



**WOLVERHAMPTON UNIT 374 OF THE SEA CADET CORPS**

**TRUSTEES' REPORT AND FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31 MARCH 2021**



**REGISTERED CHARITY NUMBER: 509874**

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# **REPORT OF THE TRUSTEES OF WOLVERHAMPTON UNIT 374 OF THE SEA CADET CORPS.**

The Trustees present their report together with the financial statements of the charity for the year ended 31st March 2021. The financial statements comply with both the Charity's Constitution and the Charities Act 2011.

## **Our Charitable Purpose**

The charitable purpose of the unit is to promote the development of young people in achieving their physical, intellectual, and social potential as individuals and as responsible citizens.

This is achieved by the provision of education and leisure time activities using a nautical theme, based on the traditions of the Royal Navy in accordance with the principles ethos and practises of the Marine Society and Sea Cadets (MSSC).

In furtherance of this purpose, the unit offers young people a structured environment in which to develop. It provides access to nautical education and training including sailing, rowing, windsurfing, paddle sports, power boating, seamanship, navigation and marine engineering. In addition, it provides education and training in cooking, music, first aid, drill, piping and public services.

The unit further provides opportunities for young people to obtain a wide range of nautical qualifications and opportunities for community involvement.

## **Our Aims and Objectives**

The aim of the Sea Cadet Corps is to give young people the best head start in life, through nautical adventure and fun, based on the customs and traditions of the Royal Navy.

Our objectives are to provide young people opportunities that promote the Sea Cadet Values whilst enabling them to gain life skills and study a wide variety of areas. We achieve this by;

- Providing regular structured activities with a nautical theme
- Allowing young people to take part in activities connected with the wider Sea Cadet movement such as seaborne activities, events and competitions at district, area and national levels
- Enabling young people to gain formal achievements whilst taking courses to earn badges and promotions

## **Public Benefit**

The trustees continue to give regard to the Charity Commission's general guidance on public benefit 'Charities and Public Benefit' provided by the Unit in relation to the charitable purpose of the Sea Cadets movement as set out in the activities and achievements as outlined below.

Our unit operates within the City of Wolverhampton in the West Midlands. We are a non-discriminatory independent charity, we welcome all young people who have an interest in the activities of the Sea Cadet Corp, aged 10-18 from the Wolverhampton area, regardless of their gender, ethnicity, religion or social status.

## **Chairs' Report**

Approximately 8 weeks prior to the start of this financial year, the charity hit crisis point which resulted in the need for a whole new unit management team (UMT). Six parents of cadets stepped forward, all of whom had a common goal, to ensure the continuation of the unit. I would like to express my sincere thanks to all of those who came forward to form the new UMT and ensure this unit could continue.

Whilst the new UMT comprised of many individuals with considerable knowledge and skills to bring to their role as trustees, collectively, there was minimal knowledge of the management and governance aspect of the charity. Within a relatively short period of time, UMT members needed to know and understand their role as a trustee and key responsibility in relation to finance, unit resources and health and safety requirements. In addition the recruitment, training, safeguarding and welfare of our cadets as well as supporting adult volunteers within their roles.

Unfortunately, there were several historical issues for the new UMT to resolve, the main ones being the condition of the unit, unpaid accrued debt and a severe lack of financial resources.

With MS-SC assistance, the charity received a loan from another Sea Cadet unit which provided a much-needed cash injection to help pay for the day to day running costs. We are most grateful to that unit for their financial support.

We were fortunately to secure several grants which enabled us to make much needed building improvements. To comply with our Covid-19 risk assessment, the work was undertaken over several months thus ensuring minimal contractors were on site at any one time. My thanks go to all of the contractors and volunteers for their commitment to ensure that the work could be completed as quickly and effectively as possible whilst maintaining covid social distancing procedures. Details of the work completed are outlined in Our Achievements 2020-21 section on page 3 of this report.

The Covid-19 pandemic forced the closure of the unit to the cadets in March 2020, unfortunately due to continuing restrictions and emergency building repairs taking place, the unit remained closed for the whole of the 2020-21 financial period. The impact of Covid-19 was also felt financially as fundraising opportunities ceased immediately and cadet subscription decreased in line with a decrease in cadet activity.

