

# CARRICK ROWING CLUB

England & Wales · Charity number 1188812

## Details

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**Status** Registered

**Legal form** CIO

**Registered** 2020-03-30

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

## Contact

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**Address** 6 Dunstan Close  
Penryn  
Cornwall  
TR10 8RY

**Phone** 07951457264

**Email** [carrickrowingclubcornwall@gmail.com](mailto:carrickrowingclubcornwall@gmail.com)

## Activities

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**Objects:** THE PROMOTION OF COMMUNITY PARTICIPATION IN HEALTHY RECREATION IN PARTICULAR BY THE PROVISION OF FACILITIES FOR THE PARTICIPATION IN THE SPORT OF ROWING.

**Activities:** The promotion of community participation in healthy recreation in particular by the provision of facilities for the participation in the sport of Rowing.

## Classification

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- **How:** Provides Buildings/facilities/open Space
- **What:** Amateur Sport
- **Who:** Children/young People, Elderly/old People, The General Public/mankind

## Geography

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- **Area of benefit:** LOCAL
- Throughout England

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£12,193	£12,127	-	-
2023-12-31	£11,680	£7,452	-	-
2022-12-31	£6,882	£6,018	-	-
2021-12-31	£9,299	£5,692	-	-
2020-12-31	£9,151	£8,562	-	-

## Trustees

Name	Role	Appointed
<b>Emma Katherine Nunn</b>	Chair	2020-02-19
Kasia Drinkwater		2022-11-10
Lt Col - Retired Andrew Westcott		2022-11-10

**CARRICK ROWING CLUB**

England & Wales - Charity number 1188812

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# Accounts

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## Trustees' Annual Report for the period

From Period start date 01/01/2024 To Period end date 31/12/2024

Charity name: Carrick Rowing Club

Charity registration number: 1188812

### Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The promotion of community participation in healthy recreation in particular by the provision of facilities for the participation in the sport of rowing.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<p>The purpose of the CIO is to promote community participation in healthy recreation by the provision of facilities for participation in the sport of rowing.</p> <p>The CIO has been able to provide facilities such as boats and coaches, for members of the community to be involved in rowing, this has been offered in different forms, from free, 1 to 1 sessions to a full novice course enabling someone to achieve a level of skill to enjoy the sport more.</p> <p>The CIO is fully affiliated to British Rowing and takes much of the guidance available from them to ensure equality and fairness for all, and a suitable level of transparency.</p>
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	When making decisions, the Trustees have had due regard to the Charity Commission's public benefit guidance when exercising any powers or duties to which the guidance is relevant.

### Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	

Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	
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>Membership has continued to grow and reached 30 members.</p> <p>The newly qualified level 2 coach was able to run a nationally recognized Learn to Row course, which attracted 3 new members.</p> <p>The CIO is now able to offer a minimum of two Learn to Row Level 2 courses a year, which will give complete novices a recognized qualification with British Rowing. This course helps the club maintain standards and levels of safety.</p> <p>The CIO was able to maintain consistent weekly rowing sessions for social rowers to enjoy the opportunity of training on the water. These were held 2x a week in Winter (Saturdays and Sundays) and 3x a week in Summer (Wednesday, Saturday and Sunday).</p> <p>The CIO had a very good years entering all the Coastal Rowing League regattas in the region, the British Rowing Offshore Championships held in Jersey and Masters Championships Henley.</p> <p>The club successfully raised enough money to buy a new racing double. This has been a huge benefit to those members who have represented the club at competition level.</p>

		<p>The remaining fleet of boats have been maintained for those members who social row.</p> <p>The CIO continues to be fully affiliated with British Rowing and West of England Amateur Rowing Association (WEARA).</p> <p>Affiliation to these associations also facilitate access to best practice and guidance documents to ensure that standards are enforced and being maintained.</p> <p>We continue to benefit from the expertise of one of our members who is an ex- international rowing coach, through seminars and on water coaching.</p> <p>One of the biggest achievements of the club was to host the clubs inaugural regatta. This was the first coastal rowing regatta to be held in Cornwall.</p> <p>The event was a huge success for the club and local businesses. It was held at a local Yacht club and attracted 100 competitors and visitors to the Cornwall. The event was hailed as one of the best regattas in the Coastal Rowing League. New relationships have been forged with the local businesses who look forward to welcoming us back in 2025.</p> <p>The club benefitted by being supported by almost all its members, family, friends and locals. The positive atmosphere within the club, following the regatta, created an environment where members where keen to continue to support club activities.</p> <p>The positive energy will be channeled into improving the club facilities. Our aim is to replace our old dilapidated container with a new container with an area that can be used to socialize off the water.</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	<p>The CIO started the financial year with a bank balance of 9288 on 01/01/2024 and ended the financial year with a bank balance of 9354 on 31/12/2024.</p> <p>The majority of funds were raised through Membership, Fundraising, Events &amp; Donations</p> <p>The income during this period was 12192 and outgoings were 12127 Most of the outgoing were spent on insurance 1634 and assets 7230</p>
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The CIO reviewed its' reserve policy and implemented a reserve of £2500 to ensure sustainability of the club (to cover rent/repairs/insurance to safeguard against unexpected expenditure due to damage of equipment or drop in membership.
Amount of reserves held	Para 1.22	The amount is held within the current account balance (£2500)
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	N/A

### 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	<p>The CIO's principal source of funds continues to be from: Annual membership fees, Sponsorship of events, Donations &amp; Grants.</p> <p>The charity received two separate matched-funding contributions from Barclays UK PLC of £1000 each under its program pound for pound. The matched donations were linked to members fundraising activities and the separate Event proceeds. These funds were provided without restriction and have been applied towards the charity's general purposes.</p> <p>The CIO wish to record thanks to Barclays UK Plc and to the members whose efforts resulted in this additional income. We also record thanks to our sponsors Whistlefish and Polymermedics.</p>
		The club continues to plan and work

Investment policy and objectives including any social investment policy adopted	Para 1.46	towards ensuring the club has storage and facilities that will continue them to operate effectively and safely in the future.
A description of the principal risks facing the charity	Para 1.46	<p>One of the principal risks currently facing the charity relates to the lease arrangements for its operational premises. A higher proportion of resources are now required to meet occupancy costs than initially discussed.</p> <p>The CIO will continue to monitor it closely throughout the coming year to ensure that the charity's operations remain viable and that its resources are used in furtherance of its charitable objectives.</p>
Other		The club continues to be greatly supported by donations and sponsorship from other local organisation which assist the club in maintaining an affordable membership to our members.

## Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Foundation Model Constitution
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	CIO
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Trustees are appointed

### 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	The CIO is affiliated to the West of England Amateur Rowing Association (WEARA) and the national governing body of rowing, British Rowing. This provides the benefit of additional safety advice and policies, to ensure ethical, safeguarding and waters safety standards are of the highest available.
Relationship with any related parties	Para 1.51	The lease relating to the land the CIO uses to undertake its activities has been transferred back to Cornwall Council. The draft lease continues to be under negotiation and is due to be taken on by Falmouth Boat yard.
Other		

### Reference and Administrative details

Charity name	Carrick Rowing Club
Other name the charity uses	
Registered charity number	1188812
Charity's principal address	6 Dunstan Close Penryn Cornwall TR10 8RY



## Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

### Additional information (optional)

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

Type of adviser	Name	Address

#### 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)

Andrew Westcott

Full name(s)

Andrew Westcott

Position (eg Secretary,  
Chair, etc)

Trustee

Date

29/10/2025



CHARITY COMMISSION  
FOR ENGLAND AND WALES

Charity Name <b>Carrick Rowing Club</b>	No (if any) <b>1188812</b>
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## Receipts and payments accounts

For the period from	Period start date 01/01/2024	To	Period end date 31/12/2024
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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 £
<b>A1 Receipts</b>					
Membership	3 463	-	-	3 463	6 124
Novice course	-	-	-	-	480
Grants	-	-	-	-	-
Fundraising	1 069	-	-	1 069	648
Racing income	806	-	-	806	1 114
Social events	399	-	-	399	59
Donations	2 164	-	-	2 164	765
Event Proceeds	3 087	-	-	3 087	-
<b>Sub total (Gross income for AR)</b>	<b>10 988</b>	<b>-</b>	<b>-</b>	<b>10 988</b>	<b>9 190</b>
<b>A2 Asset and investment sales, (see table).</b>					
	1 205	-	-	1 205	2 990
	-	-	-	-	-
<b>Sub total</b>	<b>1 205</b>	<b>-</b>	<b>-</b>	<b>1 205</b>	<b>2 990</b>
<b>Total receipts</b>	<b>12 193</b>	<b>-</b>	<b>-</b>	<b>12 193</b>	<b>12 180</b>
<b>A3 Payments</b>					
Consumables	-	-	-	-	-
Equipment	-	-	-	-	-
Insurance	1 634	-	-	1 634	1 370
Repairs and maintenance	440	-	-	440	973
Affiliation	220	-	-	220	182
Racing fees	1 177	-	-	1 177	1 115
social	-	-	-	-	436
Miscellaneous	74	-	-	74	499
Event Expenses	1 352	-	-	1 352	-
<b>Sub total</b>	<b>4 897</b>	<b>-</b>	<b>-</b>	<b>4 897</b>	<b>4 575</b>
<b>A4 Asset and investment purchases, (see table)</b>					
Double/cox box and Trolley	-	-	-	-	2 877
Repayment of loan jp 2022/loan moved to donation AW 2023	-	-	-	-	500
Coastal Double and UHF Radios	7 230	-	-	7 230	-
<b>Sub total</b>	<b>7 230</b>	<b>-</b>	<b>-</b>	<b>7 230</b>	<b>3 377</b>
<b>Total payments</b>	<b>12 127</b>	<b>-</b>	<b>-</b>	<b>12 127</b>	<b>7 952</b>
<b>Net of receipts/(payments)</b>	<b>66</b>	<b>-</b>	<b>-</b>	<b>66</b>	<b>4 228</b>
<b>A5 Transfers between funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>9 288</b>	<b>-</b>	<b>-</b>	<b>9 288</b>	<b>5 060</b>
<b>Cash funds this year end</b>	<b>9 354</b>	<b>-</b>	<b>-</b>	<b>9 354</b>	<b>9 288</b>

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

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	Balance in bank	9 354	-	-
		-	-	-
		-	-	-
	<b>Total cash funds</b>	<b>9 354</b>	<b>-</b>	<b>-</b>
	(agree balances with receipts and payments account(s))	OK	OK	OK
<b>B2 Other monetary assets</b>	<b>Details</b>	to nearest £	to nearest £	to nearest £
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
<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)
	Container and shed	Restricted	-	6 660
	Boats	Restricted	-	4 600
	Boats and trolley	Unrestricted	-	7 075
	Blades	Restricted	-	2 000
	Blades	Unrestricted	-	1 290
	Equip ( cox boxes / safety/mini cox box etc)	Restricted	-	2 352
	Yole double purchase	Unrestricted	-	1 950
	Double Coastal & UHF Radios	Unrestricted	-	7 230
		-	-	
<b>B5 Liabilities</b>	<b>Details</b>	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	

**CARRICK ROWING CLUB**

England & Wales - Charity number 1188812

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# Accounts

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## Trustees' Annual Report for the period

