

# PADDLERS FOR LIFE WINDERMERE

England & Wales · Charity number 1200841

## Details

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**Status** Registered

**Legal form** CIO

**Registered** 2022-10-27

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

## Contact

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**Address** 43 Ling Beck Park  
Seaton  
Workington  
Cumbria  
CA14 1JQ

**Phone** 07902269138

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

**Website** <http://paddlersforlife.co.uk>

## Activities

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**Objects:** 3.THE OBJECTS THE CHARITY'S OBJECTS (THE OBJECTS) ARE:TO RELIEVE SICKNESS AND PROTECT AND PRESERVE GOOD HEALTH FOR PERSONS FACING CANCER, IN PARTICULAR BUT NOT EXCLUSIVELY BREAST CANCER, OR PERSONS IN NEED OF REHABILITATION AS A RESULT OF SUCH ILLNESS WITHIN CUMBRIA AND LANCASHIRE BY PROVIDING OR ASSISTING IN THE PROVISION FOR PHYSICAL ACTIVITY AND RECREATION, NOTABLY DRAGON BOATING.

**Activities:** Dragon boating

## Classification

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- **How:** Other Charitable Activities
- **What:** The Advancement Of Health Or Saving Of Lives

## Geography

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- Cumbria
- Lancashire

## Finances

| Period end | Income  | Expenditure | Assets | Employees |
|------------|---------|-------------|--------|-----------|
| 2025-10-31 | £26,953 | £23,355     | -      | -         |
| 2024-10-31 | £26,975 | £19,476     | -      | -         |
| 2023-10-31 | £11,206 | £13,207     | -      | -         |

## Trustees

| Name                    | Role  | Appointed  |
|-------------------------|-------|------------|
| Rowena Jane Pryor       | Chair | 2025-12-07 |
| Diana Mountain          |       | 2025-12-07 |
| Elizabeth Helen Feather |       | 2025-12-07 |
| Judith Anne Rigg        |       | 2025-12-07 |
| Lisa Smith              |       | 2025-12-07 |
| Lynne Armstrong Carter  |       | 2025-12-07 |

**PADDLERS FOR LIFE WINDERMERE**

England & Wales - Charity number 1200841

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# Accounts

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## Trustees' Annual Report for the period

From 31 October 2024 Period start date to 31 Oct 2025 Period end date

Charity name: Paddlers for Life Windermere

Charity registration number: 1200841

### Objectives and Activities

|  | SORP reference     |  |
|--|--------------------|--|
| Summary of the purposes of the charity as set out in its governing document  | Para 1.17          | To relieve sickness and protect and preserve good health for persons facing cancer, in particular but not exclusively breast cancer, or persons in need of rehabilitation as a result of such illness within Cumbria and Lancashire by providing or assisting in the provision for physical activity and recreation, notably Dragon Boating.   |
| 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 | Organise weekly paddling sessions weather permitting, coaching and training sessions for the team during the summer months. Regular attendance by 30+ paddlers from a current membership of 80. Paying for a safety boat and always having regard to Health and Safety matters on and off the water. Funding raised is used for Maintenance and Storage of the Dragon Boats, plus any kit which is purchased for the team. Organising fundraising events and other off-water support events during the winter months. Giving talks - not only to raise funds but also awareness of our Charity's aims. We use display boards and distribute leaflets to raise our profile in various locations including local hospitals. Our Charity supports any of our members who become unable to paddle by offering a non-paddling membership in order that they continue to enjoy the friendship and support. |
| Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public   | Para 1.18          | As a Charity we have regard to the guidance issued by the Charity Commission on public benefit and seek to continue to carry out our purposes as detailed above  |
| Benefit  |                    |  |

### Additional information (optional)

You may choose to include further statements where relevant about:

|  | SORP reference |  |
|--|----------------|--|
|  |                |  |

|  |           |  |
|--|-----------|--|
| Policy on grant making   | Para 1.38 | N/A  |
| Policy on social investment including program related investment | Para 1.38 | N/A  |
| Contribution made by volunteers                                  | Para 1.38 | Our Charity relies greatly on volunteers for its success. The Board of Trustees is entirely made up of volunteers who are also members and have experience of Breast Cancer. Our helms are all volunteers – including 2 female cancer survivors and 4 supporters (all members). Our support boat drivers are also from our membership and volunteers whom we have financed in training. We benefit from countless hours of help from our families, friends and local businesses who continually support and strengthen our team. |
| Other  |           | We also benefit from being able to use the Low Wood Watersports Centre (English Lakes Hotels) where we store our boats and from where we paddle each week.   |

## 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>We hold weekly paddling sessions in the summer months, weather permitting. These sessions improve the fitness and reduce the effects of cancer and its treatment on our members, most of whom have, or have had, breast cancer. In July we took part in the first Windermere Dragonboat charity event at YMCA Lakeside event. This was both an excellent team event and increased our profile locally in both the private and business community. The above events benefit our members through improved physical fitness and endurance, wellbeing and support for each other as Breast Cancer survivors.</p> <p>We have also raised a significant amount for our Charity through our annual fundraising Coffee Morning in Silverdale. Our fundraising events are</p> |
|   |                | <p>crucial to keep us afloat. We have established a Justgiving page and increased our profile and regularly update our Facebook profile. We have used these fundraising events as an opportunity to raise awareness of breast cancer and the side effects of treatment such as Lymphoedema. Dragon boating helps to reduce the impact of these side effects on our members' lives.</p>  |

### Additional information (optional)

You may choose to include further statements where relevant about:

|  |           |     |
|--|-----------|-----|
| Achievements against objectives set                          | Para 1.41 | N/A |
| Performance of fundraising activities against objectives set | Para 1.41 | N/A |
| Investment performance against objectives                    | Para 1.41 | N/A |
| Other  |           | N/A |

