	<b>-4,357.54</b>
Depreciation	24,412.00	23,138.00	-1,274.00
<b>Including Depreciation</b>	<b>-2,137.30</b>	<b>-5,220.84</b>	<b>-3,083.54</b>

	30 September 2023	30 September 2024	Movement
<b>Fixed Assets</b>			
Clubhouse, pontoons & slipway	459,330.00	440,957.00	
Safety boats	44,394.44	39,955.44	
Sheds/DP	8,150.00	7,824.00	
<b>Current Assets</b>			
Cash - Galley + Bar	194.00	50.00	-144.00
Galley £50, Bar £0			
Barclays Account	80,819.08	95,914.79	15,095.71
National Counties 45 Day a/c	72,604.56	75,380.00	2,775.44
Paypal A/c	50.00	240.01	190.01
Stocks Galley & Bar	450.00	450.00	0.00
Galley £50, Bar £400			
<b>Net Assets</b>	<b>665,992.08</b>	<b>660,771.24</b>	<b>-5,220.84</b>
Represented by	668,129.38	665,992.08	-2,137.30
Fund Brought Forward	- 2,137.30	- 5,220.84	-3,083.54
Operating Surplus/(Deficit) + depr'n			
	665,992.08	660,771.24	-5,220.84

Fixed Assets at 30th September 2024

	Clubhouse, Pontoon & Slipway	Club & Safety Boats	DP/Sheds	Total
Open 1 Oct 2023	459,330.00	44,394.44	8,150.00	511,874.44
Additions	-	-	-	-
Subtotal	459,330.00	44,394.44	8,150.00	511,874.44
Depreciation	-18,373.00	-4,439.00	-326.00	-23,138.00
Deposit Safety Boat				
<b>Close 30 Sep 2024</b>	<b>440,957.00</b>	<b>39,955.44</b>	<b>7,824.00</b>	<b>488,736.44</b>
Depreciation rates/value	4%	10%	4%	
				23,138.00

Honorary Treasurer's Report

DEBEN YACHT CLUB

INDEPENDENT EXAMINER'S REPORT FOR THE YEAR ENDING  
30<sup>th</sup> SEPTEMBER 2024

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In accordance with the terms of my appointment, I have examined the financial statements of Deben Yacht Club as set out in the attached balance sheet, income and expenditure account and related notes together with the records, vouchers and other information made available to me.

These financial statements have been properly drawn up in accordance with such information and to the best of my knowledge and belief, show a true and fair view of the Club's income and expenditure for the year ended 30<sup>th</sup> September 2024 and its state of affairs at that date.

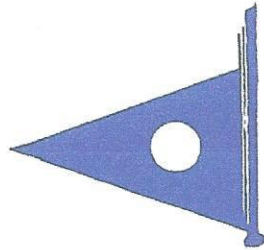


H C Moore FCA  
Chartered Accountant  
2 Lime Kiln Close  
Claydon  
Ipswich  
IP6 0AW

10<sup>th</sup> November 2024

**Honorary Treasurer's Report**

**DEBEN YACHT CLUB**  
**WOODBIDGE**



**Financial Statements**

**Year ended 30<sup>th</sup> September 2024**

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*It is better to have an Operating Surplus sufficient to cover the Depreciation of Assets in the Long Term.*

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Barclays £95,914.79

Building Society £75,380

PayPal £240.01

Cash £50

Our Balance Sheet Value has reduced by £5,220.84.

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Training	-2,305.27	-1,705.39	599.88
Safety Boats	-11,707.65	-10,563.77	1,143.88
Fuel Safety Boats	-1,017.10	-946.37	70.73
Club Boats	-1,620.53	-1,562.02	58.51
Working Party	-962.56	-1,672.85	-710.29
Dinghy Park & Grounds	-4,465.58	-2,256.13	2,209.45
Slipway & Moorings	-357.21	-2,596.00	-2,238.79
Printing/Publicity	-1,453.81	-523.20	930.61
Regatta & Social	-673.29	-1,072.79	-399.50
Sundries	-333.75	-1,600.52	-1,266.77
Outgoing Memberships	-1,105.00	-492.00	613.00
<b>Total Overheads</b>	<b>-£62,041.44</b>	<b>-£68,036.68</b>	<b>-5,995.24</b>
			see insurance above
<b>Total Pre-depreciation</b>	<b>22,274.70</b>	<b>17,917.16</b>	<b>-4,357.54</b>
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<b>Including Depreciation</b>	<b>-2,137.30</b>	<b>-5,220.84</b>	<b>-3,083.54</b>

	30 September 2023	30 September 2024	Movement
<b>Fixed Assets</b>			
Clubhouse, pontoons & slipway	459,330.00	440,957.00	
Safety boats	44,394.44	39,955.44	
Sheds/DP	8,150.00	7,824.00	
<b>Current Assets</b>			
Cash - Galley + Bar	194.00	50.00	-144.00
Galley £50, Bar £0			
Barclays Account	80,819.08	95,914.79	15,095.71
National Counties 45 Day a/c	72,604.56	75,380.00	2,775.44
Paypal A/c	50.00	240.01	190.01
Stocks Galley & Bar	450.00	450.00	0.00
Galley £50, Bar £400			
<b>Net Assets</b>	<b>665,992.08</b>	<b>660,771.24</b>	<b>-5,220.84</b>
Represented by	668,129.38	665,992.08	-2,137.30
Fund Brought Forward	- 2,137.30	- 5,220.84	-3,083.54
Operating Surplus/(Deficit) + depr'n			
	665,992.08	660,771.24	-5,220.84

Fixed Assets at 30th September 2024

	Clubhouse, Pontoon & Slipway	Club & Safety Boats	DP/Sheds	Total
Open 1 Oct 2023	459,330.00	44,394.44	8,150.00	511,874.44
Additions	-	-	-	-
Subtotal	459,330.00	44,394.44	8,150.00	511,874.44
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Deposit Safety Boat				
<b>Close 30 Sep 2024</b>	<b>440,957.00</b>	<b>39,955.44</b>	<b>7,824.00</b>	<b>488,736.44</b>
Depreciation rates/value	4%	10%	4%	23,138.00

Honorary Treasurer's Report

DEBEN YACHT CLUB

INDEPENDENT EXAMINER'S REPORT FOR THE YEAR ENDING  
30<sup>th</sup> SEPTEMBER 2024

---

In accordance with the terms of my appointment, I have examined the financial statements of Deben Yacht Club as set out in the attached balance sheet, income and expenditure account and related notes together with the records, vouchers and other information made available to me.