From Period start date 0/01/2023 To Period end date 30/12/2023

Charity name: Carrick Rowing Club

Charity registration number: 1188812

## Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	<b>The promotion of community participation in healthy recreation in particular by the provision of facilities for the participation in the sport of rowing.</b>
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	<b>The purpose of the CIO is to promote community participation in healthy recreation by the provision of facilities for participation in the sport of rowing.</b>  <b>The CIO has been able to provide facilities such as boats and coaches, for members of the community to be involved in rowing, this has been offered in different forms, from free, 1 to 1 sessions to a full novice course enabling someone to achieve a level of skill to enjoy the sport more.</b>  <b>The CIO is fully affiliated to British Rowing and takes much of the guidance available from them to ensure equality and fairness for all, and a suitable level of transparency.</b>
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	<b>When making decisions, the Trustees have had due regard to the Charity Commission's public benefit guidance when exercising any powers or duties to which the guidance is relevant.</b>

### Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment	Para 1.38	

including program related investment		
Contribution made by volunteers	Para 1.38	
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><b>We were successful in attracting an increase in membership numbers, and our membership grew from 19 to 24. This has resulted in a range of experiences and ages, from novices to ex international coaches, with ages ranging from 18-83. This is a clear example of expanded access to the sport of rowing for the CIO's membership.</b></p> <p><b>The CIO was able to expand its offering to Novice rowers, by supporting and fully funding one of our senior Members in achieving a Level 2 Coaching Qualification. This achieved an immediate effect with an increase in Learn to Row Courses, enabling more members of the community to access a sport they perhaps would not otherwise have exposure to.</b></p> <p><b>The CIO was able to maintain consistent weekly rowing sessions for social rowers to enjoy the opportunity of training on the water. These were held 2x a week in Winter (Saturdays and Sundays) and 2x a week in Summer (Wednesday, Saturday and Sunday).</b></p> <p><b>The CIO had a very good years entering all the Coastal Rowing League regattas in the region. The CIO also entered the British Rowing Offshore Championships, achieving a bronze medal position on one of our disciplines. The CIO also was represented in the infamous Henley Regatta, with our Men's Masters Achieving Gold.</b></p>

		<p>There were no changes to the fleet or premises. However, it was recognised that the CIO would benefit from an additional boat, and it was decided that fundraising would commence with an aim to achieve this in the following year.</p> <p>The CIO continues to be fully affiliated with British Rowing and West of England Amateur Rowing Association (WEARA). This has allowed us to row competitively at a price which allows all members to take part. We competed regularly in WEARA Coastal Rowing League Regattas regularly being placed in top positions. Affiliation to these associations also facilitate access to best practice and guidance documents to ensure that standards are enforced and being maintained.</p> <p>We benefitted from the expertise of one of our members who is an ex-international rowing coach, through seminars which were very well attended (average 10 attendees per session).</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	<p><b>The CIO started the financial year with a bank balance of 5060.32 on 01/01/2023 and ended the financial year with a bank balance of 9288.43 on 30/12/2023.</b></p> <p><b>The majority of funds were raised through membership subscriptions, totalling 6124</b></p> <p><b>The income during this period was 11679.60 and outgoings were 7451.49</b></p> <p><b>The majority of outgoing were spent on insurance 1369.96 and assets 2876.52</b></p> <p><b>Other outgoings include maintenance 973, race fees 1115 and a coaching course 499</b></p>
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	<b>The CIO reviewed its' reserve policy and implemented a reserve of £2500 to ensure sustainability of the club (to cover rent/repairs/insurance to safeguard against unexpected expenditure due to damage of equipment or drop in membership.</b>
Amount of reserves held	Para 1.22	<b>The amount is held within the current account balance (£2500)</b>
Reasons for holding zero reserves	Para 1.22	<b>N/A</b>
Details of fund materially in deficit	Para 1.24	<b>N/A</b>
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	<b>N/a</b>

### 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	<b>The CIO's principal source of funds continues to be from Club Rowing Membership and Courses designed to get members of the community active and on the water.</b>
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	

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>Foundation Model 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	<b>Trustees are appointed</b>

### 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	<b>The CIO is affiliated to the West of England Amateur Rowing Association (WEARA) and the national governing body of rowing, British Rowing. This provides the benefit of additional safety advise and policies, to ensure ethical, safeguarding and waters safety standards are of the highest available.</b>
Relationship with any related parties	Para 1.51	<b>The lease relating to the land the CIO uses to undertake its activities has been transferred from The National Maritime Museum Cornwall in Falmouth to the Cornwall Council.</b>  <b>We have received a draft lease and we expect negotiations to commence imminently.</b>
Other		

### Reference and Administrative details

Charity name	Carrick Rowing Club
Other name the charity uses	
Registered charity number	1188812
Charity's principal address	6 Dunstan Close Penryn Cornwall TR10 8RY



## Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	N/A
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

### 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)

XXX

Full name(s)

XXX

Position (eg Secretary,  
Chair, etc)

XXX

Date



CHARITY COMMISSION  
FOR ENGLAND AND WALES

Charity Name Carrick Rowing Club	No (if any) 1188812
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CC16a

