

Arnside Sailing Club
Charitable Incorporated Institution
Annual Report
For Year Ending 31st October 2025



Sailing on the estuary at Arnside



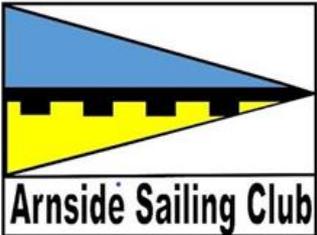
Youth Training at Killington



Paddle boarding and kayaking at Arnside



Registered Charity 1200999



Arnside Sailing Club

Charitable Incorporated Institution

Report of the Trustees for Year ending 31st Oct 2025

Charity Name	Arnside Sailing Club
Charity Registration Number	1200999
Registered Office	Old Customs House 17 Promenade Arnside Via Carnforth Cumbria LA5 0HD

Committee

Alasdair Simpson	Commodore
Alan Dawson	Treasurer
Jane Caldwell	Secretary
Chris Stanger	
Andy Pringle	
Marianne Lueking	
Rosemary Richards	
Andrew Newman	

1. Introduction

This is the report of Arnside Sailing Club CIO for the period 1st November 2024 to 31st October 2025

2. Objectives and Activities

2.1 Objectives

The purpose of the Charity is set out in our governing document.

1. To promote community participation in healthy recreation by providing facilities and equipment for water sports, including but not limited to sailing, paddle boarding, kayaking, and canoeing, and organising a programme of water sports activities.
2. The promotion of the maritime heritage of Arnside village for the public benefit by the preservation, repair, and maintenance of historic buildings and craft in Arnside.
3. To provide or assist in the provision of facilities in the interests of social welfare for recreation or other leisure time occupation of individuals who have need of such facilities by reason of their youth, age, infirmity or disability, financial hardship or social circumstances with the object of improving their conditions of life.

2.2 Activities

The Club offers water sports at Arnside on one of the country's most scenic estuaries. The Club owns 23 sailing dinghies, 7 sit on top kayaks and 11 paddle boards, which are available for use by members and for training. Water sports at Arnside are based at our Boat Park, which is located on the beach, half a mile from our Clubhouse on the Promenade. The Club is affiliated to both the RYA and Paddle UK.

We use Killington Sailing Association, near Sedbergh as an inland non tidal base for training. We are a recognised RYA Training Centre at Killington, running adult and youth sailing courses there. We hold club nights at Killington on

Thursday evenings in the summer. We run paddle board and kayak trips to other locations and dinghy cruises in lakes.

Our clubhouse in an old customs bonded warehouse is one of the oldest buildings in Arnside. We own “Severn” a heritage yacht built in Arnside in 1912, which is currently being restored. Arnside has a significant maritime heritage. Historically the estuary was the port for Kendal. Crossfields of Arnside were leading builders of Morecambe Bay Prawners, yachts and other boats including Arthur Ransome’s Swallow from 1840s to 1940s.

We offer training to schools and youth group. We have an AALA (Adventure Activities) Licence. The Club offers reduced fees to students and people on a low income enabling them to take part in water sports. We aim to make water sports affordable so that cost is not a barrier to taking part.

The Club has a trading subsidiary, “Old Customs House Trading Company Ltd” which runs a programme of social and music events in our clubhouse paying a rent and donating any profits to the Charity.

3. Achievements and Performance

3.1 Water Sports Participation

3.1.1 Membership

Year	2019	2020	2021	2022	2023	2024	2025
Memberships	69	113	169	150	149	123	116

The club offers individual and family memberships. The number of memberships at the year-end was 116. Including partners and children this equates to around 300 members. This was 6% down on 2024 but still considerably higher than in 2019 pre-Covid. Membership grew rapidly during Covid as people were looking for things to do and since we introduced paddleboarding in 2020. Since 2021 membership has declined due to people having less free time post Covid, members moving on and increased cost of living, for example for families. Around 80% of members have joined since 2020.

There were 25 new memberships in the year (21% of total membership). Going forward we need to recruit this number of memberships each year to continue with current levels of activity.

29 memberships (25% of the 2024 total) did not renew. This compares to 38% in 2024. To retain members, we need to put on activity that meets their needs and encouraging them to take part.

In terms of the main activity of sailing club members

Adult Sailing Arnside	31%
Adult Sailing – Killington Club Nights	7%
Parents of Youth Sailors	16%
Training	8%
Paddle Boarding	13%
Kayaking	6%
Support Club	9%
Social	9%

Sailing is the main reason for joining the club. Nationally the number of people paddle boarding and kayaking is higher than sailing. Sailing rates peak in childhood, with numbers dropping off in early adulthood, with another peak in the 55 to 65 age group when people have more free time. Paddleboarding and kayaking have a younger age profile, with more women paddleboarding than men.

Around 36% of our members come from Arnside, 23% from surrounding villages. 94% of members come from within 20 miles. The local area has a high retirement population.

3.1.2 Water Sports Activity

In total organised water sports activity took place at Arnside on 68 days and at Killington on 69 days with 7 trips to other locations.