These financial statements have been properly drawn up in accordance with such information and to the best of my knowledge and belief, show a true and fair view of the Club's income and expenditure for the year ended 30<sup>th</sup> September 2024 and its state of affairs at that date.



H C Moore FCA  
Chartered Accountant  
2 Lime Kiln Close  
Claydon  
Ipswich  
IP6 0AW

10<sup>th</sup> November 2024

**DEBEN YACHT CLUB**

England & Wales - Charity number 1183054

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# Accounts

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## **Deben Yacht Club 2023 Trustees Report**

### **Charitable objectives**

The objects of the Deben Yacht Club CIO #1183054 are:

The promotion of community participation in healthy recreation for the public benefit in Woodbridge and the surrounding area by the **provision of facilities** for sailing, including:

- **providing learning and teaching** in the skills of sailing in dinghies and yachts;
- **providing training** for instructors and members including safety practices and the use of safety power boats.

**Membership & Finance.** Membership numbers have continued to grow steadily. The club is in a healthy financial state, which is necessary to cover not only our operational costs but also for regular maintenance and replacements. The costs of maintenance of our clubhouse and pontoons, above the riverbed, are always challenging. Inflation means that our costs and so our charges need to rise each year. We propose membership and fee increases at the AGM that to the club's viability but below the current national inflation rate.

**Facilities.** Our volunteer members perform all the functions of the club; training, sailing event management, boat maintenance, catering, property management, financial management and administration. The club is well-known for supporting its volunteers and doing everything in good humour and as a result many volunteers continue happily in their roles for years. However, individuals' circumstances change so we need a regular influx of new volunteers – there is so much variety in the club that there is something rewarding for everyone and the more people we have the more we can spread the work around.

This year the club has maintained the clubhouse, including changing and galley facilities. The Dinghy Park and associated sheds have also been maintained and kept tidy. We have constructed new storage racks for canoes and other paddle craft since there are increasing numbers of paddlers in the club.

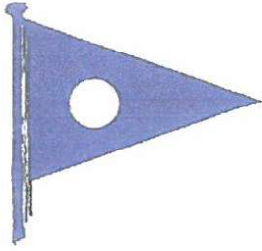
**Club boats.** This year our fleet of dinghies has been put to effective use by members for both training and other sailing events. Some wear and tear occurred, thankfully not too expensive, and this has been rectified by our maintenance volunteers. We also replaced one of the RIBs because it was becoming old and unreliable so that we could continue to support sailors.

**Sailing.** We had a full programme for 2023 and continue to adjust it to encourage as many as possible onto the water at our club events. While most of our events are races, we encourage other sailors who are happy to follow the fleet while being monitored by safety boats; there is no requirement for them to compete or complete the course. We also ran many social Club Sailing and Flotilla events for those who prefer not to compete. The small yacht and keel boat fleet enjoyed their programme. We are grateful to the Woodbridge Sea Scouts for the loan of their RIB safety boat for the Regatta.

**Training.** We held a marine focused First Aid Course to maintain our number of qualified first aiders available for sailing training and support. Our RYA-affiliated training team delivered our usual sailing and powerboat courses. Qualified club members provided the instruction and we also linked with the Woodbridge Sea Scouts to share boats, instructors and students.

**Social.** Our regular coffee mornings were well attended and raised over two thousand pounds for various local charitable causes. We also arranged a series of winter walks and talks for members during the non-sailing season.

# Honorary Treasurer's Report



## DEBEN YACHT CLUB WOODBIDGE

### Financial Statements

Year ended 30<sup>th</sup> September 2023

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Rupert Freeman ACMA  
Honorary Treasurer  
November 2023

## Overview

The club's financial accounts for the year ending 30th September 2023 have been prepared by Rupert Freeman ACMA, Club Treasurer and approved by the club's appointed Independent Examiner, Harry Moore, Accountant.

**Current Income £84,316** - up £8,113. (2022 £2,667 Covid. *Minus this Income is up £10,780.*)  
£3,728 Fees, 6.7% increase. £1,500 Training, £3k Sales. Boat Hire, Regatta, Galley £1,500

**Current Expenses £62,041** – up £3,153. Various inc Clubhouse (Piles, Awning). Inflation.

**Operational Surplus** (Income less Expenses) **£22,274**. Up £4,960

**Depreciation of Assets** is calculated at **£24,412**

After **Depreciation** we show a deficit of **(£2,137)**

**Capital Spend £21,635** - Balance of New Safety Boat

*It is better to have an Operating Surplus sufficient to cover the Depreciation of Assets in the Long Term.*

**Cash Held has increased by £549 to £153,668**

Barclays	£80,819
Building Society	£72,605
PayPal	£50
Cash	£194

Our Balance Sheet Value has reduced by £2,137.