## Financial Review

|  |           |   |
|--|-----------|---|
| Review of the charity's financial position at the end of the period              | Para 1.21 | At the end of the financial year Pfl Windermere had £30789 in its bank accounts.  |
| Statement explaining the policy for holding reserves stating why they are held   | Para 1.22 | Paddlers for Life Windermere's policy is to hold sufficient reserves to cover any unforeseen expenses that may occur e.g. boat replacement, safety equipment, repairs etc. We are fundraising in advance for an international breast cancer (IBCPC) event that will take place in France in August 2026. Funds are required for registration in 2024 (400 euros per team member). Coronavirus has impressed on us the need to maintain ample reserves as we still had to pay full rent etc. during 2020 when we were unable to paddle or raise funds. |
| Amount of reserves held  | Para 1.22 | £10,000   |
| 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 | There are currently no uncertainties about Paddlers for Life Windermere continuing to operate.  |

### Additional information (optional)

You may choose to include further statements where relevant about:

|  |           |   |
|--|-----------|---|
| The charity's principal sources of funds (including any fundraising) | Para 1.47 | Membership fees: £3355<br>Silverdale fundraising Coffee morning: £1572<br>Grants: £2500<br>Morecambe Bay Fundraising Walk: £655<br>Ceilidhs: £893 |
|--|-----------|---|

|   |           |   |
|---|-----------|---|
|   |           | Donations, Talks: £5725<br>Gift Aid: £1063<br>Charity swim: £1457   |
| Investment policy and objectives including any social investment policy adopted | Para 1.46 | PfL Windermere does not have a separate investment policy. All excess funds are kept in a deposit account with instant access plus £10000 (reserve funds) in a fixed rate dep account.          |
| A description of the principal risks facing the charity                         | Para 1.46 | If we could not raise enough funds each year to pay our rent to the Low Wood Hotel/Watersports Centre we would not be able to provide beneficial paddling sessions for breast cancer survivors. |
| Other   |           |   |

## Structure, Governance and Management

|   |           |   |
|---|-----------|---|
| Description of charity's trusts:  |           |   |
| Type of governing document<br>( <a href="#">trust deed</a> , <a href="#">royal charter</a> )  | Para 1.25 | Constitution plus additional Rules & Bylaws   |
| How is the charity constituted? (e.g. <a href="#">unincorporated association</a> , 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 | Invitation to apply. A majority must have, or have had, breast cancer. Nominations to be proposed and seconded by members. Election at AGM. Guidance through publications from Charity Commission – Essential Trustee – What you need to Know. All current Trustees available for advice if members are interested in the role. |
|   |           |   |

### 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 | Copy of Constitution and Annual Report and Accounts. Any other relevant literature from Charity Commission. All policies held on our website.   |
| The charity's organisational structure and any wider network with which the charity works | Para 1.51 | Currently managed by 7 Trustees. (Min 4/no Max). Other members responsible for other activities within the organisation e.g. Communication, Social/Media, Helms, Support drivers, 1 <sup>st</sup> Aid, training, PR, Fundraising, boat and equipment maintenance, merchandise |

|                                       |           |      |
|---------------------------------------|-----------|------|
| Relationship with any related parties | Para 1.51 | None |
| Other                                 |           | N/A  |

## Reference and Administrative details

|                             |   |
|-----------------------------|---|
| Charity name                | Paddlers for Life Windermere                            |
| Other name the charity uses |   |
| Registered charity number   | 1200841   |
| Charity's principal address | 43 Ling Beck Park, Seaton, Workington, Cumbria CA14 1JQ |
|                             |   |

| 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  | Rowena Pryor      | Chair           |                                   |   |
| 2  | Lynne Carter      | Treasurer       |                                   |   |
| 3  | Elizabeth Feather | Trustee         |                                   |   |
| 4  | Jennifer English  | Trustee         |                                   |   |
| 5  | Jude Rigg         | Trustee         |                                   |   |
| 6  | Philippa Springle | Trustee         |                                   |   |
| 7  | Lisa Smith        | Trustee         |                                   |   |
| 8  |                   |                 |                                   |   |
| 9  |                   |                 |                                   |   |
| 10   |                   |                 |                                   |   |

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

|   |  |
|---|--|
| Description of the assets held in this capacity     |  |
| Name and objects of the charity on whose behalf the |  |

| Trustee name | Dates acted if not for whole year |  |
|--------------|-----------------------------------|--|
|              |                                   |  |
|              |                                   |  |
|              |                                   |  |
|              |                                   |  |
|              |                                   |  |
|              |                                   |  |

### Funds held as custodian trustees on behalf of others

|   |  |
|---|--|
| 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) |      |         |
|   |      |         |

### Exemptions from disclosure

Reason for non-disclosure of key personnel details

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### Other optional information

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## Declarations

|  |                                |  |  |
|--|--------------------------------|--|--|
| <b>The trustees declare that they have approved the trustees' report above.<br/>Signed on behalf of the charity's trustees</b> |                                |  |  |
| <b>Signature(s)</b>  | R.J. Pryor                     |  |  |
| <b>Full name(s)</b>  | Rowena Jane Pryor              |  |  |
| <b>Position eg Secretary, Chair, etc</b>   | Chair                          |  |  |
| <b>Date</b>  | 17 <sup>th</sup> November 2025 |  |  |