## Receipts and payments accounts

For the period from	Period start date 01/01/2023	To	Period end date 31/12/2023
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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 £
<b>A1 Receipts</b>					
Membership	6,124	-	-	6,124	2,683
Novice course	480	-	-	480	120
Grants	-	-	-	-	205
Fundraising	648	-	-	648	2,760
Racing income	1,114	-	-	1,114	799
Social events	59	-	-	59	315
Donarions	765	-	-	765	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>9,190</b>	<b>-</b>	<b>-</b>	<b>9,190</b>	<b>6,882</b>
<b>A2 Asset and investment sales, (see table).</b>					
	2,990	-	-	2,990	-
	-	-	-	-	-
<b>Sub total</b>	<b>2,990</b>	<b>-</b>	<b>-</b>	<b>2,990</b>	<b>-</b>
<b>Total receipts</b>	<b>12,180</b>	<b>-</b>	<b>-</b>	<b>12,180</b>	<b>6,882</b>
<b>A3 Payments</b>					
Consumables	-	-	-	-	113
Equipment	-	-	-	-	-
insurance	1,370	-	-	1,370	860
Repairs and maintenance	973	-	-	973	2,760
Affiliation	182	-	-	182	227
Racing fees	1,115	-	-	1,115	1,164
social	436	-	-	436	300
misc-coaching course	499	-	-	499	94
	-	-	-	-	-
<b>Sub total</b>	<b>4,575</b>	<b>-</b>	<b>-</b>	<b>4,575</b>	<b>5,518</b>
<b>A4 Asset and investment purchases, (see table)</b>					
<b>Double/cox box and Trolley</b>	<b>2,877</b>	<b>-</b>	<b>-</b>	<b>2,877</b>	
repayment of loan jp 2022/loan moved to donation AW 2023					
	500	-	-	500	500
<b>Sub total</b>	<b>3,377</b>	<b>-</b>	<b>-</b>	<b>3,377</b>	<b>500</b>
<b>Total payments</b>	<b>7,952</b>	<b>-</b>	<b>-</b>	<b>7,952</b>	<b>6,018</b>
<b>Net of receipts/(payments)</b>	<b>4,228</b>	<b>-</b>	<b>-</b>	<b>4,228</b>	<b>864</b>
<b>A5 Transfers between funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>5,060</b>	<b>-</b>	<b>-</b>	<b>5,060</b>	<b>-</b>
<b>Cash funds this year end</b>	<b>9,288</b>	<b>-</b>	<b>-</b>	<b>9,288</b>	<b>864</b>

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

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	Balance in bank	9,288	-	-
		-	-	-
		-	-	-
	<b>Total cash funds</b>	<b>9,288</b>	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
<b>B2 Other monetary assets</b>	<b>Details</b>	to nearest £	to nearest £	to nearest £
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
<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)
	Container and shed	restricted	-	6,660
	Boats	restricted	-	4,600
	Boats and trolley	unrestricted	-	7,075
	Blades	restricted	-	2,000
	Blades	unrestricted	-	1,290
	Equip ( cox boxes / safety/mini cox box etc)	restricted	-	2,352
	Yole double purchase	unrestricted	-	1,950
		-	-	
		-	-	
<b>B5 Liabilities</b>	<b>Details</b>	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	

**CARRICK ROWING CLUB**

England & Wales - Charity number 1188812

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# Accounts

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## Trustees' Annual Report for the period

**From** 01 01 2022      **Period start date**    **To** 30 12 2022      **Period end date**

**Charity name:** Carrick Rowing Club

**Charity registration number:** 1188812

### Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The promotion of community participation in healthy recreation in particular by the provision of facilities for the participation in the sport of Rowing.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<p>The purpose of the CIO is to promote community participation in healthy recreation by the provision of facilities for participation in the sport of Rowing.</p> <p>The CIO has been able to provide facilities, such as boats and coaches, for members of the community to be involved in rowing, this has been offered in different forms, from free one to one sessions from the beach to a full novice course enabling someone to achieve a level of skill to enjoy the sport more.</p> <p>The CIO is fully affiliated to British Rowing and takes much of the guidance available from them to ensure equality and fairness for all and a suitable level of transparency.</p>
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	When making decisions, the trustees have had due regard to the Charity Commission's public benefit guidance when exercising any powers or duties to which the guidance is relevant.

### Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	

Contribution made by volunteers	Para 1.38	
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>Although numbers were low the club managed to enter crews for all the Coastal Rowing League regattas. We also entered crews to the British Offshore Coastal Championships and the World Rowing Offshore Coastal Championships, in which we finished in the top 20 finalists.</p> <p>During 2022 the overall membership dropped to 19. This was mainly due to lack of organisation of on water sessions. The age range is from 17-80, with a mixture of novices and experienced rowers.</p> <p>Club members managed to get out on the water for club sessions, at least once a week.</p> <p>There were no changes to the fleet or premises.</p> <p>The CIO continues to be fully affiliated with British Rowing and West of England Amateur Rowing Association (WEARA). This has allowed us to row competitively at a price which allows all members to take part. We competed regularly in WEARA regattas, regularly being placed in top positions.</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	<p>The CIO started the financial year with a bank balance of £4196 on 01/01/2022, and ended the financial year with a bank balance of £5060 on 30/12/2022.</p> <p>The majority of funds were raised through membership subscriptions, totalling £2883</p> <p>The income during this period was £6882 and outgoings were £5518.</p> <p>The majority of outgoings were spent on purchasing or replacing equipment for rowing, and consumables and equipment for maintenance of boats and rowing equipment. By investing in good-quality repairs, we can continue to use our existing equipment for longer. Other outgoings include insurance (£860), affiliation fees (£227), and repayments of loans (£500).</p>
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	<p>The CIO has a reserve policy of £400.00 to safeguard against unexpected expenditure due to damage of equipment. This also covers 50% of the insurance renewal paid monthly throughout the year.</p> <p>This amount was not reviewed at the AGM and so will need to be discussed at the next AGM</p>
Amount of reserves held	Para 1.22	£400.00
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	

### Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	The CIO's principal source of funds comes from Club Rowing Membership and Courses designed to get the members of the community active and on the water.
Investment policy and objectives including any social investment policy adopted	Para 1.46	
		There was a real risk that the club would fold due to lack of members. However towards

A description of the principal risks facing the charity	Para 1.46	the end of the year the members rallied and sought new trustees and additional committee members.
Other		

## Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Foundation Model Constitution
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	CIO
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Trustees are appointed

### 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	The CIO is affiliated to the West of England Amateur Rowing Association (WEARA) and the national governing body of rowing, British Rowing. This provides the benefit of additional safety advice and policies to ensure ethical, safeguarding, and water safety standards are of the highest available.
Relationship with any related parties	Para 1.51	The CIO has established a relationship with the NMMC (National Maritime Museum Cornwall in Falmouth), they have many links into local schools that the CIO intends to get involved and active on the water.  NMMC are also the landowners for our CIO and we are still in discussions about setting up an official lease agreement in 2022.
Other		

