REDDITCH & BROMSGROVE UNIT 595 OF THE SEA CADET CORPS
TRUSTEES' ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2026

REGISTERED CHARITY NUMBER: 516827

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Statement from the Chair



This year has been another standout year for TS Kingfisher being awarded the Stephenson Trophy at the South West Area conference in February. This is presented to the Unit that has been recognised as the best unit in the South West Area and the nomination for the Canada Trophy for the best unit in the UK.

Our Commanding Officer SLt (SCC) Lisa A Wood MA RNR was awarded the best CO in the South West Area, and our nomination for the Roddie Casement Sword for the Best CO Nationally. Both these recognitions are a testament to the hard work and determination of the whole ships company to work as a team and provide the best experience for our cadets.

The unit has once again received a Burgee for its performance at Unit Review. Our South West Area Officer, Cdr Gary Mills RN commented:

'TS Kingfisher are a TOP performing unit across the SWA of over 80 units, the largest area in the Corps. The level of consistency across its operations really is something else!

The commitment, drive and inspirational leadership of the Command and UMT continues to enable the cadets and staff to flourish. I am delighted to read and write on the Unit and must acknowledge the sheer hard work of Team Kingfisher on a truly excellent UR, from high end SCE to impressive Infra.

I am delighted to recommend the award of yet again a very strong BURGEE, which really does underscore the levels of high performance along with a CSC Commendation. BZ'

Our previously increased maximum strength has once again been reviewed, we are maintaining a regular 65-70 cadets on role. Our numbers are based on our ability to deliver the full Sea Cadet Experience with the Cadet Force Adult Volunteers we have on board. The more volunteers we have, the more young people we can provide with life-changing experiences.

Some of our Uniformed Cadet Force Adult Volunteers are recognised as having been appointed as Area (ASO) and National Staff Officers (NSO) taking on additional responsibilities outside of the unit to support the wider corps with their knowledge and experience. Taking on these additional roles on top of their Unit duties and fitting them around work and personal lives is a demanding schedule and further evidence our volunteers are fully committed to providing our cadets with more opportunities to develop and expand their skills and knowledge.

This year we also celebrated the 80th Anniversary of VE Day. In true Street Party style with games and activities from the era some special bakes from our lovely parents and an official parade through Redditch in true Sea Cadet Corps style.







Our small team of trustees and unit assistants have worked hard to maintain the governance, health and safety and finances and we have invested further in our building and facilities. We have more plans for the next financial year including refurbishment of the main deck floor and improvements to flooring in the office and classrooms and creating more storage space.

Despite the constantly increasing costs we have managed to hold cadet subscriptions at the current level this year and with the addition of Gift Aid have maintained enough in reserve to enable us to fund additional training resources and equipment.



One such piece of equipment was the purchase of a unit branded Gazebo, our most grateful thanks to Ridge & Partners LLP. This has provided us with not only the exposure we need at events and competitions but much needed protection from the elements at both ends of the spectrum.

There have been challenges this year, not least the theft of our box trailer from the car park. A very targeted event which resulted in being without one for several months. We were lucky to be able to make alternative arrangements to loan a trailer from our neighbouring units in both Warwickshire and Mercia Districts for competitions and events when the use of a trailer was essential. We are very grateful to our colleagues for their support.

We give thanks Mrs A Beckett and the Redditch Masonic Charity for their generous donations and the continued relationship with the charity who have pledged further support our young people.

Thank you to our all our adult volunteers for their dedication and commitment.



Margaret Blizzard
Chair of the Board of Trustees

Commanding Officer's Report



It is my privilege to present this report on the progress of TS Kingfisher during the reporting year 1 April 2025 to 31 March 2026. It was a year of national and area recognition, sustained cadet development, strong competition results, visible service within our communities and continued investment in our adult volunteers

Reporting-year position

Measure	Cadets	Adult Volunteers
Qualification and award records	664	178
Distinct qualification or award types	103	64
Promotion records	68	6
Taken on strength	26	6
Struck off strength	29	5

A year of recognition



The unit's performance was recognised at every level. TS Kingfisher was awarded the Stephenson Trophy as the best unit in South West Area for 2025–2026 and a Captain Sea Cadets Commendation at the South West Area Conference in February 2026. The unit was also nominated for the Canada Cup. I was deeply honoured to receive a nomination for the Roddie Casement Sword as the best Commanding Officer nationally for 2025–2026; I regard this as recognition of the professionalism, commitment and collective effort of the whole ship's company.

