



**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	
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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. 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:

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 £27,190.70 in its bank accounts.
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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. Silverdale Coffee morning £2,087 Grants £3,800 Morcambe Bay Walk £1,514 Ceilidh £360 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 (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 st 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 st Nov 2023-13 Feb 2024	
3	Julie Ann Mason	Secretary		
4	Lynne Carter	Treasurer	From 1 st November 2023 - 3 rd December 2023	
5	Sally Reid	Treasurer	3 rd December 2023 – 18 th February 2024	
6	Lynda Anne Prescott	Treasurer	From 26 th February 2024	
7	Jennifer Mary English	Trustee		
8	Jill Melissa Frost	Trustee	From 4 th February 2024	
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

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			

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

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

Signature(s)	Judy Lewis	
Full name(s)	Judith Lewis	
Position (eg Secretary, Chair, etc)	Chair	
Date	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 2019

£9,000.00	
£6,847.83	
£1,417.81	
£1,901.98	
£524.19	
<hr/>	
	£19,691.81

	£3,035.00	
£3,200.00		
£600.00		
<hr/>		
	£3,800.00	
£7,407.41		
£383.70		
£130.00		
<hr/>		
	£7,921.11	
£1,023.50		
£86.00		
<hr/>		
	£1,109.50	
£2,237.09		
£2,014.80		
£360.00		
<hr/>		
	£4,611.89	
£120.00		
£222.50		
<hr/>		
	£342.50	
£3,900.00		
£265.00		
£1,200.00		
£790.00		
<hr/>		
	£6,155.00	
		£26,975.00

£46,666.81

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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 – 31st 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

06th 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