



CHARITY COMMISSION
FOR ENGLAND AND WALES

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 & 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 & 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

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	Emma Nunn			
2	Andy Westcott			
3	Kasia Drinkwater			
4				
5				
6				
7				
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18				
19				
20				

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

[illegible]

Name of trustees holding title to property belonging to the charity

[illegible]

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
Carrick Rowing Club

No (if any)
1188812

CC16a

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 £
A1 Receipts					
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	-
Sub total (Gross income for AR)	10 988	-	-	10 988	9 190
A2 Asset and investment sales, (see table).					
	1 205	-	-	1 205	2 990
	-	-	-	-	-
Sub total	1 205	-	-	1 205	2 990
Total receipts	12 193	-	-	12 193	12 180
A3 Payments					
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	-
Sub total	4 897	-	-	4 897	4 575
A4 Asset and investment purchases, (see table)					
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	-
Sub total	7 230	-	-	7 230	3 377
Total payments	12 127	-	-	12 127	7 952
Net of receipts/(payments)	66	-	-	66	4 228
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	9 288	-	-	9 288	5 060
Cash funds this year end	9 354	-	-	9 354	9 288

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

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Balance in bank	9 354	-	-
		-	-	-
		-	-	-
	Total cash funds	9 354	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	Details	-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	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
		-	-	
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	