### Reference and Administrative details

Charity name	Carrick Rowing Club
Other name the charity uses	N/A
Registered charity number	1188812
Charity's principal address	70A Grenville Road Falmouth Cornwall TR11 2NW



**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	Robert Nunn			
2	Emma Nunn	Captain		
3	Lauren Robert			
4	Victoria Robinson	Welfare Officer		
5	Kasia Drinkwater		Voted in December 2022	
6	Andy Westcott		Voted in December 2022	
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20				

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

Director name		

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

Trustee name	Dates acted if not for whole year	



## Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	N/A
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

### Additional information (optional)

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

Type of adviser	Name	Address
<b>Name of chief executive or names of senior staff members (Optional information)</b>		

### Exemptions from disclosure

Reason for non-disclosure of key personnel details

### Other optional information

## Declarations

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

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

	<b>Signature(s)</b>		
	<b>Full name(s)</b>	Kasia Drinkwater	Andrew Westcott
	<b>Position (eg Secretary, Chair, etc)</b>	Trustee	Trustee
	<b>Date</b>	9/10/2023	



**CARRICK ROWING CLUB**

England & Wales - Charity number 1188812

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# Accounts

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## Trustees' Annual Report for the period

From 01 01 2021      Period start date    To 30 12 2021      Period end date

**Charity name:** Carrick Rowing Club

**Charity registration number:** 1188812

### Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The promotion of community participation in healthy recreation in particular by the provision of facilities for the participation in the sport of Rowing.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<p>The purpose of the CIO is to promote community participation in healthy recreation by the provision of facilities for participation in the sport of Rowing.</p> <p>The CIO has been able to provide facilities, such as boats and coaches, for members of the community to be involved in rowing, this has been offered in different forms, from free one to one sessions from the beach to a full novice course enabling someone to achieve a level of skill to enjoy the sport more.</p> <p>The CIO is now fully affiliated to British Rowing and takes much of the guidance available from them to ensure equality and fairness for all and a suitable level of transparency.</p>
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	When making decisions, the trustees have had due regard to the Charity Commission's public benefit guidance when exercising any powers or duties to which the guidance is relevant.

### Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
	Para 1.38	

Policy on social investment including program related investment		
Contribution made by volunteers	Para 1.38	
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>The CIO has had a very strong year and we are proud of our accomplishments in 2021. 2021 was the first full year of activity for the CIO, which meant that we saw an expansion of members and demand for more regular sessions. In 2021 we had over 40 members who took part in regular sessions on the water, as well as 4 trustees.</p> <p>The age range is from 13-80, with a mixture of novices and experienced rowers. This mixture means we are able to pass on knowledge and coach novice members in our more stable boats before they progress to competitive rowing.</p> <p>To meet demand from members, we organised weekly sessions on Sundays (mornings) and one-to-two week days (mornings and evenings) for members, as well as continuing to run our Learn To Row sessions for about 10 individuals. This brought in both revenue and members to the CIO. We also provided one-to-one sessions when coaches were available.</p> <p>Although COVID-19 hampered some of our efforts to be out on the water, we were fortunate enough to be in a low-risk county which meant that our activities were not greatly impacted in the latter half of 2021. Once again, COVID-19 has hampered our ability to engage with local schools which are in varying degrees of restrictions. However, we have seen a small increase in the number of junior members this year, and have been able to run a small number of junior-only sessions. In the next 2 years we hope to have a fully functioning juniors training programme.</p>

During the winter months, the CIO provided indoor training sessions for members which provided a safe family-friendly environment for members to keep fitness levels up.

The CIO has 14 boats, a container for equipment storage, a boat trailer, a small shed to house changing facilities and an admin area. Many boats have been donated by clubs across the country so the CIO purchased a suitable trailer. Of these boats 4 are stable single learner boats, these are best suited for anyone new to rowing to learn the basics before progressing into fine or crew boats. Since the last reporting period, we have removed 2 fine boats from our inventory, and gained two coastal boats which has allowed us to provide further training in coastal rowing and enter coastal regattas.

The CIO has purchased further safety equipment such as life jackets that are suitable for boat Coxes and crews when onboard safety boats; safety posters and handbooks; boat trolleys to transport boats to the water and racks to store boats safely. These are regularly serviced to ensure the continued safety of members.

Safety training is provided to all members. This consists of safety training on and off the water, land training to understand technique, boat handling, rowing technique on the water and outings in learner singles finishing with crew outings in large fine boats. Rowing can be a very hazardous sport, Carrick rows from the Falmouth Harbour and this can be a very busy stretch of water and conditions can vary wildly. Everyone is trained to understand when it is safe to row, what conditions are and how to manage the risks. Conditions such as wind speed, wind direction, tide times and spring tides are the main factors that need to be taught. Other conditions such as the weather also need to be assessed; clothing, sun block, and temperature are contributing factors; cold water shock is a very real danger to those participating, everyone is trained to understand how this will affect them and what they are to do.

The CIO also organised 2 capsized safety training days for all members. This is a compulsory training session if members want to start rowing in a single boat without supervision.