**Deben Yacht Club**  
**Income Statement 1st October 2022 - 30 September 2023**

	2022	2023	Change	Notes
	£			
<b>Current Income</b>				
Membership Fees and Sub:	34,373.00	36,791.00	2,418.00	7.0%
Facilities (Dinghy Park)	18,507.00	20,254.00	1,747.00	9.4%
Pontoons & Outboards	7,760.00	7,648.00	-112.00	-1.4%
Moorings	1,176.00	1,260.00	84.00	7.1%
Donations with fees	1,157.00	748.00	-409.00	
<b>Fees Subtotal</b>	<b>62,973.00</b>	<b>66,701.00</b>	<b>3,728.00</b>	5.9%
<b>Training</b>	<b>3,194.00</b>	<b>4,780.00</b>	<b>1,586.00</b>	
Sundries (incl. boat sales)	1,626.72	4,535.40	2,908.68	£3k Sale of RIB. £1k Wayfarer.
Club Boat Hire	559.30	1,163.15	603.85	
DYC Regatta week & Socia	1,385.43	1,885.98	500.55	
Clubhouse lettings	115.00	130.00	15.00	
Galley & Bar (NET)	3,394.67	3,965.59	570.92	
East Suffolk Council Covid	2,667.00	0.00	-2,667.00	
Bank Interest	287.86	1,155.02	867.16	
<b>Total Income</b>	<b>76,202.98</b>	<b>84,316.14</b>	<b>8,113.16</b>	Overall up 10%+. Increased Activity vs 2022
<b>Current expenses</b>				
Clubhouse	-1,155.92	-6,839.93	-5,684.01	£700 Urn, £1500 Awning, £1600 Piles,
Dinghy Park	-3,943.02	-4,465.58	-522.56	Redo Spaces & Canoe £500 each. £1.7k Tree/Gardening Services
Electricity	-1,384.28	-1,492.15	-107.87	
Working Party Projects	-1,579.71	-962.56	617.15	
Safety Boats	-9,226.55	-11,707.65	-2,481.10	Additional Work New & Old Antifoul, £2k. Additional lifting, Power
Safety Boat Fuel	-1,362.68	-1,017.10	345.58	Trim£1.5k. Old boat Power Trim £600
Rent & Rates	-9,960.60	-9,887.64	72.96	
Water	-555.25	-719.38	-164.13	
Insurance	-11,425.43	-12,049.61	-624.18	
Club Boats	-642.16	-1,620.53	-978.37	£600 trolleys. £400 covers.
Memberships / Donations	-1,109.50	-1,105.00	4.50	
Printing/Publicity	-1,279.13	-1,453.81	-174.68	
DYC Regatta	-97.69	-673.29	-575.60	
Telephone & Internet	-450.68	-578.58	-127.90	
Sundries	-551.82	-333.75	218.07	
Training	-412.98	-2,305.27	-1,892.29	Last year no RYC, £600 this year was prior year money
Cleaning	-4,530.11	-4,472.40	57.71	
Slipway/Moorings (Tam)	-6,820.40	-357.21	6,463.19	Last Year big dredge!
Legal	-2,400.00	0.00	2,400.00	
<b>Expenses Total</b>	<b>-58,887.91</b>	<b>-62,041.44</b>	<b>-3,153.53</b>	
<b>Total Pre Depreciation</b>	<b>17,315.07</b>	<b>22,274.70</b>	<b>4,959.63</b>	
<b>Depreciation</b>	<b>-22,777.10</b>	<b>-24,412.00</b>	<b>-1,634.90</b>	
<b>Including Depreciation</b>	<b>-5,462.03</b>	<b>-2,137.30</b>	<b>3,324.73</b>	
<b>Capital expenditure</b>				
New Safety Boat	-5,313.00	-21,635.44	-16,322.44	

**Deben Yacht Club**  
**Balance Sheet as at 30 September 2023**

	30 September 2022	30 September 2023	Movement	
<b>Fixed Assets</b>				
Clubhouse, pontoons & slipway	478,469.00	459,330.00		
Safety boats	22,379.00	44,394.44		
Sheds/DP	8,490.00	8,150.00	2,536.44	
	<b>509,338.00</b>	<b>511,874.44</b>		
<b>Current Assets</b>				
Cash - Galley + Bar	140.00	194.00	54.00	Galley £106, Bar £88
Barclays Account	81,478.84	80,819.08	-659.76	
National Counties 45 Day a/c	71,449.54	72,604.56	1,155.02	Interest
Paypal A/c	50.00	50.00	549.26	
	<b>153,118.38</b>	<b>153,667.64</b>		
Stocks Galley & Bar	360.00	450.00	90.00	Galley £50, Bar £400
Deposit on Safety Boat With Barnet Marine	5,313.00		-5,313.00	Fixed Asset Now
	<b>5,313.00</b>			
<b>Net Assets</b>	<b>668,129.38</b>	<b>665,992.08</b>	<b>-2,137.30</b>	
Represented by				
<b>Fund Brought Forward</b>	<b>673,591.41</b>	<b>668,129.38</b>		
Operating Surplus/(Deficit) dep'n	- 5,462.03	- 2,137.30		
	<b>668,129.38</b>	<b>665,992.08</b>	<b>-2,137.30</b>	

**Fixed Assets at 30th September 2023**

	Clubhouse, Pontoon & Slipway	Club & Safety Boats	DP/Sheds	Total
Open 1 Oct 2022	478,469.00	22,379.00	8,490.00	509,338.00
Additions		26,948.44	-	26,948.44
Subtotal	478,469.00	49,327.44	8,490.00	536,286.44
Depreciation	-19,139.00	-4,933.00	-340.00	-24,412.00
Deposit Safety Boat				
<b>Close 30 Sep 2023</b>	<b>459,330.00</b>	<b>44,394.44</b>	<b>8,150.00</b>	<b>511,874.44</b>
<b>Depreciation rates/value</b>	<b>4%</b>	<b>10%</b>	<b>4%</b>	<b>24,412.00</b>

## Honorary Treasurer's Report

DEBEN YACHT CLUB

### INDEPENDENT EXAMINER'S REPORT FOR THE YEAR ENDING 30<sup>th</sup> SEPTEMBER 2023

---

In accordance with the terms of my appointment, I have examined the financial statements of Deben Yacht Club as set out in the attached balance sheet, income and expenditure account and related notes together with the records, vouchers and other information made available to me.

