THE GRAVESEND REGATTA SOCIETY

Registered charity number 1181692
Receipts and payments accounts
1 January 2025 to 31 December 2025

Financial statements to accompany the trustees' annual report. All amounts are in pounds sterling. Prepared for trustee approval; approval and signature are recorded on page 3.

1. Receipts and payments

Receipts - unrestricted funds	2025 (£)
Barclays receipts (note 2)	4,349.38
PayPal membership receipts before fees	250.00
SumUp receipts after fees (note 3)	241.83
Total recorded receipts	**4,841.21**

Payments - unrestricted funds	2025 (£)
Insurance	1,468.64
Electricity	917.37
Port of London Authority charges	602.85
Council rent	150.00
Other council / event charges	468.17
Other maintenance, equipment and event payments	1,307.81
PayPal processing fees	4.50
Total recorded payments	**4,919.34**

Reconciliation of cash funds	2025 (£)
Payments funded from existing balances	**(78.13)**
Cash funds brought forward at 1 January 2025	3,409.91
Cash funds carried forward at 31 December 2025	**3,331.78**

Payments exceeded receipts by £78.13, funded from existing balances. Opening funds plus receipts less payments agree exactly to closing funds; there is no unexplained difference. There were no transfers between the Society's accounts in the supplied 2025 records.

Balances and explanatory notes

2. Statement of assets and liabilities

Cash funds - all unrestricted	1 Jan 2025 (£)	31 Dec 2025 (£)
Barclays community account	2,505.24	1,939.78
PayPal account	894.84	1,140.34
SumUp account	9.83	251.66
Cash in hand	0.00	0.00
Total cash funds	**3,409.91**	**3,331.78**

Other monetary assets and liabilities: No other monetary assets or unpaid bills have been reported by the Chairman at 31 December 2025. No restricted or endowment funds have been identified in the information supplied.

Assets retained for the Society's use: The Society uses traditional rowing boats, oars and related equipment. Ownership at 31 December 2025 must be confirmed by the trustees in the approval section. No cash value has been assigned to these items; they are not included in the cash funds above.

3. Accounting basis and sources

1. Basis. These accounts record receipts and payments during the calendar year and the resulting cash balances. They have been prepared from the Barclays transaction history, PayPal transaction histories and the Chairman's confirmed SumUp transaction amounts. Prior-year receipts and payments have not been supplied; the opening cash balances are shown for reconciliation. These accounts do not constitute an audit or independent examination.

2. Barclays. The supplied history contains 81 transactions from 2 January to 3 December 2025. The Chairman confirmed no further December transactions. A £500 cheque credit and matching £500 reversal on 11 April are excluded from both receipts and payments. The separate £500 donation credited on 21 May is retained. Recorded receipts comprise sponsorship, donations, the £1,000 KCC grant, memberships, stall/race receipts and fundraising. The Chairman confirmed the KCC grant was unrestricted.

3. SumUp. Opening funds of £9.83 were held from 2023. The three net receipts in 2025 were £99.28 on 15 June, £73.73 on 16 June and £68.82 in September, totalling £241.83. With no reported withdrawals or other movements, closing funds were £251.66. The current balance of £295.93 includes a further £44.27 arising after 2025 and is not the 2025 year-end balance. Gross sales and fees have not been separately supplied: receipts are presented net. Any subsequent gross-up must add the same fee amount to receipts and payments, leaving the deficit and closing funds unchanged.

4. PayPal. Five £50 receipts totalled £250, with fees of £4.50 and a net increase of £245.50. Closing funds of £1,140.34 were reconstructed from the current £147.50 balance and subsequent net movements of minus £992.84. Deducting the 2025 net increase gives opening funds of £894.84. These balances depend on the supplied histories being complete.

Trustee approval

4. Financial review

Recorded receipts of £4,841.21 and payments of £4,919.34 resulted in payments exceeding receipts by £78.13, funded from existing balances. The accounts reconcile with no unexplained difference. Cash funds decreased from £3,409.91 to £3,331.78. All identified cash funds are treated as unrestricted. The closing balance is available to support the Society's charitable activities, subject to trustee decisions and any commitments arising after the reporting date.

