



**CHARITY COMMISSION**  
FOR ENGLAND AND WALES

## Trustees' Annual Report for the period

**From 25/10/2024 Period start date To 15/10/2025 Period end date**

**Charity name: Hayle Pilot Gig Rowing Club CIO**

**Charity registration number: 1203773**

## Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	<p>The object of the CIO is to enable its members to participate in the sport of Cornish Pilot Gig Rowing. This includes year-round training for members; including circuit training, indoor rowing, social rowing and crew racing.</p> <p>Throughout spring and summer months, the club is active around Hayle Harbour in preparing its squads for each season of weekly regattas, held throughout Cornwall and Devon.</p>
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<p><b>Summary of Main Activities for Public Benefit</b></p> <p>Over the past year, Hayle Pilot Gig Rowing Club CIO has actively promoted physical fitness, community engagement, and well-being through the following activities, projects, and services:</p> <p><b>Community Rowing Events:</b> We organised several rowing events open to all members of the community, fostering inclusion and encouraging an active lifestyle. This year we continued to build on our commitment to community engagement by providing opportunities for people of all ages to experience gig rowing. We worked with the CPGA to host their "School Summer Camp" programme, facilitating boats and access to our area so that children could be introduced to the sport in a supportive environment. We also</p>

		<p>hosted the CPGA Under-14 Championship, welcoming young rowers from across the region to Hayle. Alongside these events, we held a series of recruitment sessions and novice development programmes, helping new members of the community to take up rowing and develop their skills. This year we ran 3 cohorts of Novice Sessions. Bring in approx 22 new people into the sport.</p> <p><b>Youth Development Programmes:</b> Through our U14, U16, and Junior sections, we offered structured training programmes and competitions, helping young people to engage in the sport, develop teamwork skills, and build self-confidence. Notably, we hosted the CPGA Under 14 Championships, which brought together young rowers from across the country.</p> <p><b>Inclusive Rowing Opportunities:</b> The club has continued to provide opportunities for people of all backgrounds to row, including social rowing sessions, interclub events, race days with local clubs, and special taster sessions aimed at increasing access to rowing for all groups.</p> <p><b>Training and Competitions:</b> We successfully participated in regional and national competitions, including the World Pilot Gig Championships and various age-category championships, promoting sportsmanship and representing the local community on a broader stage.</p> <p><b>Volunteering and Community Support:</b> The club remains reliant on volunteers and continues to offer opportunities for members to contribute, including training individuals to cox boats.</p>
Statement confirming	Para 1.18	The trustees of Hayle Pilot Gig Rowing Club CIO

whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit		confirm that they have had due regard to the Charity Commission's guidance on public benefit when exercising their duties and in planning and carrying out the charity's activities. All activities undertaken by the charity are intended to further its charitable purposes for the public benefit, in accordance with the guidelines.
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## 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><u>Overall</u></p> <p>Over the past year, Hayle Pilot Gig Rowing Club CIO has continued to make a meaningful difference to its members and the wider community. Our activities have supported health, wellbeing, and inclusion while also strengthening the town's profile and community spirit in the following ways:</p> <ul style="list-style-type: none"> <li>● <b>Promoting Physical Health and Wellbeing:</b> Regular training sessions, social rowing, and competitive fixtures have given people of all ages the chance to stay active. Participation has supported both the physical fitness and mental wellbeing of our members, while also fostering friendship, teamwork, and resilience.</li> <li>● <b>Youth Engagement and Development:</b> Supporting young people remains a central focus. In addition to our structured U14 and U16 training and racing opportunities, we hosted the CPGA Under-14 Championships, welcoming crews from across the UK, and contributed to the CPGA "School Summer Camp" programme. These initiatives have inspired new generations of rowers, helping young</li> </ul>