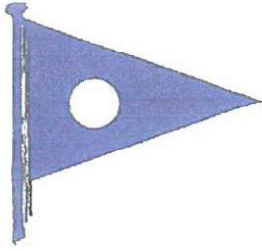
These financial statements have been properly drawn up in accordance with such information and to the best of my knowledge and belief, show a true and fair view of the Club's income and expenditure for the year ended 30<sup>th</sup> September 2023 and its state of affairs at that date.



H C Moore FCA  
Chartered Accountant  
2 Lime Kiln Close  
Claydon  
Ipswich  
IP6 0AW

10<sup>th</sup> November 2023

# Honorary Treasurer's Report



## DEBEN YACHT CLUB WOODBIDGE

### Financial Statements

Year ended 30<sup>th</sup> September 2023

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<b>Fund Brought Forward</b>	<b>673,591.41</b>	<b>668,129.38</b>		
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<b>Depreciation rates/value</b>	<b>4%</b>	<b>10%</b>	<b>4%</b>	<b>24,412.00</b>

## Honorary Treasurer's Report

**DEBEN YACHT CLUB**

**INDEPENDENT EXAMINER'S REPORT FOR THE YEAR ENDING  
30<sup>th</sup> SEPTEMBER 2023**

---

In accordance with the terms of my appointment, I have examined the financial statements of Deben Yacht Club as set out in the attached balance sheet, income and expenditure account and related notes together with the records, vouchers and other information made available to me.

These financial statements have been properly drawn up in accordance with such information and to the best of my knowledge and belief, show a true and fair view of the Club's income and expenditure for the year ended 30<sup>th</sup> September 2023 and its state of affairs at that date.



**H C Moore FCA  
Chartered Accountant  
2 Lime Kiln Close  
Claydon  
Ipswich  
IP6 0AW**

**10<sup>th</sup> November 2023**

**DEBEN YACHT CLUB**

England & Wales - Charity number 1183054

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# Accounts

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The objects of the club are:

*The promotion of community participation in healthy recreation for the public benefit in Woodbridge and the surrounding area by the provision of facilities for sailing, including:*

- *providing learning and teaching in the skills of sailing in dinghies and yachts.*
- *providing training for instructors and members including in safety practices and the use of safety power boats.*

### **Summary**

This is the first full year report for the CIO.

Legal work associated with our premises required by becoming a charity is now complete.

We have maintained our assets thanks to much work from volunteers.

The teaching programmes for sailing and safety skills were adjusted to cope with need to comply with Covid Regulations.

The sailing programme has continued with our activities somewhat reduced by Covid.

The club had a small excess of expenditure over income due to depreciation and restriction of our activities.

We are looking forward to the resumption of normality after Covid.

### **Legal Aspects**

We have completed all the expensive legal work on the leases of the Dinghy Park and the clubhouse, pontoons, launching ramp and area of the riverbed where we have moorings, which we lease from the Crown Estate. The work was necessary as we had become a CIO. This work means that we will not have to repeat the task for many years.

### **Facilities**

We repainted the outside white paint of the clubhouse to maintain a smart appearance. The Dinghy Park, where we store our own boats and those of members has been maintained by a Winter Working Party as have the fleet of thirty club boats and pontoons. This year there has been a great increase in the number of kayaks and paddle boards used by members.

Preparations for more repair to the piles supporting the clubhouse is in hand. We have a licence to remove encroaching slipway mud. There is a new poly-tunnel large enough to shelter a dinghy and a second canoe rack is planned to be built this winter. Unfortunately, we attract trespassing youths to the clubhouse who jump into the river from our premises, risking severe injury. The police have advised us to call 999 when we see them. We have upgraded our CCTV system to give clearer images of trespassers on the higher parts of the clubhouse.

### **Teaching Sailing Skills**

Our Beginner, intermediate and improvers sailing courses were quickly filled with both adults and juniors. Teaching methods were adapted to comply with the safety requirements of Covid. The club is lucky to have a dedicated team of qualified instructors to meet the demand.

### **Teaching Safety Skills**

Our Powerboat and Safety boat training programme helped maintain the numbers of a strong Safety Boat team. Covid restrictions made it impossible to hold our usual Marine First Aid courses.

### **On the Water**

Despite the shadow of COVID, we had a good year with many highlights. We had a full racing season apart from the usual few cancellations for adverse weather. We have a strong Hadron H2 fleet providing good competitive sailing and hosted an H2 Open meeting attended by the designer of the H2. Our small band of "Yachties" kept the Yacht racing programme going but we do need to encourage more small yacht owners to have a go at racing. The Regatta was successful as usual thanks to the many volunteers. It was a great success despite many indoor activities needing to be curtailed.

Diversification - we see more members kayaking, rowing and paddle boarding.

### **Membership**

Numbers of members are up this year and it is good to see new families joining.

### **Support for other Charities**

We have not been able to organize our usual quota of Coffee Mornings for other charities because of Covid. We raised money for the RNLI at two race evenings.

### **Finance**

The club made a loss of £4361 over the club year from October to September because activity was reduced. We were fortunate to get a Covid Grant from East Suffolk District Council of £10,700. There is a reserve of about £140,000 but most is allocated for expected major maintenance projects, replacement of safety boats and to fund the "hungry gap" between the end of the sailing season and membership and facility fees becoming due in January.

### **Prospect for the Future**

We are looking forward to increasing our activity post-Covid. We are planning to continue to expand our support for other organizations in the area. In particular, we hope to help the local Sea Scout group by allowing them to share our facilities and training programmes.

