

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	
	<b>556,014</b>	<b>532,115</b>	(23,899)
<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	
	<b>121,888</b>	<b>141,286</b>	+£19,399
Stocks Galley & Bar	50	190	
	<b>50</b>	<b>190</b>	140
<b>Net Assets</b>	<b>677,952</b>	<b>673,591</b>	(4,361)
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>677,952</b>	<b>673,591</b>	(4,361)

### 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
Depreciation	(20,767)	(2,763)	(369)	(23,899)
Close 30 Sep 2021	<b>498,405</b>	<b>24,866</b>	<b>8,844</b>	<b>532,115</b>
 Depreciation %	 4%	 10%	 4%	 23,899

# 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	Mooring 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>	



CHARITY COMMISSION  
FOR ENGLAND AND WALES

Deben Yacht Club

1183054

## Receipts and payments accounts

CC16a

For the period  
from

01/10/2020

To

31/09/2021

### 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>					
<b>ZERO</b>	-	-	-	-	-
	-	-	-	-	-
<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>					
<b>Structural Improvement</b>	-	-	-	-	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>
<b>A5 Transfers between funds</b>	-	-	-	-	-
<b>A6 Cash funds last year end</b>	-	-	-	-	-
<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))				

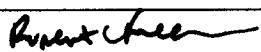
	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B2 Other monetary assets</b>			-	-
			-	-
			-	-
			-	-
			-	-
		-	-	-

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

	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
			-	-
			-	-
			-	-
			-	-

	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  
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Dated 19/11/21

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