

# CADGWITH FISHING COVE TRUST

England & Wales · Charity number 1195598

## Details

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**Status** Registered

**Legal form** CIO

**Registered** 2021-08-23

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

## Contact

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**Address** Treleague Farm  
Ruan Minor  
Helston  
TR12 7JP

**Phone** 01326369212

**Email** [info@covetrust.uk](mailto:info@covetrust.uk)

## Activities

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**Objects:** THE OBJECTS OF THE CIO ARE:FOR THE PUBLIC BENEFIT, THE PRESERVATION, PROTECTION, RESTORATION, MAINTENANCE, REPAIR AND IMPROVEMENT OF THE HISTORIC GRADE II LISTED FISHING BUILDINGS AT CADGWITH COVE IN THE PARISH OF GRADE RUAN.

**Activities:** For the public benefit, the preservation, protection, restoration, maintenance, repair and improvement of the historic grade II listed fishing buildings at Cadgwith Cove in the parish of Grade Ruan.

## Classification

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- **How:** Provides Buildings/facilities/open Space
- **What:** Arts/culture/heritage/science
- **Who:** The General Public/mankind

## Geography

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- Cornwall

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-01-31	£11,931	£22,497	-	-
2024-01-31	£9,531	£3,605	-	-
2023-01-31	£9,737	£5,225	-	-

## Trustees

Name	Role	Appointed
<b>NIGEL JAMES GREEN</b>	Chair	2021-02-01
BRETT JOSE		2021-02-01
DANNY JAMES PHILLIPS		2021-02-01
JOHN TREWIN		2021-02-01

**CADGWITH FISHING COVE TRUST**

England & Wales - Charity number 1195598

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# Accounts

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# **Cadgwith Fishing Cove Trust CIO**

**Trustees' Annual Report for the period ending 31/01/2025**

**Charity Number 1195598**

## **Objectives and Activities**

Summary of the purposes of the charity as set out in its governing document (SORP Para 1.17):

*For the public benefit, the preservation, protection, restoration, maintenance, repair and improvement of the historic grade II listed fishing buildings at Cadgwith Cove in the parish of Grade Ruan.*

Summary of the main activities in relation to those purposes for the public benefit (1.17 and 1.19):

*We have continued to maintain and repair the grade II listed buildings in the parish of Grade Ruan which we own and rent in order to preserve them for current and future generations. The local fishermen continue to use the buildings as they have for countless generations, and the general public continue to enjoy seeing the fishermen at work in and around the buildings.*

## **Achievements and Performance**

*(1.20) This year we performed significant repairs to the fishing lofts. We performed urgently needed roof repairs to the Winch House and performed internal floor repairs inside the Steamers House. We have also rewired one of the lofts to bring it up to a safe modern standard. We also purchased and installed a slate plaque on each building to recognise the donations from the general public to our project.*

## **Financial Review**

*The extensive repairs required exceeded our income and so with the resulting deficit we have had to dip into our reserves to cover this work..*

*Policy on Reserves (1.22): We have substantial reserves of £110,000 which is set aside for a major repair programme to all three buildings, including replacing slate roofs and other items for repair identified by our surveyor.*

## Structure Governance and Management

*Governing document (1.25): Constitution of a Charitable Incorporated Organisation whose only voting members are its charity trustees ('Foundation' model constitution) governs our affairs.*

*Charity constituted as (1.25): Charitable Incorporated Organisation.*

*Trustee selection methods (1.25): Appointed by existing trustees.*

## Reference and Administrative Details

Charity name:	Cadgwith Fishing Cove Trust CIO
Registered Charity Number:	1195598
Charity's correspondence address:	Treleague Farm Ruan Minor Helston Cornwall TR12 7JP
Trustees:	Nigel James Green Danny James Phillips Brett Jose (Francis Edward) John Trewin
Property Legal Owner:	All our freehold property is held in the name of Cadgwith Fishing Cove Trust CIO.

## Exemptions from Disclosure

None

## Funds held as custodian trustee on behalf of others

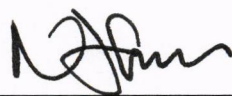
None

## Declarations

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

Signed on behalf of the charity's trustees:

Signature:



Full name:

NIGEL JAMES GREEN

Position:

Chair of the board of trustees

Date:

23 November 2025

Cadgwith Fishing Cove Trust CIO  
Charity Number 1195598

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Financial Statements  
for the period ending

31 January 2025

**Cadgwith Fishing Cove Trust CIO**  
**Income and Expenditure Account**  
**for the period ending 31 January 2025**

	<u>2,025</u>		<u>2,024</u>	
	£	£	£	£
<b><i>Receipts</i></b>				
Donations	56		-	
Interest	3,103		1,068	
Loft Receipts	<u>8,772</u>		<u>8,463</u>	
		11,931		9,531
<b><i>Payments</i></b>				
Bank Fees	77		72	
Surveyor Fees	-		-	
Insurance	1,945		1,661	
Business Rates	622		601	
Repairs	19,853		1,271	
Administration	-		-	
Legal Fees	<u>-</u>		<u>-</u>	
		22,497		3,605
<b><i>Surplus/(Deficit) for the year</i></b>		<u><u>(10,566)</u></u>		<u><u>5,926</u></u>