At Arnside depending on the tide, we offered a programme of sailing at weekends and midweek. This included racing, social sailing, dinghy cruises out into the Bay, youth, improver and taster sessions. A new initiative was to run

sessions where new members could go out with experienced members. We ran dinghy cruises on Coniston Water and Windermere.



Sailing at Arnside

Sailing numbers at Arnside were slightly down on 2024, especially in the autumn when the weather was poorer. We were not able to take anyone out on our Try Day due to strong winds, but went ahead with an event in the Boat Park anyway, which attracted fewer people. Our Classic Boat Regatta in June was also affected by the weather. We ran 7 races at Arnside. In 2026 we want to increase the number of races and members, including youth taking part. We want to do more to encourage people who have done our sailing courses at Killington to sail at Arnside

At Killington our Thursday club nights have continued to be a success with numbers averaging 12 per session. They provide an opportunity for people to sail, paddle, kayak or windsurf at the same time as others with the reassurance of instructor in a safety boat present. We use Killington as inland training centre as unlike Arnside it is not tidal. A new initiative was to run joint monthly races there with Killington Sailing Association (and Sedbergh School), which we plan to build on in 2026.

In 2025 we ran a programme of group social paddleboarding and kayaking, including trips to locations such as Coniston, the River Lune at Halton and the Middle Derwent between Derwentwater and Bassenthwaite. At Arnside we ran a series of family paddle days. Kayaking and paddle boarding are good way of introducing children to water sports.

Our paddle sports season was started in April by a visit from Jo Moseley, author of paddle boarding guides to Great Britain and the Lake District. She gave a talk in our clubhouse and paddle boarded with a group from the club in the estuary the next day.



Jo Moseley with Club members



Jo Moseley

At Easter, Lizzie Collinge MP for Morecambe and Lunesdale came to a Family Fun Paddle Day on the estuary at Arnside. The event also included beach activities, such as sandcastle building.



Lizzie Collinge MP visit to the Club

With the Paddle Boarding now a mature sport, the emphasis has changed from offering beginner lessons to running group social activity and family paddle days,

With the number of people paddle boarding nationally being three times higher than sailing and for canoeing 4.5 higher, paddle sports offer a growth opportunity for the club. We are the only club in Cumbria and North Lancashire offering a programme of social paddle boarding. Doing paddle boarding as part of a club offers members people to paddle with, greater safety, support, led trips and the opportunities to progress

3.1.3 Becoming a Paddle UK Club

In January 2025 we became a Paddle UK Affiliated Club. Paddle UK (formerly British Canoeing) is the governing body for Paddle Boarding and Canoeing. By becoming a Paddle UK Club, we get access to their advice, grant funding and promotion. Being a Paddle UK Club is a mark of quality. To qualify as a Paddle UK Club, a club has to meet their safety and safeguarding standards.

3.1.4 Training

Offering training is important in attracting new members and meeting our charitable aims of getting more people out on the water.

Number of Participants by Year excluding schools and youth groups

Activity	2023	2024	2025
Arnside			
Adult Sailing	20	20	12
Youth Sailing	27	15	19
Paddle Boarding	38	22	35
Kayaking	11	15	5
Killington			
Adult Sailing	20	36	29
Youth Sailing	52	46	42
Windsurfing	3	4	6
Power and Safety Boat	8	10	5

At Arnside we run taster lessons and high tide improver sessions for both adults and youth. Numbers taking part in adult improver sessions at Arnside declined in 2025 as we put on fewer sessions, whilst numbers for youth sessions increased. Paddle board lessons numbers increased as we introduced

shorter taster lessons. However, numbers are well below the 160 recorded in 2021 when the sport was new.

The Club is a RYA Training Centre at Killington. Killington accounts for the largest proportion of our training activity. We are group member of Killington Sailing Association, which allows us to use their lake for training and club nights. We are grateful for their continued support for our training activity there.

The number of adults taking part in sailing lessons at Killington decreased mainly as we had fewer participants for our midweek improver sessions there. Numbers for youth courses during the school holidays were slightly down, perhaps as families have less spare money, The Home Education Group accounted for 11 of the youth participants.

We ran a commercial powerboat course for 4 people from Lancaster University in March with a spare place going to a club member.

3.1.5 Training Revenue

	2021	2022	2023	2024	2025
Arnside	8050	4581	2730	2130	1839
Killington	6740	6473	10637	12180	12940
Schools & Youth Groups	1080	1230	4110	3987	3798
Total	15890	12292	17477	18357	18557

Revenue from training has increased by 17% since 2021 largely due to running lessons for school and youth groups. Most of our training now takes place at Killington. Arnside revenue has declined as numbers for paddleboard lessons have decreased and as the emphasis has shifted to providing training at Killington, though we still run taster lessons and improver sessions at Arnside to introduce adults and youth to sailing on the estuary. Revenue from schools declined slightly in 2025 as we were not be able to offer Arnside School sailing sessions at Arnside due to the depth of water at low tide. This offset by running lessons for Sedbergh Summer School, a new customer.

