CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 1st October 2024 to 30th September 2025

Charity name: Gravesend Rowing Club

Charity registration number: 117601

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The Charity's purpose is to make provision for, and expand participation in, the amateur sport of rowing in Gravesham and the surrounding area.
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	The charity has approximately 50 members, who regularly partake in, or support, the sport of rowing. This covers a range of activities, including fine boat rowing, coastal rowing, and indoor rowing. Such activities are overseen by volunteers qualified in the teaching of rowing. Membership of the club is open to all residents of Gravesham and the surrounding area, who are aged 13 years over, on the payment of the membership fee. The club additionally offers concessionary rates to those who would otherwise be unable to participate in the sport, and for those learning to row through its school outreach programmes. The club encourages participation in the sport throughout maintenance of its fleet of boats, indoor row machines, and clubhouse (funded through various social and fundraising events). It encourages competitive participation through entering members into rowing races including the Danson Dashes regatta, which it jointly runs with Erith Rowing Club. The club has worked to bring rowing to non-members, primarily through its links with local schools.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	We confirm the trustees have had due regard to the Charity Commission's guidance on public benefit.

Additional information (optional)
You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	Gravesend Rowing Club is completely run on the contributions by volunteers, with no paid members or coaches. As well as the contribution of the elected committee we recognise the contribution from those who have organised fundraising events, helped run rowing and training sessions and assisting at races.
Other		

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	This year the charity has continued to grow the skill set of its adult and junior members as well as increasing the number of members through our learn2row course. The club has additionally expanded the experience of its members by entering cruise into racing events across the Southeast. These range from at local events open to all, to more challenging events and those open to crews from across the world, such as the Head of the River Races in London. The club also managed to fundraise £7,500 which was matched by Sport England to be able to afford a new quad rowing boat for our members.

Additional information (optional)
You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	

Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	Gravesend Rowing Club consider the financial position of the club healthy at the end of the year with a value at approximately £122,000. This is approx. £1,000 lower than the start of the year, however, the charity still consider this to be a very healthy amount of reserves.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The honorary treasurer each year recommends that the charity endeavour to hold approximately £10,000 in reserves, wherever possible within usual cycles of income and expenditure, to account for any unexpected spending requirement this has been maintained throughout the reporting period.
Amount of reserves held	Para 1.22	£0
Reasons for holding zero reserves	Para 1.22	The charity operates with zero reserves held. This has been decided to allow the charity to invest within itself and be able to spend any savings for charitable purposes without restrictions. The treasurer has recommended an unofficial £10,000 reserve.
Details of fund materially in deficit	Para 1.24	The charity has no such benefit.
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	There is no uncertainties about the charity's continuation in the future.

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	The main source of funding for Gravesend Rowing Club is from membership fees paid by members.
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	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 by fully paid adult members

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	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	Gravesend Rowing Club
Other name the charity uses	
Registered charity number	117601
Charity's principal address	Gravesend Rowing Club Gordons Promenade Gravesend Kent DA12 2BS

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	Matthew Johnson	Captain		By election of membership
2	Amelia Page	Safety Adviser		By election of membership
3	Ethan Page	Honorary Treasurer		By election of membership
4	Stephen Cason	Bar Manager		By election of membership
5	Madeleine Finlay	Chairman		By election of membership
6	Joseph Hinks	Honorary Secretary		By election of membership
7	Caitlin Page	Grants, Fundraising and Sponsorship Officer		By election of membership
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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	There are no 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	There are no assets held in this capacity
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	There are no assets held in this capacity

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)	Joseph Hicks	
Full Name(s)	Joseph Hicks	Matthew Johnson.
Position (eg Secretary, Chair, ect)	Honorary Secretary	Captain
Date	01/10/2026	01/10/26.

