

# JUST ROW GLOUCESTERSHIRE

England & Wales · Charity number 1186768

## Details

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**Status** Registered

**Legal form** CIO

**Registered** 2019-12-05

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

## Contact

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**Address** 132 London Road  
Cheltenham  
Gloucestershire  
GL52 6HJ

**Phone** 07753384926

**Email** [indiajane@justrowgloucestershire.co.uk](mailto:indiajane@justrowgloucestershire.co.uk)

## Activities

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**Objects:** TO PROMOTE COMMUNITY PARTICIPATION IN HEALTHY RECREATION BY PROVIDING EQUIPMENT AND COACHING IN ROWING

**Activities:** Just Row Gloucestershire has been setup to promote and encourage rowing at Gloucester Boathouse for those in the community who might be described as disadvantaged in some way. This includes those with physical, mental, financial and social barriers of all ages. We aim to fill that gap and in some cases provide a gateway into mainstream rowing.

## Classification

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- **How:** Provides Services
- **What:** General Charitable Purposes
- **Who:** People With Disabilities, The General Public/mankind

## Geography

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- Throughout England

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£6,582	£12,817	-	-
2024-03-31	£8,042	£8,224	-	-
2023-03-31	£33,273	£11,962	-	-
2022-03-31	£15,193	£14,920	-	-
2021-03-31	£21,343	£11,301	-	-

## Trustees

Name	Role	Appointed
<b>Rebecca Helen Hicks</b>	Chair	2025-07-14
Ben Gallagher		2025-01-09
Claire Earl		2023-06-25
Kate Dogherty		2023-06-25
Lee Morris		2025-01-09

**JUST ROW GLOUCESTERSHIRE**

England & Wales - Charity number 1186768

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# Accounts

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**CHARITY COMMISSION  
FOR ENGLAND AND WALES**

## **Trustees' Annual Report for the period**

**From 1 April 2024**    **Period start date**    **To 31<sup>st</sup> March 2025**    **Period end date**

**Charity name: Just Row Gloucestershire**

**Charity registration number: 1186768**

### **Objectives and Activities**

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	Just Row Gloucestershire has been setup to promote and encourage rowing for those in the community who might be described as disadvantaged in some way. Our aim is to enable anyone who wishes to enhance their lives by sport and thereby improve their health, do so via recreational rowing in a happy, safe, supportive, and enjoyable environment, improving social engagement, health, fitness, confidence, team ethos and encouraging lifelong friendships. This includes those who have an impairment or disability, suffering or recovering from illness including for example cancer, heart problems, depression, social and financial deprivation, ethnic minority disadvantages, young adults, and physical rehabilitation.

<p>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.</p>	<p>Para 1.17 and 1.19</p>	<p>We have maintained a steady flow of participants ranging from those with physical disabilities to those with mental disabilities; those with financial and/or social restrictions. We have been offering rowing as a once-a-week session to JRG members, 7 week learn to row courses as well as continuing with tasters. Many of the sessions are run by a volunteer but we have also increased the number of paid coaches all of whom undertake DBS checks and safeguarding qualifications via British Rowing.</p> <p>The majority of our rowers have been able to row due to the financial support we have received via grants and funding.</p> <p>We currently work with the NHS, MacMillan, Keeping Abreast, local schools, Social Prescribing, ADHD HUB, SEN groups, and individuals coming to us with physical and mental disabilities.</p>
<p>Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit</p>	<p>Para 1.18</p>	<p>Yes / Confirmed</p>

**Additional information (optional)**

You may choose to include further statements where relevant about:

	SORP reference	
<p>Policy on grant making</p>	<p>Para 1.38</p>	<p>Currently JRG does not make specific grants. It provides services not financial support.</p>
<p>Policy on social investment including program related investment</p>	<p>Para 1.38</p>	<p>JRG does not undertake social investment in financial terms. It uses its funds to invest in community benefits, i.e. rowing opportunities</p>
<p>Contribution made by volunteers</p>	<p>Para 1.38</p>	<p>Volunteers contribute time and expertise. We have a number of volunteers who support our coaching sessions during the week. They don't always work with the same group and are often happy to move around sessions to accommodate who we are coaching.</p>
<p>Other</p>		

## 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>As well as working with the above groups, we have been expanding to other areas of the community within Gloucestershire to help and support them access the sport. The numbers participating have plateaued this year mainly due to finding regular coaches. We have maintained our current groups which have a slow increase in participation and have offered rowing to a few new organisations ie ADHD Hub and Podsmead. We currently work with those who have extra mental and physical needs which include wheelchair users, Cerebral Palsy, Ataxia, Autism, Asperger's, brain damage, depression, anxiety, PTSD, recovering from cancer. These participants have become regular rowers and enjoy the sport as well as the safe and supportive space we provide. We offer all-inclusive rowing creating a strong social and community environment, engaging members to feel valued and having a sense of achievement in a non-judgemental space.</p> <p>We frequently adapt our equipment or coaching to accommodate individuals.</p> <p>We are aware that we are the only club within the Gloucestershire area that offers this type of facility making our club unique to the county.</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 set	Para 1.41	

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	See filed accounts
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	All income, except summer camps, independent school sessions and membership fees are restricted due to funding contracts.
Amount of reserves held	Para 1.22	£6193
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	N/A
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	See accounts
Investment policy and objectives including any social investment policy adopted	Para 1.46	See above. JRG is a micro charity and does not have sufficient funds for "investment" to be relevant
A description of the principal risks facing the charity	Para 1.46	Closure due to lack of suitable staff for coaching, accounts, day to day maintenance of the charity.

Other		
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## Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	<b>Constitution</b>
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	<b>CIO</b>
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	Trustees have been recruited via local contacts within the sport and local area. All are currently members of Gloucester Rowing Club or other local clubs but who have no disabilities. JRG is in the process of trying to locate and recruit trustees from its target beneficiary groups.

### 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	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	JRG operates via a separate but related "ordinary" rowing club which is affiliated to and regulated by British Rowing.
Relationship with any related parties	Para 1.51	None other than as stated at 1.51 above
Other		

### Reference and Administrative details

Charity name	Just Row Gloucestershire
Other name the charity uses	JRG

Registered charity number	1186768
Charity's principal address	Halkin House 132 London Road Cheltenham GL526HJ

**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	Indiajane Cox	Trustee		
2	Lee Morris	Trustee		
3	Rebecca Hicks	Trustee		
4	Claire Earl	Trustee		
5	Kate Dogherty	Trustee		
6	Ben Gallagher	Trustee		
7	Chris Widden	Chair		
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**Corporate trustees – names of the directors at the date the report was approved**

Director name		
N/A		


Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	
N/A		

### 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	N/A

### Additional information (optional)

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

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

There are no employed staff

### 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**

<b>Signature(s)</b>	Lee Morris	Rebecca Hicks
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<b>Full name(s)</b>	Lee Morris	Rebecca Hicks
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<b>Position (eg Secretary, Chair, etc)</b>	Trustee & Treasurer	Chairwoman
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<b>Date</b>	23/01/26
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CHARITY COMMISSION  
FOR ENGLAND AND WALES

Just Row Gloucestershire	1186768
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## Receipts and payments accounts

For the period from	4/1/2024	To	3/31/2025
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### Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
<b>A1 Receipts</b>					
Disability Rights			-	-	-
The Rowing Foundation			-	-	-
Rockcliffe			-	-	-
The Dean Close Foundation	1,378		-	1,378	1,697
Rowing Camps			-	-	2,880
Just Giving	24			24	-
Rendcomb College			-	-	-
Cash deposit				-	-
Help for Heros	40		-	40	500
GMCA Donation				-	2,000
Blackbridge CCBS	3,695			3,695	
ADHD Hub	190			190	
Hartpury	155			155	
Elmbridge school	300			300	
Taster sessions				-	112
Memberships	800			800	853
			-	-	-
<b>Sub total (Gross income for AR)</b>	<b>6,582</b>	<b>-</b>	<b>-</b>	<b>6,582</b>	<b>8,042</b>

**A2 Asset and investment sales,  
(see table).**

	-		-	-	
	-	-	-	-	-
<b>Sub total</b>	-	-	-	-	-
			2		
<b>Total receipts</b>	<b>6,582</b>	<b>-</b>	<b>-</b>	<b>6,582</b>	<b>8,042</b>

