



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 1st October 2023 Period start date
To 30th September 2024 Period end date

Charity name: Sutton Bingham Sailing Club

Charity registration number: 1183072

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The purpose of the Club is to promote and facilitate community participation in healthy recreation by providing facilities for sailing, and in particular, dinghy sailing, primarily (though not exclusively), to those resident in Yeovil and the surrounding area.
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	Provide facilities and equipment for general sailing; Provide training for inexperienced and experienced sailors, including Royal Yachting Association (RYA) accredited training courses; Organise a programme of sailing activities, racing and events; Promote youth sailing, including through the provision of a safe environment, equipment, and training; Promote youth development by encouraging use of a training pathway to become instructors; Make available the facilities to other groups and organisations for sailing; Offer temporary membership and boat hire and provide buoyancy aids to casual visitors
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	All Trustees are provided with copies of the relevant guidance from the Charity Commission regarding Public Benefit

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	Not applicable

Policy on social investment including program related investment	Para 1.38	Not applicable
Contribution made by volunteers	Para 1.38	The Club is primarily run by unpaid volunteers. None of the Trustees receive any remuneration or other benefits including the Treasurer and Secretary.
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>2024 saw a full programme of sailing events run including regular club racing, one off club races, open events, adult and youth training and our onboard youth group. Whilst member numbers are still lower than prior to the pandemic they have remained stable and the Club has made continued efforts to provide a varied programme that will cater to the needs of all the members.</p> <p>Whilst the weather was not always kind to us many sailors took the opportunity to practice sailing in stronger winds.</p> <p>The Training Team were able to run the ever-popular RYA youth courses for young people between the ages of 8 and 15. These took place at full capacity in the Easter, Half-term and summer school holidays. Participants were able to choose from a range of course according to their experience starting from a first introduction to sailing at RYA 'Stage 1', to the more advanced skills of 'Start Racing' and 'Sailing with Spinnakers'. The team also ran 3 level 2 courses for adults interested in starting to sail or returning to sailing after time off the water.</p> <p>Our instructor team continues to be primarily recruited from previous</p>

		<p>participants in the youth training programme showing the excellent quality of the training offer and the desire to remain involved over an extended time period.</p> <p>The RYA Onboard youth sessions were again run once per fortnight from May to September but moved to the Friday evening. The training team made great efforts to run this as a family friendly event encouraging parents to become involved in the activities and in social events such as Bar-B-Qs run alongside the water-based activities. The new format proved a great success and will continue in 2025.</p> <p>The Club were also able to provide power boat training to Wessex Water for their environmental monitoring team – this has helped to contribute to the improved understanding of the environment that we use for our Sailing activities.</p> <p>Winter memberships at the club also allow sailors from nearby coastal venues to continue to sail throughout the winter. This promotes good relationships with our neighbouring clubs and enhances skills across all those taking part. We have also continued to host Bridport Gig Rowing Club when sea conditions have not allowed them to train.</p> <p>Sherborne schools have been running regular training sessions as one of our corporate members. Pupils regularly take part in sailing as part of their sports curriculum.</p> <p>2024 has also seen the return of Yeovil Sea Cadets to SBSC meaning that even more young people are taking part in water-based activities at the Club.</p> <p>In summary the Club has met its stated objectives of providing sailing activities, including training, to its membership and the wider community.</p>
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Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
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Performance of fundraising activities against objectives set	Para 1.41	<p>The club has continued to meet its costs from the membership subscriptions and additional income generated from the running of events and the provision of the Training offer.</p> <p>The club was also in a position to make a donation to the RNLI from the clearance of scrap metal from the Club site.</p>
Investment performance against objectives	Para 1.41	Not applicable
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	<p>The Club has experienced increases in running costs due to inflationary pressures but has been able to hold Membership fees for the current season. Fixing costs with many essential suppliers has helped the Club maintain control over this expenditure. The training offer continues to generate money for the club and this has continued to operate at a surplus and provides a valuable funding stream for the Club as a whole.</p> <p>The committee look to ensure that where it essential to spend on services and equipment that this is obtained at a good price and represents value to the membership.</p> <p>The club is fortunate to have reserves and there are plans ongoing for how to best invest this to maintain and improve the sailing offer available at the club.</p>
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	<p>It is the Club policy to maintain the ability to run the Club for a minimum of 6 months on reserves.</p> <p>An Asset Replacement Schedule is in place for replacing outdated boats and equipment.</p> <p>It is hoped that the current reserves will be used to fund improvements to the clubhouse and facilities in the coming years and the committee are looking to retain an architect with the purpose of exploring the options available.</p>
Amount of reserves held	Para 1.22	<p>Funds on 30-09-24</p> <p>Close Bros £87,549.11</p> <p>Equals Money account £77.19</p> <p>Lloyds current ac £819.47</p> <p>Lloyds saving ac £ 5622.30</p> <p>Lloyds Bond £50,000</p> <p>Cash in hand £ 29.60</p>
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	There are no funds in deficit
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	Trustees are confident that the activities of the charity can continue in the short and medium term. There is planning ongoing for how to make the Club more attractive to new and existing members