Moving forward an audit of charity assets will be conducted. One of our sailing crafts is currently stored at a sailing club and others are stored at another sea cadet unit. Whilst the ownership of the craft located at the sailing club is with the MSSC who purchased it following a 50/50 funding agreement with the unit, further clarity is required with the sailing club regarding the use of the craft as there has been no use of the craft by our cadet for at least three years.

In additions, we are engaged in ongoing dialogue with officers from the City of Wolverhampton Council regards an extension to the lease agreement which expired in 2017. The council have indicated that there is no issue regards them renewing the lease, it is just a matter of them confirming this in writing.

Whilst this year has been challenging, I feel extremely proud of everything that we, as a newly formed board of trustees, have achieved. We have a strong, dedicated UMT and I feel confident that together we can push on and I look forward to supporting cadets, both existing and new, and welcoming them to our improved unit.

**Graham Sharples - Chair of the Board of Trustees**

## **The Covid-19 Pandemic**

As like the vast majority of charities, the financial year 2020-21 has been extremely challenging. Due to the national lockdown the unit closed in March 2020 and as a result of further restrictions it remained closed for the whole of the financial year 2020-21. Not only did the closure affect the day-to-day activities of the unit, but it also impacted upon our ability to undertake fundraising activities, many of which had to be cancelled at short notice.

Trustee meetings were moved to online and met on a quarterly basis to discuss the management of the charity through lockdown.

Being unable to provide training at the unit, the trustees took the opportunity to make long overdue alterations to the unit in order to modernise it and make it more user friendly and effective for the cadets once they were able to return.

To ensure the unit was covid secure for the cadets return, we purchased face masks, hand sanitiser and additional cleaning materials. In addition we placed a screen around the main hall to help shield the cadets whilst they used that space. Due to funding received to renovate the building, we installed new windows and removed boards from those which had been boarded up thus providing additional ventilation. Funding also enabled us to refigure the classrooms to provide additional room so that social distancing could be observed.

## **Achievements and Performance 2020-21**

Our main achievement this year has been the improvements we have been able to make to the unit to ensure that when the cadets return, the environment where they are training will be welcoming and inviting, but more importantly safe and functional. We were able to;

- Waterproof the external walls of the building
- Install insulated plasterboard and plaster to all the internal walls
- Install double glazed windows to replace those boarded up thereby improving the natural light and ventilation
- Relocate the boiler from a roof void making it more accessible for servicing and repairs
- Make necessary repairs to a second boiler and heating system that was leaking
- Re-install heating pipes and radiators
- Upgrade the fire detection system and replace the equipment deemed unsatisfactory on the previous safety inspection
- Upgrade the electrical system to address the shortfalls identified in previous years' electrical safety certificate which was deemed unsatisfactory
- Improve safeguarding procedures with the formation of a keypad-controlled reception area to prevent unrestricted access into the building by visitors and the installation of view panels into offices and classrooms
- Reconfigure, decorate and improve the offices and classrooms, all were equipped with new electrical sockets and data points, double glazed windows
- Update the kitchen area
- Purchase equipment to ensure the unit is Covid secure

The unit is financially now in a much stronger position with many of the legacy issues having been addressed. However, there is a need to increase the income from both subscriptions and fundraising grants.

Cadet and Volunteers numbers are required to be registered on the Ministry of Defence Gateway website, this information is then used for public liability insurance and the overall strength of the sea cadet and volunteer numbers nationally.

In order to ensure the number of cadets registered with the unit was accurate and current, an internal audit was conducted at the end of the year which revealed that the unit consists of 17 cadets and 8 juniors.