**A3 Payments**

Marketing		760	-	760	714
Other Expenses		609	-	609	1,242
Clothing		33	-	33	148
Personal account			-	-	-
Coaching		5,915	-	5,915	3,708
Insurance		2,259	-	2,259	2,015
Professional fees		25	-	25	397
Giving.Com LTD		-	-	-	-
		-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>9,601</b>	<b>-</b>	<b>9,601</b>	<b>8,224</b>

**A4 Asset and investment  
purchases, (see table)**

Bank Tank	-		-	-	-
Rowing Equipment		238		238	321
Single Scull and Stabiliser floats				-	3,694
Sims evo wing scull				-	2,600
Burgashell single scull				-	1,200
Double skull plus 2 sets blades		3,000		3,000	
			-	-	-
<b>Sub total</b>	<b>-</b>	<b>3,238</b>	<b>-</b>	<b>3,238</b>	<b>7,815</b>
<b>Total payments</b>	<b>-</b>	<b>12,839</b>	<b>-</b>	<b>12,839</b>	<b>16,039</b>

<i>Net of receipts/(payments)</i>	6,582	-	12,839	-	-	6,257	-	7,997
A5 Transfers between funds	-	-	-	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-	-	-	-
<i>Cash funds this year end</i>	6,582	-	12,839	-	-	6,257	-	7,997

## 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>				-
		-	-	-
		-	-	-
	<b>Total cash funds</b>	-	-	-
	(agree balances with receipts and payments account(s))	Agreement Error	Agreement Error	OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B2 Other monetary assets</b>	Bank Account as at 28/03/2025	-	11,563	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
<b>B3 Investment assets</b>		Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-

		-	-
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**B4 Assets retained for the charity's own use**

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
Rowing equipment FY2021	Restricted	4,947	-
Rowing equipment FY2122	Restricted	11,102	-
Rowing equipment FY2223	Restricted	5,311	-
Rowing equipment FY2324	Restricted	321	
Rowing equipment FY2324	Restricted	238	
Bank Tank	Restricted	1,000	-
2 x Training scull	Restricted	3,890	-
3 x Concept 2 ERG's	Restricted	2,580	-
1 x Adaptive Scull	Restricted	5,598	-
1 x 2nd hand double scull	Restricted	1,000	-
2 x 8x scull	Donated		
2 x 4x scull	Donated		
Single Scull and Stabiliser floats	Restricted	3,694	-
Sims evo wing scull	Restricted	2,600	
Burgashell single scull	Restricted	1,200	
Double skull plus 2 sets blades	Restricted	3,000	

**B5 Liabilities**

Details	Fund to which liability relates	Amount due (optional)	When due (optional)
Start Up Loan		1,562	
		-	
		-	
		-	
		-	

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

Signature	Print Name	Date of approval
Rebecca Hicks	REBECCA HICKS	23/01/26
Indiajane Cox	INDIAJANE COX	<b>20/12/26</b>





6,257

**JUST ROW GLOUCESTERSHIRE**

England & Wales - Charity number 1186768

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# Accounts

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## Trustees' Annual Report for the period

From 1 April 2023 Period start date To 31<sup>st</sup> March 2024 Period end date

Charity name: Just Row Gloucestershire

Charity registration number: 1186768

### Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	Just Row Gloucestershire has been setup to promote and encourage rowing for those in the community who might be described as disadvantaged in some way. Our aim is to enable anyone who wishes to enhance their lives by sport and thereby improve their health, do so via recreational rowing in a happy, safe, supportive, and enjoyable environment, improving social engagement, health, fitness, confidence, team ethos and encouraging lifelong friendships. This includes those who have an impairment or disability, suffering or recovering from illness including for example cancer, heart problems, depression, social and financial deprivation, ethnic minority disadvantages, young adults, and physical rehabilitation.
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	We have maintained a steady flow of participants ranging from those with physical disabilities to those with mental disabilities; those with financial and/or social restrictions. We have been offering rowing as a once-a-week session; seven weeks learn to row courses as well as continuing with tasters and camps. Many of the sessions are run by a volunteer but we have also increased the number of paid coaches all of whom undertake DBS checks and safeguarding qualifications via British Rowing (if working with children or vulnerable adults) except for the junior tasters/learn to row/summer camps where the ratio is much higher. Most of our rowers have been able to row

		<p>due to the financial support we have received via grants and funding. We currently work with the NHS, MacMillan, Keeping Abreast, Help4Heroes, Local schools, Social Prescribing, individuals coming to us with physical and mental disabilities.</p>
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	Yes / Confirmed

### Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	Currently JRG does not make specific grants. It provides services not financial support
Policy on social investment including program related investment	Para 1.38	JRG does not undertake social investment in financial terms. It uses its funds to invest in community benefits, i.e. rowing opportunities
Contribution made by volunteers	Para 1.38	Volunteers contribute time and expertise. We have a few volunteers who support our coaching sessions during the week. They don't always work with the same group and are often happy to move around sessions to accommodate who we are coaching.
Other		

### Achievements and Performance

	SORP reference	

<p>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.</p>	<p>Para 1.20</p>	<p>As well as working with the above groups, we have been expanding to other areas of the community within Gloucestershire to help and support them access the sport. The numbers participating are climbing steadily and this year we have seen a large increase, as well as the targeted sectors becoming more diverse. We have been able to give talks to the local police, schools and other charities to try to boost awareness of what we do, where we are and the huge benefits rowing offers. We currently work with the mentally and physically disabled which include wheelchair users, Cerebral Palsy, Ataxia, deafness, Autism, Asperger's, brain damage, depression, anxiety, PTSD. These participants have become regular rowers and enjoy the sport as well as the safe and supportive space we provide. We offer all-inclusive rowing creating a strong social and community environment, engaging members to feel valued and having a sense of achievement in a non-judgemental space. Our aim is to get anyone who wishes to row, on the water. We often need to adapt our equipment for individuals to accommodate their disability. We are aware that we are the only club within the Gloucester/Cheltenham area that offers this type of facility making our club unique to the county. A few of our members have started to race after JRG worked along side Gloucester Rowing Club to offer adaptive racing during the summer and winter.</p>
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**Additional information (optional)**

You may choose to include further statements where relevant about:

<p>Achievements against objectives set</p>	<p>Para 1.41</p>	
<p>Performance of fundraising activities against objectives set</p>	<p>Para 1.41</p>	
<p>Investment performance against objectives</p>	<p>Para 1.41</p>	

Other		

## Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	See filed accounts
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	All income, except summer camps, independent school sessions and membership fees are restricted due to funding contracts.
Amount of reserves held	Para 1.22	£6,,042
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	N/A
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	<ol style="list-style-type: none"> <li>1. As per 2022-2023, our main difficulty is finding volunteers or paid coaches within the area who have some basic knowledge of the sport, which has a negative impact on progression. We would like to offer activities that include several athletes at a time creating an engaging and enjoyable atmosphere. To do this, several staff are required. Currently, Indiajane Cox is doing most of the coaching. There are multiple sessions during the week all of which are coached by Indiajane with a volunteer or coach to help out. Rebecca Hicks coaches on a Monday pm. This is not sustainable. Advertisements have been sent out, but this is highly specialised sport and finding competent coaches who live locally is a major challenge.</li> <li>2. Due to a generous donation, we now have a larger fleet of boats making it easier to have bigger groups on the water. This aids in creating a more "inclusive club" feel with more people on the water together. However, as we grow, we will need more learning and adaptive boats to accommodate more people coming along together.</li> <li>3. Our social media needs a dedicated person to help us maintain all our platforms. As with all "businesses" this is a vital aspect to our presence.</li> <li>4. One of our priorities from the start of setting up the charity has been someone to management the day-to-day accounts and running of the charity. Due to lack of funds and volunteers this is still a priority.</li> </ol>

		<p>5. We have noticed that it has been harder to obtain grants this year which has had an impact on our progression. We are unable to offer more rowing without the finance and backing that much of our previous incoming funding has given us. Additionally, the day-to-day costs such as insurance, website, email etc often must come from our reserves and therefore not back into offer for water time for new rowers.</p>
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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	See accounts
Investment policy and objectives including any social investment policy adopted	Para 1.46	See above. JRG is a micro charity and does not have sufficient funds for "investment" to be relevant
A description of the principal risks facing the charity	Para 1.46	Closure due to lack of suitable staff for coaching, accounts, day to day maintenance of the charity.
Other		

## Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	<b>Constitution</b>
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	<b>CIO</b>
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	Trustees have been recruited via local contacts within the sport and local area. All are currently members of Gloucester Rowing Club or other local clubs but who have no disabilities. JRG is in the process of trying to locate and recruit trustees from its target beneficiary groups.