| Paddlers For Life Windermere                        |          |          |           |  |  |          |
|---|----------|----------|-----------|--|--|----------|
| Income & Expenditure Report                         |          |          |           |  |  |          |
| 1st November 2024 to 31st October 2025              |          |          |           |  |  |          |
| <b>Opening Bank Balance as at 1st November 2024</b> |          |          |           |  |  |          |
| Lloyds Treasurers Current Account                   |          | 27190.70 |           |  | <b>Expenditure</b>                                   |          |
| Made up of :-                                       |          |          |           |  | Low Wood Site Rental                                 | 7100.00  |
| Reserve Funds                                       | 10200.00 |          |           |  | Lake Windermere Registration                         | 35.00    |
| Unrestricted Funds                                  | 13496.72 |          |           |  | Insurance  | 1673.58  |
| Restricted - NHS - Training & Exercise              | 1067.81  |          |           |  | Maintenance - fuel & repairs                         | 289.18   |
| Hawiiian Challenge Donations for upkeep of OC6      | 1901.98  |          |           |  | Equipment - Replacement BAs/name badges              | 605.15   |
| Sport England Grant - Covid                         | 524.19   |          |           |  | OC6 Fitout/upkeep                                    | 30.00    |
|   |          |          |           |  | Water Safety & Keni Training (Restricted funds)      | 220.00   |
| <b>Income</b>                                       |          |          |           |  | Flowers for boats                                    | 93.50    |
| Membership Fees                                     | 3355.00  |          |           |  | Flowers & Gifts                                      | 150.00   |
| Donation: Members & Friends                         | 1052.74  |          |           |  | Audit  | 75.00    |
| : Talks and Fundraisers                             | 3975.00  |          |           |  | Postage - stamps & SumUp Machine                     | 48.59    |
| : Car Parking                                       | 50.00    |          |           |  | Domain name registration                             | 156.04   |
| : CAF   | 120.00   |          |           |  | Zoom (Annual Subscription)                           | 155.88   |
| Collection Boxes                                    | 527.42   |          |           |  | Training - Support Boat Course                       | 600.00   |
| Gift Aid  | 1063.72  |          |           |  | Room Hire /Refreshments (Meetings)                   | 628.46   |
| Grants Received                                     | 2500.00  | 12643.88 |           |  | Merchandise - Caps, Xmas cards                       | 306.77   |
| Interest from FR account                            | 145.10   | 145.10   |           |  | Merchandise - Bouyancy Aids                          | 505.15   |
| Fundraisers: Silverdale                             | 1722.98  |          |           |  | Tower Wood Solstice Stay                             | 720.00   |
| : Staveley Ceilidh                                  | 517.00   |          |           |  | Windermere Regatta Registration                      | 550.00   |
| : Bay Walk  | 1305.88  |          |           |  | Bradford Regatta Registration 2025 & 2026            | 1200.00  |
| : Lisa's Swim Challenge                             | 1457.37  |          |           |  | Entry Fee Bay Walk                                   | 650.00   |
| : Grange Ceilidh                                    | 376.15   | 5379.38  |           |  | AGM Lunch at Wilfs                                   | 356.00   |
| Merchandise sold for France                         | 124.00   |          |           |  | IBCPC Registration Fee Balance                       | 5298.13  |
| Sales (T Shirts/jackets/caps etc)                   | 502.29   |          |           |  | France deposits refunded                             | 1050.00  |
| Sales Christmas Cards                               | 522.00   |          |           |  | France T Shirts                                      | 559.20   |
| Sale of Bouyancy Aids                               | 435.00   |          |           |  | Silverdale Float                                     | 300.00   |
| Sale of Paddles                                     | 100.00   |          |           |  |  | 23355.63 |
| Funds collected for: Tower Wood stay                | 612.00   |          |           |  | <b>Closing Bank Balances as at 31st October 2025</b> |          |
| : Windermere Dragon boat event                      | 550.00   |          |           |  | Lloyds Treasurers Current Account                    | 10789.02 |
| : Bradford Dragonboat event                         | 540.00   |          |           |  | Lloyds Commercial Instant Access Account             | 10000.00 |
| : AGM Lunch at Wilfs Dec 2024                       | 133.70   |          |           |  | Lloyds Fixed Term Deposit Account                    | 10000.00 |
| : IBCPC Festival France 2026                        | 3400.00  |          |           |  |  | 30789.02 |
| : OC6 Membership Fees                               | 15.00    |          |           |  | Made up of :-  |          |
| : France Shirts                                     | 501.60   |          |           |  | Reserve Funds  | 10000.00 |
| Sale of Trailer                                     | 1000.00  |          |           |  | Unrestricted Funds (Inc bal of Sport England Gra     | 17039.23 |
| Overpayment (to be refunded in November)            | 50.00    |          |           |  | Restricted - NHS - Training & Exercise               | 847.81   |
| Silverdale Float                                    | 300.00   | 8785.59  | 26953.95  |  | Donations for upkeep of OC6 from HC & Others         | 2901.98  |
|   |          | 54144.65 |           |  |  |          |
|   |          |          | 54,144.65 |  |  | 54144.65 |

## **Independent examiner's report to the trustees of**

### **Paddlers for Life Windermere**

**Charity No. 1200841**

I report on the accounts for the year 1st November 2024 – 31<sup>st</sup> October 2025

#### **Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention

#### **Basis of independent examiner's report**

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

#### **Independent examiner's statement**

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



**Shweta Pankhadiwala**

C/o Lancaster District CVS, The Cornerstone Sulyard Street Lancaster LA1 1PX  
08<sup>th</sup> January 2026.

**PADDLERS FOR LIFE WINDERMERE**

England & Wales - Charity number 1200841

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# Accounts

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**CHARITY COMMISSION  
FOR ENGLAND AND WALES**

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

**From 31 October 2023 Period start date to 31 Oct 2024 Period end date**

**Charity name: Paddlers for Life Windermere**

**Charity registration number: 1200841**

### **Objectives and Activities**

|  | SORP reference     |   |
|--|--------------------|---|
| Summary of the purposes of the charity as set out in its governing document  | Para 1.17          | To relieve sickness and protect and preserve good health for persons facing cancer, in particular but not exclusively breast cancer, or persons in need of rehabilitation as a result of such illness within Cumbria and Lancashire by providing or assisting in the provision for physical activity and recreation, notably Dragon Boating.  |
| 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 | Organise weekly paddling sessions weather permitting, coaching and training sessions for the team during the summer months. Regular attendance by 30+ paddlers from a current membership of 95. Paying for a safety boat and always having regard to Health and Safety matters on and off the water. Funding raised is used for Maintenance and Storage of the Dragon Boats, any kit which is purchased for the team. Organising fundraising events and other off-water support events during the winter months. Giving talks - not only to raise funds but also awareness of our Charity's aims. We use display boards and distribute leaflets to raise our profile in various locations including local hospitals. Our Charity supports any of our members who become unable to paddle by offering a non-paddling membership in order that they continue to enjoy the friendship and support. |

|  |           |   |
|--|-----------|---|
| Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit | Para 1.18 | As a Charity we have regard to the guidance issued by the Charity Commission on public benefit and seek to continue to carry out our purposes as detailed above |
|--|-----------|---|