		in the longer term, Members are actively encouraged to take on roles within the Club to ensure that the full range of activities can continue.
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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 subscriptions Training course income Boat hire income Grants Donations
Investment policy and objectives including any social investment policy adopted	Para 1.46	<p>The Trustees have developed an 'Asset Replacement Schedule' to ensure that equipment can be kept up to date over the next ten years.</p> <p>The fleet of club boats is maintained and updated to provide suitable equipment for a wide range of users.</p> <p>Our aging Trio fleet is being replaced with Laser 2000 dinghies which provide a more robust training boat for adult learners.</p> <p>The committee are also committed to investing in the fabric of the club and are looking at how best to improve the shoreside facilities currently on offer.</p>
A description of the principal risks facing the charity	Para 1.46	<p>Sailing is, by its nature, a weather dependent activity and there is always some uncertainty as to whether water levels and weather conditions will affect any event planned. Climate change may well have an impact on activities should weather events become more extreme.</p> <p>The ongoing rise in the cost of living has two risks for the club in that members may have to make spending decisions regarding whether they can continue to take part in sailing and that the club is operating in an environment of increased costs of fuel, utilities and labour. The treasurer has acted to fix costs where possible to guard against uncertainty and enable sound financial planning. This year the committee have held the membership fees at the same level as 2024 and we believe they remain at a level that is competitive and represents value for money to members. As such the Trustees remain confident that, with sound management and careful control of cost, the Club can remain viable in the short to medium term.</p>
Other		The Club is currently in discussion with our landlords Wessex Water and other recreational users of the lake to see how

		<p>best the recreational offer can be continued and improved whilst also balancing commercial and environmental concerns. These discussions are of a very co-operative nature and the Club are confident that our members will continue to be able to enjoy all that the Club has to offer.</p>
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Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed , royal charter)	Para 1.25	Constitution
How is the charity constituted? (e.g unincorporated association , CIO)	Para 1.25	Charitable Incorporated Organisation
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	Elected by Members annually

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	This CIO is governed by a constitution. There are additional rules affecting operational and safety issues. The Club has a Health and Safety Policy as well as a Safeguarding policy.
The charity's organisational structure and any wider network with which the charity works	Para 1.51	<p>The Club is managed by a Board of Trustees most of whom are elected at the AGM in November. Additional Trustees may be appointed by the Board of Trustees should there be a need to do so.</p> <p>The Training Principal represents the Training Team at the Trustees meetings.</p> <p>All expenditure is agreed by the Trustees and managed by the Treasurer.</p>
Relationship with any related parties	Para 1.51	<p>The Club is a member of, and affiliated to, the RYA, the national governing body of sailing in the UK. See www.rya.org.uk/about-us</p> <p>The Club is also a regular participant in the local Wessex Water Users Group and maintains good relationships with our landlord Wessex Water and the other water users.</p>
Other		The Club is run as far as is practicable through the contribution and efforts of volunteers.