### 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	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	JRG operates via a separate but related "ordinary" rowing club which is affiliated to and regulated by British Rowing.
Relationship with any related parties	Para 1.51	None other than as stated at 1.51 above
Other		

### Reference and Administrative details

Charity name	Just Row Gloucestershire
Other name the charity uses	JRG
Registered charity number	1186768
Charity's principal address	Halkin House 132 London Road Cheltenham GL526HJ

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

	<b>Trustee name</b>	<b>Office (if any)</b>	<b>Dates acted if not for whole year</b>	<b>Name of person (or body) entitled to appoint trustee (if any)</b>
1	Indiajane Cox			IJC as founder
2	Chris Widden	Chair		Ditto
3	Rebecca Hicks			As above
4	Claire Earl			As above
5	Kate Dogherty			As above
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**Corporate trustees – names of the directors at the date the report was approved**

<b>Director name</b>		
<b>N/A</b>		

**Name of trustees holding title to property belonging to the charity**

<b>Trustee name</b>	<b>Dates acted if not for whole year</b>	
<b>N/A</b>		

## 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	N/A

### Additional information (optional)

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

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

There are no employed staff

### 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

<b>Signature(s)</b>	Indiajane Cox	Rebecca Hicks
<b>Full name(s)</b>	INDIAJANE COX	REBECCA HICKS
<b>Position (eg Secretary, Chair, etc)</b>	Founder & Trustee	Trustee
<b>Date</b>	17.01.25	



CHARITY COMMISSION  
FOR ENGLAND AND WALES

Just Row Gloucestershire	1186768
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## Receipts and payments accounts

For the period from	01/04/2023	To	31/03/2024
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### Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
<b>A1 Receipts</b>					
Disability Rights			-	-	2 985
The Rowing Foundation			-	-	900
Rockcliffe			-	-	20 000
The Dean Close Foundation	1 697		-	1 697	2 741
Rowing Camps	2 880		-	2 880	2 362
Just Giving				-	3 703
Rendcomb College			-	-	363
Cash deposit				-	20
Help for Heros	500		-	500	-
GMCA Donation		2 000		2 000	
Taster sessions	112			112	
Memberships	853			853	200
			-	-	
<b>Sub total (Gross income for AR)</b>	<b>6 042</b>	<b>2 000</b>	<b>-</b>	<b>8 042</b>	<b>33 273</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-		-	-	
	-	-	-	-	-

**Sub total**    -    -    -    -    -

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**Total receipts**    6 042    2 000    -    8 042    33 273

**A3 Payments**

Marketing		714	-	714	816
Other Expenses		1 242	-	1 242	1 124
Clothing		148	-	148	85
Personal account			-	-	
Coaching		3 708	-	3 708	2 198
Insurance		2 015	-	2 015	1 458
Professional fees		397	-	397	120
Giving.Com LTD		-	-	-	479
		-	-	-	-
<b>Sub total</b>	-	8 224	-	8 224	6 281

**A4 Asset and investment purchases, (see table)**

Bank Tank	-		-	-	1 000
Rowing Equipment		321		321	5 311
Single Scull and Stabiliser floats		3 694		3 694	
Sims evo wing scull		2 600		2 600	
Burgashell single scull		1 200		1 200	
			-	-	
<b>Sub total</b>	-	7 815	-	7 815	6 311

**Total payments**    -    16 039    -    16 039    12 592

<b>Net of receipts/(payments)</b>	6 042	- 14 039	-	- 7 997	20 681
<b>A5 Transfers between funds</b>	-	-	-	-	-
<b>A6 Cash funds last year end</b>	-	-	-	-	-
<b>Cash funds this year end</b>	6 042	- 14 039	-	- 7 997	20 681

## 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>				-
		-	-	-
		-	-	-
	<b>Total cash funds</b>	-	-	-
	(agree balances with receipts and payments account(s))	Agreement Error	Agreement Error	OK
<b>B2 Other monetary assets</b>	<b>Details</b>	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	Bank Account as at 28/03/2024	-	17 921	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
<b>B3 Investment assets</b>	<b>Details</b>	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
<b>B4 Assets retained for the charity's own use</b>	<b>Details</b>	Fund to which asset belongs	Cost (optional)	Current value (optional)
	Rowing equipment FY2021	Restricted	4 947	-
	Rowing equipment FY2122	Restricted	11 102	-

Rowing equipment FY2223	Restricted	5 311	-
Rowing equipment FY2324	Restricted	321	
Bank Tank	Restricted	1 000	-
2 x Training scull	Restricted	3 890	-
3 x Concept 2 ERG's	Restricted	2 580	-
1 x Adaptive Scull	Restricted	5 598	-
1 x 2nd hand double scull	Restricted	1 000	-
2 x 8x scull	Donated		
2 x 4x scull	Donated		
Single Scull and Stabiliser floats	Restricted	3 694	-
Sims evo wing scull	Restricted	2 600	
Burgashell single scull	Restricted	1 200	

**B5 Liabilities**

Details	Fund to which liability relates	Amount due (optional)	When due (optional)
Start Up Loan		1 663	
		-	
		-	
		-	
		-	

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

Signature	Print Name	Date of approval





7997

Check

Rowing Equipment				
DATE	DESCRIPTION	DR	CR	
01/04/2023	Palm Quest Buoyancy Aid x6	25050		
13/06/2023	Single Scull and Stabiliser floats	369360		
27/06/2023	Panzo Ltd ( Gate pins)	1440		
24/07/2023	Sims evo wing scull	260000		
31/07/2023	Burgashell single scull	120000		
09/10/2023	Neaves Rowing	4128		
16/10/2023	Oarsport	1500		

Total		<u>781478</u>		-
CD		<u>781478</u>		

Expenses

DATE	DESCRIPTION	DR	CR	
25/04/2023	Canal trust	2000		
28/04/2023	Metal storage shed	17999		
09/05/2023	Canal trust	9936		
10/05/2023	Canal trust Refund		2000	
23/05/2023	uCheck	1520		
13/06/2023	Decathlon UK	18999		
19/05/2023	Repay IJ (stationary)	5273		
18/07/2023	prime	499		
24/07/2023		1135		
07/08/2023	Fuel snacks for rowing camp	30525		
16/08/2023	British Rowing	1200		
29/08/2023	Gloucester Regatta		1200	
17/10/2023	Stationeryu	2156		
24/10/2023	Hermes	444		
26/10/2023	Stationeryu		2156	
30/10/2023	WH Smiths	1998		
15/11/2023	uCheck	1520		
03/01/2024	Post Office	815		

31/01/2024	Batteries	1158
06/02/2024	Refreshments	700
29/02/2024	Toolstation	219
05/03/2024	Storage	9662
25/03/2024	Esso	275
28/03/2024	Canal and river trust	10530
28/03/2024	British Rowing	11000

Total	129563	5356
CD	<u>124207</u>	

**Marketing/courses**

DATE	DECRPTION	DR	CR
14/04/2023	Squareeyes Subscription	1560	
14/05/2023	Squareeyes Subscription	1920	
10/05/2023	vistaprint (Flags)	21711	
17/05/2023	Repay IJ (123 Reg)	12583	
14/06/2023	Squareeyes Subscription	1920	
22/06/2023	123 Reg	1678	
17/07/2023	Squareeyes Subscription	1920	
17/07/2023	123 Reg	839	
15/08/2023	Squareeyes Subscription	1920	
17/08/2023	123 Reg	839	
15/09/2023	Squareeyes Subscription	1920	
18/09/2023	123 Reg	839	
03/10/2023	123 Reg	1439	
16/10/2023	Squareeyes Subscription	1920	
17/10/2023	123 Reg	839	
15/11/2023	Squareeyes Subscription	1920	
17/11/2023	123 Reg	839	
23/11/2023	UK coaching solutions	3800	
15/12/2023	Squareeyes Subscription	1920	
18/12/2023	123 Reg	839	
15/01/2024	Squareeyes Subscription	1920	
17/01/2024	123 Reg	839	
15/02/2024	Squareeyes Subscription	1920	
19/02/2024	123 Reg	839	
15/03/2024	Squareeyes Subscription	1920	
18/03/2024	123 Reg	839	