		<p>The CIO has continued to enjoy a good connection with The Falmouth National Maritime Museum. They have generously given the CIO use of land and a slipway free of charge for the first year and we have begun the process of drawing up a formal agreement in September 2021. We understand that this may incur an annual rental fee, however this will provide stability to all parties.</p> <p>This year, the CIO fully affiliated with British Rowing and West of England Amateur Rowing Association (WEARA). This has allowed us to row competitively at a price which allows all members to take part. We competed regularly in WEARA regattas, regularly being placed in top positions. In 2022 we aim to win further medals and trophies, and we also aim to compete in the World Championships in Wales in 2022.</p> <p>Our fundraising has been very successful in 2021. We applied for and won a £2,000 grant from Love Rowing (although this will not be paid until 2022 so is not included in our financial reporting this year) and raised about £800 from events such as raffles and dinners. We will continue with such fundraising in 2022.</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	<p>The CIO started the financial year with a bank balance of £588.63 on 01/01/2021, and ended the financial year with a bank balance of £4195.85 on 30/12/2021.</p> <p>The majority of funds were raised through membership subscriptions, totalling £8480.50. Funds were also raised through small-scale fundraising events, totalling £698.75. A small amount of income was generated through refund from overpayment, totalling £120.00.</p> <p>The income during this period was £9299.25 and outgoings were £5692.03. This puts the CIO in a very healthy position.</p> <p>The majority of outgoings were spent on purchasing or replacing equipment for rowing, and consumables and equipment for maintenance of boats and rowing equipment. By investing in good-quality repairs, we can continue to use our existing equipment for longer. Other outgoings include insurance (£753.99), affiliation fees (£217.70), and repayments of loans and refunds (£730.00).</p>
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The CIO has a reserve policy of £400.00 to safeguard against unexpected expenditure due to damage of equipment. This also covers 50% of the insurance renewal paid monthly throughout the year. This will be reviewed at the next AGM.
Amount of reserves held	Para 1.22	£400.00
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	

### Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	<p>The CIO's principal source of funds comes from Club Rowing Membership and Courses designed to get the members of the community active and on the water.</p> <p>Other funds are raised by making fundraising applications to local and national grant schemes, and one-off fundraising events such as cake sales.</p>
Investment policy and objectives including any	Para 1.46	

social investment policy adopted		
A description of the principal risks facing the charity	Para 1.46	
Other		

## Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Foundation Model Constitution
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	CIO
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Trustees are appointed

### 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	The CIO is affiliated to the West of England Amateur Rowing Association (WEARA) and the national governing body of rowing, British Rowing. This provides the benefit of additional safety advice and policies to ensure ethical, safeguarding, and water safety standards are of the highest available.
Relationship with any related parties	Para 1.51	The CIO has established a relationship with the NMMC (National Maritime Museum Cornwall in Falmouth), they have many links into local schools that the CIO intends to get involved and active on the water.  NMMC are also the landowners for our CIO and we are in discussions about setting up an official lease agreement in 2022.
Other		

### Reference and Administrative details

Charity name	Carrick Rowing Club
Other name the charity uses	N/A
Registered charity number	1188812
Charity's principal address	70A Grenville Road Falmouth Cornwall TR11 2NW



**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	Robert Nunn	Treasurer		
2	Emma Nunn	Captain		
3	Lauren Robert			
4	Victoria Robinson	Welfare Officer		
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20				

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

Director name		

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

Trustee name	Dates acted if not for whole year	


## Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	N/A
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

### 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

--

### 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) R. Nunn

E. Nunn

Full name(s) Robert Tony Nunn

Emma Katherine Nunn

Position (eg Secretary,  
Chair, etc)

Treasurer

Captain

Date

30/10/2021



CHARITY COMMISSION  
FOR ENGLAND AND WALES

Charity Name <b>Carrick Rowing Club</b>	No (if any) <b>1188812</b>
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## Receipts and payments accounts

For the period from	Period start date 01/01/2021	To	Period end date 30/12/2021
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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 £
<b>A1 Receipts</b>				
Membership	8,481	-	-	8,481
Novice Course	-	-	-	-
Fundraising	819	-	-	819
Grants & Donations	-	-	-	-
Loans	-	-	-	-
Loans	-	-	-	-
Boats and Buildings	-	-	-	-
	-	-	-	-
<b>Sub total</b> (Gross income for AR)	<b>9,300</b>	<b>-</b>	<b>-</b>	<b>9,300</b>
<b>A2 Asset and investment sales, (see table).</b>				
	-	-	-	-
	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>9,300</b>	<b>-</b>	<b>-</b>	<b>9,300</b>
<b>A3 Payments</b>				
Consumables	1,111	-	-	1,111
Equipment	1,338	-	-	1,338
Insurance	754	-	-	754
Maintenance	1,400	-	-	1,400

Affiliation fees	218	-	-	218
Racing fees	140	-	-	140
	-	-	-	-
	-	-	-	-
	-	-	-	-
<b>Sub total</b>	<b>4,962</b>	<b>-</b>	<b>-</b>	<b>4,962</b>

<b>A4 Asset and investment purchases, (see table)</b>				
Trailer, boats & buildings	-	-	-	-
Re-payments on loans	730	-	-	730
<b>Sub total</b>	<b>730</b>	<b>-</b>	<b>-</b>	<b>730</b>

<b>Total payments</b>	<b>5,692</b>	<b>-</b>	<b>-</b>	<b>5,692</b>
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<b>Net of receipts/(payments)</b>	<b>3,607</b>	<b>-</b>	<b>-</b>	<b>3,607</b>
<b>A5 Transfers between funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Cash funds this year end</b>	<b>3,607</b>	<b>-</b>	<b>-</b>	<b>3,607</b>

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

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £
<b>B1 Cash funds</b>	Club Bank Account	4,196	-
		-	-
		-	-
	<b>Total cash funds</b>	<b>4,196</b>	<b>-</b>
	(agree balances with receipts and payments account(s))	Agreement Error	OK
		<b>Unrestricted funds</b>	<b>Restricted funds</b>

**B2 Other monetary assets**

Details	to nearest £	to nearest £
	-	-
	-	-
	-	-
	-	-
	-	-
	-	-

**B3 Investment assets**

Details	Fund to which asset belongs	Cost (optional)
		-
		-
		-
		-
		-

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

Details	Fund to which asset belongs	Cost (optional)
Furniture, fixtures and fittings	Restricted	-
Maintenance Equipment	Restricted	-
Safety Equipment	Restricted	-
Trailer	Restricted	-
Boats & Buildings	Restricted	-
CoxBox	Restricted	-
Blades	Restricted	-
Engine	Restricted	-
		-