Reference and Administrative details

Charity name	Sutton Bingham Sailing Club
Other name the charity uses	
Registered charity number	1183072

Charity's principal address	Sutton Bingham Sailing Club Sutton Bingham Yeovil Somerset BA22 9QP

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	Nigel Leveridge	Commodore	Sabbatical Jan-Mar 2024	Elected by AGM
2	Mervyn Clark	Vice Commodore	Acting Commodore Jan-Mar 2024	Elected by AGM
3	Christopher Bottomley	Membership Secretary		Elected by AGM
4	Michael Riley	Treasurer		Elected by AGM
5	Lou Plowman-Hart	Secretary		Elected by AGM
6	James Harcourt			Elected by AGM
7	David Saddington			Elected by AGM
8	Phillip Bailey			Elected by AGM
9	Pete Burden			Elected by AGM
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

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

Director name		

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	None	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	None	

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

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

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

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Other optional information

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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)

Peter Burden	Lou Plowman-Hart
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Position (e.g. Secretary,
Chair, etc)

Treasurer	Secretary
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Date

22/03/2025



Receipts and payments accounts

For the period from	01/10/2023	To	30/09/2024
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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 £
A1 Receipts					
Hire of club boats	590	-	-	590	1,100
Boat insurance claim	1,000	-	-	1,000	-
Fundraising	-	-	-	-	-
Galley sales	2,126	-	-	2,126	2,421
Interest received	4,157	-	-	4,157	-
Interest on deposit account	-	-	-	-	261
Interest on Close Bros account	-	-	-	-	1,763
Membership subscriptions	30,918	-	-	30,918	27,386
Temporary membership	40	-	-	40	-
Merchandise sales	10	-	-	10	63
Event entry fees	-	-	-	-	255
Sailing event entry fees	100	-	-	100	-
Social event tickets	260	-	-	260	-
Training course payments	46,966	-	-	46,966	35,964
Energy bill refund	-	-	-	-	1,744
Donations	-	-	-	-	34
Sub total (Gross income for AR)	86,167	-	-	86,167	70,991
A2 Asset and investment sales, (see table).					
Sale of dinghy and outboard motors	660	-	-	660	1,050
Sub total	660	-	-	660	1,050
Total receipts	86,827	-	-	86,827	72,041
A3 Payments					
Card transaction fees	20	-	-	20	55
Fuel purchases	1,198	-	-	1,198	1,029
Galley supplies and materials	1,624	-	-	1,624	1,838
Merchandise, prizes and social events	-	-	-	-	1,083
Merchandise purchases	277	-	-	277	-
Prizes	466	-	-	466	-
Supplies & materials	797	-	-	797	-
Training instructor fees	26,937	-	-	26,937	21,977
Training courses for instructors and galley	-	-	-	-	1,709
Cost of training courses (food,books)	-	-	-	-	2,806
Training food costs	2,225	-	-	2,225	-
Training supplies & materials	599	-	-	599	-
Accounting fees	1,448	-	-	1,448	644
Training and membership refunds	-	-	-	-	1,280
Additional duties payments	130	-	-	130	-
Advertising and promotion	250	-	-	250	-
Bank charges	35	-	-	35	84
Cleaning costs	3,253	-	-	3,253	2,970
Club subscriptions	1,009	-	-	1,009	929
Donations	-	-	-	-	-
Insurance premium	6,174	-	-	6,174	5,447
Printing, postage, stationary	64	-	-	64	475
Rent and site leases	8,608	-	-	8,608	8,530
Repairs & maintenance	-	-	-	-	5,688
Repair & maintenance safety boats	5,149	-	-	5,149	-
Repair & maintenance site	4,726	-	-	4,726	-
Chandlery	1,869	-	-	1,869	-
Equipment and machinery	120	-	-	120	-
Telephone, Broadband, internet	724	-	-	724	534
Travel costs/Committee expenses	69	-	-	69	367