## **Overview**

The club's financial accounts for the year ending 30th September 2021 have been approved by the club's appointed Independent Examiner, Harry Moore, Accountant.

**Current Income £76,559 up by £5,669 (Includes £10.7k East Suffolk Council)**

**Current Expenses £57,020 up by £6,759**

**Income less Expenses Operational Surplus £19,538 (£1,090 less than last year)**

**Depreciation of Assets for the year £23,899 (last year £25,086)**

**After Depreciation we show a deficit of (£4,361)**

**Capital Spend Nil this year.**

**Overall outcome is a Deficit for the year of £4,361**

**Long Term it is better to have an Operating Surplus sufficient to cover the Depreciation of Assets.**

**Cash Held has increased by £19,399 to £141,286**

Barclays	£69,700
Building Society	£71,162
PayPal	£194

### ***Previous Allocation of Cash***

- *c£100k Total*
- *£20,000 for annual rents and essential costs due in October to December*
- *£42,000 reserved for Clubhouse/ Dinghy Park/Slipway and Ramp major repairs*
- *£23,000 reserved for replacing Club Dinghies & Safety Boats when required*
- *£12,000 reserved for replacing pontoons and lockers when required*

### **Change in Status to a CIO**

**The club achieved Charitable Incorporated Organisation status in April 2019**

**Banking arrangements now that we are a charity**

**These are now complete – we have one account still!**

**No further changes in the foreseeable future.**

## DYC Balance Sheet as at 30 September 2021

	30 September 2020	30 September 2021	<i>Movement</i>
<b>Fixed Assets</b>			
Clubhouse, pontoons & slipway	519,172	498,405	
Safety boats	27,629	24,866	
Sheds/DP	9,213	8,844	(23,899)
	<b><u>556,014</u></b>	<b><u>532,115</u></b>	
<b>Current Assets</b>			
Cash - Galley + Bar	70	230	
Barclays Account	51,060	69,700	
National Counties 45 Day a/c	70,603	71,162	
Paypal A/c	155	194	+£19,399
	<b><u>121,888</u></b>	<b><u>141,286</u></b>	
Stocks Galley & Bar	50	190	140
	<b><u>50</u></b>	<b><u>190</u></b>	
<b>Net Assets</b>	<b><u><u>677,952</u></u></b>	<b><u><u>673,591</u></u></b>	<b><u><u>(4,361)</u></u></b>
Represented by			
<b>Fund Brough Forward</b>	<b>682,410</b>	<b>677,952</b>	
Operating Surplus/(Deficit) after depreciation	<b>(4,458)</b>	<b>(4,361)</b>	
	<b><u><u>677,952</u></u></b>	<b><u><u>673,591</u></u></b>	<b><u><u>(4,361)</u></u></b>

### Depreciation Year to 30 Sep 2021

	Clubhouse, Pontoon & Slipway	Club & Safety Boats	DP/Sheds	Total
Open 1 Oct 2020	519,172	27,629	9,213	556,014
Additions		0	0	0
Subtotal	519,172	27,629	9,213	556,014
Deprecation	(20,767)	(2,763)	(369)	(23,899)
<b>Close 30 Sep 2021</b>	<b><u><u>498,405</u></u></b>	<b><u><u>24,866</u></u></b>	<b><u><u>8,844</u></u></b>	<b><u><u>532,115</u></u></b>
<b>Depreciation %</b>	<b>4%</b>	<b>10%</b>	<b>4%</b>	<b>23,899</b>

## DYC Income Statement Year End 30 September 2021

	2020	2021	Change	Notes
	£	£	£	
<b>Current income</b>				No increase to fees for 2021
Membership Fees and Subs	31,453	31,966	513	
Facilities (Dinghy Park)	16,924	18,226	1,302	£660 Canoes.
Pontoons & Outboards	6,422	6,656	234	
Moorings	960	1,056	96	
<b>Fees Subtotal</b>	<b>55,759</b>	<b>57,904</b>	<b>2,145</b>	2018 : £54.8k 2019: £55.1k Increase of almost 4%
Training	125	2,184	2,059	
Sundries (incl. boat sales)	50	280	230	
Club Boat Hire	475	696	221	
DYC Regatta week & Social	627	1,471	844	
One-off donations	1,619	1,181	-438	
Clubhouse lettings	0	329	329	
Galley & Bar (NET)	1,363	1,247	-115	
Bank Interest	872	559	-313	
East Suffolk Council Covid	10,000	10,708	708	
<b>Income Total</b>	<b>70,890</b>	<b>76,559</b>	<b>5,669</b>	2018 : £69k 2019: £73.5k £65.5k less Covid
<b>Current expenses</b>				
Clubhouse & Dinghy Park	(4,896)	(15,469)	-10,572	£9.3k Painting. £1k Gate Sign
Electricity	(1,166)	(352)	814	
Working Party Projects	(1,699)	(1,577)	122	
Safety boats	(6,713)	(7,577)	-864	Fuel £890
Slipway Cleaning	(630)	(906)	-276	
Rent & Rates	(8,898)	(9,667)	-768	Crown Estates Increase.
Water	(775)	(388)	387	
Insurance	(10,341)	(11,004)	-663	
Trophies & Prizes	(538)	(273)	265	
Club Boats	(954)	(2,157)	-1,203	£1,000 S/H Quba
Memberships / Donations	(1,035)	(1,100)	-65	
Printing/Publicity	(1,306)	(1,524)	-218	
DYC Regatta	(139)	(33)	105	
Telephone & Internet	(410)	(512)	-102	
Sundries	(1,107)	(556)	551	
Social/Sailing/	(420)	0	420	
Training	(1,632)	(826)	806	
Cleaning	(3,475)	(2,222)	1,254	
Slipway/Moorings (Tam)	(92)	(1,193)	-1,101	Moorings Repairs
Ashtons Legal CIO	(4,035)	316	4,351	
<b>Expenses Total</b>	<b>(50,262)</b>	<b>(57,020)</b>	<b>-6,759</b>	
<b>Total Pre Depreciation</b>	<b>20,628</b>	<b>19,538</b>	<b>-1,090</b>	
Depreciation	(25,086)	(23,899)	1,187	
<b>Including Depreciation</b>	<b>(4,458)</b>	<b>(4,361)</b>	<b>97</b>	
<b>Capital expenditure</b>				
Clubhouse Piles	(7,230)	0	7,230	
<b>Total</b>	<b>(11,688)</b>	<b>(4,361)</b>	<b>7,327</b>	