### Additional information (optional)

You may choose to include further statements where relevant about:

|  | SORP reference |   |
|--|----------------|---|
| Policy on grant making   | Para 1.38      | N/A   |
| Policy on social investment including program related investment | Para 1.38      | N/A   |
| Contribution made by volunteers                                  | Para 1.38      | Our Charity relies greatly on volunteers for its success. The Board of Trustees is entirely made up of volunteers who are also members and have experience of Breast Cancer. Our helms are all volunteers – including 2 female cancer survivors and 4 male supporters (all members). Our support boat drivers are also from our membership and volunteers whom we have financed in training. We benefit from countless hours of help from our families, friends and local businesses who continually support and strengthen our team. |
| Other  |                | We also benefit from being able to use the Low Wood Watersports Centre where we store our boats and from where we paddle each week.   |

### Achievements and Performance

|  | SORP reference |  |
|--|----------------|--|
|--|----------------|--|

|  |                  |   |
|--|------------------|---|
| <p>Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.</p> | <p>Para 1.20</p> | <p>We hold weekly paddling sessions in the summer months. These sessions improve the fitness and reduce the effects of cancer and its treatment on our members, most of whom have, or have had, breast cancer. In June we held a fund-raising event, the Solstice Paddle. We paddled for 20+ miles, the length of Windermere and back. This was both an excellent team event and increased our profile locally in both the private and business community. The above events benefit our members through improved physical fitness and endurance, wellbeing and support for each other as Breast Cancer survivors.</p> <p>We have also raised a significant amount for our Charity through our annual fundraising Coffee Morning in Silverdale. Our fundraising events are</p> |
|  |                  | <p>crucial to keep us afloat. We have established a Donations page and increased our profile and regularly update our Facebook profile. We have used these fundraising events as an opportunity to raise awareness of breast cancer and the side effects of treatment such as Lymphoedema. Dragon boating helps to reduce the impact of these side effects on our members' lives.</p>   |

**Additional information (optional)**

You may choose to include further statements where relevant about:

|   |                  |                   |
|---|------------------|-------------------|
| <p>Achievements against objectives set</p>                          | <p>Para 1.41</p> | <p><b>N/A</b></p> |
| <p>Performance of fundraising activities against objectives set</p> | <p>Para 1.41</p> | <p><b>N/A</b></p> |
| <p>Investment performance against objectives</p>                    | <p>Para 1.41</p> | <p><b>N/A</b></p> |
| <p>Other</p>  |                  | <p><b>N/A</b></p> |

**Financial Review**

|  |                  |   |
|--|------------------|---|
| <p>Review of the charity's financial position at the end of the period</p> | <p>Para 1.21</p> | <p>At the end of the financial year Pfl Windermere had £27,190.70 in its bank accounts.</p> |
|--|------------------|---|

|  |           |  |
|--|-----------|--|
| Statement explaining the policy for holding reserves stating why they are held   | Para 1.22 | Paddlers for Life Windermere's policy is to hold sufficient reserves to cover any unforeseen expenses that may occur e.g. boat replacement, safety equipment, repairs etc. We fundraise in advance for an international breast cancer event that will take place in France in August 2026. Funds are required for registration in 2024 (400euros per team member). Coronavirus has impressed on us the need to maintain ample reserves as we still had to pay full rent etc. during 2020 when we were unable to paddle or raise funds. |
| Amount of reserves held  | Para 1.22 | £10,200  |
| Reasons for holding zero reserves  | Para 1.22 | N/A  |
| Details of fund materially in deficit  | Para 1.24 | N/A  |
| Explanation of any uncertainties about the charity continuing as a going concern | Para 1.23 | There are currently no uncertainties about Paddlers for Life Windermere continuing to operate.   |

#### **Additional information (optional)**

You may choose to include further statements where relevant about:

|   |           |   |
|---|-----------|---|
| The charity's principal sources of funds (including any fundraising)            | Para 1.47 | Membership fees currently £40 per person per year.<br>Silverdale Coffee morning £2,087<br>Grants £3,800<br>Morcambe Bay Walk £1,514<br>Ceilidh £360<br>Donations £7,407                         |
| Investment policy and objectives including any social investment policy adopted | Para 1.46 | PfL Windermere does not have a separate investment policy. All excess funds are kept in a deposit account with instant access.  |
| A description of the principal risks facing the charity                         | Para 1.46 | If we could not raise enough funds each year to pay our rent to the Low Wood Hotel/Watersports Centre we would not be able to provide beneficial paddling sessions for breast cancer survivors. |
| Other   |           |   |

## Structure, Governance and Management

|   |           |   |
|---|-----------|---|
| Description of charity's trusts:  |           |   |
| Type of governing document<br>(trust deed, royal charter)   | Para 1.25 | Constitution plus additional Rules & Bylaws   |
| 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 | Invitation to apply. Nominations to be proposed and seconded by members. Election at AGM. Guidance through publications from Charity Commission – Essential Trustee – What you need to Know. All current Trustees available for advice if members are interested in the role. |

### 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 | Copy of Constitution and Annual Report and Accounts. Any other relevant literature from Charity Commission   |
| The charity's organisational structure and any wider network with which the charity works | Para 1.51 | Currently managed by 5 Trustees. (Min 4/no Max). Other members responsible for other activities within the organisation e.g. Communication, Social/Media, Helms, Support drivers, 1 <sup>st</sup> Aid, training, PR, Fundraising, maintenance, merchandise |
| Relationship with any related parties   | Para 1.51 | None   |
| Other   |           | N/A  |