**B5 Liabilities**

<b>Details</b>	<b>Fund to which liability relates</b>	<b>Amount due (optional)</b>
Boat trailer - A.W, J.P, P.C (money loaned to CRC for purchase of boat trailer)		<b>1,200</b>
		-
		-
		-
		-

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

Signature	Print Name
R. Nunn	Robert Nunn
E. Nunn	Emma Nunn

**CC16a**



**Last year**

**to the nearest £**

<b>2,414</b>
<b>560</b>
<b>595</b>
<b>100</b>
<b>500</b>
<b>1,700</b>
<b>3,282</b>
-
<b>9,151</b>

-
-

<b>9,151</b>
--------------

<b>545</b>
<b>1,915</b>
<b>490</b>
<b>50</b>

80
-
-
-
-
3,080

4,982
500
500

3,580
-------

5,571
-
-
5,571



**Endowment funds to nearest £**

-
-
-
-

OK

**Endowment funds**

**to nearest £**

-
-
-
-
-
-

**Current value  
(optional)**

-
-
-
-
-

**Current value  
(optional)**

<b>300</b>
<b>750</b>
<b>500</b>
<b>2,000</b>
<b>10,000</b>
<b>400</b>
<b>2,450</b>
<b>250</b>
-

**When due  
(optional)**


Date of  
approval

30/10/2021
30/10/2021

**CARRICK ROWING CLUB**

England & Wales - Charity number 1188812

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# Accounts

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# Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	30	03	2020		31	12	2020

## Section A Reference and administration details

**Charity name** CARRICK ROWING CLUB

**Other names charity is known by** N/A

**Registered charity number (if any)** 1188812

**Charity's principal address**

70A Grenville Road  
 Falmouth  
 Cornwall  
**Postcode** TR11 2NW

### 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	Robert Nunn	Treasurer		
2	Emma Nunn	Captain		
3	Lauren Roberts			
4	Victoria Robinson	Welfare Officer		
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### Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

## Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

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

--

## Section B Structure, governance and management

### Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Foundation Model Constitution
How the charity is constituted (eg. trust, association, company)	CIO
Trustee selection methods (eg. appointed by, elected by)	Trustees are appointed

### Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

The CIO is now affiliated to the West of England Amateur Rowing Association (WEARA) and hope to be affiliated to the rowing NGB, British Rowing, in the year 2021. This will provide the benefit of additional safety advice and policies to ensure ethical, safeguarding, and water safety standards are of the highest available.

The CIO has established a relationship with the NMMC (National Maritime Museum Cornwall in Falmouth), they have many links into local schools that the CIO intends to get involved and active on the water.

## Section C Objectives and activities

### Summary of the objects of the charity set out in its governing document

The promotion of community participation in healthy recreation in particular by the provision of facilities for the participation in the sport of Rowing.

**Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)**

The purpose of the CIO is to promote community participation in healthy recreation by the provision of facilities for participation in the sport of Rowing.

The CIO has been able to provide facilities, such as boats and coaches, for members of the community to be involved in rowing, this has been offered in different forms, from free one to one sessions from the beach to a full novice course enabling someone to achieve a level of skill to enjoy the sport more.

Although not fully affiliated to British Rowing, the CIO has taken much of the guidance available from them to ensure equality and fairness for all and a suitable level of transparency.

When making decisions, the trustees have had due regard to the Charity Commissions public benefit guidance when exercising any powers or duties to which the guidance is relevant.

**Additional details of objectives and activities (Optional information)**

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

**Summary of the main achievements of the charity during the year**

Formal activity began in August with the induction of new club rowing members in early morning one-to-one slots on Gyllyngvase beach. We also began rowing in larger boats, in particular doubles and fours, and putting club rowing members through capsize drills. In the autumn we began a Learn to Row course with eight individuals, some of whom have gone on to become full club rowing members. We continued to row after the November lockdown ended, with full crew outings in December as we were fortunate to remain in Tier 1, however the new year and the third lockdown once again shut all activity down.

The learn to row course is mainly aimed at those people who have not rowed before, however we also had people who had rowed in their youth but lacked the confidence to get back in a boat without help and guidance. One to One sessions are also offered on a Saturday morning for anyone wishing to get in a boat and see if they like it, this has been an invaluable exercise for the CIO and the the public, meaning members of the community can come along with absolutely no obligation to come again if they decide its not for them.

The CIO has now has 14 boats, a container for equipment storage, a boat trailer, a small shed to house changing facilities and an admin area. Many boats have been donated by clubs across the country so the CIO purchased a suitable trailer. Of these boats 4 are stable single learner boats, these are best suited for anyone new to rowing to learn the basics before progressing into fine or crew boats.

The CIO has has to purchase safety equipment such as life jackets that are suitable for boat Coxes and crews when onboard safety boat; safety posters and handbooks; boat trollies to transport boats to the water and racks to store boats safely.

The CIO now has 24 Club Rowing Members. The age range is currently 17-78, of these members 15 are new to rowing or have come back to rowing after a long break. We are able to coach these members with 4 volunteers who can take them out onto the water and coach from either a safety launch, another boat or the same boat as the participant. Most new members have joined through a Novice course run by these volunteers, they consist of either 10, 8 or 4 sessions depending on ability and any previous experience. The novice course run in late 2020 was a 10 session course. This consists of safety training on and off the water, land training to understand technique, boat handling, rowing tecchnique on the watrer and outings in learner singles finishing with crew outings in large fine boats. Rowing can be a very hazardous sport, Carrick rows from the Falmouth Harbour and this can be a very busy stretch of water and conditions can vary wildly. Everyone is trained to understand when it is safe to row, what conditions are and how to manage the risks. Conditions such as wind speed, wind direction, tide times and spring tides are the main factors that need to be taught. Other conditions such as the weather also need to be assessed; clothing, sun block, and temperature are contributing factors; cold water shock is a very real danger to those participating, everyone is trained to understand how this will affect them and what they are to do.