GBP

GRAVESEND ROWING CLUB

		Oct 24	Nov 24	Dec 24	Jan 25	Feb 25	Mar 25	Apr 25	May 25	Jun 25	Jul 25	Aug 25	Sep 25	TOTALS
Movement	-1,067.58													
Beginning of year balance	123,425.70													
End of year balance	122,358.12													
INCOME														
Category														
Membership		1,308.00	1,270.00	1,374.00	1,737.00	1,768.00	1,289.00	1,282.00	1,256.00	1,269.00	1,435.00	1,199.00	1,203.00	**16,390.00**
100 Club		24.00	26.00	28.00	30.00	26.00	28.00	26.00	24.00	24.00	30.00	26.00	22.00	**314.00**
Rack Fees		8.33	8.33	8.33	8.33	98.33	8.33	8.33	8.33	8.33	8.33	8.33	8.33	**189.96**
Donations		-	-	-	-	-	-	-	-	-	-	1,977.50	-	**1,977.50**
Event/Fundraising		-	29.30	616.65	-	85.00	32.00	-	7,721.00	11,457.77	77.00	353.90	95.00	**20,467.62**
Bar		123.65	280.18	187.60	2.16	0.98	83.84	53.98	291.82	101.73	280.93	96.34	277.17	**1,780.38**
Facility Hire		-	-	-	-	-	-	-	100.00	-	1,000.00	-	-	**1,100.00**
Seat Fees		217.24	317.98	-	1,459.99	237.00	64.62	-	68.00	294.99	382.97	20.00	437.00	**3,499.79**
Club Kit		-	-	-	75.00	-	-	-	23.94	-	-	-	276.09	**375.03**
Learn to Row		-	-	-	-	1,700.00	300.00	100.00	96.29	500.00	-	300.00	600.00	**3,596.29**
Total		**1,681.22**	**1,931.79**	**2,214.58**	**3,312.48**	**3,915.31**	**1,805.79**	**1,470.31**	**9,589.38**	**13,655.82**	**3,214.23**	**3,981.07**	**2,918.59**	**49,690.57**
Expenditure														
Category														
Rent		72.50	72.50	72.50	72.50	72.50	72.50	72.50	72.50	72.50	72.50	72.50	72.50	**870.00**
Electricity		188.59	188.59	188.59	188.59	52.16	51.84	52.05	51.00	51.12	51.21	51.21	51.27	**1,166.22**
Gas		85.00	85.00	85.00	85.00	85.00	85.00	53.00	53.00	53.00	53.00	53.00	53.00	**828.00**
TV / Music / Bar Licence		173.05	180.00	-	-	100.00	-	-	615.00	148.14	-	-	-	**1,216.19**
Insurance		-	-	-	-	-	-	-	5,777.27	-	-	382.18	-	**6,159.45**
Equipment and Gym (Maintenance)		-	654.00	-	50.14	102.59	177.55	153.40	-	-	-	2,498.88	64.09	**3,700.65**
Equipment and Gym (Purchases)		-	62.99	1,459.99	-	-	-	-	-	210.94	58.16	178.24	-	**1,970.32**
Coaching Fees / Training Courses		-	42.00	-	-	1,050.00	-	-	-	-	-	-	-	**1,092.00**
Building Repairs and Maintenance		-	-	-	-	-	-	-	60.00	-	418.97	-	-	**478.97**
Boat Purchases		-	-	-	-	-	-	-	18,673.02	-	-	-	-	**18,673.02**
Fuel (Launch and Transport)		44.93	-	-	111.33	-	-	120.69	-	137.68	110.38	143.85		**668.86**
Bar Costs		-	33.34	-	-	105.05	-	-	564.70	265.15	171.79	307.06		**1,447.09**
Cleaning Products		68.17	-	-	-	-	-	15.45	-	-	-	-		**83.62**
Legal and Professional Fees		-	100.00	-	-	-	-	-	-	-	-	-	-	**100.00**
Seat Fees and Entries		-	-	1,459.99	-	56.00	-	-	527.00	216.00	-	450.00	496.00	**3,204.99**
Event/ Fundraising Costs		-	-	1,210.00	-	-	-	-	4,872.76	-	635.22	1,903.79	90.00	**8,711.77**
Facility Hire / Event Costs		-	-	-	252.00	-	-	-	-	-	135.00	-	-	**387.00**
Total		**632.24**	**1,418.42**	**4,476.07**	**759.56**	**1,623.30**	**386.89**	**467.09**	**31,266.25**	**1,154.53**	**1,706.23**	**6,040.71**	**826.86**	**50,758.15**
Starting balance (Statements)		123,425.70	124,474.68	124,988.05	122,726.56	125,279.48	127,571.49	128,990.39	129,993.61	108,316.74	120,818.03	122,326.03	120,266.39	**122,358.12**
Ending balance		124,474.68	124,988.05	122,726.56	125,279.48	127,571.49	128,990.39	129,993.61	108,316.74	120,818.03	122,326.03	120,266.39	122,358.12	**122,358.12**
Actual balance (Santander)	95,113.46	94,884.37	94,610.35	94,381.26	93,850.03	93,523.89	93,431.55	93,339.00	93,066.81	92,764.25	91,287.51	89,550.83	**89,251.12**	
Actual balance (Barclays)	28,312.24	29,703.41	30,411.04	28,345.30	31,540.78	34,152.65	35,558.84	36,790.75	15,814.63	28,456.61	31,320.69	31,166.47	**33,107.00**	
Statement Movement (Santander)		229.09	274.02	229.09	531.23	326.14	92.34	92.55	272.19	302.56	1,476.74	1,736.68	299.71	
Statement Movement (Barclays)		-1,391.17	-707.63	2,065.74	-3,195.48	-2,611.87	-1,406.19	-1,231.91	20,976.12	-12,641.98	-2,864.08	154.22	-1,940.53	

Type	Details	Value
Cash Funds	Achievements of its charitable objectives	122,358.12
Assets retained for the Charity's own use	Building at Gordon Promenade	203,348.00
	Fine and Coastal Rowing Boats	98,455.50
	Indoor rowing machines	11,872.98
	Ribs, outboard engines and trailers	37,924.02
	Other Misc. (including trophies, stock etc.)	9,165.00
Liabilities	Outstanding liabilities for the reported accounting	-

For all assets, value given is based on current insurance value.

Date	Position Held	Print Name	Signature
01 October 2026	Captain	MATTHEW JOHNSON	M Johnson
01 October 2026	Membership Secretary	MEL STANLEY	M Stanley

Independent Examiner's Report to the Trustees of Gravesend Rowing Club

I report to the charity trustees on my examination of the accounts of the charity for the year ended 30 September 2025 which are set out on the Trustee's Annual Report sections A-G and the Statement of Financial Activities.

Responsibilities and basis of report

As the club's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records [; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination]2.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed:

J T Durell

FCA
12 Limited trading as King and Taylor
Chartered Accountants
123 Cross Lane East
Gravesend
Kent
DA12 5HA

Date 7th October 2026