<b>Deben Yacht Club</b>		<b>1183054</b>		<b>CC16a</b>
<b>Receipts and payments accounts</b>				
For the period from	<b>01/10/2020</b>	To	<b>31/09/2021</b>	

### Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
Membership	57,904	-	-	57,904	55,759
Training	2,184	-	-	2,184	125
Galley & Bar	1,247	-	-	1,247	1,363
Other	4,516	-	-	4,516	3,643
COVID Council Grant	10,708	-	-	10,708	10,000
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>76,559</b>	<b>-</b>	<b>-</b>	<b>76,559</b>	<b>70,890</b>
<b>A2 Asset and investment sales, (see table).</b>					
ZERO	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>76,559</b>	<b>-</b>	<b>-</b>	<b>76,559</b>	<b>70,890</b>
<b>A3 Payments</b>					
Club Costs	57,020	-	-	57,020	50,262
Depreciation	23,899	-	-	23,899	25,086
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>80,919</b>	<b>-</b>	<b>-</b>	<b>80,919</b>	<b>75,348</b>
<b>A4 Asset and investment purchases. (see table)</b>					
Structural Improvement	-	-	-	-	7,230
Nil this year	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>7,230</b>
<b>Total payments</b>	<b>80,919</b>	<b>-</b>	<b>-</b>	<b>80,919</b>	<b>82,578</b>
<b>Net of receipts/(payments)</b>	<b>- 4,360</b>	<b>-</b>	<b>-</b>	<b>- 4,360</b>	<b>- 11,688</b>
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-
<b>Cash funds this year end</b>	<b>- 4,360</b>	<b>-</b>	<b>-</b>	<b>- 4,360</b>	<b>- 11,688</b>

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

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	Barclays	69,700	-	-
	National Counties	71,162	-	-
	Paypal + Cash	424	-	-
	<b>Total cash funds</b>	<b>141,286</b>	<b>-</b>	<b>-</b>

(agree balances with receipts and payments account(s))

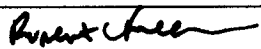
Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B2 Other monetary assets</b>			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B3 Investment assets</b>			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B4 Assets retained for the charity's own use</b>	Clubhouse, Pontoons & Slipway		-	498,405
	Club Boats and Safety Boats		-	24,866
	Sheds in Dinghy Park		-	8,844
	Stock		-	190
				-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
<b>B5 Liabilities</b>	None at this time.		-	
			-	
			-	
			-	
			-	

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

Signature	Print Name	Date of approval
	RUPERT FREEMAN	17/05/22

## Honorary Treasurer's Report

**DEBEN YACHT CLUB**

**INDEPENDENT EXAMINER'S REPORT FOR THE YEAR ENDING  
30<sup>th</sup> SEPTEMBER 2021**

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In accordance with the terms of my appointment, I have examined the financial statements of Deben Yacht Club as set out in the attached balance sheet, income and expenditure account and related notes together with the records, vouchers and other information made available to me.

These financial statements have been properly drawn up in accordance with such information and to the best of my knowledge and belief, show a true and fair view of the Club's income and expenditure for the year ended 30<sup>th</sup> September 2021 and its state of affairs at that date.



**H C Moore, Chartered Accountant  
Unit 3  
Hill View Business Park  
Old Ipswich Road  
Claydon  
IP6 0AJ**

**Dated** 19/11/21

***Home Address*  
2 Lime Kiln Close  
Claydon  
Ipswich  
IP6 0AW**

**DEBEN YACHT CLUB**

England & Wales - Charity number 1183054

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# Accounts

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The objects of the club are:

*The promotion of community participation in healthy recreation for the public benefit in Woodbridge and the surrounding area by the provision of facilities for sailing, including:*

- *providing learning and teaching in the skills of sailing in dinghies and yachts.*
- *providing training for instructors and members including in safety practices and the use of safety power boats.*

### **Summary**

This is the first full year report for the CIO.

Legal work associated with our premises required by becoming a charity is now complete.

We have maintained our assets thanks to much work from volunteers.

The teaching programmes for sailing and safety skills were adjusted to cope with need to comply with Covid Regulations.

The sailing programme has continued with our activities somewhat reduced by Covid.

The club had a small excess of expenditure over income due to depreciation and restriction of our activities.

We are looking forward to the resumption of normality after Covid.

### **Legal Aspects**

We have completed all the expensive legal work on the leases of the Dinghy Park and the clubhouse, pontoons, launching ramp and area of the riverbed where we have moorings, which we lease from the Crown Estate. The work was necessary as we had become a CIO. This work means that we will not have to repeat the task for many years.

### **Facilities**

We repainted the outside white paint of the clubhouse to maintain a smart appearance. The Dinghy Park, where we store our own boats and those of members has been maintained by a Winter Working Party as have the fleet of thirty club boats and pontoons. This year there has been a great increase in the number of kayaks and paddle boards used by members.