The CIO has established a good connection with The Falmouth National Maritime Museum, they have generously given the CIO use of land and a slipway free of charge for the first year and will be drawn up in a formal agreement in September 2021 where a small charge will be made to the CIO to ensure a more stable and reliable future.

Although COVID has greatly reduced what the CIO had intended to achieve this year, it has also provided many opportunities to refine and hone the skills of volunteers to enable us to provide a safe and friendly place for the community to get involved in. Much of the equipment needed repair, the oars given to the club needed to be sanded, filled and repainted, some needed to be reduced in size for junior or smaller members. All of the boats also needed to be rigged, this takes hours of painstaking measuring and adjustments to ensure a good learning and rowing experience.

The CIO was hoping to engage more with local schools, this has again been difficult due to COVID restrictions and varying degrees of lockdown. The NMMC has links into schools and has discussed working alongside us to enable more interaction for younger children and getting them more active and involved in sport. We aim to start working more on this in July and September when restrictions will be eased. Slide seat rowing has traditionally been a very elite sport, we want to see more younger people given the opportunity to take part through offering either free, or greatly subsidised lessons to those who might not otherwise get the opportunity to be involved in the sport.

In the coming year WEARA will be offering clubs the opportunity to compete in the southwest, the CIO intends to be able to offer this opportunity to anyone wishing to take part. This will be made as affordable as possible.

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## Section E

## Financial review

### Brief statement of the charity's policy on reserves

The CIO has a reserve policy of £400.00 to safeguard against unexpected expenditure due to damage of equipment. This also covers 50% of the insurance renewal paid monthly throughout the year. This will be reviewed at the next AGM.

### Details of any funds materially in deficit

### Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

The CIO's principal source of funds comes from Club Rowing Membership and Courses designed to get the members of the community active and on the water.

The club has been able to purchase boats and equipment enabling more people to get on the water; including 4 learner boats. The CIO has also been able to purchase a container and a shed for storage of equipment.

The Club now owns a boat trailer, not only for the purchase of boats but also to enabling rowers to travel to compete locally & nationally.

## Section F

## Other optional information

## Section G

## Declaration

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

Signed on behalf of the charity's trustees

<b>Signature(s)</b>	R. Nunn	E. Nunn
<b>Full name(s)</b>	Robert Tony Nunn	Emma Katherine Nunn
<b>Position (eg Secretary, Chair, etc)</b>	Treasurer	Captain
<b>Date</b>	25/05/2021	



CHARITY COMMISSION  
FOR ENGLAND AND WALES

Charity Name <b>Carrick Rowing Club</b>	No (if any) 1188812
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**CC16a**

## Receipts and payments accounts

For the period from	Period start date 30/03/2020	To	Period end date 31/12/2020
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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 £
<b>A1 Receipts</b>					
Membership	2,414	-	-	2,414	-
Novice Course	560	-	-	560	-
Fundraising	595	-	-	595	-
Grants & Donations	100	-	-	100	-
Loans	500	-	-	500	-
Loans	-	1,700	-	1,700	-
Boats and Buildings	-	3,282	-	3,282	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>4,169</b>	<b>4,982</b>	<b>-</b>	<b>9,151</b>	<b>-</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>4,169</b>	<b>4,982</b>	<b>-</b>	<b>9,151</b>	<b>-</b>
<b>A3 Payments</b>					
Consumables	545	-	-	545	-
Equipment	1,915	-	-	1,915	-
Insurance	490	-	-	490	-
Maintenance	50	-	-	50	-
Affiliation fees	80	-	-	80	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>3,080</b>	<b>-</b>	<b>-</b>	<b>3,080</b>	<b>-</b>
<b>A4 Asset and investment purchases, (see table)</b>					
Trailer, boats & buildings	-	4,982	-	4,982	-
Re-payments on loans	500	-	-	500	-
<b>Sub total</b>	<b>500</b>	<b>4,982</b>	<b>-</b>	<b>5,482</b>	<b>-</b>
<b>Total payments</b>	<b>3,580</b>	<b>4,982</b>	<b>-</b>	<b>8,562</b>	<b>-</b>
<b>Net of receipts/(payments)</b>	<b>589</b>	<b>-</b>	<b>-</b>	<b>589</b>	<b>-</b>
<b>A5 Transfers between funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Cash funds this year end</b>	<b>589</b>	<b>-</b>	<b>-</b>	<b>589</b>	<b>-</b>

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

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	Club Bank Account	589	-	-
		-	-	-
		-	-	-
	<b>Total cash funds</b>	<b>589</b>	<b>-</b>	<b>-</b>
	(agree balances with receipts and payments account(s))	OK	OK	OK

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

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

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
<b>B4 Assets retained for the charity's own use</b>	Furniture, fixtures and fittings	Restricted	-	102
	Maintenance Equipment	Restricted	-	128
	Safety Equipment	Restricted	-	169
	Trailer	Restricted	-	1,700
	Boats & Buildings	Restricted	-	3,282
	CoxBox	Restricted	-	500
	Blades	Restricted	-	600
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
<b>B5 Liabilities</b>	Boat trailer - A.W, J.P, P.C (money loaned to CRC for purchase of boat trailer)	Unrestricted	1,200	01/09/2022
			-	
	J.P (advance towards costs)	Unrestricted	500	N/A
			-	

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

Signature	Print Name	Date of approval
R.Nunn	Robert Nunn	25/05/2021
E.Nunn	Emma Nunn	25/05/2021