Total	71442	-
CD	<u>71442</u>	

**clothing**

DATE	DECRPTION	DR	CR
16/10/2023	Idsport	6240	
07/02/2024	Burgashell	8556	

Total	14796	-
CD	<u>14796</u>	

**Insurance/fees**

<b>DATE</b>	<b>DESCRIPTION</b>	<b>DR</b>	<b>CR</b>
19/04/2023	Noble Insurance	28996	
10/05/2023	Howden Insurance	49929	
11/07/2023	Howden Insurance	25400	
26/03/2024	Noble Insurance	97156	

**Total  
CD**201481

-

201481**coaching**

17/04/2023	Coaching FM	7800	
15/05/2023	Coaching IW	1950	
15/05/2023	Coaching IW	2600	
15/05/2023	Coaching FM	9000	
15/05/2023	Coaching FM	10000	
31/05/2023	Coaching IW	1300	
31/05/2023	Coaching IW	5200	
01/06/2023	Coaching RI	7800	
20/06/2023	Coaching IW	1950	
20/06/2023	Coaching IW	2600	
20/06/2023	Coaching IW	2600	
20/06/2023	Coaching IW	21000	
10/07/2023	Coaching IW	650	
10/07/2023	Coaching RI	5850	
10/07/2023	Coaching FM	11000	
10/07/2023	Coaching FM	17750	
10/07/2023	Coaching FM	19500	
24/07/2023	Coaching FM	7154	
01/08/2023	Coaching RI	5200	
01/08/2023	Coaching RI	5200	
04/08/2023	Coaching PJ	6000	
18/08/2023	Coaching IW	5200	
18/08/2023	Coaching IW	72800	
01/09/2023	Coaching FM	54500	

16/10/2023 Coaching IW	3250
16/10/2023 Coaching IW	7800
16/10/2023 Coaching GBH	9662
16/10/2023 Coaching FM	17500
20/11/2023 Coaching ST	8000
20/11/2023 Coaching FM	24000
21/12/2023 Coaching ST	10000
13/02/2024 Coaching ST	6000

<b>total</b>	<u>370816</u>
<b>CD</b>	<u><u>370816</u></u>

<b>Pro Fees</b>		<b>DR</b>	<b>CR</b>
<b>DATE</b>	<b>DECRPTION</b>		
26/02/2024	Accounts Prep		39664

<b>Total</b>	<u>39664</u>	-
<b>CD</b>	<u><u>39664</u></u>	

Bank					
DATE	DESCRIPTION	DR	CR		
01/04/2023	Palm Quest Buoyancy Aid x6		25050	*	
14/04/2023	Squareeyes Subscription		1560	*	
17/04/2023	Coaching FM		7800	*	
19/04/2023	Noble Insurance		28996	*	
25/04/2023	Canal Trust		2000	No Invoice	
28/04/2023	Metal storage shed		17999	*	
04/05/2023	Membership	3300		*	
09/05/2023	Canal Trust		9936	No Invoice	
10/05/2023	vistaprint (Flags)		21711	*	
10/05/2023	Refund from Canal trust	2000			
10/05/2023	Howden Insurance		49929	**	
14/05/2023	Squareeyes Subscription		1920	*	
15/05/2023	Coaching IW		1950	*	
15/05/2023	Coaching IW		2600	*	
15/05/2023	Coaching FM		10000	*	
15/05/2023	Coaching FM		9000	*	
23/05/2023	uCheck		1520	*	
17/05/2023	Repay IJ (123 reg)		12583	No Invoice	
31/05/2023	Coaching IW		1300	*	
31/05/2023	Coaching IW		5200	*	
01/06/2023	Coaching RI		7800	*	
13/06/2023	Decathlon UK		18999	No Invoice	
13/06/2023	Single Scull and Stabiliser floats		369360	*	
14/06/2023	Squareeyes Subscription		1920	*	
19/05/2023	Repay IJ (stationary)		5273	No Invoice	
20/06/2023	Coaching IW		1950	*	
20/06/2023	Coaching IW		2600	*	
20/06/2023	Coaching IW		2600	*	
20/06/2023	Coaching IW		21000	*	
22/06/2023	123 reg		1678	No Invoice	
27/06/2023	Panzo Ltd ( Gate pins)		1440	invoice wrong d:	
03/07/2023	Kids Rowing Camp	4500			
03/07/2023	Kids Rowing Camp	4500			
07/07/2023	Kids Rowing Camp	4500			
07/07/2023	Kids Rowing Camp	4500			
07/07/2023	Dean Close foundation	81200			
10/07/2023	Coaching IW		650	*	
10/07/2023	Coaching RI		5850	*	
10/07/2023	Coaching FM		11000	*	
10/07/2023	Coaching FM		17750	*	
10/07/2023	Coaching FM		19500	*	
10/07/2023	Kids Rowing Camp	4500			
10/07/2023	Kids Rowing Camp	4500			

11/07/2023	Howden Insurance		25400	*
11/07/2023	Kids Rowing Camp	4500		
14/07/2023	Kids Rowing Camp	18000		
17/07/2023	Squareeyes Subscription		1920	*
17/07/2023	123 reg		839	No Invoice
17/07/2023	Kids Rowing Camp	4500		
18/07/2023	prime		499	No Invoice
21/07/2023	Kids Rowing Camp	4500		
21/07/2023	Kids Rowing Camp	18000		
24/07/2023	IJ		1135	No Invoice
24/07/2023	Coaching FM		7154	**
24/07/2023	Sims evo wing scull		260000	*
24/07/2023	Kids Rowing Camp	4500		
24/07/2023	Kids Rowing Camp	4500		
24/07/2023	Kids Rowing Camp	4500		
24/07/2023	Kids Rowing Camp	13500		
25/07/2023	Kids Rowing Camp	4500		
25/07/2023	Kids Rowing Camp	4500		
26/07/2023	Kids Rowing Camp	13500		
28/07/2023	Kids Rowing Camp	4500		
28/07/2023	Kids Rowing Camp	13500		
28/07/2023	Kids Rowing Camp	18000		
31/07/2023	Burgashell single scull		120000	*
31/07/2023	Kids Rowing Camp	9000		
31/07/2023	Kids Rowing Camp	13500		
31/07/2023	Kids Rowing Camp	19200		
01/08/2023	Coaching RI		5200	*
01/08/2023	Coaching RI		5200	*
01/08/2023	Kids Rowing Camp	4500		
03/08/2023	Kids Rowing Camp	13500		
04/08/2023	Coaching PJ		6000	*
04/08/2023	Kids Rowing Camp	9000		
04/08/2023	Kids Rowing Camp	13500		
04/08/2023	Kids Rowing Camp	13500		
04/08/2023	Kids Rowing Camp	13500		
07/08/2023	Fuel snacks for rowing camp		30525	No Invoice
07/08/2023	Kids Rowing Camp	9000		
07/08/2023	Kids Rowing Camp	13500		
15/08/2023	Squareeyes Subscription		1920	*
15/08/2023	Refund Kids Rowing Camp		5700	
16/08/2023	British Rowing		1200	No Invoice
17/08/2023	123 Reg		839	
18/08/2023	Coaching IW		5200	
18/08/2023	Coaching IW		72800	
29/08/2023	Gloucester Regatta	1200		
01/09/2023	Coaching FM		54500	No Invoice
15/09/2023	Square eyes Sub		1920	*
18/09/2023	123 Reg		839	No Invoice

03/10/2023	123 Reg		1439	No Invoice
09/10/2023	Neave Rowing		4128	*
16/10/2023	Oarsport		1500	*
16/10/2023	Square eyes Sub		1920	*
16/10/2023	Idsports		6240	*
16/10/2023	Coaching IW		3250	*
16/10/2023	Coaching IW		7800	*
16/10/2023	Gloucester Boathouse		9662	*
16/10/2023	Coaching FM		17500	*
17/10/2023	123 Reg		839	No Invoice
17/10/2023	Stationery		2156	No Invoice
24/10/2023	Hermes		444	No Invoice
26/10/2023	Stationery	2156		No Invoice
27/10/2023	Blackbridge taster	6000		*
27/10/2023	Help for Heros	50000		*
30/10/2023	WG Smiths		1998	No Invoice
31/10/2023	Membership	10000		
31/10/2023	Membership	10000		
01/11/2023	Membership	10000		
03/11/2023	Membership	10000		
09/11/2023	Membership	10000		
15/11/2023	Square eyes Sub		1920	*
15/11/2023	Ucheck		1520	
17/11/2023	123 Reg		839	No Invoice
17/11/2023	Membership	10000		
20/11/2023	Coaching ST		8000	
20/11/2023	Coaching FM		24000	
21/11/2023	Honour Thy W	5200		
23/11/2023	UK Coaching solutions		3800	*
08/12/2023	Membership	2000		
15/12/2023	Square eyes sub		1920	
18/12/2023	123 Reg		839	
21/12/2023	Coaching ST		10000	
02/01/2024	Dean Close Foundation	88450		
03/01/2024	Post office		815	No Invoice
08/01/2024	Membership	10000		
09/01/2024	Membership	10000		
15/01/2024	Square eyes Sub		1920	
17/01/2024	123 Reg		839	No Invoice
31/01/2024	Batteries		1158	
06/02/2024	Refreshements		700	
07/02/2024	Burgashell		8556	
13/02/2024	Coaching ST		6000	
15/02/2024	Square eyes sub		1920	
19/02/2024	123 reg		839	No Invoice