**Cadgwith Fishing Cove Trust CIO**  
**Statement of Assets and Liabilities**  
**As at 31 January 2025**

	<u>2,025</u>			<u>2,024</u>		
	£	£	£	£	£	£
<b>Monetary Assets</b>						
Unity Trust Bank Current Account	6,886			7,135		
Unity Trust Bank Savings Account	111,171			121,068		
Cash tin	<u>175</u>			<u>595</u>		
		118,232			128,798	
<b>Non-monetary assets held for functional use by the Charity</b>						
Fixed Assets						
Freehold buildings - Fort York	140,000			140,000		
Freehold buildings - Steamers House	<u>150,000</u>			<u>150,000</u>		
		<u>290,000</u>			<u>290,000</u>	
			408,232			418,798
<b>Liabilities</b>						
Creditors		1,610			496	
Accruals		<u>(196)</u>			<u>168</u>	
			1,414			664
				<u><u>406,818</u></u>		<u><u>418,134</u></u>
<b>Represented By:</b>						
Opening Balance			418,134			412,208
Surplus/(Deficit) for the Year			<u>(10,566)</u>			<u>5,926</u>
Closing Balance			<u><u>407,568</u></u>			<u><u>418,134</u></u>

Accounts Approved by:



23 November 2025

Nigel Green  
Chair of Trustees

**CADGWITH FISHING COVE TRUST**

England & Wales - Charity number 1195598

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# Accounts

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Cadgwith Fishing Cove Trust CIO  
Charity Number 1195598

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Financial Statements  
for the period ending  
31 January 2024

**Cadgwith Fishing Cove Trust CIO**  
**Income and Expenditure Account**  
**for the period ending 31 January 2024**

	<b><u>2,024</u></b>		<b><u>2,023</u></b>	
	£	£	£	£
<b><i>Receipts</i></b>				
Donations	-		1,337	
Interest	1,068		-	
Loft Receipts	<u>8,463</u>		<u>8,400</u>	
		9,531		9,737
 <b><i>Payments</i></b>				
Bank Fees	72		108	
Surveyor Fees	-		720	
Insurance	1,661		1,580	
Business Rates	601		-	
Repairs	1,271		82	
Administration	-		10	
Legal Fees	<u>-</u>		<u>2,725</u>	
		3,605		5,225
 <b><i>Surplus/(Deficit) for the year</i></b>		 <b><u><u>5,926</u></u></b>		 <b><u><u>4,512</u></u></b>

**Cadgwith Fishing Cove Trust CIO**  
**Statement of Assets and Liabilities**  
**As at 31 January 2024**

	<u>2,024</u>			<u>2,023</u>		
	£	£	£	£	£	£
<b>Monetary Assets</b>						
Unity Trust Bank Current Account	7,135			122,756		
Unity Trust Bank Savings Account	121,068			-		
Cash tin	<u>595</u>			<u>595</u>		
		128,798			123,351	
<b>Non-monetary assets</b>						
<b>held for functional use by the Charity</b>						
<b>Fixed Assets</b>						
Freehold buildings - Fort York	140,000			140,000		
Freehold buildings - Steamers House	<u>150,000</u>			<u>150,000</u>		
		<u>290,000</u>		<u>290,000</u>		
			418,798			413,351
<b>Liabilities</b>						
Creditors		496		1,143		
Accruals		<u>168</u>		<u>-</u>		
			664			1,143
			<u><b>418,134</b></u>			<u><b>412,208</b></u>
<b>Represented By:</b>						
Opening Balance			412,208			407,696
Surplus/(Deficit) for the Year			<u>5,926</u>			<u>4,512</u>
Closing Balance			<u><b>418,134</b></u>			<u><b>412,208</b></u>

Accounts Approved by:



20 October 2024

Nigel Green  
Chair of Trustees

# **Cadgwith Fishing Cove Trust CIO**

**Trustees' Annual Report for the period ending 31/01/2024**

**Charity Number 1195598**

## **Objectives and Activities**

Summary of the purposes of the charity as set out in its governing document (SORP Para 1.17):

*For the public benefit, the preservation, protection, restoration, maintenance, repair and improvement of the historic grade II listed fishing buildings at Cadgwith Cove in the parish of Grade Ruan.*

Summary of the main activities in relation to those purposes for the public benefit (1.17 and 1.19):

*We have continued to maintain and repair the grade II listed buildings in the parish of Grade Ruan which we own and rent in order to preserve them for current and future generations. The local fishermen continue to use the buildings as they have for countless generations, and the general public continue to enjoy seeing the fishermen at work in and around the buildings.*

