Mevagissey Rowing Club

Trustees' Annual Report

For the period 1st January 2025 to 31st December 2025

Reference and Administrative Details

Charity Name: Mevagissey Rowing Club

Also Known as: Mevagissey Gig Club

Charity Registration Number: 1209711

Principal Address: 10 Portmellon Park
Mevagissey
St Austell
PL26 6XD

Trustees who served during the year

- Caroline Morris. Chair
- Martin Walton, Treasurer & Secretary
- Tristan Netherton
- James Mustoe

Bankers

Santander Business Banking

Independent Examiner

Rowe Dowrick Associates

Structure, Governance and Management

Mevagissey Rowing Club is a registered charity governed by the Constitution of Mevagissey Rowing Club v3 Dec 2025. The charity is managed by a committee of trustees who are elected by members at the Annual General Meeting.

Trustees are responsible for the overall governance and strategic direction of the club, ensuring that its charitable objectives are met and that financial resources are managed responsibly.

New trustees receive information regarding their roles and responsibilities, the club constitution, safeguarding policies, health and safety requirements, and Charity Commission guidance.

The trustees meet throughout the year to oversee the operation of the club, review financial performance, manage risks, and plan future activities.

Objectives and Activities

The charitable objectives of Mevagissey Rowing Club are to:

- Promote community participation in healthy recreation by providing facilities for the participation in Cornish Pilot Gig Rowing, benefiting people of all ages and abilities residing in and around Mevagissey as well as the wider public residing in Cornwall.
- To promote and encourage the sport of rowing within Mevagissey and its surrounding areas.
- To provide opportunities for members of all abilities to participate in rowing and associated activities.
- To foster community spirit and teamwork through events, training & competition.
- To maintain and develop equipment and facilities for the safe practice of rowing.

In planning activities, the trustees have considered the Charity Commission's guidance on public benefit and are satisfied that the club's activities continue to provide clear public benefit through the promotion of health, fitness, teamwork, and community engagement.

Achievements and Performance

The trustees are pleased to report another successful year for Mevagissey Rowing Club.

During the year the club continued to provide regular rowing sessions, training opportunities, and participation in local and regional competitions. Club activities supported rowers of varying ages and abilities, helping maintain a strong and inclusive rowing community.

Key achievements during the year included:

- Maintaining regular training and recreational rowing opportunities.
- Supporting junior and novice rowers through coaching and development programmes.

- Participating in Cornish Pilot Gig Association Championship events including the World Championships, Super Veterans Championships and the Senior Championships.
- Participation in several regattas organised by other rowing clubs.
- Delivering activities that promoted physical fitness, such as off water training sessions.
- Retaining and expanding volunteer support essential to the operation of the club.
- Maintaining club equipment and vessels to ensure safe participation in all activities.

The club remains committed to providing affordable access to rowing and ensuring opportunities are available to all members of the local community.

Community Engagement

The club continued to play an active role within the Mevagissey community, supporting local events such as the Mevagissey Shanty Festival and Portmellon Regatta.

The club also arranged the Mevagissey Community Family Fun Day at the Mevagissey Activity Centre utilising dedicated funding from Cornwall Council

Safeguarding and Welfare

The welfare and safety of members remain a priority. Appropriate safeguarding arrangements and health and safety procedures continued to be maintained throughout the year, particularly for junior participants and vulnerable members.

Equipment

During the year in addition to routine maintenance of gigs and associated equipment we also placed an order for a new Cornish Pilot Gig (Mevan) hand crafted by master boat builder Andrew Nancarrow in Cornwall. In order to raise the funds for this purchase club reserves were utilised, alongside a sponsored row from Newlyn to Mevagissey and the sale of our Gig Lannvorek.

We were also the recipients of a new gig trailer purchased for us by Mevagissey Parish Council. Similarly Maen Karne (a local bulk materials supplier) purchased for us a new protective gig cover for us.

Financial Review

The trustees are satisfied with the financial position of the charity during the year ended 31st December 2025.

Total income: £28,896.09

Total expenditure: £17,310.99

Net surplus: £11,585.10

Income was generated through a combination of membership subscriptions, fundraising activities, donations, grants, sponsorship, and club events.

Expenditure primarily related to:

- Boat purchase and equipment maintenance
- Insurance
- Affiliation fees
- General operating costs

The trustees have continued to manage expenditure prudently and monitor reserves carefully to ensure the long-term sustainability of the club.

Reserves Policy

The trustees aim to maintain sufficient unrestricted reserves to cover ongoing operational costs, unforeseen maintenance requirements, and future investment in rowing equipment and facilities.

At the year end, unrestricted reserves stood at £4,000.00

Principal Risks and Uncertainties

The trustees regularly review the principal risks facing the charity.

Key risks identified include:

- Rising operational and maintenance costs.
- Member recruitment and retention.
- Health and safety risks associated with water-based activities.
- Damage to boats, equipment, or facilities.
- Reduced fundraising income.

Appropriate policies, insurance arrangements, financial controls, and operational procedures are in place to mitigate these risks.

Plans for Future Periods

During the coming year the trustees intend to:

- Take delivery of our new Cornish Pilot Gig, Mevan
- Continue to expand opportunities for community participation in rowing.
- Strengthen junior rowing development and coaching.
- Maintain and improve club equipment and facilities.
- Seek grant funding and sponsorship opportunities.
- Increase membership engagement.