5. Trustee declarations

The trustees should complete the statements below before approving and signing these accounts. SumUp receipts are reported after fees because a separate fee total has not been provided. Gross receipts and fees should be established before treating these totals as gross figures for filing; this presentation issue does not affect the reconciled funds. No signature or approval date has been inserted on anyone's behalf.

Operational assets held at 31 December 2025
Confirm the boats, oars and equipment owned by the Society, or explain ownership by another party. Monetary valuations are not included in these receipts and payments accounts.

Asset / description	Ownership or other explanation
Black, green, red and blue rowing boats	_____
Oars, safety and other operational equipment	_____
Other assets (if any)	_____

CIO disclosures
Guarantees outstanding at 31 December 2025: _____
Debts secured on Society assets at 31 December 2025: _____
(Enter "None" if applicable; otherwise give details.)

6. Approval and signature

The trustees approve these receipts and payments accounts and statement of assets and liabilities for the year ended 31 December 2025, including the completed operational asset and CIO disclosures above. The accounts are to be read with the Society's trustees' annual report for the same period.

Approved by the trustees on: _____

Signed on behalf of the trustees: _____

Name: _____

Position: _____

Preparation record: 4 November 2026. Prepared from records and confirmations supplied by the Chairman. Source records should be retained with the Society's accounting records.

Gravesend Regatta Society

Trustee Overview Statement – 2025

Trustees for the reporting period:

Shane C, Ian S, Steve A, Gurp S, & Craig M

2025 was a full and active year for the Gravesend Regatta Society, with the charity continuing its core purpose of preserving and promoting fixed-seat skiff rowing on the Thames, maintaining historic vessels, and providing opportunities for the local community to engage with the river and its heritage.

Throughout the year, the Society delivered a structured rowing season running from early spring through to late summer, supported entirely by volunteers. Activities included training sessions, time trials, memorial rows, points regattas, and the Gravesend Town Regatta itself. These events provided accessible participation for both experienced rowers and new entrants, with several individuals taking part in racing for the first time. The Society also continued to welcome mixed crews, novice rowers, and coxes, reinforcing its inclusive approach to participation.

A key focus during 2025 was the ongoing maintenance, refurbishment, and safe operation of the Society's skiffs and support vessels. Regular volunteer working parties took place throughout the winter and season, undertaking essential tasks including hull cleaning, repairs, painting, safety checks, and mooring management. This work is vital to preserving the Society's historic boats and ensuring they remain safe and usable for current and future generations.

The Society's events also delivered clear public benefit beyond rowing alone. The Gravesend Town Regatta and associated memorial events brought together local residents, river users, clubs, charities, and businesses, contributing to community cohesion and sustaining a long-standing riverside tradition. Partnerships with Gravesend Rowing Club, Gravesend Sailing Club, the RNLI, local pubs, sponsors, and stallholders strengthened links across the local river and town community. Shore-side activity, including stalls and fairground attractions, helped to create an accessible and welcoming environment for spectators and visitors.

The Society continued to be run entirely by volunteers, with a small core group contributing significant time across administration, governance, boat maintenance, training, race organisation, and safety cover. Trustees and committee members worked collaboratively to manage the charity's affairs, supported by additional volunteers who assisted on event days and in the boatyard. The Society remains grateful for all volunteer contributions, without which its activities would not be possible.

Financially, the Society operated on a modest budget, funded primarily through membership subscriptions, sponsorship, donations, and event-related income. Expenditure during the year was largely focused on insurance, moorings, utilities,

maintenance materials, safety equipment, and regatta-related costs. The trustees remained mindful of financial sustainability and the need to balance ambition with available resources.

Looking ahead, the trustees recognise 2026 as a significant milestone, marking the 180th anniversary of the Gravesend Town Regatta. Planning began during 2025 to explore how this occasion could be used to strengthen participation, broaden community engagement, and secure the long-term future of the Society and its activities.

The trustees confirm that, during 2025, the Gravesend Regatta Society continued to act in accordance with its charitable objectives and delivered clear public benefit through the promotion of heritage rowing, volunteering, and community engagement along the River Thames.