## **Plans for 2021-22**

The charity will continue to work to secure funding by increasing community fundraising by activities such as bag packs, sponsored events, raffles and continue its grant application program

Funding secured will enable to charity to achieve several projects and cadet activities including

- Increase cadet activities and training
- Publicis the unit in order to recruit additional juniors and cadets
- Recruit additional trustees and volunteers
- Refurbish and modernising the main hall
- Refurbish and modernising the toilet and washbasin room
- Secure a long-term lease for the property
- Conduct a review of the units' internal financial controls

## **Financial Review**

With the financial year starting with funds of only £1,194 in the bank, the main priority for the trustees was to secure funds to enable the charity to continue. The unit was successful in its application for a Covid grant administered by the City of Wolverhampton Council for money to be used towards the operating costs during the initial lockdown period and beyond.

As part of the fundraising activities the trustees were grateful to receive a grant of £5,000 from The James Beattie Charitable Trust. This was a contribution towards building improvements, which along with a grant of £12,477 from the MSSC enabled us to refurbish the unit which will help us to increase the number of cadet attending our junior unit. Grants amounting to £20,765 from the City of Wolverhampton Council we very gratefully received as these ensured the charity could pay the core costs and overheads of the charity and also contributed toward some of the refurbishment costs.

Income received during this year was £41,922 (£2,030 2019) whilst costs incurred were £33,037 (£5,020 2019). At the year end, the total amount of reserves was £10,149.

Subscriptions during the year were £810, a reduction of 33% from £1,200 received in 2019. The unit has some concerns regards the payment of cadet contributions. The amount received is considerably lower than the operating costs of the unit, which equates to about £500 per month. As no activity was provided to cadets during this financial year, this has obviously contributed towards this reduction. However, many parents did continue to make payments throughout this year and the trustees would like to express their gratitude to all those who did.

Whilst the trustees acknowledge that there are reserves available to cover a shortfall in subscriptions, this will not be sustainable into the future and measures will have to be considered to address this issue and increase cadet numbers.

In 2017, the unit needed to borrow £2,000 from the MSSC to assist with operating cost, this loan along with a £1,000 loan from another Sea Cadet unit have now both been fully repaid.

At the time of lockdown, plans were at an advanced stage to fund raise at local retail markets and main shopping streets both with Wolverhampton city centre and at locations in Wednesfield and Bilston. The trustees plan to follow this up as soon as it is practical to do so.

## **Reserves Policy**

The trustees continue to review the charity's requirements for reserves in light of the main risk to the organisation, that being a reduction of income. The trustees have established a policy whereby, the reserves in total that are not invested in tangible fixed assets held by the Unit, or earmarked for specific projects, should be up to the equivalent to 6 month running costs of the charity.

The level of these reserves has been determined by the need to meet the working capital requirements of the charity and also for the charity to carry out all of its legal obligations.

At the end of March 2021, the total of the charity's reserves stood at £10,149, all of which was unrestricted. After deducting the year end liabilities, the level available to the charity was £9,393. Whilst this level of reserves far exceeds the equivalent of 6 months expenditure, the trustees feel that due to the continuing uncertainties relating to the pandemic and how many cadets will continue, this level is appropriate as it will help lessen the financial burden should further local/national lockdowns occur or there is a reduction in cadet numbers. In addition, unless funding applications are successful, charity reserves will be required to fund repairs required to our main hall.

The financial aim of the trustees is to ensure that the charity is financially viable. The trustees' strategy will be to continue to take all necessary actions with regard to the prevailing economic climate which include reviewing overheads and fundraising activities as well as cadet recruitment.

## **Structure, Governance and Management**

Units of the Sea Cadets Corp (SCC) are formed solely by volunteers in local communities. Each unit is a self-supporting youth organisation and an independent charity with a central support management and training structure provided primarily by the Marine Society and Sea Cadets (MSSC). The unit becomes a part of the SCC by virtue of its' affiliation to the MSSC, the parent body of the SCC. In accepting this affiliation, the unit undertakes to comply with all regulations issued by, or on behalf of, the MSSC Council.

Wolverhampton Sea Cadets is a small unit based in Heath town, a deprived area near the city centre. The working name for Wolverhampton Sea Cadets Corp. is T.S Newfoundland.

The Unit was formed as an unincorporated charity on 24<sup>th</sup> April 1980 and is governed by a constitution approved by the Charity Commission of England and Wales.