26/02/2024	Accounts Prep		39664	
29/02/2024	Toolstation		219	No Invoice
05/03/2024	Storage		9662	
15/03/2024	Square eyes sub		1920	
18/03/2024	123 reg		839	
21/03/2024	GMCA Donation	200000		
25/03/2024	Esso		275	No Invoice
26/03/2024	Noble Insurance		97156	
28/03/2024	Canal and river trust		10530	
28/03/2024	British rowing		11000	
Total			<u>815206</u>	<u>1614940</u>
CD		-	799734	

Income		DR	CR
DATE	DESCRIPTION		
04/05/2023	Membership		3300 *
03/07/2023	Kids Rowing Camp		4500
03/07/2023	Kids Rowing Camp		4500
07/07/2023	Kids Rowing Camp		4500
07/07/2023	Kids Rowing Camp		4500
07/07/2023	Dean Close foundation		81200
10/07/2023	Kids Rowing Camp		4500
10/07/2023	Kids Rowing Camp		4500
11/07/2023	Kids Rowing Camp		4500
14/07/2023	Kids Rowing Camp		18000
17/07/2023	Kids Rowing Camp		4500
21/07/2023	Kids Rowing Camp		4500
21/07/2023	Kids Rowing Camp		18000
24/07/2023	Kids Rowing Camp		4500
24/07/2023	Kids Rowing Camp		4500
24/07/2023	Kids Rowing Camp		4500
24/07/2023	Kids Rowing Camp		13500
25/07/2023	Kids Rowing Camp		4500
25/07/2023	Kids Rowing Camp		4500
26/07/2023	Kids Rowing Camp		13500
28/07/2023	Kids Rowing Camp		4500
28/07/2023	Kids Rowing Camp		13500
28/07/2023	Kids Rowing Camp		18000
31/07/2023	Kids Rowing Camp		9000
31/07/2023	Kids Rowing Camp		13500
31/07/2023	Kids Rowing Camp		19200
01/08/2023	Kids Rowing Camp		4500
03/08/2023	Kids Rowing Camp		13500
04/08/2023	Kids Rowing Camp		9000
04/08/2023	Kids Rowing Camp		13500
04/08/2023	Kids Rowing Camp		13500
04/08/2023	Kids Rowing Camp		13500
07/08/2023	Kids Rowing Camp		9000
07/08/2023	Kids Rowing Camp		13500
15/08/2023	Refund Kids Rowing Camp	5700	
27/10/2023	Blackbridge taster		6000
27/10/2023	Help for Heros		50000
30/10/2023	Membership		10000
30/10/2023	Membership		10000
01/11/2023	Membership		10000
03/11/2023	Membership		10000
09/11/2023	Membership		10000
17/11/2023	Membership		10000
21/11/2023	Honour Thy W		5200
08/12/2023	Membership		2000

02/01/2023	Dean Close Foundation	88450
08/01/2024	Membership	10000
09/01/2024	Membership	10000
21/03/2024	GMCA Donation	200000

Total		<u>5700</u>	<u>809850</u>
CD			804150

DATE	Cash DESCRIPTION	DR	CR
Total		-	-
CD		-	





**Trial Balance**

<b>Account</b>	<b>Dr</b>	
Bank	-£	799734
Rowing Eq	£	781478
Expenses	£	124207
Marketing/courses	£	71442
clothing	£	14796
Insurance	£	201481
Coaching	£	370816
Pro Fees	£	39664
cash	£	-
Income		
<b>Total</b>	<b>£</b>	<b>804150</b>







Cr

£ 804150

**£ 804150**

DATE	Bank	DESCRIPTION	DR	CR	
25/04/2023	Canal Trust			2000	No Invoice
09/05/2023	Canal Trust			9936	No Invoice
17/05/2023	Repay IJ (123 reg)			12583	No Invoice
13/06/2023	Decathlon UK			18999	No Invoice
19/05/2023	Repay IJ (stationary)			5273	No Invoice
22/06/2023	123 reg			1678	No Invoice
27/06/2023	Panzo Ltd ( Gate pins)			1440	invoice wrong date
17/07/2023	123 reg			839	No Invoice
18/07/2023	prime			499	No Invoice taken off start up loan
24/07/2023	IJ			1135	No Invoice
07/08/2023	Fuel snacks for rowing camp			30525	No Invoice taken off start up loan
16/08/2023	British Rowing			1200	No Invoice
01/09/2023	Coaching FM			54500	No Invoice can this be produced
18/09/2023	123 Reg			839	No Invoice
03/10/2023	123 Reg			1439	No Invoice
17/10/2023	123 Reg			839	No Invoice
24/10/2023	Hermes			444	No Invoice taken off start up loan
30/10/2023	WG Smiths			1998	No Invoice taken off start up loan
17/11/2023	123 Reg			839	No Invoice
03/01/2024	Post office			815	No Invoice
17/01/2024	123 Reg			839	No Invoice
19/02/2024	123 reg			839	No Invoice
29/02/2024	Toolstation			219	No Invoice taken off start up loan
25/03/2024	Esso			275	No Invoice taken off start up loan

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Sub Accounts

Start up Loan draw down

Date	Description	CR	Dr
31/03/2023	Opening balance		200265
18/07/2023	Expenses	499	
07/08/2023	Expenses	30525	
24/10/2023	Expenses	444	
30/10/2023	Expenses	1998	
29/02/2024	Expenses	219	
25/03/2024	Expenses	275	
		<u>33960</u>	<u>200265</u>
31/01/2023	Total Due		166305

Just Row Gloucestershire  
Financial statements as at 31/01/2020

Asset register

Assets	Asset ID	Date received	Value/Cost for Insurance	Depreciation 2021	Depreciation 2122
8 x sweep blades	SO 01/08	Feb-19			
1 pr Wintech sculls (New)	SC 01/02	Aug-19	£ 14310		
1 pr Wintech sculls (New)	SC 03/04	Aug-19	£ 14310		
2 x sculling blades	SC 05/06	Feb-19	£ -		
1 x 8x+	801	Feb-19	£ 100000	£100000	£95000
1 x 4x+	402	Feb-19	£ 1000000	£1000000	£950000
1 x 1x stable/adaptive	101	07/09/2019	£ 445000	£445000	£422750
1 pr trestle	TR01/2	23/07/2020	£ 9500		
1 pr trestle	TR03/4	23/07/2020	£ 9500		
1 pr Sculling Oar Collar		16/10/2019	£ 2040		
3 x Concept 2 Ergs		18/11/2020	£ 258001		£ 219301
2 x Training skull	TS515	16/10/2021	£ 389000		
1 x Explorer plus 1 x pair po	EXP30	24/11/2021	£ 559800		
1x doubl 2nd hand boat		08/12/2021	£ 100000		
fixed seat narrow, oar collar, pontoon pa		24/03/2022	£ 61440		
Bank Tank		24/03/2022	£ 100000		
Complete float		06/04/2022	£ 70620		
Wintech blades x13		18/05/2022	£ 302400		
blades x 2		19/05/2022	£ 40000		
Pontoons and brackets		16/09/2022	£ 26700		
Other FY2223			£ 19980		
Single Scull + stabiliser floats		13/06/2023	£ 184680		
Single Scull + stabiliser floats		13/06/2023	£ 184680		
Sims evo wing scull		24/07/2023	£ 260000		

**Just Row Gloucestershire**  
**Financial statements as at 31/01/2020**

**Asset register**

Burgashell single scull	31/07/2023	£	120000
		£	<b>4271961</b>

Note: Items donated by Wycliffe College are deemed to have no commercial value by reason of their age and condition. However their replacement cost whether second hand or new could be considerable and therefore appropriate insurance should be considered going forward.