		<p>people build confidence and transferable life skills.</p> <ul style="list-style-type: none"> <li>● <b>Inclusive Access to Sport:</b> We expanded our recruitment and novice development sessions this year, offering more opportunities for beginners to experience gig rowing. These initiatives have ensured that rowing remains welcoming to newcomers of all backgrounds and abilities, encouraging community members to try a sport they may not have previously considered.</li> <li>● <b>Community Representation and Pride:</b> Our crews once again represented Hayle at regattas across Cornwall and beyond, including the World Pilot Gig Championships. The dedication and sportsmanship of our rowers has brought pride to the town and strengthened Hayle's reputation in the wider gig rowing community.</li> <li>● <b>Volunteer Development and Community Involvement:</b> Volunteers remain at the heart of everything we do. From coxing and coaching to organising major events such as the Under-14 Championships, our members have contributed their time and skills to support the club. This culture of volunteering continues to provide personal growth opportunities while ensuring the sustainability of our activities.</li> <li>● In addition, two of our members took part in the <i>50 VOR 50</i> challenge on 9th August 2025, joining 60 Cornish Barbarian rowers and their coxswains from across the country to row 50km from Truro to Pentewen in support of the Teenage and Young Adult Cancer Trust (TNJF). Their participation reflected the spirit of adventure and</li> </ul>
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		<p>community contribution that underpins our club.</p> <p><b>Membership</b></p> <p>The club has seen growth in membership this year, with total numbers rising to 92 compared with 85 last year. This includes 59 competitive rowers and 33 social members, reflecting both strong participation in racing and continued interest in recreational rowing.</p> <p>Our Junior section has also expanded, increasing from 18 to 22 members, with a further 4 currently in the trial period. We supported this growth by running two junior recruitment days, which successfully brought new young rowers into the club. We are able to field 3 Junior crews for the international Junior event in Plymouth.</p> <p>In addition, three novice training courses were delivered during the year, attended by 22 participants in total. These sessions have been an important pathway into the sport, helping new members to develop the skills and confidence needed to continue their rowing journey with us.</p> <p><u>2025 Membership</u></p> <p>59 Competitive Rowers</p> <p>33 Social = 92 total (vs 85 last year)</p> <p>22 Juniors (+4 in trial period) (vs 18 last year)</p> <p>3 novice training courses this year with 22 novices attended in total</p> <p>2 Junior recruitment days recruited 4 juniors</p> <p><u>On water performance</u></p> <p>Following the success of last year, we have held our mid-table position in the fleet and in some categories fighting in the top end of the fleet.</p>
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		<p><b>Notably:-</b></p> <p>Women's Senior crew</p> <p>U16' Girls</p> <p>Women's Supervets.</p> <p><b>World Championship Results</b></p> <p><i><b>Based on the previous year we had 2 boats allocated for this year's championships.</b></i></p> <p>Open Senior A - 72nd of 130</p> <p>Open Senior B - DQ</p> <p>Open Vet 21st of 38 (Following last minute injuries)</p> <p>Women's Senior A - 56th of 128</p> <p>Women's Senior B - 116th of 128</p> <p>Women's Vets 13th of 45</p> <p>All sections held firm in challenging conditions. Women's supervets with a significant improvement, narrowly missing the final.</p> <p><b>Other notable Championship results</b></p> <p>Appledore - Both Women and Open Sections represented.</p> <p>Vets Champions - Women's crew made the Plate Final</p> <p>U14 -Progressed to Round 2 of the main competition.</p> <p>U16 - 2nd All Girls crew.</p> <p>Newquay Women - 3 crews competed in a compressed championships</p> <p>Women's A ¼ Finalists - Beating important local rivals.</p>
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		<p>Women's B and C missing out on progression.</p> <p>Newquay Men's - 3 crews competed in a compressed championships</p> <p>Unfortunately missed out on progression to the quarter finals due to the compression of the day but beat important local rivals.</p> <p>Also attended full club regattas</p> <p>Zennor - Overall 1st of 9</p> <p>Caradon - 9th of 15</p> <p>Falmouth -9th of 22</p> <p>Mounts Bay - 19th of 44</p> <p>Porthleven 7th of 13</p> <p>St Goran - 9th of 17</p> <p>Coverack - Overall 7th of 15</p> <p><u>Summary</u></p> <p>In summary, Hayle Pilot Gig Rowing Club CIO has made a tangible difference to the lives of its members, promoting health, inclusion, and a strong community spirit, while also contributing to the social cohesion and identity of the wider local area.</p>
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## Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	See 'Financial Review' attached
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	See 'Financial Review' attached
Amount of reserves held	Para 1.22	See 'Financial Review' attached

Reasons for holding zero reserves	Para 1.22	See 'Financial Review' attached
Details of fund materially in deficit	Para 1.24	See 'Financial Review' attached
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	See 'Financial Review' attached



## Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Written Constitution
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	CIO
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Election to post via AGM