The unit is governed by the sea cadet regulations administered by the Marine Society and Sea Cadets. It is subject to, and has a legal duty to operate within, the

requirements of all applicable Acts of law including the Health and Safety at Work Act 1974, the Data Protection Act 2018, and The Children Act 2004.

The current trustees formed the Unit Management team in January 2020, this was initiated by the MSSC following a decision to close the unit with immediate effect if a new management team could not be formed.

The trustees were mainly parents of cadets and had minimal knowledge of the management of a Sea Cadet unit but did bring considerable experience to their role.

## **Recruitment and Appointment of the Trustees**

Trustees are elected at the Annual General Meeting (AGM). UMT (Unit Management Team) members are elected from the community and the membership of the Sea Cadets Unit which is drawn loosely as being those with an interest in the unit or other specialist skills.

In the event of a vacancy arising during the year (known as a casual vacancy), the trustees have the power to appoint a new trustee. A trustee will serve until the date of the next AGM, after which the post will be filled by election.

The trustees are well represented by a wide range of individuals from various aspects of the community. Trustees have the power to appoint additional trustees to act jointly with them for all purposes. A trustee whose term of office has expired can be appointed for a further term of office.

For various reasons, a couple of the trustees elected in January 2020 have since chosen to step down from their role; given the covid restrictions and the suspension of the service it has been challenging to attract new trustees.

## **Responsibilities of the Trustees**

Charity law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of its financial position at the end of that year.

- In preparing those financial statements the trustees are required to:
- Select suitable accounting policies and apply them consistently;
- Make judgments and estimates that are reasonable and prudent
- State whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements; and
- Prepare the financial statements on a going concern basis unless it is appropriate to presume that the charity will continue in existence.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charity (Accounts Reports) Regulations 2008. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report has been approved by the trustees and signed on its behalf on 3<sup>rd</sup> November 2021 by Mr Graham Staples (Chair)

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## Acknowledgments

Wolverhampton Unit 374 Sea Cadets Corps would like to publicly acknowledge and thank the following organisations and donors for their financial support during 2020 / 2021

- The City of Wolverhampton Council
- Marine Society and Sea Cadets Corps
- The James Beattie Charitable Trust

In addition, we would like to thank the following individuals for all of their practical support and dedication in helping us to transform the unit during this year including

- Z S Electrics Stourbridge
- A G Glazing Wolverhampton
- Ardent Plumbing Bloxwich, Walsall

Finally, many thanks go to all of our volunteers and supporters for all the skills, commitment and time that they have contributed throughout the year.

This has been a year like no other, but not only have we survived, we have set firm building blocks upon which we can grow and develop further.

As a board of trustees, we feel positive about the future of the unit and the support we can provide to all of our cadets.

## LEGAL & ADMINISTRATIVE INFORMATION

### Charity Details:

Charity Name: Wolverhampton Unit 374 of the Sea Cadets Corps  
Charitable Status: Unincorporated  
Registered Charity No: 509874  
Registered Office and  
Operational Address: Springfield Road  
Heath Town  
Wolverhampton  
West Midlands  
WV10 0LH  
Telephone: 01902 352179 / 07568 572543  
Email: wolverhamptonsccta@outlook.com  
Website: www.sea-cadets.org/wolverhampton  
Facebook: <https://www.facebook.com/pg/WolvesSCC/photos/>

### Trustees:

Chair Graham Sharples (appointed 09 Jan 2020)  
Vice Chair Ria Hill (appointed 09 Jan 2020)  
Treasurer Gurbax Parmar (appointed 09 Jan 2020)  
Secretary Karen Banks (appointed 09 Jan 2020)  
Trustee Lorna Harris (appointed 09 Jan 2020, stepped down Jan 2021)  
Trustee Nick Andrews (appointed 09 Jan 2020, stepped down Jan 2020)  
Trustee Helen Andrews (appointed 09 Jan 2020 stepped down Apr 2020)

### Other Officers:

Officer in Command Matthew White  
Cadet Padre Stuart Powell  
Hon. President Vacant

**Holding (Custodian) Trustees:** The Marine Society and Sea Cadets (MSSC)

**Independent Examiner:** Bev Richardson M.A.A.T.  
Charity AID Accountancy Services  
Woodland Lodge  
Dunston Business Village  
Dunston  
ST18 9AB

**Bank:** Lloyds Bank  
98 Victoria Street  
London  
SW1E 5JL

## **INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF WOLVERHAMPTON UNIT 374 OF THE SEA CADETS CORP.**

I report on the financial statements of Wolverhampton unit 374 of the Sea Cadets Corp. for the year ended 31<sup>st</sup> March 2021 which are set out on pages 10 to 13.