Cadet development and progression

The cadet programme remained broad and purposeful. During the reporting year, 664 cadet qualification and award records were published across 103 distinct types. Achievement included water safety, rowing and paddlesport, seamanship, marine engineering, first aid, campcraft and fieldcraft, ceremonial training, offshore sailing, BTEC awards and the Duke of Edinburgh's Award. This breadth reflects our aim to combine practical skills, personal responsibility, teamwork and progression.

Sixty-eight cadet promotion records were published during the reporting period. Alongside formal advancement, cadets took on greater responsibility in instruction, ceremonial duties, competition teams and the day-to-day running of the unit.

From Sea Cadets to the Royal Navy

During the reporting year, two former TS Kingfisher cadets, David and Jack, joined the Royal Navy and successfully completed their initial training, passing out in January 2026. Their achievement was a source of considerable pride for the whole ship’s company and marked an important milestone in their transition from cadet life to Naval service.

Their progression illustrates how the confidence, discipline, practical skills and teamwork developed through Sea Cadets can support young people as they take their next steps into adult life. David and Jack provide an inspiring example for our current cadets, and we wish them every success in their Royal Navy careers.

Lord-Lieutenant's Cadet

Leading Cadet Lewis was selected to serve as a Lord-Lieutenant's Cadet for Worcestershire. This prestigious appointment recognises bearing, reliability, leadership and service. The role includes supporting His Majesty's Lord-Lieutenant at civic and ceremonial engagements, acting as an ambassador for the cadet forces and, when required, assisting at significant county or royal occasions. It is a considerable personal achievement and a source of pride for the unit.

This was the sixth consecutive year in which a TS Kingfisher cadet received this honour, demonstrating the consistently high standards and commitment of our senior cadets.

Adult volunteers

Our adult volunteers remain central to every cadet outcome. During the reporting year, 178 adult qualification and award records were published across 64 distinct types. These included safeguarding, health and safety, information responsibility, first aid, mental-health awareness, drill and ceremonial instruction, weapon-system training and maintenance, boating qualifications and volunteer development. New and refreshed unit appointments strengthened training delivery, welfare, administration and communications.

The unit remains committed to developing its people while protecting the capacity needed for consistent local delivery.

Competition performance

Combined District Regatta -

- Open Girls — 1st place
- Junior Boys — 1st place
- Junior Sea Cadets — 2nd place
- Open Boys — 4th place
- Overall, Trinity Racing placing — joint 1st

Combined Area Regatta

- **Open Girls — 2nd place**
- **Junior Boys — 3rd place**

Drill and piping



At District level, the Junior Sea Cadet individual piping entry placed second, while the Unarmed Drill Section and Best Squad each achieved silver.



The qualifying squad went on to achieve third place in the 2026 South West Area Unarmed Drill Competition. This was a particularly creditable result for a newly established team, competing in a field that had doubled to eighteen teams. Their achievement reflected sustained preparation, discipline and teamwork, supported by the commitment of their instructors. The cadets represented TS Kingfisher with pride and upheld the unit's high standards of turnout and ceremonial performance.

Community and ceremonial service



The ship's company has continued to represent the Sea Cadets across Redditch, Bromsgrove and Worcestershire. Cadets and volunteers supported Remembrance activity, civic and commemorative events, the Worcestershire Lord-Lieutenant's Awards and joint work with the Royal British Legion. These engagements give cadets a direct understanding of service, citizenship and the importance of maintaining high standards in public.

Visit of the Mayor of Redditch

On 25 March, the Mayor of Redditch and her husband, John, visited TS Kingfisher. They were piped aboard and welcomed by a street lining before seeing unarmed drill, classroom instruction and preparations for the Royal Marines Cadet Easter camp. A Leading Cadet conducted the unit tour, and the Mayor presented qualifications and promotions. The visit also provided an opportunity to share the unit's Stephenson Trophy success and the national recognition received through the Roddie Casement Sword.