## Reference and Administrative details

Charity name	Hayle Pilot Gig Rowing Club CIO
Other name the charity uses	HPGC
Registered charity number	1203773
Charity's principal address	TRELOWETH HOUSE CORT SIMMONS POOL REDRUTH TR15 3PP

### 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	Jamie Carr	Chair		
	2	Liz Harvey			
	3	Tony Cottle			
	4	Andrew Cornwell			
	5	Emma Lovegrove			
	6	Giles Newcombe			
	7	Paddy Buck	Secretary		
	8	Christopher Harvey			
	9	Lamorna Curtis			
	10	Tracey Phillips			
	11	Russell Miller			
	12	Nigel Thomas		Stood down effective 24 October 2024	
	13				
	14				
	15				
	16				
	17				
	18				
	19				
	20				

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



## **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	

## **Exemptions from disclosure**

Reason for non-disclosure of key personnel details

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## **Other optional information**

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Declarations

The trustees declare that they have approved the trustees’ report above.

Signed on behalf of the charity’s trustees

	Signature(s)	Jamie	
	Full name(s)	Jamie Carr	
	Position (eg Secretary, Chair, etc)	Chair	
	Date	02nd October 2025	

NAME	ADULT FULL	ADULT PART	STUDENT	SOCIAL	JUNIOR
S Lowe refund paid twice					
21/8 R VAN DYKE TRIAL					
29/8 LIZ HARVEY					
4/9 R Van dyke				£60.00	
30/9 LIZ HARVEY					
29/10 LIZ HARVEY					
8/11 JULIET STEIN	£120.00				
18/11 MCMASTER					£30.00
18/11 REFUND FEES					
19/11 S JONES MYRTLE					£10.00
26/11 A JAGO					£10.00
29/11 LIZ HARVEY					£10.00
30/12 LIZ HARVEY					
29/1 LIZ HARVEY					
3/2 R BELSHAW	£120.00				
LIZ HUDSON	£120.00				
NICOLA MASTERS	£120.00				
SHADJ				£60.00	
PENIL HILL	£120.00				£30.00
P K SMITH					
K MARQUIS	£120.00				
T MARQUIS					£30.00
MARTIN BESFORD	£120.00				
THOMAS CASKEY	£120.00				
M BAKER				£60.00	
GILES	£120.00				
REBECCA PARKYN					£30.00
S LOWE				£60.00	
W LOWE				£60.00	
ALISON VAN PELT	£120.00				
KIRSTEN SPARGO	£120.00				
E JOHSON				£60.00	
SOPHIE JAMES			£60.00		
THERESA BARTLE	£120.00				
ANDY BARTLE	£120.00				
Y BURROWS	£120.00				
TRISTAN DAVEY					£30.00
K WARD	£120.00				
DAVID TEASDALE					£30.00
ANN BRESSINGTON	£120.00				
A POMERY M			£60.00		
KARL	£120.00				
NICOLA BONNER	£120.00				

JANE SURTEES	£120.00				
ANDY FLEWIT	£120.00				
JACKIE GREENSHIELDS	£120.00				
SHERRY	£120.00				
M A ROBBINS DOBBS	£120.00				
SAM AND JASMINE	£120.00				£30.00
MCMASTER	£120.00				
EMMA LOVEGROVE	£120.00				
D PEARCE	£120.00				
AMBER JOHNSON					£30.00
PAULA HART	£120.00				
E TAYLOR				£60.00	
MACFARLANE				£60.00	
JAMIE CARR	£120.00				
JULIE MORGAN BELL	£120.00				
SUSAN THOMAS				£60.00	
EUAN MCLACHLAN	£120.00				
M MASI				£60.00	
ELLIE SPIERS	£120.00				
ANDY CORNWALL	£120.00				
PETER KENNEDY					£30.00
SHARON AND TONY COTTL	£220.00				
ISAAC	£120.00				
IAN & JULIET HARVEY	£240.00				
LAMORNA	£120.00				
SAM NORTON	£120.00				
APPLEBY X 3			£180.00		
NIGEL THOMAS				£60.00	
VANESSA	£120.00				
DAISY CULMER					
ALISON STOKES	£120.00				
ELLEN STOKES			£60.00		
H GIBSON	£120.00				
DOREEN				£60.00	
IMOGEN COULSEN					£30.00
HELEN COULSON	£120.00				
MORGAN			£60.00		
SHARON AND TONY ERROR	£20.00				
PADDY			£60.00		
M BULL			£60.00		
R VAN DYKE				£60.00	
RUSSELL MILLER	£120.00				
S D JONES MYRTLE					£30.00
MEL BENNETT NOVICE					
JAMES BROWN NOVICE					
PUGH NOVICE					
STUBLEY NOVICE *					