The trustees remain committed to promoting rowing within Mevagissey and ensuring the club continues to provide a valuable sporting and community resource.

Trustee Responsibilities Statement

The trustees are responsible for preparing the Trustees' Annual Report and financial statements in accordance with applicable law and Charity Commission requirements.

The trustees confirm that they have complied with their duty to have due regard to the Charity Commission's guidance on public benefit.

Approved by the Trustees on behalf of the Board.

Signed:

_____

Chair of Trustees (2026)

Name: Gareth Vest_____

Date: 25/09/26_____

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees	Mevagissey Rowing Club		
On accounts for the year ended	31/12/2025	**Charity no (if any)**	1209711
Set out on pages	Of attached accounts		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31 / 12 / 2025**.

Responsibilities and basis of report

As the charity'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 Trust's accounts carried out under section 145 of the 2011 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 which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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.

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:		**Date:**	27.1.26
Name:	Caroline Olivia Dowrick		
Relevant professional qualification(s) or body (if any):	MAAT Association of Accounting Technicians		
Address:	7 Trenowah Road Bethel St Austell, PL25 3EB		

Section B	Disclosure
	Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).
Give here brief details of any items that the examiner wishes to disclose.	

Mevagissey Rowing Club

Income & Expenditure Account for the Year Ending 31st December 2025

Income	2025	2024
Subscriptions	£3,975.00	£4,032.50
Donations / Grants	£250.00	£20.00
Fundraising Events / Sponsor Boards	£20,691.20	£6,749.87
Sales of T shirts/ Kit	£90.89	£35.00
Sundries	£3,889.00	£1,535.95
Bank Interest	£0.00	£0.00
Cash paid in but not included in statement	£0.00	£0.00
TOTAL INCOME	£28,896.09	£12,373.32
Bank Balances 01/01/2025		
Current Account	£16,059.25	£13,708.32
TOTAL	**£44,955.34**	**£26,081.64**

NB Summary of Sundries

	2025	2024
Transport Scilly Gigs	£354.00	£0.00
Towing money	£34.00	£42.00
Refund from Insurance	£0.00	£174.47
Credit from Halbro	£0.00	£84.98
Sale of Oar incl in fundraising	£0.00	£0.00
Regatta Entry Fees	£175.00	£0.00
Fitness Training	£576.00	£1,234.50
Cornwall Council Grant	£2,250.00	£0.00
Cheque not cashed	£500.00	£0.00
Total	£3,889.00	£1,535.95

Summary: Income over expenditure +£11,585.10 (2024 was +£2,350.92)

Liabilities for 2026 - £24,550 (Club Insurance, CPGA Membership, Electricity, New Gig, Gig Repairs)

TOTAL CASH IN BANK AS OF 31ST DECEMBER 2025 IS £27,644.35

AUDITOR

I have examined the bank statements with the relevant vouchers and certify that the above accounts are a true statement the Clubs finances.

Signed Dated

J Craft 26-1-26

Expenditure	2025	2024
Gig Repairs	£214.63	£298.88
Insurance	£1,717.74	£1,727.61
Fundraising Expenses / Sponsor Boards	£2,014.74	£1,783.60
T Shirts / Kit	£0.00	£0.00
Sundries	£13,363.88	£6,212.30
Secretary Expenses	£0.00	£0.00
TOTAL EXPENDITURE	£17,310.99	£10,022.39
Bank Balance 31/12/2025		
Current Account	£27,644.35	£16,059.25
	£44,955.34	**£26,081.64**

NB Summary of Sundries

	2025	2024
Auditor	£120.00	£120.00
IOS Steamship	£249.00	£241.50
CPGA Membership	£291.50	£290.00
IOS Association	£105.00	£80.00
Trolley Repairs	£28.80	£13.60
Gig Shed electricity	£309.63	£332.97
Trailer Repairs	£0.00	£36.64
VHS Chargers & Radios	£0.00	£312.94
New Gig	£9,500.00	£0.00
Thole Pins	£100.00	£148.00
Sea Shanty Festival	£0.00	£0.00
Newquay Championships	£90.00	£22.00
Fitness Training & Hall Hire	£340.00	£1,060.00
New cover frame & tie down straps	£183.38	£0.00
Regatta Entry Fees	£90.00	£145.00
BBQ Purchase	£0.00	£98.00
Donation to RNLI & Fish Mish	£1,000.00	£0.00
IOS Entry Fee 2026	£100.00	£0.00
Cushion Repair	£0.00	£20.00
New Oars	£0.00	£3,120.00
Fire Equipment (Service 2025)	£32.40	£121.20
Trophy Repair & Oar Grips	£0.00	£50.45
Santander Bank Charges	£9.98	£0.00
Ergo Service	£240.00	£0.00
Refund to A Kelson (circuit training)	£27.00	£0.00
Signwriting ELOWEN	£432.00	£0.00
Personal Accident Insurance	£58.80	£0.00
Batteries for Gig Lights	£55.98	£0.00
Over Payment to Treasurer	£0.41	£0.00
	£13,363.88	£6,212.30

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