Safety, safeguarding and governance

The unit continues to place safe, well-governed delivery at the centre of its work. When blue-green algae affected access to Arrow Valley Lake, activity was controlled through dynamic risk assessment, clear parent briefings, hygiene measures and alternative training. This allowed a proportionate return for cadets while protecting welfare and maintaining progression opportunities.

There are no ongoing safeguarding issues for the unit. Safeguarding remains a standing responsibility for every member of staff, supported by current training, prompt reporting and appropriate record keeping.

Inspection and assurance

The Unit's 2025 Unit Review produced an outstanding overall score of 87, resulting in the award of a Burgee and a Captain Sea Cadets Commendation. Unit administration, resources, adult development and participation, Royal Naval Parade performance and the Royal Marines Cadet Detachment all received the highest assessment scores. The Area Officer described TS Kingfisher as a top-performing unit across South West Area, recognising the consistency of its operations, strong leadership and effective partnership between Command and the UMT. Throughout 2025–26, the Unit has continued to maintain its assurance arrangements through regular review of health and safety systems, risk assessments, training records, equipment, facilities and governance documentation.

The Unit remains committed to maintaining high standards, responding constructively to assurance findings and providing a safe, compliant and effective environment for cadets and volunteers.

Current priorities

- To increase cadet participation in, and completion of, CVQO and Duke of Edinburgh's Award programmes. Clearer information will be provided to cadets and parents, supported by named staff leads, structured mentoring and regular progress monitoring to ensure that those enrolled are actively supported through to completion.
- Maintain safe access to boating and adventurous activity, using proportionate controls where conditions require them.

- Develop cadet leadership and prepare the next generation of senior cadets and instructors.

Closing remarks

The strength of TS Kingfisher lies in the standards, commitment and mutual support shown by its cadets, adult volunteers, Unit Management Team, parents and supporters. The achievements recorded here are substantial, but the more important measure is the confidence, resilience, discipline and sense of service that our young people continue to develop.

My sincere thanks go to everyone who contributed time, expertise, encouragement and practical support throughout the reporting year. We approach the forthcoming year with confidence, a clear understanding of the work still to be completed and pride in what Team Kingfisher achieved together.

Bravo Zulu, Team Kingfisher

S/Lt (SCC) Lisa A. Wood MA RNR

Commanding Officer, TS Kingfisher

Report of the Detachment Commander



The Royal Marines Cadets section is an integral part of the Sea Cadet Corps and although both the SCC and RMC partake in joint events the RMC looks to the Core of Royal Marines for its styles, standards of dress, drill and training.



This year the detachment has grown to a total of 16 cadets with more waiting to join in the coming months. We entered the Gibraltar Cup with a young and inexperienced Troop and achieved 5th place, this gave us a target for improvement for next year.

We have had excellent success with cadets promotions: 7 new recruits who joined in January completed their initial training, took their promise of alleigance to the King and were promoted to Marines Cadets, 1 Cadet Lance Corporal gained their promotion to Cadet Corporal and earned her place in the Wardroom. One Cadet Corporal will be attending the Cadet Sergeant promotion Board in June, this is the most senior rank for a Marine Cadet and we have high hopes for a successful outcome.



We have also had encouraging numbers attending both Easter and Summer company camps in 2025 and with the increase in numbers next year looks to be more than doubling those numbers.

Sgt (SCC) Gemma Carr
Detachment Commander

Report of the Unit Training Officer



We have continued to actively encourage cadets to complete various specialisation and proficiency training both at the unit and further afield at various sea cadet training centres. These qualifications are an important part of their Sea Cadet Experience and lead to progression and promotion. These courses not only give them the opportunity to gain new skills and qualifications but also the opportunity to make new friends and experience life outside of their own unit.

Due to the ongoing commitment of our staff and instructors, we have been able to continue to offer courses at the unit including Catering, Seamanship, Marine Engineering and First Aid providing easy access for our cadets and adult volunteers and offering any vacant spaces to the wider District.