Utility costs (water, sewage, light and heat)	3,507	-	-	3,507	-
Water, sewage and waste	-	-	-	-	661
Light and heat	-	-	-	-	1,455
Sub total	71,278	-	-	71,278	59,561

A4 Asset and investment purchases, (see table)					
Ride on mower	1,299	-	-	1,299	-
New equipment (radios)	-	-	-	-	1,340
Boat repair & purchase	-	-	-	-	7,032
Sub total	1,299	-	-	1,299	8,372

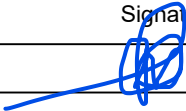
Total payments	72,577	-	-	72,577	67,933
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Net of receipts/(payments)	14,250	-	-	14,250	4,108
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	129,848	-	-	129,848	125,740
Cash funds this year end	144,098	-	-	144,098	129,848

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

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	<div>Close Brothers</div> <div>Lloyds current account</div> <div>Lloyds fixed term deposit</div> <div>Lloyds savings accounts</div> <div>Equals Money</div> <div>Cash</div> <div>Total cash funds</div> <div>(agree balances with receipts and payments account(s))</div>	<div>87,549</div> <div>820</div> <div>50,000</div> <div>5,622</div> <div>77</div> <div>30</div> <div>144,098</div> <div>OK</div>	<div>-</div> <div>-</div> <div>-</div> <div>-</div> <div>-</div> <div>-</div> <div>-</div> <div>OK</div>	<div>-</div> <div>-</div> <div>-</div> <div>-</div> <div>-</div> <div>-</div> <div>-</div> <div>OK</div>
B2 Other monetary assets	<div>Details</div> <div></div> <div></div> <div></div> <div></div> <div></div>	<div>-</div> <div>-</div> <div>-</div> <div>-</div> <div>-</div> <div>-</div>	<div>-</div> <div>-</div> <div>-</div> <div>-</div> <div>-</div> <div>-</div>	<div>-</div> <div>-</div> <div>-</div> <div>-</div> <div>-</div> <div>-</div>
B3 Investment assets	<div>Details</div> <div></div> <div></div> <div></div> <div></div> <div></div>	<div>Fund to which asset belongs</div> <div></div> <div></div> <div></div> <div></div> <div></div>	<div>Cost (optional)</div> <div>-</div> <div>-</div> <div>-</div> <div>-</div> <div>-</div>	<div>Current value (optional)</div> <div></div> <div></div> <div>-</div> <div>-</div> <div>-</div>
B4 Assets retained for the charity's own use	<div>Details</div> <div>Trophies</div> <div>Premises</div> <div>Club boats and outboard motors</div> <div>Mower & sundry items</div> <div>Inventory items</div> <div></div> <div></div> <div></div> <div></div>	<div>Fund to which asset belongs</div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div>	<div>Cost (optional)</div> <div>-</div> <div>-</div> <div>-</div> <div>-</div> <div>-</div> <div>-</div> <div>-</div> <div>-</div> <div>-</div>	<div>Current value (optional)</div> <div>378</div> <div>9,840</div> <div>15,434</div> <div>2466</div> <div>600</div> <div>-</div> <div>-</div> <div>-</div> <div>-</div>
B5 Liabilities	<div>Details</div> <div></div> <div></div> <div></div> <div></div>	<div>Fund to which liability relates</div> <div></div> <div></div> <div></div> <div></div>	<div>Amount due (optional)</div> <div>-</div> <div>-</div> <div>-</div> <div>-</div>	<div>When due (optional)</div> <div></div> <div></div> <div></div> <div></div>

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

Signature	Print Name	Date of approval
	Louise Plowman-Hart	26/07/2025



Receipts and payments accounts

For the period from	01/10/2023	To	30/09/2024
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Section A Receipts and payments