## Reference and Administrative details

|                             |   |
|-----------------------------|---|
| Charity name                | Paddlers for Life Windermere                            |
| Other name the charity uses |   |
| Registered charity number   | 1200841   |
| Charity's principal address | 43 Ling Beck Park, Seaton, Workington, Cumbria CA14 1JQ |
|                             |   |

| 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  | Judith Elizabeth Lewis | Chair           |  |   |
| 2  | Heather Park           | Secretary       | 1 <sup>st</sup> Nov 2023-13 Feb 2024                               |   |
| 3  | Julie Ann Mason        | Secretary       |  |   |
| 4  | Lynne Carter           | Treasurer       | From 1 <sup>st</sup> November 2023 - 3 <sup>rd</sup> December 2023 |   |
| 5  | Sally Reid             | Treasurer       | 3 <sup>rd</sup> December 2023 – 18 <sup>th</sup> February 2024     |   |
| 6  | Lynda Anne Prescott    | Treasurer       | From 26 <sup>th</sup> February 2024                                |   |
| 7  | Jennifer Mary English  | Trustee         |  |   |
| 8  | Jill Melissa Frost     | Trustee         | From 4 <sup>th</sup> February 2024                                 |   |
| 9  |                        |                 |  |   |
| 10   |                        |                 |  |   |

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

|                      |  |  |
|----------------------|--|--|
| <b>Director name</b> |  |  |
|                      |  |  |
|                      |  |  |

|  |  |  |
|--|--|--|
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |

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**

|   |  |
|---|--|
| 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 |
|  |      |         |
|  |      |         |
|  |      |         |
| Description of the assets held in this capacity        |      |         |
|  |      |         |
| Name and objects of the charity on whose behalf the    |      |         |

|  |
|--|
| <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

|  |
|--|
| <b>The trustees declare that they have approved the trustees' report above.<br/>Signed on behalf of the charity's trustees</b> |
|--|

|  |                   |  |
|--|-------------------|--|
| <b>Signature(s)</b>                            | Judy Lewis        |  |
|  |                   |  |
| <b>Full name(s)</b>                            | Judith Lewis      |  |
|  |                   |  |
| <b>Position (eg Secretary,<br/>Chair, etc)</b> | Chair             |  |
|  |                   |  |
| <b>Date</b>                                    | 1st December 2024 |  |



## **Opening Balances as at 1st November 2023**

Lloyds Bank (Reserve Funds)

Lloyds Bank (Unrestricted)

Lloyds Bank (Restricted - NHS) Ali assessments

Hawaiian Challenge Donations -for kitting out/ upkeep OC6

Sport England Grant - Covid

## **Receipts**

Membership Fees

Grant - Frieda Scott Trust

Grant - Cumbria CF

General Donations

Collection Boxes

Health Club/Car Park Donations

Merchandise sales (T Shirts/jackets/caps etc)

Sale of Bouyancy Aids

Silverdale Coffee Morning Fundraiser

Funds collected from participants of Bay Walk July 2024

Ceilidh Fundraiser

Funds collected to pay for AGM lunch at Wilfs 2023

Funds collected to pay for AGM lunch at Wilfs 2024

Entrance fees collected re IBCPC Festival France 2026 (net of cancellation refunds)

IBCPC Fundraising

Entrance fees collected re Bradford Dragonboat event 2024

Funds collected for Solstice Paddle event venue hire

# Paddlers for Life Windermere Receipts & Payments Account Year ending 31st October 2017

|           |            |
|-----------|------------|
| £9,000.00 |            |
| £6,847.83 |            |
| £1,417.81 |            |
| £1,901.98 |            |
| £524.19   |            |
|           | £19,691.81 |

|           |           |
|-----------|-----------|
|           | £3,035.00 |
| £3,200.00 |           |
| £600.00   |           |
|           |           |

|           |           |
|-----------|-----------|
|           | £3,800.00 |
| £7,407.41 |           |
| £383.70   |           |
| £130.00   |           |
|           |           |

|           |           |
|-----------|-----------|
|           | £7,921.11 |
| £1,023.50 |           |
| £86.00    |           |
|           |           |

|           |           |
|-----------|-----------|
|           | £1,109.50 |
| £2,237.09 |           |
| £2,014.80 |           |
| £360.00   |           |
|           |           |

|         |           |
|---------|-----------|
|         | £4,611.89 |
| £120.00 |           |
| £222.50 |           |
|         |           |

|           |         |
|-----------|---------|
|           | £342.50 |
| £3,900.00 |         |
| £265.00   |         |
| £1,200.00 |         |
| £790.00   |         |
|           |         |

|  |            |
|--|------------|
|  | £6,155.00  |
|  | £26,975.00 |

**£46,666.81**

# ere unt 2024

## **Payments**

Garage Rent  
Lake Windermere Annual Registration  
Insurance  
Boat Maintenance  
Health and Fitness (Ali)  
Water Safety Session/Hire of rooms for fitness sessions/Keni Training  
Flowers & Gifts  
Audit  
Printing - Thank you Cards  
Website Hosting  
Zoom subscription  
Training Courses  
Room Hire /Refreshments etc for meetings /down & Ready etc

Purchase of Merchandise  
Silverdale Coffee Morning Room Hire  
Entrance Fee to Bay Walk

Transfer 2023 Wilf's payments to Donations & Membership  
Entry Funds paid to IBCPC event 2026  
Entry funds paid to Bradford Festival  
Solstice Paddle - venue hire

## **Closing Balances as at 31st October 2024**

Lloyds Bank (Reserve Funds)  
Lloyds Bank (Unrestricted)  
Lloyds Bank (Restricted - NHS) Ali assessments  
Hawiiian Challenge Donations -for kitting out/upkeep OC6  
Sport England Grant - Covid

## **Lloyds Bank Balance 31st October 2024**

£6,585.00  
£33.50  
£2,003.29  
£493.54  
£150.00  
£263.00  
£153.99  
£19.50  
£146.45  
£213.84  
£155.88  
£547.00  
£464.50

£11,229.49  
£76.68

£150.00  
£500.00

£650.00  
£360.00

£5,239.94  
£1,200.00  
£720.00

£7,159.94

£19,476.11

£10,200.00  
£13,496.72  
£1,067.81  
£1,901.98  
£524.19

£27,190.70

**£46,666.81**

## **Independent examiner's report to the trustees of**

### **Paddlers for Life Windermere**

**Charity No. 1200841**

I report on the accounts for the year 1st November 2023 – 31<sup>st</sup> October 2024

#### **Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention

#### **Basis of independent examiner's report**

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

#### **Independent examiner's statement**

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Shweta Pankhadiwala

C/o Lancaster District CVS, The Cornerstone Sulyard Street Lancaster LA1 1PX

06<sup>th</sup> January 2025.