We have had several cadets attend offshore voyages across the fleet of SCC ships. They have gained many wonderful memories during their time offshore and has encouraged more of our cadets to apply to take part in Offshore Voyages. This type of activity can often be unaffordable for some of our cadets and families, but bursaries are available for qualifying families to ensure everyone is given the opportunity to attend these events, regardless of their family circumstances.

We continue to actively promote the Duke of Edinburgh scheme within the Unit and the SCC and currently have 9 cadets undertaking their Bronze award. The cadet training programme (CTP) has been developed to teach the skills they require to successfully complete these sections. We also have cadets undertaking their silver and gold awards.

The DofE award is open to cadets aged 14 and over and consists of 4 sections – skills, physical, volunteering and expedition. They are actively encouraged to undertake voluntary work within their local community and there are numerous volunteering opportunities for them to explore. In 2023-24, 330,984 young people started their DofE, giving 4.7 million hours of volunteering to their communities.

We also continue to promote the BTEC level 1 and 2 award.

Looking forward to the next 12 months, we will continue to encourage more of the cadets to gain specialisations and proficiencies. We will also be encouraging them to enhance the qualifications they already have by attending intermediate and advanced courses.

S/Lt (SCC) M Andrews RNR
Unit Training Officer

Report of the Junior Sea Cadet Training Officer

This year we have welcomed 5 new juniors and watched several others pass through as Sea Cadets as they have turned 12.

We have awarded 8 Commodores Pennants, this is the highest award a Junior Sea Cadet can achieve and involves completing additional modules over and above the standard modules for a Junior Sea Cadet. It can also be transferred onto a Sea Cadets No1 Uniform for a year.

As part of the Unit Multi Activity Cadet Training Weekend we held a successful Junior STEM weekend attended by all juniors. They all came away with either their Crest award or their STEM Proficiency. They thoroughly enjoyed the tasks and experiments and were keen to take part and are planning further weekend for the newer juniors.



Our juniors have entered competitions including Piping and Rowing.



Competitions are a great way for cadets and juniors to meet others from other units within our District. This can help build friendships, which can help make it easier when Juniors move through the ranks and start attending District or area courses.

In September we were invited to join Shirley Sea Cadets for a Mid Autumn Festival with the Hong Kong Community. Several of our cadets joined myself and SLt Andrews and took part in crafting, experimenting, designing and generally having fun as well as extending their friendship groups to other Sea Cadet Units.

PO (SCC) Emma Burns
Junior Sea Cadet Training Officer

Trustees Annual Report and Financial Statements

The Charity Trustees present their report together with the financial statements of the charity for the year ended 31st March 2026. The financial statements comply with both the Sea Cadet Standard Constitution 2017 and the Charities Act 2022.

Vision, Mission and Values

Our Vision for Sea Cadets: 'Every young person launched for life.'

We aspire to a world where every young person who might wish to, can be positively impacted by Sea Cadets and launched for their life ahead.

Our Mission for Sea Cadets: **Inspiring young people to achieve their potential through challenge and nautical adventure guided by the customs and traditions of today's Royal Navy.'**

We seek to achieve this by exciting young people by offering them the opportunity to participate in challenging and nautical adventurous activity. Being guided by the Royal Navy reflects that we can learn much from its progress, and our young people benefit from even more engagement with its personnel. By highlighting today's Royal Navy, we recognise its more modern customs – from an inclusive culture to the pioneering use of technology.

We do this through a combination and variety of outdoor and adventure activities, team building, waterborne and self-learning-based activities, such as Duke of Edinburgh, BTEC and other nationally recognised qualifications.

We are passionate about investing in all young people. We offer a unique mix of activities and experiences, delivered locally, regionally, nationally and offshore, which improve life opportunities at school, in work and for the community. Our trained and experienced volunteers and staff support and deliver learning through nautical adventure and challenge, with the customs and traditions of the Royal Navy at the core. Through this we create a sense of belonging and identity where young people flourish, gaining confidence, skills for life, values and qualifications, which help them seize a better future.