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A1 Receipts					
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Boat insurance claim	1,000	-	-	1,000	-
Fundraising	-	-	-	-	-
Galley sales	2,126	-	-	2,126	2,421
Interest received	4,157	-	-	4,157	-
Interest on deposit account	-	-	-	-	261
Interest on Close Bros account	-	-	-	-	1,763
Membership subscriptions	30,918	-	-	30,918	27,386
Temporary membership	40	-	-	40	-
Merchandise sales	10	-	-	10	63
Event entry fees	-	-	-	-	255
Sailing event entry fees	100	-	-	100	-
Social event tickets	260	-	-	260	-
Training course payments	46,966	-	-	46,966	35,964
Energy bill refund	-	-	-	-	1,744
Donations	-	-	-	-	34
Sub total (Gross income for AR)	86,167	-	-	86,167	70,991
A2 Asset and investment sales, (see table).					
Sale of dinghy and outboard motors	660	-	-	660	1,050
Sub total	660	-	-	660	1,050
Total receipts	86,827	-	-	86,827	72,041
A3 Payments					
Card transaction fees	20	-	-	20	55
Fuel purchases	1,198	-	-	1,198	1,029
Galley supplies and materials	1,624	-	-	1,624	1,838
Merchandise, prizes and social events	-	-	-	-	1,083
Merchandise purchases	277	-	-	277	-
Prizes	466	-	-	466	-
Supplies & materials	797	-	-	797	-
Training instructor fees	26,937	-	-	26,937	21,977
Training courses for instructors and galley	-	-	-	-	1,709
Cost of training courses (food,books)	-	-	-	-	2,806
Training food costs	2,225	-	-	2,225	-
Training supplies & materials	599	-	-	599	-
Accounting fees	1,448	-	-	1,448	644
Training and membership refunds	-	-	-	-	1,280
Additional duties payments	130	-	-	130	-
Advertising and promotion	250	-	-	250	-
Bank charges	35	-	-	35	84
Cleaning costs	3,253	-	-	3,253	2,970
Club subscriptions	1,009	-	-	1,009	929
Donations	-	-	-	-	-
Insurance premium	6,174	-	-	6,174	5,447
Printing, postage, stationary	64	-	-	64	475
Rent and site leases	8,608	-	-	8,608	8,530
Repairs & maintenance	-	-	-	-	5,688
Repair & maintenance safety boats	5,149	-	-	5,149	-
Repair & maintenance site	4,726	-	-	4,726	-
Chandlery	1,869	-	-	1,869	-
Equipment and machinery	120	-	-	120	-
Telephone, Broadband, internet	724	-	-	724	534
Travel costs/Committee expenses	69	-	-	69	367

Utility costs (water, sewage, light and heat)	3,507	-	-	3,507	-
Water, sewage and waste	-	-	-	-	661
Light and heat	-	-	-	-	1,455
Sub total	71,278	-	-	71,278	59,561

A4 Asset and investment purchases, (see table)					
Ride on mower	1,299	-	-	1,299	-
New equipment (radios)	-	-	-	-	1,340
Boat repair & purchase	-	-	-	-	7,032
Sub total	1,299	-	-	1,299	8,372

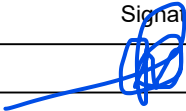
Total payments	72,577	-	-	72,577	67,933
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Net of receipts/(payments)	14,250	-	-	14,250	4,108
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	129,848	-	-	129,848	125,740
Cash funds this year end	144,098	-	-	144,098	129,848

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

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Close Brothers	87,549	-	-
	Lloyds current account	820	-	-
	Lloyds fixed term deposit	50,000	-	-
	Lloyds savings accounts	5,622	-	-
	Equals Money	77	-	-
	Cash	30	-	-
	Total cash funds	144,098	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	
			-	
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	Trophies		-	378
	Premises		-	9,840
	Club boats and outboard motors		-	15,434
	Mower & sundry items		-	2466
	Inventory items		-	600
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	

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

Signature	Print Name	Date of approval
	Louise Plowman-Hart	26/07/2025