STREATFIELD					
HOLLY HIPKINS					
TRACEY KING					
JO STACE					
FLORENCE RODGERS					
24/3 ANDY STUBLEY					
JULIET STEIN				£60.00	
CHRIS HARVEY	£60.00				
LIZ HARVEY					
DAISY CULMER					
BLUEBELL HILL					
3/3 BLUEBELL					
OSBOURNE LEWIS					
7/4 OSBOURNE LEWIS					
LIRSTEN WARD					£30.00
SAM BROWN					£30.00
LIZ HARVEY					
DAISY CULMER					
BLUEBELL HILL					
SARAH LEWIS					
13/5 MACFARLANE SAFFIE					
S CURRANS					
S RENFREE					
MARTIN BOWDEN					
MC FARLANE UPGRADE				£50.00	
JAMES BROWN NOVICE				£60.00	
TRACEY KING				£50.00	
L ALLEN					£30.00
DAISY CULMER					
LIZ HARVEY					
BLUEBELL HILL					
M MASI				£50.00	
SARAH LEWIS					
AMARA MATTU					£30.00
DARRYL STEVENS					
JOHNSON				£50.00	
ISLA GOODALL					£30.00
DAVID FOLGAR					
E COX					
CLARE STRADLING				£40.00	
HANNAH KENTISH GAM					
LIZ HARVEY					
DAISY CULMER					
BLUEBELL HILL					
BASHFORD					
R L JONES					
OSBORNE LEWIS					







[illegible]

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£60.00		
	£10.00	



	FLAGS	TRAILER BOARDS	SHIRTS	OAR/ FOHGC,
9/9 J CARR OAR				£75.00
10/9 HELEN OAR				£55.00
14/11 SOLAR ENERGY FUND HTC				£1,682.65
23/1 PHOENIX SIGNS		£50.00		
23/1 SALT BAR		£100.00		
29/1 THE MOON T/AS THE OLD	£200.00			
4/1 LOB THE COW LIMITED GILBERTS		£100.00		
JAMIE CAMPING				£85.50
MARTIN CAMPING				£70.00
M BAKER FOHGC				£50.00
13/2 GARRISON CAMPING				
14/2 SAM CAMPING				£171.00
19/2 PRIMA BAKERIES			£750.00	
ANN B CAMPING				£70.00
IAN AND JULIET				£170.00
N AVERIS CAMPING				£420.00
PENIL CAMPING				£101.00
D PEARCE CAMPING				£70.00
28/2 BEACHSIDE LEISURE	£200.00			
ELLIE CAMPING				£70.00
ISAAC AND BLUEBELL				£110.00
LAMORNA CAMOING				£101.00
SARAH LEWIS CAMPING				£85.50
20/3 CO OP FOOD GROUP				£500.00
CHRIS HARVEY CAMPING				£142.00
JASON APPLEBY				£85.00
CORNWALL COUNCIL				£5,500.00

TOTAL	£400.00	£250.00	£750.00	£9,613.65
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COSTS	IN	OUT
	£11,013.65	£1,484.50
	TOTAL	
	£9,529.15	

£1,484.50



£1,484.50	£0.00
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	IN	Raffle 24 OUT	IN	Refreshments OUT
22/8 cpga inv 15				
19/11 A CORNWELL MEDALS				
PUPS AND PAWS STALL				
J HOWELL STALL				
BENNETTS				
CONWAY				
S BENNEY MACMILLAN				
L WELCH STALL				
H PITT STALL				
ALISON STOKES				
KAREN REEKS				
LUND LARSEN				
Y BURROWS RAFFLE				
NEW BBQ HANNAH GILL				£150.00
ANNE SURTEES				
A FLEWITT				
MACFARLANE				
COULSON				
TRACEY AND MORGAN				
VANESSA				
BENNIE				
LIZ HUDSON				
BARTLE				
JAMIE				
LETS GET STUFFED				
GILES				
SHERRY				
JAMES BROWN				
BARTLE RAFFLE				
IAN AND JULIET				
TOM HOLIDAYS EVENT SPONSOR				
BARTLE RAFFLE				
G HOPKINSON				
DOREEN				
TRACE COIN FLOAT				£101.00
LIZ HARVEY				
SOPHIE				
JACKIE GREENSHIELDS				
NICOLA MASTERS				
TRACEY KING				
NICOLA MASTERS				
LAMORNA				
BENNIE				