Our Values

- **Respect:** 'To be inclusive, appreciate others and be considerate of all.'
- **Loyalty:** 'To be faithful to those who value and support me.'
- **Self-Discipline:** 'To do my best and do what I must.'
- **Commitment:** 'To do what I say I will.'
- **Honesty & Integrity:** 'To tell the truth and be a good person.'
- **Courage:** 'To do what I know is right.'

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 today's Royal Navy and in accordance with the principles, ethos, and practices of the Marine Society & Sea Cadets (MSSC).

In furtherance of the Purpose, the Unit offers young people a structured environment in which to develop; provides access to education and training including sailing, rowing, windsurfing, paddle sports, power boating, seamanship, navigation, marine engineering, cooking, music, first aid, drill, piping, and public services; it provides opportunities for young people to obtain a range of qualifications and a wide range of opportunities for community involvement.

Public Benefit

The trustees continue to give regard to the Charity Commission's general guidance '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 outlined in this report.

To achieve its aim the Unit encourages recruitment of young people from all backgrounds and abilities including where possible, and within the realms of Health and Safety, those with disabilities and develops their skills and abilities by:

- Regular structured activities with a nautical theme
- Enabling young people to take part in activities connected with the wider Sea Cadet Corps
- Movement such as waterborne activities, events and competitions at District, Area, and National levels
- Availability of formal achievements whilst completing courses to earn badges and promotions.

We continue to target recruitment within the local area, giving young people opportunities to take part in activities that in many cases would otherwise be unaffordable. We are only able to do this because we are volunteer led and all funds raised or received are used entirely for the charitable purposes of the Unit.

The aim of our structured Cadet Training Programme is to provide our young people with basic life skills: teamwork; leadership; communication; motivation; self-confidence and citizenship; all which will help them transition into responsible adulthood.

Join us - as a volunteer and see what difference you can make to the next generation. All training is provided, you don't need experience, just enthusiasm and time to commit. There are several different roles, just ask and we will explain what's available.



Structure, Governance and Management

Units of the SCC are formed and operated entirely by volunteers from the local community with an interest in furthering the cause of Sea Cadets. 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 with 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.

The Unit was registered as an unincorporated charity on 17th October 1985 and is governed by a constitution approved by the Charity Commission of England and Wales. A revised constitution issued by the Marine Society and Sea Cadets was ratified by the Board of Trustees at its meeting in December 2017.

Recruitment and Appointment of the Trustees

Trustees serve and are re-elected on an annual basis. A minimum of 4 office holders: Chair, Secretary, Treasurer and Commanding Officer/Officer in Charge. Unit Management Team (UMT) office holders are elected at the first meeting following the Annual General Meeting (AGM). UMT members are elected from membership of the Sea Cadets Unit which is drawn loosely as being those with an interest in the unit. The constitution lays down specific controls for UMT membership and will be observed for all future recruitment.

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

The trustees are represented by individuals drawn from the local 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.

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 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 judgement and estimates that are reasonable and prudent.
- State whether applicable accounting standards and statements of recommended practice (SORP) have been followed, subject to any departure disclosed and explained in the financial statements.
- Prepare the financial statements on a going concern basis unless it is appropriate to presume that the charity will not continue 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.

Thank you to our Volunteers!

For any Sea Cadet Unit to succeed it is fully reliant on its teams to work together and deliver the best experience to our young people. There is a lot that goes on behind the scenes, outside of parade times and over weekends that is not observed but makes the difference.

Thank you for your commitment and continued support as we look forward to another successful year here at TS Kingfisher.

This report was approved by the trustees on 20th October 2026 and recommended for adoption by the members.