**Paddlers for Life Windermere  
Receipts & Payments Account  
Year ending 31st October 2024**

**Opening Balances as at 1st November 2023**

|  | £             | £ | £        |
|--|---------------|---|----------|
| Lloyds Bank (Reserve Funds)                                | 9000.00       |   |          |
| Lloyds Bank (Unrestricted)                                 | 6847.83       |   |          |
| Lloyds Bank (Restricted - NHS) Ali assessments             | 1417.81       |   |          |
| Hawaiian Challenge Donations -for kitting out / upkeep OC6 | 1901.98       |   |          |
| Sport England Grant - Covid                                | <u>524.19</u> |   |          |
|  |               |   | 19691.81 |

**Receipts**

|   |               |         |          |
|---|---------------|---------|----------|
| Membership Fees   |               | 3035.00 |          |
| Grant - Frieda Scott Trust  | 3200.00       |         |          |
| Grant - Cumbria CF  | 600.00        |         |          |
|   |               | 3800.00 |          |
| General Donations   | 7407.41       |         |          |
| Collection Boxes  | 383.70        |         |          |
| Health Club/Car Park Donations                                      | <u>130.00</u> |         |          |
|   |               |         | 7921.11  |
| Merchandise sales (T Shirts/jackets/caps etc)                       | 1023.50       |         |          |
| Sale of Buoyancy Aids   | <u>86.00</u>  |         |          |
|   |               |         | 1109.50  |
| Silverdale Coffee Morning Fundraiser                                | 2237.09       |         |          |
| Funds collected from participants of Bay Walk July 2024             | 2014.80       |         |          |
| Ceilidh Fundraiser  | <u>360.00</u> |         |          |
|   |               |         | 4611.89  |
| Funds collected to pay for AGM lunch at Wilfs 2023                  | 120.00        |         |          |
| Funds collected to pay for AGM lunch at Wilfs 2024                  | <u>222.50</u> |         |          |
|   |               |         | 342.50   |
| Entrance fees collected re IBCPC Festival France 2026 (net of cance | 3900.00       |         |          |
| IBCPC Fundraising   | 265.00        |         |          |
| Entrance fees collected re Bradford Dragonboat event 2024           | 1200.00       |         |          |
| Funds collected for Solstice Paddle event venue hire                | <u>790.00</u> |         |          |
|   |               |         | 6155.00  |
|   |               |         | 26975.00 |

**46666.81**

**Payments**

|   | £             | £ | £        |
|---|---------------|---|----------|
| Garage Rent   | 6585.00       |   |          |
| Lake Windermere Annual Registration                       | 33.50         |   |          |
| Insurance   | 2003.29       |   |          |
| Boat Maintenance  | 493.54        |   |          |
| Health and Fitness (Ali)                                  | 150.00        |   |          |
| Water Safety Session/Hire of rooms for fitness sessions/I | 263.00        |   |          |
| Flowers & Gifts   | 153.99        |   |          |
| Audit   | 19.50         |   |          |
| Printing - Thank you Cards                                | 146.45        |   |          |
| Website Hosting   | 213.84        |   |          |
| Zoom subscription   | 155.88        |   |          |
| Training Courses  | 547.00        |   |          |
| Room Hire /Refreshments etc for meetings /down & Rea      | <u>464.50</u> |   |          |
|   |               |   | 11229.49 |
| Purchase of Merchandise                                   |               |   | 76.68    |
| Silverdale Coffee Morning Room Hire                       | 150.00        |   |          |
| Entrance Fee to Bay Walk                                  | <u>500.00</u> |   |          |
|   |               |   | 650.00   |
| Transfer 2023 Wilf's payments to Donations & Membership   |               |   | 360.00   |
| Entry Funds paid to IBCPC event 2026                      | 5239.94       |   |          |
| Entry funds paid to Bradford Festival                     | 1200.00       |   |          |
| Solstice Paddle - venue hire                              | <u>720.00</u> |   |          |
|   |               |   | 7159.94  |

19476.11

**Closing Balances as at 31st October 2024**

|  |               |
|--|---------------|
| Lloyds Bank (Reserve Funds)                              | 10200.00      |
| Lloyds Bank (Unrestricted)                               | 13496.72      |
| Lloyds Bank (Restricted - NHS) Ali assessments           | 1067.81       |
| Hawaiian Challenge Donations -for kitting out/upkeep OC6 | 1901.98       |
| Sport England Grant - Covid                              | <u>524.19</u> |

**Lloyds Bank Balance 31st October 2024**

27190.70

**46666.81**

**PADDLERS FOR LIFE WINDERMERE**

England & Wales - Charity number 1200841

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# Accounts

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**CHARITY COMMISSION  
FOR ENGLAND AND WALES**

