



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">- <i>providing learning and teaching in the skills of sailing in dinghies and yachts;</i>- <i>providing learning and teaching in paddling skills;</i>- <i>providing training for instructors and members including in safety practices and the use of safety power boats.</i>
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">• Clubhouse and changing rooms• Dinghy Park and other storage areas for water craft and associated equipment..• Slipway and pontoons for use by members and visitors.• Moorings for club members.• Provide safety cover for club organized activities using a displacement boat and 2 RIBs.• Run training courses for dinghy sailing.• Run training sessions for marine first aid.• Run training courses for safe and effective use of power boats used in providing safety cover for events.• Maintain a fleet of sailing dinghies for members without their own boats and for use in training courses.
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		
---------	--	--

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 (trust deed , royal charter)	Para 1.25	Constitution approved by Charity Commission following revision in 2024
How is the charity constituted? (e.g. unincorporated association , CIO)	Para 1.25	CIO
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	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	1183054
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 Prevett			
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
General	Community Action Suffolk	160 Hadleigh Rd, Ipswich IP2 0HH

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

--

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)

--	--

Full name(s)

	David Vernon Hayhow
--	---------------------

Position (e.g. Secretary,
Chair, etc)

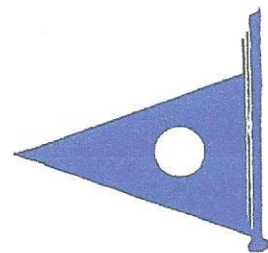
Commodore	
-----------	--

Date

--

Honorary Treasurer's Report

DEBEN YACHT CLUB
WOODBIDGE



Financial Statements

Year ended 30th September 2024

Contents

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

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.

Income	2022-23	2023-24	Change	Notes
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	Inc' £300 refund Powell Trailer
Club Boat Hire	1,163.15	533.55	-629.60	Prices reduced and £190 in Paypal acc.
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	Still to be paid out £1,142.50 to Charities
Bank Interest	1,155.02	3,158.50	2,003.48	Barclays - £383.06. Family - £2,775.44
Current Income Sub-total	84,316.14	85,953.84	1,637.70	
Expenses	2022-23	2023-24		Notes
Rent	-8,701.00	-9,250.50	-549.50	Rent paid to J K5 & Crown Estates
Rates	-1,186.64	-1,144.95	41.69	
Cleaning	-4,472.40	-6,277.55	-1,805.15	Prices increased
Insurance	-12,049.61	-18,092.68	-6,043.07	Paid for year April to April as cheaper
Clubhouse	-6,839.93	-4,219.82	2,620.11	
Electricity	-1,492.15	-2,777.49	-1,285.34	Received £427.44 from Bionic
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	Nimbus Engine £1400 / Tidemill £1,900
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	Pontoon legs - £2,400
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	
Total Overheads	-£62,041.44	-£68,036.68	-5,995.24	see insurance above
Total Pre-depreciation	22,274.70	17,917.16	-4,357.54	
Depreciation	24,412.00	23,138.00	-1,274.00	
Including Depreciation	-2,137.30	-5,220.84	-3,083.54	

30 September 2023		30 September 2024		Movement	
Fixed Assets					
Clubhouse, pontoons & slipway		440,957.00			
Safety boats		39,955.44			
Sheds/DP		7,824.00			
459,330.00		488,736.44		-23,138.00	
44,394.44		511,874.44		-144.00	
8,150.00		50.00		Galley £50, Bar £0	
		50.00		Interest	
		75,380.00		Galley £50, Bar £400	
		240.01			
		171,584.80			
		450.00			
		0.00			
		-5,220.84			
		660,771.24			
		665,992.08			
		668,129.38			
		- 2,137.30			
		665,992.08			
		-3,083.54			
		-5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84			
		5,220.84</			

Fixed Assets at 30th September 2024

Depreciation rates/value		4%	10%	4%	23,138.00
Clubhouse, Pontoon & Slipway	Open 1 Oct 2023	440,957.00	39,955.44	7,824.00	488,736.44
	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				
	Close 30 Sep 2024				
Club & Safety Boats	Open 1 Oct 2023	449,330.00	44,394.44	8,150.00	511,874.44
	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				
	Close 30 Sep 2024				
DP/Sheds	Open 1 Oct 2023	449,330.00	44,394.44	8,150.00	511,874.44
	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				
	Close 30 Sep 2024				
Total	Open 1 Oct 2023	449,330.00	44,394.44	8,150.00	511,874.44
	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				
	Close 30 Sep 2024				

Honorary Treasurer's Report

DEBEN YACHT CLUB

INDEPENDENT EXAMINER'S REPORT FOR THE YEAR ENDING
30th 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 30th September 2024 and its state of affairs at that date.

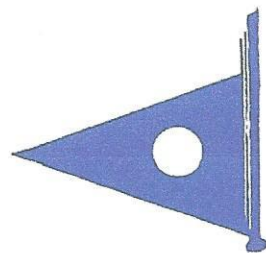


H C Moore FCA
Chartered Accountant
2 Lime Kiln Close
Claydon
Ipswich
IP6 0AW

10th November 2024

Honorary Treasurer's Report

DEBEN YACHT CLUB
WOODBIDGE



Financial Statements

Year ended 30th September 2024

Contents

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

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.

Income	2022-23	2023-24	Change	Notes
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	Inc' £300 refund Powell Trailer
Club Boat Hire	1,163.15	533.55	-629.60	Prices reduced and £190 in Paypal acc.
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	Still to be paid out £1,142.50 to Charities
Bank Interest	1,155.02	3,158.50	2,003.48	Barclays - £383.06. Family - £2,775.44
Current Income Sub-total	84,316.14	85,953.84	1,637.70	
Expenses	2022-23	2023-24	Notes	
Rent	-8,701.00	-9,250.50	-549.50	Rent paid to J K5 & Crown Estates
Rates	-1,186.64	-1,144.95	41.69	
Cleaning	-4,472.40	-6,277.55	-1,805.15	Prices increased
Insurance	-12,049.61	-18,092.68	-6,043.07	Paid for year April to April as cheaper
Clubhouse	-6,839.93	-4,219.82	2,620.11	
Electricity	-1,492.15	-2,777.49	-1,285.34	Received £427.44 from Bionic
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	Nimbus Engine £1400 / Tidemill £1,900
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	Pontoon legs - £2,400
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	
Total Overheads	-£62,041.44	-£68,036.68	-5,995.24	see insurance above
Total Pre-depreciation	22,274.70	17,917.16	-4,357.54	
Depreciation	24,412.00	23,138.00	-1,274.00	
Including Depreciation	-2,137.30	-5,220.84	-3,083.54	

Honorary Treasurer's Report

DEBEN YACHT CLUB

INDEPENDENT EXAMINER'S REPORT FOR THE YEAR ENDING
30th 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 30th September 2024 and its state of affairs at that date.



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

10th November 2024