Margaret Blizzard
Chair of the Board of Trustees

LEGAL AND ADMINISTRATIVE INFORMATION

Charity Details:

Charity Name:	Redditch & Bromsgrove Unit 595 of the Sea Cadets Corps
Charity Status:	Registered Unincorporated Charity
Registered Charity No:	516827
Registered Office and Operational Address:	Unit 3, Upper Crossgate Road Park Farm Industrial Estate Redditch B98 7SR
Telephone Number	01527 521835
Email:	enquiries@tskingfisher.org
Website	www.sea-cadets.org/redditchbromsgrove
Trustees at the time of signing the report	Margaret Blizzard – Chair Jane Sweetman – Treasurer Victoria Saundry - Secretary Lisa Wood – Ex-Officio - Commanding Officer
Other persons who were charity trustees of the Charity at any time in the financial year	James Smith (Resigned 1/12/2025)
Holding (Custodian) Trustees	The Marine Society & Sea Cadets (MSSC)
Bank	Lloyds Bank
Independent Examiner	Alison Dunmore MICB BA(Hons) Ichthus Bookkeeping 5 Park Way Droitwich WR9 9HE

Treasurer Report / Financial Review

The trustees continue to review the charity's requirements for reserves, considering 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, should be up to 6 months total overheads costs of the charity.

The opening balance across all accounts was £19,339 with a closing balance of £21,015 the charity ended the year with a credit of £1,676 on the previous year.

Maintaining the use of a minibus is a significant investment for a Sea Cadet Unit but essential. The requirement to comply with Permit 19 regulations with an ageing vehicle is expensive with total costs amounting to almost £3,000 pa.

Despite significant investment in both infrastructure and training resources we have maintained a healthy level of reserves and has enabled us to plan for further designated funds for equipment, and facilities improvements.

Restricted and Designated funds at the end of this financial year totalled £2,750 leaving a balance of unrestricted reserves of £18,275. Based on total operating and overheads costs for the year averaging £2,624 per month, the unrestricted reserves provide 7 months, exceeding the reserves policy by 1 month.

The increase in cadet numbers has reflected an increase in subscriptions, Gift Aid is up to date and increased our income by £5627 for this financial year. A not insubstantial amount and an essential part of guaranteed annual budgeting to meet the increasing cost of running a Sea Cadet Unit.

Appointment of the Independent Examiner

Alison Dunmore (previously Bevins) MICB BA(Hons), Ichthus Bookkeeping has been reappointed by the Trustees to provide the Independent Examination of Accounts for this financial year, her report follows.

Independent Examiner's Report

To the Trustees of Redditch & Bromsgrove Unit 595 of the Sea Cadets Corps

I report on the financial statements of Redditch & Bromsgrove Unit 595 of the Sea Cadets Corps for the year ended 31 March 2026 which are set out over the following 4 pages.

Responsibilities and basis of report

As the trustees of the charity, 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 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

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:

- Accounting records were not kept in accordance with section 130 of the Act or
- The accounts do not accord with the accounting records

Independent Examiner's statement

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

Alison Dunmore MICB **Date: 13 October 2026**

On behalf of:
Ichthus Bookkeeping
5 Park Way
Droitwich
WR9 9HE

Receipts and Payments Account for the period 1st April 2025 to 31st March 2026

Redditch & Bromsgrove Unit 595 of the Sea Cadet Corps

Receipts and Payments Account for the period 1 April 2025 to 31 March 2026

	Note	Unrestricted	Restricted	2026	2025
		£	£	£	£
RECEIPTS					
Donations	1	19,774	0	19,774	23,121
Fundraising	2	460	0	460	1,656
Generated	3	4,812	0	4,812	3,378
Grants	4	2,866	0	2,866	8,319
Training	5	1,656	0	1,656	556
Unearned	6	5,643	0	5,643	3,972
TOTAL RECEIPTS		**35,211**	**0**	**35,211**	**41,002**
PAYMENTS					
Charitable Activities	7	5,631	155	5,786	4,906
Operating Costs	8	9,794	528	10,322	21,107
Overheads	9	10,862	0	10,862	11,691
Fees Charged	10	640	0	640	755
Fundraising Costs	11	3,784	101	3,885	3,848
TOTAL PAYMENTS		**30,711**	**784**	**31,495**	**42,307**
ASSETS & INVESTMENTS					
Fixed Assets	12	2,040	0	2,040	209
Investments					
		2,040	**0**	**2,040**	**209**
TOTAL PAYMENTS		**32,751**	**784**	**33,535**	**42,516**
Net Incoming Resources		**2,460**	**-784**	**1,676**	**-1,514**
Transfer between Funds		0	0	0	0
Cash Funds from last year		17,102	2,237	19,339	20,853
TOTAL CASH FUNDS		**19,562**	**1,453**	**21,015**	**19,339**