## Trustees' Annual Report for the period

From 31 October 2022 Period start date to 31 Oct 2023 Period end date

Charity name: Paddlers for Life Windermere

Charity registration number: 1200841

## Objectives and Activities

|  | SORP reference     |   |
|--|--------------------|---|
| Summary of the purposes of the charity as set out in its governing document  | Para 1.17          | To relieve sickness and protect and preserve good health for persons facing cancer, in particular but not exclusively breast cancer, or persons in need of rehabilitation as a result of such illness within Cumbria and Lancashire by providing or assisting in the provision for physical activity and recreation, notably Dragon Boating.  |
| 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 | Organise weekly paddling sessions weather permitting, coaching and training sessions for the team during the summer months. Regular attendance by 30+ paddlers from a current membership of 90. Paying for a safety boat and always having regard to Health and Safety matters on and off the water. Funding raised is used for Maintenance and Storage of the Dragon Boats, any kit which is purchased for the team. Organising fundraising events and other off-water support events during the winter months. Giving talks - not only to raise funds but also awareness of our Charity's aims. We use display boards and distribute leaflets to raise our profile in various locations including local hospitals. Our Charity supports any of our members who become unable to paddle by offering a non-paddling membership in order that they continue to enjoy the friendship and support. |
| Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public   | Para 1.18          | As a Charity we have regard to the guidance issued by the Charity Commission on public benefit and seek to continue to carry out our purposes as detailed above   |

|         |  |  |
|---------|--|--|
| benefit |  |  |
|---------|--|--|

### Additional information (optional)

You may choose to include further statements where relevant about:

|  | SORP reference |   |
|--|----------------|---|
| Policy on grant making   | Para 1.38      | N/A   |
| Policy on social investment including program related investment | Para 1.38      | N/A   |
| Contribution made by volunteers                                  | Para 1.38      | Our Charity relies greatly on volunteers for its success. The Board of Trustees is entirely made up of volunteers who are also members and have experience of Breast Cancer. Our helms are all volunteers – including 2 female cancer survivors and 4 male supporters (all members). Our support boat drivers are also from our membership and volunteers whom we have financed in training. We benefit from countless hours of help from our families, friends and local businesses who continually support and strengthen our team. |
| Other  |                | We also benefit from being able to use the Low Wood Watersports Centre where we store our boats and from where we paddle each week.   |

### 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      | We hold weekly paddling sessions in the summer months. These sessions improve the fitness and reduce the effects of cancer and its treatment on our members, most of whom have, or have had, breast cancer. In June we held a fund-raising event, the Solstice Paddle. We paddled for 20+ miles, the length of Windermere and back. This was both an excellent team event and increased our profile locally in both the private and business community. The above events benefit our members through improved physical fitness and endurance, wellbeing and support for each other as Breast Cancer survivors. We have also raised a significant amount for our Charity through our annual fundraising Coffee Morning in Silverdale. Our fundraising events are |

|  |  |  |
|--|--|--|
|  |  | crucial to keep us afloat. We have established a Donations page and increased our profile and regularly update our Facebook profile. We have used these fundraising events as an opportunity to raise awareness of breast cancer and the side effects of treatment such as Lymphoedema. Dragon boating helps to reduce the impact of these side effects on our members' lives. |
|--|--|--|

### Additional information (optional)

You may choose to include further statements where relevant about:

|  |           |            |
|--|-----------|------------|
| Achievements against objectives set                          | Para 1.41 | <b>N/A</b> |
| Performance of fundraising activities against objectives set | Para 1.41 | <b>N/A</b> |
| Investment performance against objectives                    | Para 1.41 | <b>N/A</b> |
| Other  |           | <b>N/A</b> |

## Financial Review

|  |           |  |
|--|-----------|--|
| Review of the charity's financial position at the end of the period            | Para 1.21 | At the end of the financial year Pfl Windermere had £19691 in its bank accounts.   |
| Statement explaining the policy for holding reserves stating why they are held | Para 1.22 | Paddlers for Life Windermere's policy is to hold sufficient reserves to cover any unforeseen expenses that may occur e.g. boat replacement, safety equipment, repairs etc. We fundraise in advance for an international breast cancer event that will take place in France in August 2026. Funds are required for registration in 2024 (£400 per team member). Coronavirus has impressed on us the need to maintain ample reserves as we still had to pay full rent etc. during 2020 when we were unable to paddle or raise funds. |
| Amount of reserves held  | Para 1.22 | £9000  |
| 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 | There are currently no uncertainties about Paddlers for Life Windermere continuing to operate. |
|--|-----------|--|

### Additional information (optional)

You may choose to include further statements where relevant about:

|   |           |   |
|---|-----------|---|
| The charity's principal sources of funds (including any fundraising)            | Para 1.47 | Membership fees currently £40 per person per year.<br>Silverdale Coffee morning £2092<br>Online donation site - £302  |
| Investment policy and objectives including any social investment policy adopted | Para 1.46 | PfL Windermere does not have a separate investment policy. All excess funds are kept in a deposit account with instant access.  |
| A description of the principal risks facing the charity                         | Para 1.46 | If we could not raise enough funds each year to pay our rent to the Low Wood Hotel/Watersports Centre we would not be able to provide beneficial paddling sessions for breast cancer survivors. |
| Other   |           |   |

## Structure, Governance and Management

|  |           |  |
|--|-----------|--|
| Description of charity's trusts:   |           |  |
| Type of governing document<br>( <a href="#">trust deed</a> , <a href="#">royal charter</a> )   | Para 1.25 | Constitution plus additional Rules & By-laws   |
| How is the charity constituted?<br>(e.g. <a href="#">unincorporated association</a> , <a href="#">CIO</a> )  | 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 | Para 1.25 | Invitation to apply. Nominations to be proposed and seconded by members. Election at AGM. Guidance through publications from Charity Commission – Essential Trustee – What you need to Know. All current Trustees available for advice if members are interested |

|          |  |              |
|----------|--|--------------|
| trustees |  | in the role. |
|----------|--|--------------|

### 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 | Copy of Constitution and Annual Report and Accounts. Any other relevant literature from Charity Commission   |
| The charity's organisational structure and any wider network with which the charity works | Para 1.51 | Currently managed by 5 Trustees. (Min 4/no Max). Other members responsible for other activities within the organisation e.g. Communication, Social/Media, Helms, Support drivers, 1 <sup>st</sup> Aid, training, PR, Fundraising, maintenance, merchandise |
| Relationship with any related parties   | Para 1.51 | None   |
| Other   |           | N/A  |