Just Row Gloucestershire  
Financial statements as at 31/01/2020

Asset register

Depreciation 2223	Depreciation 2324	Current Value	Funding source
			Wycliffe BC (Donation)
		£ 14310	Barnwood Trust
		£ 14310	Barnwood Trust
			Wycliffe BC (Donation)
£90250	£85738	£ 85738	Wycliffe BC (Donation)
£902500	£857375	£ 857375	
£401613	£381532	£ 381532	Barnwood Trust
		£ 9500	IJC loan
		£ 9500	IJC loan
		£ 2040	Barnwood Trust
£ 186406	£ 158445	£ 158445	
		£ 389000	
£531810	£505220	£ 505220	
£95000	£90250	£ 90250	
		£ 61440	
		£ -	
		£ 70620	
		£ 302400	
		£ 40000	
		£ 26700	
		£ 19980	

£ 3038359

**JUST ROW GLOUCESTERSHIRE**

England & Wales - Charity number 1186768

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# Accounts

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## Trustees' Annual Report for the period

From 1 April 2022 Period start date To 31<sup>st</sup> March 2023 Period end date

Charity name: Just Row Gloucestershire

Charity registration number: 1186768

## Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	Just Row Gloucestershire has been setup to promote and encourage rowing for those in the community who might be described as disadvantaged in some way. Our aim is to enable anyone who wishes to enhance their lives by sport and thereby improve their health, do so via recreational rowing in a happy, safe, supportive, and enjoyable environment, improving social engagement, health, fitness, confidence, team ethos and encouraging lifelong friendships. This includes those who have an impairment or disability, suffering or recovering from illness including for example cancer, heart problems, depression, social and financial deprivation, ethnic minority disadvantages, young adults, and physical rehabilitation.
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	We have maintained a steady flow of participants ranging from those with physical disabilities to those with mental disabilities; those with financial and/or social restrictions. We have been offering rowing as a once-a-week session; seven weeks learn to row courses as well as continuing with tasters and camps. Many of the sessions are run by a volunteer but we have also increased the number of paid coaches all of whom undertake DBS checks and safeguarding qualifications via British Rowing (if working with children) except for the junior tasters/learn to row/summer camps where the ratio is much higher. Most of our rowers have been able to

		row due to the financial support we have received via grants and funding.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	Yes / Confirmed

### Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	Currently JRG does not make specific grants. It provides services not financial support
Policy on social investment including program related investment	Para 1.38	JRG does not undertake social investment in financial terms. It uses its funds to invest in community benefits, i.e. rowing opportunities
Contribution made by volunteers	Para 1.38	Volunteers contribute time and expertise
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	As well as working with the above groups, we have been expanding to other areas of the community within Gloucestershire to help and support them access the sport. The numbers participating are climbing steadily and this year we have seen a large increase, as well as the targeted sectors becoming more diverse. We currently work with the mentally and physically disabled which include wheelchair users, Cerebral Palsy, Ataxia, deafness, Autism, Asperger's, brain damage, depression, anxiety, PTSD. These participants have become regular rowers and enjoy the sport as well as the safe and supportive space we provide. We offer all-inclusive rowing creating a strong social and community environment, engaging members to feel valued and having a

		<p>sense of achievement in a non-judgemental space. Our aim is to get anyone who wishes to row, on the water. We often need to adapt our equipment for individuals to accommodate their disability. We are aware that we are the only club within the Gloucester/Cheltenham area that offers this type of facility making our club unique to the county.</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	
Performance of fundraising activities against objectives set	Para 1.41	
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	See filed accounts
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	All income, except summer camps, independent school sessions and membership fees are restricted due to funding contracts.
Amount of reserves held	Para 1.22	£4,200
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	N/A
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	<ol style="list-style-type: none"> <li>1. Currently, our main difficulty is finding volunteers or paid coaches which has a negative impact on progression. We would like to offer activities that include several athletes at a time creating an engaging and enjoyable atmosphere. To do this, several staff are required. Currently, Indiajane Jeffery is doing most of the coaching. Rebecca Hicks coaches on a Monday pm. This is not sustainable. Advertisements have been sent out, but this is highly specialised sport and finding competent coaches who live locally is a major challenge.</li> <li>2. We also require a larger fleet of boats so that multiple members can row at the same time, creating a "club" environment. With the large donation from the Keswick Foundation, we have managed to acquire 4 x singles and a 4x+ as well as adaptations for them to be used as learning boats.</li> <li>3. Members paying their membership. We have had continuous issues with current members not paying their subscriptions. Moving forward, looking for a member of the club to focus on membership renewal around September.</li> <li>4. Social media takes up an enormous amount of time and ideally, we'd have someone focusing on this aspect and perhaps as well as the marketing side to create regular updates etc.</li> <li>5. As the charity grows, the amount of work for the management of the day-to-day accounts has increased. A person to oversee this side of things is becoming</li> </ol>

		<p>increasingly important and should be highlighted as a priority.</p> <p>6. Along with individual risk assessments (namely for those with different needs) to be kept up to date, general waivers need to be fully completed before anyone starts rowing.</p>
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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	See accounts
Investment policy and objectives including any social investment policy adopted	Para 1.46	See above. JRG is a micro charity and does not have sufficient funds for "investment" to be relevant
A description of the principal risks facing the charity	Para 1.46	Closure due to lack of suitable coaching staff.
Other		

## Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	<b>Constitution</b>
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	<b>CIO</b>
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	So far trustees have been recruited via local contacts within the sport. All are currently members of Gloucester Rowing Club who have no disabilities. Going forward JRG would like to recruit trustees from its target beneficiary groups

### 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	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	JRG operates via a separate but related "ordinary" rowing club which is affiliated to and regulated by British Rowing.
Relationship with any related parties	Para 1.51	None other than as stated at 1.51 above
Other		

### Reference and Administrative details

Charity name	Just Row Gloucestershire
Other name the charity uses	JRG
Registered charity number	1186768
Charity's principal address	Halkin House 132 London Road Cheltenham GL526HJ



## 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	N/A

### Additional information (optional)

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

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

There are no employed staff

## 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

<b>Signature(s)</b>	Indiajane Jeffery	Rebecca Hicks
<b>Full name(s)</b>	INDIAJANE JEFFERY	REBECCA HICKS
<b>Position (eg Secretary, Chair, etc)</b>	Founder & Trustee	Trustee
<b>Date</b>	25.01.24	



CHARITY COMMISSION  
FOR ENGLAND AND WALES

Just Row Gloucestershire	1186768
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CC16a

## Receipts and payments accounts

For the period from	01/02/2022	To	31/01/2023
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### Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
<b>A1 Receipts</b>					
Disability Rights		2,985	-	2,985	
The Rowing Foundation		900	-	900	
Rockcliffe		20,000	-	20,000	
The Dean Close Foundation	-	2,741	-	2,741	
Rowing Camps	2,362		-	2,362	
Just Giving	3,703			3,703	
Rendcomb College	363		-	363	
Cash deposit	20			20	
Sported Foundation	-		-	-	200
Poppy UK				-	4,905
Main Grant				-	9,988
Memberships	200			200	100
			-	-	
<b>Sub total (Gross income for AR)</b>	<b>6,647</b>	<b>26,626</b>	<b>-</b>	<b>33,273</b>	<b>15,193</b>

### A2 Asset and investment sales, (see table).

	-		-	-	
	-	-	-	-	-

<b>Sub total</b>	-	-	-	-	-
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<b>Total receipts</b>	6,647	26,626	-	33,273	15,193
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**A3 Payments**

Marketing		791	-	791	534
Other Expenses		1,026	-	1,026	141
Clothing		85	-	85	31
Personal account			-	-	
Coaching		2,198	-	2,198	990
Insurance		1,458	-	1,458	528
Professional fees		120	-	120	60
Giving.Com LTD		-	-	-	-
		-	-	-	-
<b>Sub total</b>	-	5,679	-	5,679	2,284

**A4 Asset and investment purchases, (see table)**

Bank Tank	-	1,000	-	1,000	
Rowing Equipment		5,283		5,283	12,006
			-	-	
<b>Sub total</b>	-	6,283	-	6,283	12,006

<b>Total payments</b>	-	11,962	-	11,962	14,290
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<b>Net of receipts/(payments)</b>	6,647	14,663	-	21,311	903
<b>A5 Transfers between funds</b>	-	-	-	-	-
<b>A6 Cash funds last year end</b>	-	-	-	-	-
<b>Cash funds this year end</b>	6,647	14,663	-	21,311	903