BULL FOOD			£8.00	
SUM UP			£1,378.74	
IAN AND JULIE				
CHRIS HARVEY				
LAMORNA U14 FOOD				£625.97
CASH DEPOSIT 500040			£1,206.24	
CASH DEPOSIT RAFFLE				
HAYLE SURF LIFE SAVING				
A PENBERTHY				
M BAKER				

TOTAL	£0.00	£0.00	£2,592.98	£876.97
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IN	OTHER OUT	IN	Raffle 25 OUT	IN	Trophies OUT
	£344.40				
					£67.17
	£10.00				
	£10.00				
	£10.00				
	£10.00				
	£10.00				
	£20.00				
	£10.00				
			£40.00		
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			£50.00		
	£10.00				
			£75.00		
			£20.00		
			£50.00		
			£172.00		
			£82.00		
	£1,500.00				
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			£5.00		
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			£15.00		
			£20.00		
	£10.00				

£24.00  
£35.00

£125.00  
£449.00  
£20.00  
£20.00

£1,974.40	£125.00	£1,392.00	£0.00	£0.00	£67.17
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IN	OUT
£5,959.38	£1,069.14
TOTAL	
£4,890.24	



	TAX	INSURANCE	breakdown	FUEL
1/8 Admiral ins		£62.70		
3/9 Admiral Ins		£71.73		
13/9 P HILL FUEL				£90.00
1/10 ADMIRAL		£71.43		
1/11 ADMIRAL		£74.56		
2/12 ADMIRAL		£74.40		
2/1 ADMIRAL		£74.40		
3/2 ADMIRAL		£74.40		
3/3 ADMIRAL		£74.40		
10/3 PENWITH 4X4				
103 EMMA FUEL				£50.05
24/3 VANESSA FUEL MINI SCILLIES				£21.72
2/4 ADMIRAL		£74.40		
7/4 APPLIEDORE PARKING				£20.00
7/4 APPLIEDOE FUEL				£20.19
8/4 VANESSA FUEL				£25.15
12/4 MORGAN FUEL				£20.06
1/5 ADMIRAL INS		£74.40		
1/5 ROAD TAX DVLA	£430.00			
2/6 ADMIRAL		£56.87		
10/6 VANESSA FUEL				£30.40
17/6 PENIL FUEL				£45.00
18/6 VANESSA FUEL				£30.11
ADMIRAL		£56.71		
VANESSA NB PARKING				£9.50
CHRIS FUEL				£9.28
PENIL FUEL				£50.00
CHRIS FUEL				£9.28
VANESS FUEL				£40.38
VANESSA FUEL				£40.32
VANESSA PARKING				£9.00
TOTAL	£430.00	£840.40	£0.00	£520.44



Car / repairs MONEY IN

TOTAL

£2,399.05

£608.21

£608.21

£0.00

	HARBOUR FEES	BOAT SHED	GIG REPAIRS	OTHER
7/8 isaac grips for oars				
7/8 isaac grips for oars				
29/8Macsalvers			£55.42	
29/8Macsalvers			£11.00	
3/9 Macsalvers			£25.97	
3/9 Macsalvers			£1.58	
3/9 Sennybridge	£200.00			
3/9 Sennybridge	£200.00			
10/10 Macsalvers			£92.22	
10/10 Macsalvers			£10.70	
11/11 JAMES POULSON OARS				
11/11 MACSALORS			£10.95	
19/11 SENNYBRIDGE	£200.00			
19/11 A CORNWELL			£34.16	
7/3 MACSALVERS			£11.59	
7/3 MACSALVERS			£199.90	
7/3 MACSALVERS			£59.52	
23/4 SENNYBRIDGE	£200.00			
23/4 SENNYBRIDGE	£200.00			
MACSALVERS			£60.96	
28/4 JAMES POULSON OARS				
MACSALVERS			£11.81	
MACSALVERS			£9.57	
14/5 HAYLE HARBOUR	£615.00			
MACSALVERS			£9.76	
JAMES POULSON				
POULSON BOATS				
MACSALVERS			£99.81	
SENNYBRIDGE	£200.00			
MACSALVERS			£26.95	
MACSALVERS			£21.42	
MACSALVERS			£38.76	
MACSALVERS			£30.71	
MACSALVERS			£49.74	
MACSALVERS			£16.80	
TOTAL	£1,815.00	£0.00	£889.30	£0.00