### Reference and Administrative details

|                             |   |
|-----------------------------|---|
| Charity name                | Paddlers for Life Windermere                            |
| Other name the charity uses |   |
| Registered charity number   | 1200841   |
| Charity's principal address | 43 Ling Beck Park, Seaton, Workington, Cumbria CA14 1JQ |
|                             |   |

| 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  | Rowena Pryor      | Chair           | Term ended 12 Feb 2023            |   |
| 2  | Patricia Gilligan | Secretary       | Term ended 12 Feb 2023            |   |

|    |                   |                   |                                 |  |
|----|-------------------|-------------------|---------------------------------|--|
| 3  | Elizabeth Feather | Trustee           | Term ended 12 Feb 2023          |  |
| 4  | Heather Park      | Secretary/Trustee | From 12 Feb 2023                |  |
| 5  | Jen English       | Trustee           | From 12 Feb 2023                |  |
| 6  | Karen Hine        | Chair             | 12 Feb to 28 July 2023 Resigned |  |
| 7  | Louisa Balderson  | Co Chair          | 12 Feb to 28 July 2023 Resigned |  |
| 8  | Judith Lewis      | Trustee/Chair     |                                 |  |
| 9  | Lynne Carter      | Treasurer         |                                 |  |
| 10 |                   |                   |                                 |  |

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     |  |
| 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) |      |         |
|   |      |         |

**Exemptions from disclosure**

Reason for non-disclosure of key personnel details

|  |
|--|
|  |
|--|

**Other optional information**

|  |
|--|
|  |
|--|

**Declarations**

|   |              |  |
|---|--------------|--|
| <p><b>The trustees declare that they have approved the trustees' report above.<br/>Signed on behalf of the charity's trustees</b></p> |              |  |
| <b>Signature(s)</b>   | Judy Lewis   |  |
| <b>Full name(s)</b>   | Judith Lewis |  |
| <b>Position (eg Secretary, Chair, etc)</b>  | Chair        |  |
|   |              |  |

|             |                   |  |
|-------------|-------------------|--|
| <b>Date</b> | 1st December 2023 |  |
|-------------|-------------------|--|

**PADDLERS FOR LIFE WINDERMERE  
BALANCE SHEET AS AT 31st OCTOBER 2023**

**Opening Balances as at 1st November 2022**

|  |               |
|--|---------------|
| Lloyds Bank (Reserve Funds)                    | 7509.53       |
| Lloyds Bank (Unrestricted)                     | 6482.54       |
| Hawaiian Challenge Donations (Unrestricted)    | 3197.64       |
| Hawaiian Challenge Donations (kitting out OC6) | 2235.94       |
| Lloyds Bank (restricted -NHS) Ali assessments  | 1742.81       |
| Sport England Grant -covid                     | <u>524.19</u> |

**Income**

|  |               |                |
|--|---------------|----------------|
| General Donations  | 2833.59       |                |
| Silverdale Fundraising Event                                   | 2092.57       |                |
| Health Club/Car Park Donations                                 | 290.00        |                |
| Membership Fees  | 3353.00       |                |
| Collection Boxes   | <u>271.28</u> | 8840.44        |
| Sales of Merchandise   | 1284.50       |                |
| Sales of Buoyancy Aids   | <u>43.00</u>  | 1327.50        |
| OC6 Memberships collected from PFL members (Contra)            | 10.00         |                |
| Funds collected from PFL members to be paid to YMCA            | 665.00        |                |
| Funds collected from PFL members to be paid to Wilfs AGM Lunch | 240.00        |                |
| Returned Buoyancy Aid (Re sold)                                | 43.00         |                |
| Duplicate Membership fees (Contra)                             | <u>80.00</u>  | <u>1038.00</u> |

**Expenditure**

|   |              |                 |
|---|--------------|-----------------|
| Garage Rent   | 6585.00      |                 |
| Lake Windermere Registration                        | 28.00        |                 |
| Insurance   | 1913.13      |                 |
| Maintenance & Equipment                             | 588.05       |                 |
| OC6 Fitout/Upkeep                                   | 333.96       |                 |
| Health Assessments & Exercise (Ali)                 | 325.00       |                 |
| Water Safety, Fitness Room Hire & Keni Training     | 266.00       |                 |
| Flowers for Boats                                   | 40.00        |                 |
| Flowers & Gifts                                     | 185.99       |                 |
| Donations to representatives of PFLW at IBCPC event | 300.00       |                 |
| Merchandise   | 1047.16      |                 |
| Postage   | 10.64        |                 |
| Printing Thankyou Cards                             | 67.23        |                 |
| Zoom (Annual Subscription)                          | 143.88       |                 |
| Room Hire/Refreshments (Meetings)                   | 476.75       |                 |
| Sundry - Name Badges                                | 12.99        |                 |
| OC6 Membership Fees paid by PFL (Contra)            | 10.00        |                 |
| YMCA Funds collected by PFLfor Solstice weekend     | 700.00       |                 |
| Deposit for AGM Lunch                               | 50.00        |                 |
| Refund to member for unwanted Buoyancy Aid          | 43.00        |                 |
| Return of duplicate membership fee (Contra)         | <u>80.00</u> | <u>13206.78</u> |

**Closing Balances as at 31st October 2023**

|   |               |                 |
|---|---------------|-----------------|
| Lloyds Bank (Reserve Funds)                             | 9000.00       |                 |
| Lloyds Bank (Unrestricted)                              | 6847.83       |                 |
| Hawaiian Challenge Donations (kitting out OC6 & Upkeep) | 1901.98       |                 |
| Lloyds Bank (restricted -NHS) Ali assessments           | 1417.81       |                 |
| Sport England Grant -covid                              | <u>524.19</u> | <u>19691.81</u> |

32898.59

32898.59

**Lloyds Bank Balance 31st October 2023**

**19691.81**