## 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>				-
		-	-	-
		-	-	-
	<b>Total cash funds</b>	-	-	-
	(agree balances with receipts and payments account(s))	Agreement Error	Agreement Error	OK
<b>B2 Other monetary assets</b>	<b>Details</b>	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	Bank Account as at 31/01/2023	-	33,016	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
<b>B3 Investment assets</b>	<b>Details</b>	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
<b>B4 Assets retained for the charity's own use</b>	<b>Details</b>	Fund to which asset belongs	Cost (optional)	Current value (optional)
	Rowing equipment FY2021	Restricted	4,947	-
	Rowing equipment FY2122	Restricted	11,102	-
	Rowing equipment FY2223	Restricted	5,311	-

Bank Tank	Restricted	1,000	-
2 x Training scull	Restricted	3,890	-
3 x Concept 2 ERG's	Restricted	2,580	-
1 x Adaptive Scull	Restricted	5,598	-
1 x 2nd hand double scull	Restricted	1,000	-
2 x 8x scull	Donated		
2 x 4x scull	Donated	-	-

**B5 Liabilities**

Details	Fund to which liability relates	Amount due (optional)	When due (optional)
Start Up Loan		2,153	30 September 2024
		-	
		-	
		-	
		-	

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

Signature	Print Name	Date of approval









**Section A**

**Independent Examiner's Report**

**Report to the trustees/  
members of**

Charity Name  
Just Row Gloucestershire

**On accounts for the year  
ended**

31<sup>st</sup> March 2023

**Charity no  
(if any)**

1186768

**Set out on pages**

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31/03/2023**.

**Responsibilities and  
basis of report**

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent  
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

In carrying out my examination I noticed multiple receipts that are not within the bank statements, these amount to 150.49 and will result in the following balances at year end:

- Rowing equipment: 6,283.41
- Expenses: 1,026.24
- Marketing/Courses: 791.14

This will also need to be added to the Bank balance.

These do not meet the materiality threshold – singularly or cumulatively – however, these should be amended so that the accounts are represented correctly.

**Signed:** A Norris

**Date:** 27/01/2024

**Name:** Adam Norris

**Relevant professional  
qualification(s) or body  
(if any):**

ACCA L7

**Address:** The Old Post Office, Woodland Road

Gloucestershire
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GL167NR
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**Section B****Disclosure**

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

**Give here brief details of any items that the examiner wishes to disclose.**

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**JUST ROW GLOUCESTERSHIRE**

England & Wales - Charity number 1186768

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# Accounts

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## Trustees' Annual Report for the period

From **01/04/2021** Period start date To **31/03/2022** Period end date

**Charity name: Just Row Gloucestershire**

**Charity registration number:** 1186768

## Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	Just Row Gloucestershire has been setup to promote and encourage rowing for those in the community who might be described as disadvantaged in some way. Our aim is to enable anyone who wishes to enhance their lives by sport and thereby improve their health, do so via recreational rowing in a happy, safe, supportive, and enjoyable environment, improving social engagement, health, fitness, confidence, team ethos and encouraging lifelong friendships. This includes those who have an impairment or disability, suffering or recovering from illness including for example cancer, heart problems, depression, social and financial deprivation, ethnic minority disadvantages, young adults, and physical rehabilitation.
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	Our focus and our activities are around rowing and helping the community access the sport and learn to row. We have maintained a steady flow of participants ranging from those with physical disabilities to those with mental disabilities; those with financial and/or social restrictions. We have been offering rowing as a once-a-week session. Most of the sessions are run by a volunteer except for the junior tasters/learn to row/summer camps where the ratio is much higher. Most of our rowers have been able to row due to the financial support we have received via grants and funding (see 'Funding & Grants').

Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	
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## 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>JRG offers learn to Row; tasters; regular membership sessions; summer camps and indoor rowing. Rowing sessions are run by one volunteer who takes individuals from beginners. They operate all year, one to two days a week depending on numbers. When schools have taken up the opportunity, more coaches are required, and the sessions take place after school or during the holidays.</p> <p>We have been working with several different areas of the community as described above and are helping them access the sport. The numbers are slowly climbing and the sectors that we are targeting are becoming more diverse. We currently work with the mentally and physically disabled which include wheelchair users, those with Cerebral Palsy, Ataxia, Deafness, Autism, Asperger's, Brain damage, Depression, Anxiety, PTSD. These participants have become regular rowers and enjoy the sport as well as the environment. We offer all-inclusive rowing. Our aim is to get anyone who wishes to row, on the water. We often need to adapt our equipment for individuals to accommodate their disability. We are aware that we are the only club within the Gloucester/Cheltenham area that offers this type of facility.</p>

## Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	<b>Satisfied</b>
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	<b>None Held</b>
Amount of reserves held	Para 1.22	No reserves

Reasons for holding zero reserves	Para 1.22	Retained (unused) funds provided by specific agencies are ring-fenced for those agencies under finding contracts
Details of fund materially in deficit	Para 1.24	<b>None</b>
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	We continue to experience finding suitably qualified volunteers or paid coaches difficult, which has a negative impact on progression. We would like to offer activities that include several athletes at a session to create a more social "club" type atmosphere. We are aiming to enlarge our fleet of boats and encourage volunteers to get involved.

## Structure, Governance and Management

Description of charity's trusts:		
Type of governing document ( <a href="#">trust deed</a> , <a href="#">royal charter</a> )	Para 1.25	<b>Constitution</b>
How is the charity constituted?	Para 1.25	<b>CIO</b>
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	The current trustees have been actively seeking additional trustees to get involved. Our process has been to attract those that bring unique expertise to the table through rowing facilities and contacts. We are currently looking for trustees that represent those that use our facilities.

## Reference and Administrative details

Charity name	Just Row Gloucestershire
Other name the charity uses	JRG
Registered charity number	1186768
Charity's principal address	Halkin House 132 London Road Cheltenham GL526HJ

## 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	Indiajane Jeffery	Founder	01/02/2019	
2	Chris Widden	Acting Chair	01/02/2019	
3	Damian Cox		01/02/2019 – 05/11/2020	
4	Poppy Scott Plummer		05/11/2020 – 03/09/2021	

5	Helen Cowing		03/09/2021	
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

### 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	N/A
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	N/A

### Declarations

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

Signed on behalf of the charity's trustees

<b>Signature(s)</b>	Indiajane Jeffery	
<b>Full name(s)</b>	Indiajane Jeffery	
<b>Position (eg Secretary, Chair, etc)</b>	Founder	
<b>Date</b>	23/01/2023	



CHARITY COMMISSION  
FOR ENGLAND AND WALES

Just Row Gloucestershire	1186768
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CC16a

## Receipts and payments accounts

For the period from	01/02/2021	To	31/01/2022
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### Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
<b>A1 Receipts</b>					
Start Up Loan			-	-	2,036
NHS Grant			-	-	3,000
Macmillian			-	-	3,840
Barnwood Trust	-		-	-	4,800
invoiced			-	-	30
Sported Foundation	-	200	-	200	5,800
Giving Com			-	-	10
Donation				-	1,827
Poppy UK		4,905		4,905	
Main Grant		9,988		9,988	
Memberships		100		100	
			-	-	
<b>Sub total (Gross income for AR)</b>	-	15,193	-	15,193	21,343

**A2 Asset and investment sales,  
(see table).**

	-		-	-	
	-	-	-	-	-
<b>Sub total</b>	-	-	-	-	-
<b>Total receipts</b>	-	<b>15,193</b>	-	<b>15,193</b>	<b>21,343</b>

**A3 Payments**

Marketing		<b>534</b>	-	<b>534</b>	<b>1,750</b>
Other Expenses		<b>141</b>	-	<b>141</b>	<b>134</b>
Clothing		<b>31</b>	-	<b>31</b>	<b>153</b>
Personal account			-	-	<b>1,624</b>
Coaching		<b>990</b>	-	<b>990</b>	-
Insurance		<b>528</b>	-	<b>528</b>	-
Profesional fees		<b>60</b>	-	<b>60</b>	-
		-	-	-	-
		-	-	-	-
<b>Sub total</b>	-	<b>2,284</b>	-	<b>2,284</b>	<b>3,661</b>

**A4 Asset and investment  
purchases, (see table)**

Adapted Boat	-		-	-	<b>4,450</b>
Rowing Equipment		<b>12,006</b>		<b>12,006</b>	<b>610</b>
3 x Concept 2 ergs			-	-	<b>2,580</b>
<b>Sub total</b>	-	<b>12,006</b>	-	<b>12,006</b>	<b>7,640</b>