### **Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the financial statements. 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 required.

It is my responsibility to:

- Examine the accounts under Section 145 of the 2011 Act 2011
- 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 any 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 the 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 to 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.

Bev Richardson M.A.A.T.

Date: 3<sup>rd</sup> November 2021

On Behalf of Charity AID Accountancy Services  
Woodland Lodge  
Dunston Business Village  
Stafford Road  
Dunston  
Staffordshire  
ST18 9AB

## WOLVERHAMPTON UNIT 374 OF THE SEA CADETS CORP.

### Receipts and Payments Account for the period 01<sup>st</sup> April 2020 – 31<sup>st</sup> March 2021

	Not e	Unrestrict ed £	Restricted £	2021 £	2020 £
<b>RECEIPTS</b>					
Donations	1	1,860	0	1,860	1,200
Fundraising Generated	2 3	62 750	0 0	62 750	0 0
Grants	4	20,765	17,477	38,242	0
Training	5	0	0	0	0
Unearned	6	1,078	0	1,078	1,532
Other Receipts	7	0	0	0	198
<b>TOTAL RECEIPTS</b>		<b>24,515</b>	<b>17,477</b>	<b>41,992</b>	<b>2,930</b>
<b>PAYMENTS</b>					
Charitable Activities	8	58	0	58	279
Operating Costs	9	5,502	17,477	22,979	1,336
Overheads	10	9,958	0	9,958	3,237
Fees Charged	11	42	0	42	0
Fundraising Costs	12	0	0	0	168
Other Payments		0	0	0	0
<b>TOTAL PAYMENTS</b>		<b>15,560</b>	<b>17,477</b>	<b>33,037</b>	<b>5,020</b>
<b>ASSETS &amp; INVESTMENTS</b>					
Fixed Assets		0	0	0	0
Investment		0	0	0	0
		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>TOTAL PAYMENTS</b>		<b>15,560</b>	<b>17,477</b>	<b>33,037</b>	<b>5,020</b>
<b>Net incoming resources</b>		<b>8,955</b>	<b>0</b>	<b>8,955</b>	<b>(2,090)</b>
<b>Transfer between funds</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Cash funds from last year</b>		<b>1,194</b>	<b>0</b>	<b>1,194</b>	<b>3,284</b>
<b>TOTAL CASH FUNDS</b>		<b>10,149</b>	<b>0</b>	<b>10,149</b>	<b>1,194</b>

## WOLVERHAMPTON UNIT 374 OF THE SEA CADETS CORP.

### Statement of Assets and Liabilities as at 31<sup>st</sup> March 2021

**ASSETS AND LIABILITIES**

**2021**

**2020**

	Unrestricted	Restricted	Total	Total
	£	£	£	£
<b>CASH FUNDS</b>				
Treasurer a/c	1,716	0	1,716	507
Nutty a/c	3,717	0	3,717	686
Grant a/c	4,716	0	4,716	1
	<b>10,149</b>	<b>0</b>	<b>10,149</b>	<b>1,194</b>
<b>OTHER MONETARY ASSETS</b>			0	
<b>INVESTMENT ASSETS</b>			0	
<b>ASSETS RETAINED FOR THE CHARITY'S OWN USE</b>				
The charity does not currently own any assets of monetary value				
<b>LIABILITIES</b>				
Independent Examination			350	
Outstanding payments			406	

The financial statements were approved by the Board of Trustees on 3<sup>rd</sup> November 2021 and were signed on their behalf by

.....

Graham Sharples, Chair

.....