OARS

£42.30

£96.94

TOTAL OUT

£5,505.54

£75.00

£157.00

£430.00

£2,000.00

£2,801.24

	in	Scillies out	in	CPGA out	in	Oth
2/8 vanessa						£2.00
5/8 k marquis						£2.00
5/8 k marquis						£2.00
15/8 CPGA RACE FEES					30	
15/8 CPGA RACE FEES				£30.00		
15/8 CPGA RACE FEES				£44.00		
15/8 CPGA RACE FEES				£44.00		
2/10 ELLIE NQY						£4.00
2/10 PADDY NQY						£4.00
2/10 JAYDEN NQY						£4.00
2/10 DANIAL COOK						£5.00
2/10 JAMIE NQY						£4.00
2/10 Alison stokes Nqy						£4.00
2/10 Ellen nqy						£4.00
2/10 SHERRY NQY						£4.00
MORGAN BELL						£4.00
2/10 kirsten nqy						£4.00
2/10 Sophie nqy						£4.00
2/10 nicola nqy						£4.00
10/10 liz hudson						£5.00
10/10 penil newquay						£4.00
21/10 helford sherry						£2.00
helford tink						£2.00
k marquis helford						£2.00
paula helford						£2.00
25/10 vanessa helford						£2.00
19/11 CPGA				£200.00		
8/1 CARADON 2 CREWS						
10/2 HELFORD RIVER						
IOS STEAMSHIP		£498.00				
GO CARDLESS CPGA				£210.00		
N AVERIS IOS SHIPPING	£124.50					
IOS STEAMSHIP		£498.00				
CPGA ANNE				£489.50		
CPGA ANNE				£129.60		
APPLEDORE 1 GIG						
GO CARDLESS CPGA				£70.00		
IOS REFUND DUPLICATE	£498.00					
GO CARDLESS CPGA				£35.00		
11/3 A CORNWELL 3 RIVERS						£3.00
M PHILLIPS 3 RIVES						£3.00
S LEWIS 3 RIVERS						£3.00
LAMORNA 3 RIVERS						£3.00

ALISON STOKES 3RVS		£3.00
LIZ HARVEY 3 RVS		£6.00
IAN AND JULIET 3 RVS		£3.00
KARL 3 RIVERS		£3.00
SOPHIE 3 RVS		£3.00
24/3 LIZ MINI SCILLIES		£3.00
SHERRY		£3.00
24/3 ANN B		£3.00
2/4 ANDY F	£16.00	
A STOKES	£16.00	
E STOKES	£16.00	
RUSSELL MILLER	£16.00	
GILES NEWCOMBE	£16.00	
2/4 SUMUP		£34.91
JULIE MORGAN BELL	£16.00	
SHARON AND TONY	£32.00	
A T BARTLE	£32.00	
SHERRY	£16.00	
LAMORNA BAKER	£16.00	
D PEARCE	£16.00	
4/4 SUMUP		£41.28
KIRSTEN SPARGO	£16.00	
HUDSON APPLEDORE		£6.00
SOPHIE JAMES	£16.00	
DOREEN APPLEDORE		£6.00
ANDY F APPLEDORE		£6.00
ALISON VAN PELT	£16.00	
JULIET AND IAN HARVEY	£16.00	
RUSSELL MILLER		£6.00
ANDY BARTLE		£6.00
PENIL HILL	£16.00	
PENILL SCILLIES MEAL	£15.00	
MARTIN BESFORD	£16.00	
K MARQUIS	£16.00	
A BRESSINGTON	£16.00	
SAM SCOTTS	£16.00	
JASON APPLEBY	£16.00	
VANESSA	£16.00	
KARL 3 RIVERS	£16.00	
ISAAC AND BLUE	£32.00	
TINK ZENNOR		£3.00
BARTLE ZENNOR X 2§		£6.00
MARQUISX2 ZENNOR		£6.00
SOPHIE ZENNOR		£3.00
K V WARD		£3.00
ALISON ZENNOR		£3.00
ELLEN ZENNOR		£3.00