<b>Total payments</b>	-	14,290	-	14,290	11,301
<b>Net of receipts/(payments)</b>	-	903	-	903	10,042
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-
<b>Cash funds this year end</b>	-	903	-	903	10,042

## 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>			903	-
		-	-	-
		-	-	-
		-	-	-
	<b>Total cash funds</b>	-	903	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B2 Other monetary assets</b>	Bank Account as at 31/01/2022	-	11,707	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
<b>B3 Investment assets</b>		Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-

		-	-
		-	-
		-	-

**B4 Assets retained for the charity's own use**

<b>Details</b>	<b>Fund to which asset belongs</b>	<b>Cost (optional)</b>	<b>Current value (optional)</b>
Rowing equipment FY2021	Restricted	4,947	-
Rowing equipment FY2022	Restricted	11,102	-
3 x Concept 2 ERG's	Restricted	2,580	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-

**B5 Liabilities**

<b>Details</b>	<b>Fund to which liability relates</b>	<b>Amount due (optional)</b>	<b>When due (optional)</b>
Start Up Loan		2,036	30 September 2023
		-	
		-	
		-	
		-	

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

<b>Signature</b>	<b>Print Name</b>	<b>Date of approval</b>





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**JUST ROW GLOUCESTERSHIRE**

England & Wales - Charity number 1186768

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# Accounts

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## Trustees' Annual Report for the period

From **05/12/2019** Period start date To **31/03/2021** Period end date

**Charity name: Just Row Gloucestershire**

**Charity registration number:** 1186768

## Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	Just Row Gloucestershire has been setup to promote and encourage rowing for those in the community who might be described as disadvantaged in some way. Our aim is to enable anyone who wishes to enhance their lives by sport and thereby improve their health, do so via recreational rowing in a happy, safe, supportive, and enjoyable environment, improving social engagement, health, fitness, confidence, team ethos and encouraging lifelong friendships. This includes those who have an impairment or disability, suffering or recovering from illness including for example cancer, heart problems, depression, social and financial deprivation, ethnic minority disadvantages, young adults, and physical rehabilitation.
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	Our focus and our activities are around rowing and helping the community access the sport and learn to row. We have maintained a steady flow of participants ranging from those with physical disabilities to those with mental disabilities; those with financial and/or social restrictions. We have been offering rowing as a once-a-week session. Most of the sessions are run by a volunteer except for the junior tasters/learn to row/summer camps where the ratio is much higher. Most of our rowers have been able to row due to the financial support we have received via grants and funding (see 'Funding & Grants').

Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	
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## 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>JRG offers learn to Row; tasters; regular membership sessions; summer camps and indoor rowing. Rowing sessions are run by one volunteer who takes individuals from beginners. They operate all year, one to two days a week depending on numbers. When schools have taken up the opportunity, more coaches are required and the sessions take place after school or during the holidays.</p> <p>We have been working with several different areas of the community as described above and are helping them access the sport. The numbers are slowly climbing and the sectors that we are targeting are becoming more diverse. We currently work with the mentally and physically disabled which include wheelchair users, those with Cerebral Palsy, Ataxia, Deafness, Autism, Asperger's, Brain damage, Depression, Anxiety, PTSD. These participants have become regular rowers and enjoy the sport as well as the environment. We offer all-inclusive rowing. Our aim is to get anyone who wishes to row, on the water. We often need to adapt our equipment for individuals to accommodate their disability. We are aware that we are the only club within the Gloucester/Cheltenham area that offers this type of facility.</p>

## Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	<b>Satisfied</b>
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	<b>None Held</b>
Amount of reserves held	Para 1.22	No reserves

Reasons for holding zero reserves	Para 1.22	Retained (unused) funds provided by specific agencies are ring-fenced for those agencies under finding contracts
Details of fund materially in deficit	Para 1.24	<b>None</b>
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	Currently, our main difficulty is finding suitably qualified volunteers or paid coaches which has a negative impact on progression. We would like to offer activities that include several athletes at a session to create a more social "club" type atmosphere.

## Structure, Governance and Management

Description of charity's trusts:		
Type of governing document ( <a href="#">trust deed</a> , <a href="#">royal charter</a> )	Para 1.25	<b>Constitution</b>
How is the charity constituted?	Para 1.25	<b>CIO</b>
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	The current trustees have been actively seeking additional trustees to get involved. Our process has been to attract those that bring unique expertise to the table through rowing facilities and contacts.

## Reference and Administrative details

Charity name	Just Row Gloucestershire
Other name the charity uses	JRG
Registered charity number	1186768
Charity's principal address	Halkin House 132 London Road Cheltenham GL526HJ

## 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	Indiajane Jeffery	Founder		
2	Chris Widden	Acting Chair		
3	Damian Cox		01/02/2019 – 05/11/2020	
4	Poppy Scott Plummer		05/11/2020 – 03/09/2021	
5	Helen Cowing		03/09/2021	
6				
7				

8			
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11			
12			
13			
14			
15			
16			
17			
18			
19			
20			

**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	N/A
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	N/A

**Declarations**

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

**Signed on behalf of the charity's trustees**

<b>Signature(s)</b>	Indiajane Jeffery	
<b>Full name(s)</b>	Indiajane Jeffery	
<b>Position (eg Secretary, Chair, etc)</b>	Founder	
<b>Date</b>	10/11/2022	



## Receipts and payments account

For the period from	01/02/2020	To
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### Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £
<b>A1 Receipts</b>			
IJC Start Up Loan		2,036	-
NHS Grant		3,000	-
Macmillian		3,840	-
Barnwood Trust invoiced	-	4,800 30	-
Sported Foundation	-	5,800	-
Giving Com		10	-
IJC personal funds /donation		1,827	-
<b>Sub total (Gross income for AR)</b>	-	<b>21,343</b>	-
<b>A2 Asset and investment sales, (see table).</b>			
	-		-
	-	-	-
<b>Sub total</b>	-	-	-
<b>Total receipts</b>	-	<b>21,343</b>	-
<b>A3 Payments</b>			
Marketing		1,750	-
Postage/Stationary		134	-
Clothing		153	-
Personal account		1,624	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-
<b>Sub total</b>	-	<b>3,661</b>	-
<b>A4 Asset and investment purchases, (see table)</b>			
Adapted Boat	-	4,450	-
Rowing Equipment		610	-
3 x Concept 2 ergs		2,580	-
<b>Sub total</b>	-	<b>7,640</b>	-
<b>Total payments</b>	-	<b>11,301</b>	-

<b>Net of receipts/(payments)</b>	-	10,042	-
A5 Transfers between funds	-	-	-
A6 Cash funds last year end	-	-	-
<b>Cash funds this year end</b>	-	10,042	-

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

Categories	Details	Unrestricted funds to nearest £
<b>B1 Cash funds</b>		
		-
		-
	<b>Total cash funds</b>	-

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

OK

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

Categories	Details	Fund to which asset belongs
<b>B3 Investment assets</b>		

Categories	Details	Fund to which asset belongs
<b>B4 Assets retained for the charity's own use</b>	Adapted Boat	Restricted
	Rowing equipment	Restricted
	3 x Concept 2 ERG's	Restricted

Categories	Details	Fund to which liability relates
<b>B5 Liabilities</b>	IJC Start Up Loan	

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

Signature

Print



1186768

ounts

31/01/2021

CC16a



Total funds  
to the nearest £

Last year  
to the nearest £

2,036	-
3,000	-
3,840	-
4,800	-
30	-
5,800	-
10	-
1,827	-
21,343	-



start up funds pre 01/02/20 and Grants initial

-	
-	-
-	-

21,343	-
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1,750	-
134	-
153	-
1,624	-
-	-
-	-
-	-
-	-
-	-
3,661	-

4,450	
610	
2,580	
7,640	-

11,301	-
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10,042	-
-	-
-	-
10,042	-

**iod**

**Restricted funds      Endowment funds**

to nearest £

to nearest £

10,042	-
-	-
-	-
10,042	-

OK

OK

**Restricted funds      Endowment funds**

to nearest £

to nearest £

-	-
-	-
-	-
-	-
-	-
-	-

Cost (optional)

Current value (optional)

-	-
-	-
-	-
-	-
-	-

Cost (optional)

Current value (optional)

4,450	-
517	-
2,580	-
-	-
-	-
-	-
-	-
-	-
-	-

Amount due  
(optional)

When due (optional)

2,036	30 September 2023
-	
-	
-	