Gurbax Parmar, Treasurer

## Notes to the Accounts

	Unrestricted	Restricted	2021	2020
		£	£	£
<b>1 Donations</b>				
Bursaries	0	0	0	0
Cadet Contributions	810	0	810	1,200
P&SA	0	0	0	0
Donations	1,050	0	1,050	0
Ward Room	0	0	0	0
	<b>1,860</b>	<b>0</b>	<b>1,860</b>	<b>1,200</b>
<b>2 Fundraising</b>				
Bag packs	0	0	0	0
Flag week	0	0	0	0

Social events	0	0	0	0
Community events	0	0	0	0
Other	62	0	62	0
	<b>62</b>	<b>0</b>	<b>62</b>	<b>0</b>
<b>3 Generated</b>				
Property Rental	0	0	0	0
Sale of Assets	750	0	750	0
Sale of Goods	0	0	0	0
SCAVA	0	0	0	0
	<b>750</b>	<b>0</b>	<b>750</b>	<b>0</b>
<b>4 Grants</b>				
Charitable Trusts & Foundation	0	5,000	5,000	0
MS-SC Grant	0	12,477	12,477	0
Wolverhampton Council	20,765	0	20,765	0
	<b>20,765</b>	<b>17,477</b>	<b>38,242</b>	<b>0</b>
<b>5 Training</b>				
Competition Fees - external	0	0	0	0
Competition Fees - internal	0	0	0	0
Course Fees - external	0	0	0	0
Course Fees - internal	0	0	0	0
	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>6 Unearned</b>				
Bank Interest	1	0	1	0
Gift Aid Claim	0	0	0	0
Barclays Bank Transfer	0	0	0	194
Loan	0	0	0	1,000
Refunds	1,077	0	1,077	338
	<b>1,078</b>	<b>0</b>	<b>1,078</b>	<b>1,532</b>
<b>7 Other Receipts</b>				
Miscellaneous	0	0	0	198
	<b>0</b>	<b>0</b>	<b>0</b>	<b>198</b>

## Notes to the Accounts continued

	Unrestricted	Restricted	2021	2020
	£	£	£	£
<b>8 Charitable Activities</b>				
Competition Fees - external	0	0	0	0
Competition Fees - internal	0	0	0	279
Course Fees - external	0	0	0	0
Course Fees - internal	0	0	0	0
Training Materials	0	0	0	0
Fuel & Travel	0	0	0	0
Catering	58	0	58	0
	<b>58</b>	<b>0</b>	<b>58</b>	<b>279</b>
<b>9 Operating Costs</b>				
Unit Health, Hygiene & Well-being	0	279	279	229
Equipment	214	0	214	31
Office Stationery & Printing	64	0	64	50
Building maintenance	5,224	17,198	22,422	1,026
Grounds maintenance	0	0	0	0
Boat maintenance	0	0	0	0
Other maintenance	0	0	0	0

	PPE & Branded clothing	0	0	0	0
		<b>5,502</b>	<b>17,477</b>	<b>22,979</b>	<b>1,336</b>
<b>1</b>	<b>Overheads</b>				
<b>0</b>	Water & Sewage Rates	268	0	268	0
	Electricity	1,313	0	1,313	1,130
	Gas	1,040	0	1,040	1,407
	Telephone & Broadband	664	0	664	483
	Alarm Monitoring	0	0	0	0
	Insurance	806	0	806	0
	Safety Certificates	3,286	0	3,286	217
	Sailing Club Membership	0	0	0	0
	Loan repayment	2,581	0	2,581	0
		<b>9,958</b>	<b>0</b>	<b>9,958</b>	<b>3,237</b>
<b>11</b>	<b>Fees Charged</b>				
	Audit / Accountancy fees	0	0	0	0
	Other Professional fees	0	0	0	0
	Bank charges	42	0	42	0
		<b>42</b>	<b>0</b>	<b>42</b>	<b>0</b>
<b>1</b>	<b>Fundraising Costs</b>				
<b>2</b>	Special Events	0	0	0	0
	Goods for resale	0	0	0	168
	Other fundraising costs	0	0	0	0
		<b>0</b>	<b>0</b>	<b>0</b>	<b>168</b>