ANDY ZENNOR		£3.00
Y BURROWS ZENNOR		£3.00
S SCOTTS		£6.00
SARAH LEWIS		£3.00
BARTLE CARADON X2		£6.00
GO CARDLESS CPGA	£15.00	
COULSON		£6.00
FLEWITT FALMOUTH		£2.00
REBECCA FALMOUTH		£2.00
CHLOE SMITH		£2.00
BARTLE FALMOUTH X2		£6.00
GO CARDLESS CPGA	£30.00	
VANESSA CARADON FALMOUTH		£6.00
CPGA MEMBERSHIP INCREASE	£110.00	
SUMUP		£15.00
STOKES FALMOUTH		£6.00
MARQUISX2 ZENNOR		£4.00
COULSON PLVN		£3.00
REBECCA FALMOUTH		£2.00
VANESSA PLN		£2.00
STOKES PLVN		£6.00
BARTLE.		£3.00
TIN FAL PL		£6.00
SUM UP		£30.00
ANN BRESSINGTON		£6.00
SUM UP		£9.00
SOPHIE		£8.00
STOKES		£6.00
VANESSA		£2.00
BARTLE		£6.00
FALMOUTH GIG CLUB		
STOKES		£3.00
BRIXHAM STOKES		£6.00
VANESSA BRIXHAM		£6.00
TINK BRIXHAM GORAN		£9.00
STOKES		£3.00
BARTLE		£6.00
HARVEY		£27.00
LOVEGROVE		£10.00
HIPKINS		£20.00

TOTAL	£1,069.50	£996.00	£0.00	£1,437.10	£495.19
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per	IN	OUT
out	£1,564.69	£2,533.10
	TOTAL	
	-£968.41	

£40.00  
£20.00

£20.00



£20.00

£100.00

£0.00

## misc

P DEAKIN DOMAIN FEE	£60.00
A CORNWALL SPEEDCOACH	£472.40
11/11 PASSMORE EDWARDS HIRE	£34.00
19/11 A CORNWELL SPEEDCOACH	£472.40
4/2 LIZ HARVEY AWARDS FOOD	£60.54
18/12 T PHILLIPS MND DONATION	£100.00
18/12 ACCOUNTANT FEES	£210.00
20/12 PASSMORE EDWARDS HIRE	£64.00
10/2 CHRIS ERGO HANDLE	£28.99
PASSMORE EDWARDS ROOM HIRE	£34.00
19/2 PSP INSURANCE	£1,392.67
10/2 KIT WORLD	£307.20
24/3 FIRST AID KIT ANDY F	£30.29
7/4 CORNWALL COUNCIL LICENSE	£20.00
1/5 JAMIE RAFFLE TICKETS	£52.50
PASSMORE EDWARDS ROOM HIRE	£30.00
TINK COCKLEBANK PRIZES	£20.58
A CORNWELL GAZEBO	£82.34

TOTAL OUT  
£3,471.91

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	Circuits/ERG newlyn / kit	SCHOOL/NEWYN COST
9/9 S LEWIS	£22.00	
SUM UP ERROR	£14.75	
SUM UP ERROR		£14.75
23/9 MORGAN BELL VEST	£10.00	
10/10 liz hudson	£3.50	
doreen g	£3.50	
bartle x 2	£7.00	
t caskey	£3.50	
E Johnson	£3.00	
Dcook	£3.50	
11/10 paula	£3.50	
15/10 andy bartle	£3.00	
bartle	£3.00	
17/10 doreen	£6.50	
17/10 bartle x 27.	£7.00	
johnson	£3.50	
luckwell x 2	£7.00	
18/10 kirsten	£3.50	
paula	£3.50	
d pearce	£3.50	
sherry hoodie	£25.00	
22/10 bartle	£3.00	
24/10 van dyke	£5.00	
parkyn	£3.50	
t caskey	£10.00	
25/10 ann b	£6.50	
28/10 lewis	£5.00	
28/10 lewis	£5.00	
28/10 ann b	£20.00	
4/11 JULIET AND IAN	£23.00	
6/11 SUM UP	£22.61	
8/11 SUM UP	£51.60	
11/11 PENDEEN GIG CLUB		£1,000.00
11/11 COOPER KIT REFUND		£22.00
13/11 MCMASTER	£5.00	
SUM UP ERROR	£17.70	
14/11 JOHNSON	£3.00	
15/11 SUM UP	38.35	
18/11 HAYLE SCHOOL		£49.50
S LOWE X 2	£6.00	
20/11 HUDSON3.00	£3.00	
I & J HARVEY	£6.00	
22/11 SUM UP	£44.25	