## **Achievements and Performance**

*(1.20) This year we have tidied up in and around the buildings to make them more presentable and accessible to the general public. We have completely rewired one of the fishing lofts in order to provide new on-shore facilities to a group of local anglers fishing from the cove.*

## **Financial Review**

*We have had a successful year financially covering our outgoings and providing us with a surplus to invest in future maintenance and enhancement of the grade II listed buildings.*

*Policy on Reserves (1.22): We have substantial reserves of £120,000 which is set aside for a major repair programme to all three buildings, including replacing slate roofs and other items for repair identified by our surveyor.*

## Structure Governance and Management

*Governing document (1.25): Constitution of a Charitable Incorporated Organisation whose only voting members are its charity trustees ('Foundation' model constitution) governs our affairs.*

*Charity constituted as (1.25): Charitable Incorporated Organisation.*

*Trustee selection methods (1.25): Appointed by existing trustees.*

## Reference and Administrative Details

Charity name: Cadgwith Fishing Cove Trust CIO

Registered Charity Number: 1195598

Charity's correspondence address: Treleague Farm  
Ruan Minor  
Helston  
Cornwall TR12 7JP

Trustees: Nigel James Green  
Danny James Phillips  
Brett Jose  
(Francis Edward) John Trewin

Property Legal Owner: All our freehold property is held in the name of Cadgwith Fishing Cove Trust CIO.

## Exemptions from Disclosure

None

## Funds held as custodian trustee on behalf of others

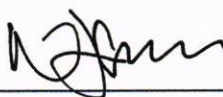
None

## Declarations

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

Signed on behalf of the charity's trustees:

Signature:



Full name:

NIGEL JAMES GREEN

Position:

Chair of the board of trustees

Date:

20 October 2024

**CADGWITH FISHING COVE TRUST**

England & Wales - Charity number 1195598

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# Accounts

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Cadgwith Fishing Cove Trust CIO  
Charity Number 1195598

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Financial Statements  
for the period

23 August 2021

to

31 January 2023

**Cadgwith Fishing Cove Trust CIO**  
**Income and Expenditure Account**  
**for the period ending 31 January 2023**

	<b><u>2,023</u></b>	
	£	£
<b><i>Receipts</i></b>		
Donations	1,337	
Loft Receipts	<u>8,400</u>	
		9,737
<b><i>Payments</i></b>		
Bank Fees	108	
Surveyor Fees	720	
Insurance	1,580	
Repairs	82	
Administration	10	
Legal Fees	<u>2,725</u>	
		<u>5,225</u>
<b><i>Surplus/Deficit for the year</i></b>		<b><u><u>4,512</u></u></b>

**Cadgwith Fishing Cove Trust CIO**  
**Statement of Assets and Liabilities**  
**As at 31 January 2023**

	£	<u>2,023</u>	£
<b>Monetary Assets</b>			
Unity Trust Bank Current Account		122,756	
Cash tin		<u>595</u>	123,351
<b>Non-monetary assets</b>			
<b>held for functional use by the Charity</b>			
Fixed Assets			
Freehold buildings - Fort York	140,000		
Freehold buildings - Steamers House	<u>150,000</u>		
		290,000	
<b>Liabilities</b>			
Creditors	1,143		
Accruals	<u>-</u>		
		<u>1,143</u>	
			<u>288,857</u>
			 <u><b>412,208</b></u>

**Represented By:**

Opening Balance	407,696
Surplus/Deficit for the Year	<u>4,512</u>
Surplus for the Year	<u><b>412,208</b></u>

Accounts Approved by:



27 November 2023

Nigel Green  
Chair of Trustees

**Cadgwith Fishing Cove Trust CIO**  
**Trustees' Annual Report for 23/08/2021 to 31/03/2023**  
**Charity Number 1195598**

## **Objectives and Activities**

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*We have continued to maintain and repair the grade II listed buildings in the parish of Grade Ruan which we own and rent in order to preserve them for current and future generations. The local fishermen continue to use the buildings as they have for countless generations, and the general public continue to enjoy seeing the fishermen at work in and around the buildings.*

## **Achievements and Performance**

*(1.20) Since taking on the buildings we have continued to tidy up in and around the buildings to make them more presentable and accessible to the general public. We have improved the lighting and electrics in the grade II listed Winch House (which we rent from the Parish Council) and have a plan of maintenance works for all buildings in the coming year.*

## **Financial Review**

*We have had a successful first year financially with the income exceeding the expenditure, giving us more money for maintenance, and sets a good precedent for future years.*

*Policy on Reserves (1.22): We have substantial reserves of £120,000 which is set aside for a major repair programme to all three buildings, including replacing slate roofs and other items for repair identified by our surveyor.*

## Structure Governance and Management

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## Exemptions from Disclosure

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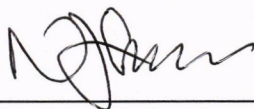
None

## Declarations

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

Signed on behalf of the charity's trustees:

Signature:



Full name:

NIGEL JAMES GREEN

Position:

Chair of the board of trustees

Date:

27 November 2023