Preparations for more repair to the piles supporting the clubhouse is in hand. We have a licence to remove encroaching slipway mud. There is a new poly-tunnel large enough to shelter a dinghy and a second canoe rack is planned to be built this winter. Unfortunately, we attract trespassing youths to the clubhouse who jump into the river from our premises, risking severe injury. The police have advised us to call 999 when we see them. We have upgraded our CCTV system to give clearer images of trespassers on the higher parts of the clubhouse.

### **Teaching Sailing Skills**

Our Beginner, intermediate and improvers sailing courses were quickly filled with both adults and juniors. Teaching methods were adapted to comply with the safety requirements of Covid. The club is lucky to have a dedicated team of qualified instructors to meet the demand.

### **Teaching Safety Skills**

Our Powerboat and Safety boat training programme helped maintain the numbers of a strong Safety Boat team. Covid restrictions made it impossible to hold our usual Marine First Aid courses.

### **On the Water**

Despite the shadow of COVID, we had a good year with many highlights. We had a full racing season apart from the usual few cancellations for adverse weather. We have a strong Hadron H2 fleet providing good competitive sailing and hosted an H2 Open meeting attended by the designer of the H2. Our small band of "Yachties" kept the Yacht racing programme going but we do need to encourage more small yacht owners to have a go at racing. The Regatta was successful as usual thanks to the many volunteers. It was a great success despite many indoor activities needing to be curtailed.

Diversification - we see more members kayaking, rowing and paddle boarding.

### **Membership**

Numbers of members are up this year and it is good to see new families joining.

### **Support for other Charities**

We have not been able to organize our usual quota of Coffee Mornings for other charities because of Covid. We raised money for the RNLI at two race evenings.

### **Finance**

The club made a loss of £4361 over the club year from October to September because activity was reduced. We were fortunate to get a Covid Grant from East Suffolk District Council of £10,700. There is a reserve of about £140,000 but most is allocated for expected major maintenance projects, replacement of safety boats and to fund the "hungry gap" between the end of the sailing season and membership and facility fees becoming due in January.

### **Prospect for the Future**

We are looking forward to increasing our activity post-Covid. We are planning to continue to expand our support for other organizations in the area. In particular, we hope to help the local Sea Scout group by allowing them to share our facilities and training programmes.

## **Overview**

The club's financial accounts for the year ending 30th September 2021 have been approved by the club's appointed Independent Examiner, Harry Moore, Accountant.

**Current Income £76,559 up by £5,669 (Includes £10.7k East Suffolk Council)**

**Current Expenses £57,020 up by £6,759**

**Income less Expenses Operational Surplus £19,538 (£1,090 less than last year)**

**Depreciation of Assets for the year £23,899 (last year £25,086)**

**After Depreciation we show a deficit of (£4,361)**

**Capital Spend Nil this year.**

**Overall outcome is a Deficit for the year of £4,361**

***Long Term it is better to have an Operating Surplus sufficient to cover the Depreciation of Assets.***

**Cash Held has increased by £19,399 to £141,286**

Barclays	£69,700
Building Society	£71,162
PayPal	£194

### ***Previous Allocation of Cash***

- *c£100k Total*
- *£20,000 for annual rents and essential costs due in October to December*
- *£42,000 reserved for Clubhouse/ Dinghy Park/Slipway and Ramp major repairs*
- *£23,000 reserved for replacing Club Dinghies & Safety Boats when required*
- *£12,000 reserved for replacing pontoons and lockers when required*

### **Change in Status to a CIO**

**The club achieved Charitable Incorporated Organisation status in April 2019**

**Banking arrangements now that we are a charity**

**These are now complete – we have one account still!**

**No further changes in the foreseeable future.**

## DYC Balance Sheet as at 30 September 2021

	30 September 2020	30 September 2021	<i>Movement</i>
<b>Fixed Assets</b>			
Clubhouse, pontoons & slipway	519,172	498,405	
Safety boats	27,629	24,866	
Sheds/DP	9,213	8,844	(23,899)
	<b><u>556,014</u></b>	<b><u>532,115</u></b>	
<b>Current Assets</b>			
Cash - Galley + Bar	70	230	
Barclays Account	51,060	69,700	
National Counties 45 Day a/c	70,603	71,162	
Paypal A/c	155	194	+£19,399
	<b><u>121,888</u></b>	<b><u>141,286</u></b>	
Stocks Galley & Bar	50	190	140
	<b><u>50</u></b>	<b><u>190</u></b>	
<b>Net Assets</b>	<b><u><u>677,952</u></u></b>	<b><u><u>673,591</u></u></b>	<b><u><u>(4,361)</u></u></b>
Represented by			
<b>Fund Brough Forward</b>	<b>682,410</b>	<b>677,952</b>	
Operating Surplus/(Deficit) after depreciation	<b>(4,458)</b>	<b>(4,361)</b>	
	<b><u><u>677,952</u></u></b>	<b><u><u>673,591</u></u></b>	<b><u><u>(4,361)</u></u></b>

### Depreciation Year to 30 Sep 2021

	Clubhouse, Pontoon & Slipway	Club & Safety Boats	DP/Sheds	Total
Open 1 Oct 2020	519,172	27,629	9,213	556,014
Additions		0	0	0
Subtotal	519,172	27,629	9,213	556,014
Deprecation	(20,767)	(2,763)	(369)	(23,899)
<b>Close 30 Sep 2021</b>	<b><u><u>498,405</u></u></b>	<b><u><u>24,866</u></u></b>	<b><u><u>8,844</u></u></b>	<b><u><u>532,115</u></u></b>
<b>Depreciation %</b>	<b>4%</b>	<b>10%</b>	<b>4%</b>	<b>23,899</b>