27/11 SUM UP	£23.60		
28/11 A BRESSINGTON	£6.50		
2/12 SUM UP	£0.98		
4/12 SUM UP	£82.56		
18/12 SUM UP49.65	£49.65		
20/12 HAYLE SCHOOL HIRE			£132.00
20/12 SUM UO	£35.89		
24/12 ANN B 3.	£3.00		
4.12 SUMUP	£21.14		
13/1 S LOWE VEST		£10.00	
17/1 ANN B	£3.00		
SUMUP	£40.79		
20/1 Y BURROWS	£5.00		
K WARD	£5.00		
SUMUP	£23.60		
24/1 SUMUP	£51.60		
29/1 SUMUP	£15.24		
5/2 SUMUP	£21.63		
7/2 SUMUP	£68.80		
10/2 HAYLE SCHOOL			£99.00
12/2 SUMUP	£8.85		
25/2 LEWIS	£3.00		
26/2 SUMUP	£11.80		
28/2 SUMUP	£44.72		
2/4 JAMIE KIT		£12.00	
SUM UP	£50.15		
7/3 SUMUP	£34.40		
R VAN DYKE KIT		£12.00	
12/3 SUMUP	£17.70		
12/3 EAUN CLEARANCE KIT		£6.00	
14/3 SUMUP	£37.84		
17/3 CHLOE TOP		£6.00	
20/3 TOM CASKEY TOP		£12.00	
MC FARLANE		£10.00	
21/3 ANN B		£6.00	
21/3 SUM UP	£30.96		
24/3 HAYLE SCHOOL			£115.50
14/5 HAYLE SCHOOL			£82.50
27/5 PENDEEN GIG CLUB			£200.00
HAYLE SCHOOL			£99.00

TOTAL	£1,000.91	£188.75	£1,814.25
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IN	OUT
£1,189.66	£1,814.25
TOTAL	
-£624.59	



STARTING BALANCE  
TOTAL IN  
TOTAL OUT  
END BALANCE

£4,779.17  
£29,670.67  
-£25,772.49  
£8,677.35

IN	TRANSFERS	
	OUT	
	385.31	2700
	78.94	3000
	66.04	1500
	9	
	60	
	60	
	34	
	693.29	7200

**HAYLE ROWING CLUB**  
**INCOME OVER EXPENDITURE ACCOUNT**  
**FOR THE YEAR ENDED 31ST JULY 2025**

**BALANCE BROUGHT FORWARD:**

Current Account	£4,779.17
Savings Accounts	£6,674.13
	<u>£11,453.30</u>

£                      £

**INCOME**

Membership	£9,397.00
Sponsorship	£11,013.65
Sale of Clothing	£188.75
IOS Income & Regatta Fees	£1,707.19
U14 Raffles/Stalls	£3,022.00
U14 Refreshments	£2,592.98
U14 CPGA	£344.40
Ergo/Circuits/Newlyn	£1,000.91
Interest	£92.07
	<u>£29,358.95</u>

**Less: EXPENSES**

HHA Rent	£1,815.00
Insurance	£1,392.67
Subs (CPGA)	£1,437.10
Facility Hire	£162.00
Clothing	£307.20
Equipment Repairs & Replacements	£889.30
Regatta Fees	£2,580.50
U14's Event Costs	£1,069.14
Oars	£2,801.24
Motor Expenses	£2,399.05
Raffle	£73.08
Micellaneous	£3,141.21
Accountancy	£210.00
	<u>£18,277.49</u>
<b><u>Deficit/Surplus for the year</u></b>	<u><u>£11,081.46</u></u>

Add: - Opening Balance Bank	<u>£11,453.30</u>
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**CLOSING BALANCE:**

	<u><u>£22,534.76</u></u>
Current Account	£8,677.35
Savings Accounts	£13,857.41
	<u>£22,534.76</u>

**ACCOUNTANTS REPORT**

We have examined the books of the Hayle Rowing Club for the year ended 31st July 2025 and can confirm that the above receipts and payments are in accordance with those books.

31st October 2025

PRYOR BEGENT FRY & CO.

97 Meneage Street Helston Cornwall

CHARTERED ACCOUNTANTS