



**CHARITY COMMISSION**  
FOR ENGLAND AND WALES

## 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	
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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>
		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.

**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 £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 Silverdale fundraising Coffee morning: £1572 Grants: £2500 Morecambe Bay Fundraising Walk: £655 Ceilidhs: £893
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		Donations, Talks: £5725 Gift Aid: £1063 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 ( <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

## Other optional information

Declarations

The trustees declare that they have approved the trustees' report above. Signed on behalf of the charity's trustees			
Signature(s)	R.J. Pryor		
Full name(s)	Rowena Jane Pryor		
Position eg Secretary, Chair, etc	Chair		
Date	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>		
<i>Made up of :-</i>					Low Wood Site Rental	7100.00	
<i>Reserve Funds</i>	10200.00				Lake Windermere Registration	35.00	
<i>Unrestricted Funds</i>	13496.72				Insurance	1673.58	
<i>Restricted - NHS - Training &amp; Exercise</i>	1067.81				Maintenance - fuel & repairs	289.18	
<i>Hawiiian Challenge Donations for upkeep of OC6</i>	1901.98				Equipment - Replacement BAs/name badges	605.15	
<i>Sport England Grant - Covid</i>	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	23355.63
Sale of Paddles	100.00						
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	30789.02
: IBCPC Festival France 2026	3400.00						
: OC6 Membership Fees	15.00				<i>Made up of :-</i>		
: France Shirts	501.60				<i>Reserve Funds</i>	10000.00	
Sale of Trailer	1000.00				<i>Unrestricted Funds (Inc bal of Sport England Gra</i>	17039.23	
Overpayment (to be refunded in November)	50.00				<i>Restricted - NHS - Training &amp; Exercise</i>	847.81	
Silverdale Float	300.00	8785.59	26953.95		<i>Donations for upkeep of OC6 from HC &amp; Others</i>	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.