## DYC Income Statement Year End 30 September 2021

	2020	2021	Change	Notes
	£	£	£	
<b>Current income</b>				No increase to fees for 2021
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Pontoons & Outboards	6,422	6,656	234	
Moorings	960	1,056	96	
<b>Fees Subtotal</b>	<b>55,759</b>	<b>57,904</b>	<b>2,145</b>	2018 : £54.8k 2019: £55.1k Increase of almost 4%
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Sundries (incl. boat sales)	50	280	230	
Club Boat Hire	475	696	221	
DYC Regatta week & Social	627	1,471	844	
One-off donations	1,619	1,181	-438	
Clubhouse lettings	0	329	329	
Galley & Bar (NET)	1,363	1,247	-115	
Bank Interest	872	559	-313	
East Suffolk Council Covid	10,000	10,708	708	
<b>Income Total</b>	<b>70,890</b>	<b>76,559</b>	<b>5,669</b>	2018 : £69k 2019: £73.5k £65.5k less Covid
<b>Current expenses</b>				
Clubhouse & Dinghy Park	(4,896)	(15,469)	-10,572	£9.3k Painting. £1k Gate Sign
Electricity	(1,166)	(352)	814	
Working Party Projects	(1,699)	(1,577)	122	
Safety boats	(6,713)	(7,577)	-864	Fuel £890
Slipway Cleaning	(630)	(906)	-276	
Rent & Rates	(8,898)	(9,667)	-768	Crown Estates Increase.
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Club Boats	(954)	(2,157)	-1,203	£1,000 S/H Quba
Memberships / Donations	(1,035)	(1,100)	-65	
Printing/Publicity	(1,306)	(1,524)	-218	
DYC Regatta	(139)	(33)	105	
Telephone & Internet	(410)	(512)	-102	
Sundries	(1,107)	(556)	551	
Social/Sailing/	(420)	0	420	
Training	(1,632)	(826)	806	
Cleaning	(3,475)	(2,222)	1,254	
Slipway/Moorings (Tam)	(92)	(1,193)	-1,101	Moorings Repairs
Ashtons Legal CIO	(4,035)	316	4,351	
<b>Expenses Total</b>	<b>(50,262)</b>	<b>(57,020)</b>	<b>-6,759</b>	
<b>Total Pre Depreciation</b>	<b>20,628</b>	<b>19,538</b>	<b>-1,090</b>	
Depreciation	(25,086)	(23,899)	1,187	
<b>Including Depreciation</b>	<b>(4,458)</b>	<b>(4,361)</b>	<b>97</b>	
<b>Capital expenditure</b>				
Clubhouse Piles	(7,230)	0	7,230	
<b>Total</b>	<b>(11,688)</b>	<b>(4,361)</b>	<b>7,327</b>	

<b>Deben Yacht Club</b>		<b>1183054</b>		<b>CC16a</b>
<b>Receipts and payments accounts</b>				
For the period from	<b>01/10/2020</b>	To	<b>31/09/2021</b>	

### Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
Membership	57,904	-	-	57,904	55,759
Training	2,184	-	-	2,184	125
Galley & Bar	1,247	-	-	1,247	1,363
Other	4,516	-	-	4,516	3,643
COVID Council Grant	10,708	-	-	10,708	10,000
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>76,559</b>	<b>-</b>	<b>-</b>	<b>76,559</b>	<b>70,890</b>
<b>A2 Asset and investment sales, (see table).</b>					
ZERO	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>76,559</b>	<b>-</b>	<b>-</b>	<b>76,559</b>	<b>70,890</b>
<b>A3 Payments</b>					
Club Costs	57,020	-	-	57,020	50,262
Depreciation	23,899	-	-	23,899	25,086
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>80,919</b>	<b>-</b>	<b>-</b>	<b>80,919</b>	<b>75,348</b>
<b>A4 Asset and investment purchases. (see table)</b>					
Structural Improvement	-	-	-	-	7,230
Nil this year	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>7,230</b>
<b>Total payments</b>	<b>80,919</b>	<b>-</b>	<b>-</b>	<b>80,919</b>	<b>82,578</b>
<b>Net of receipts/(payments)</b>	<b>- 4,360</b>	<b>-</b>	<b>-</b>	<b>- 4,360</b>	<b>- 11,688</b>
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-
<b>Cash funds this year end</b>	<b>- 4,360</b>	<b>-</b>	<b>-</b>	<b>- 4,360</b>	<b>- 11,688</b>

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

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	Barclays	69,700	-	-
	National Counties	71,162	-	-
	Paypal + Cash	424	-	-
	<b>Total cash funds</b>	<b>141,286</b>	<b>-</b>	<b>-</b>

(agree balances with receipts and payments account(s))

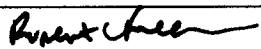
Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B2 Other monetary assets</b>			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B3 Investment assets</b>			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B4 Assets retained for the charity's own use</b>	Clubhouse, Pontoons & Slipway		-	498,405
	Club Boats and Safety Boats		-	24,866
	Sheds in Dinghy Park		-	8,844
	Stock		-	190
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
<b>B5 Liabilities</b>	None at this time.		-	
			-	
			-	
			-	
			-	

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

Signature	Print Name	Date of approval
	RUPERT FREEMAN	17/05/22

## Honorary Treasurer's Report

**DEBEN YACHT CLUB**

**INDEPENDENT EXAMINER'S REPORT FOR THE YEAR ENDING  
30<sup>th</sup> SEPTEMBER 2021**

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In accordance with the terms of my appointment, I have examined the financial statements of Deben Yacht Club as set out in the attached balance sheet, income and expenditure account and related notes together with the records, vouchers and other information made available to me.

These financial statements have been properly drawn up in accordance with such information and to the best of my knowledge and belief, show a true and fair view of the Club's income and expenditure for the year ended 30<sup>th</sup> September 2021 and its state of affairs at that date.



**H C Moore, Chartered Accountant  
Unit 3  
Hill View Business Park  
Old Ipswich Road  
Claydon  
IP6 0AJ**

**Dated** 19/11/21

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2 Lime Kiln Close  
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