Statement of Assets & Liabilities as at 31st March 2026

Redditch & Bromsgrove Unit 595 of the Sea Cadet Corps

Statement of Assets and Liabilities as at 31 March 2026

	Unrestricted	Restricted	2026	2025
CASH FUNDS	£	£	£	£
Treasurer's Account	8759	1453	10212	18329
Equals Card Account	466	0	466	646
Petty Cash Account	282	0	282	364
Savings Account	10016	0	10016	0
Lopay Clearing Account	39	0	39	0
	19562	**1453**	**21015**	**19339**

OTHER MONETARY ASSETS

INVESTMENT ASSETS

ASSETS RETAINED FOR THE CHARITY'S OWN USE

Premises	737,693	
Boats	37,750	
Minibus	4,000	
Computers & Other equipment	3,500	

LIABILITIES

Independent Examination	275

The financial statements were approved by the Board of Trustees on 20 October 2026 and were signed on its behalf by

Margaret Blizzard
Chair of the Board of Trustees

Jane Sweetman
Treasurer

Notes to the Accounts

Redditch & Bromsgrove Unit 595 of the Sea Cadet Corps

Notes to the Accounts

	Unrestricted	Restricted	2026	2025
	£	£	£	£
1 Donations				
Cadet	17,986		17,986	17,452
Donations	1,788		1,788	5,669
	19,774	**0**	**19,774**	**23,121**
2 Fundraising				
Fundraising Events	460		460	1,656
	460	**0**	**460**	**1,656**
3 Generated				
Property Rental	1,087		1,087	208
Sale of Goods	3,375		3,375	3,170
Sale of Assets	350		350	0
	4,812	**0**	**4,812**	**3,378**
4 Grants				
Charitable Trusts & Foundation	0		0	2,319
MS-SC Grant	2,866		2,866	6,000
	2,866	**0**	**2,866**	**8,319**
5 Training				
Course Fees - Internal	1,656		1,656	556
	1,656	**0**	**1,656**	**556**
6 Unearned				
Gift Aid Claim	5,627		5,627	3,972
Bank Interest	16		16	0
	5,643	**0**	**5,643**	**3,972**
7 Charitable Activies				
Course Fees - External	0		0	237
Training Materials	3,980	155	4,135	3,238
Fuel	1,229		1,229	1,237
3rd Party Travel	75		75	0
Catering	347		347	194
	5,631	**155**	**5,786**	**4,906**

Redditch & Bromsgrove Unit 595 of the Sea Cadet Corps

Notes to the Accounts (continued)

	Unrestrict	Restricted	2026	2025
	£	£	£	£
8 Operating Costs				
Unit Health, Hygiene & Well-being	1,057		1,057	1,443
Office Stationery & Printing	1,690		1,690	1,693
IT Consumables	171		171	293
Building Maintenance	2,050	528	2,578	14,468
Grounds Maintenance	1,829		1,829	178
Boat Maintenance	663		663	497
Vehicle Maintenance	2,334		2,334	1,254
Other Maintenance			0	1,281
	9,794	**528**	**10,322**	**21,107**
9 Overheads				
Water & Sewage Rates	1,657		1,657	990
Electricity	3,201		3,201	1,614
Gas	815		815	896
Broadband	371		371	925
Insurance	2,291		2,291	2,209
Certification	2,527		2,527	5,058
	10,862	**0**	**10,862**	**11,692**
10 Fees Charged				
Audit/Accountancy Fees	370		370	488
Other Revenue Costs	260		260	265
Bank Charges	10		10	2
	640	**0**	**640**	**755**
11 Fundraising Costs				
Special Events	837	101	938	1,175
Goods for Resale	2,923		2,923	2,648
Other Fundraising Costs	24		24	25
	3,784	**101**	**3,885**	**3,848**
12 Assets				
Unit Assets	2,040		2,040	209
	2,040	**0**	**2,040**	**209**