3.1.6 Volunteer Training



Participants in Assistant Instructor Course

In 2025 we introduced an Assistant Sailing Instructor Scheme with 4 youth and 1 adult member taking part. Whilst not being full instructors, Assistant Instructor help instructors with lessons for example by showing participants how to rig a boat or taking them out sailing. The scheme offers older youth a chance to progress their skills and gain experience that will help them in the future life. Becoming an instructor is a means where an adult member can help the club, pass on their skills and meet new people. We plan offering a chance for older youth and adults to become full instructors in 2026 and possibly repeat the Assistant Instructor Course in 2027.

To support our paddle board programme, we trained two volunteers as Paddle Leaders in 2025. Paddle Leaders are qualified to lead paddle board trips. In the Autumn we ran a SUP safety course for 8 members, which covered rescue techniques. We are looking at training two members as Paddle Board instructors in 2026.

We ran refresher training for safety boat crew in the Spring, though only trained one new powerboat driver during the year.

3.1.7 RYA Impact Awards

Jane Caldwell, our secretary, was awarded a RYA Impact Award for her work as an Assistant Instructor supporting training.

3.1.8 Club Craft

We were given a Laser 2000 built in 2006 in good condition by a Cartmel resident in the spring. We would like to record our thanks. We are looking at selling the Wayfarer we keep at Killington and our Heron dinghy.

3.1.9 Health and Safety

The Sailing Club has a Health and Safety Policy. We provide safety equipment and safety boat cover. The Club follows national guidelines and monitors incidents elsewhere. We offer volunteers first aid training. All instructors have first aid training. The Club carries out risk assessments. We record incidents and nearer misses and update our risk assessments and operating procedures as appropriate. In 2025 there were 1 incident involving hospital treatment and 5 incidents requiring first aid.

3.1.10 Safeguarding

The Club has a safeguarding policy. We carry out DBS checks on instructors and volunteers coming into close contact with children and vulnerable adults.

3.1.11 Equality, Diversity and Inclusion

The Club has an Equality, Diversity and Inclusion Policy. We aim to create an environment which is safe, welcoming, and inclusive for everyone who wishes to take part in our activities,

3.1.12 Environment

As a water sports club we want to minimise our environmental impact. The Club has an Environmental Policy, for example we are looking at ways to reduce heat loss in clubhouse

3.1.13 Proposed Water Sports Hub

At present there are no proper changing facilities in our boat park in Arnside. We are developing plans for a “water sports hub” in our boat park consisting of changing facilities and a meeting / social room. We were awarded a grant of £6500 a February 2024 by the Council to develop plans for changing facilities.

We decided not to go ahead with our initial proposals due to the estimated cost of £150,000 plus and as the building had to be relocated in the centre of the Boat Park to avoid tree roots cutting down on the amount of boat parking. We are now progressing plans for a smaller facility which costing around £80,000 which should be easier to fund. As well as water sports the facility could be used for Forest Schools. We anticipate applying for planning permission in 2026 with a possible build in winter 2026/7 or 2027/8 depending on how quickly we can raise the money.

3.1 Promoting Arnside’s Maritime Heritage

Arnside has a long maritime history. The estuary was the port for Kendal. Crossfields built yachts and Morecambe Bay Prawners in the village from 1840s to the 1940s.



Restoration of Severn

The Club owns Severn, a yacht built by Crossfields in Arnside in 1912. Severn is currently being restored by David Moss Boatbuilders at Skippool near Blackpool. The restoration is nearly complete. Severn should be back on the water in Spring 2026. The restoration which is costing more than £100,000 has been funded by grants from The National Lottery Heritage Fund, Garfield Weston Trust, Headley Trust, Cumbria Community Foundation, Arnside

Silverdale Grant Fund, Barnes Trust, donations and fundraising events. The project is funded separately from the Sailing Club through the Friends Group. The project should give club members an opportunity to help sail a historic boat.

Separately from the Club, several club members are involved with Morecambe Bay Prawner Trust which owns Spray, a boat built in Arnside in 1896.

We held a conference on Crossfields of Arnside and the different boats they built in November 2025 attended by about 50 people. Presentations included a talk about Pacific Moon, a Crossfield's yacht that sailed to Tahiti in 1931/2 and Molly a yacht built by Crossfields in 1914 for a Lancaster doctor, now in the Mediterranean. As part of the National Lottery Heritage Fund project an archive website on Crossfields is being set up.

We were awarded a £16,450 grant by the Council in the summer to set up a small maritime heritage centre in the foyer of our clubhouse and improve music equipment, though the grant has not yet paid. Our clubhouse in the Old Custom House is one of the oldest buildings in Arnside.

The Classic Boat Regatta in June was hit by poor weather. In August we held our fifth maritime singing festival with singing on the pier and in the clubhouse. In 2026 we plan holding an event to celebrate the completion of Severn's restoration.

3.2 Helping people in need, including young people

3.3.1 Youth

The Club offers RYA Youth Courses at Killington, taster and improver sessions at Arnside and training to schools and youth groups. The Club has an AALA Licence (Adventure Activities Licence).

During the year we ran water sports sessions for three schools, three youth groups and for international students at Sedbergh Summer School. In total 105 children and students took part in our school and youth group programme in 2025.

On our RYA Youth Sailing Courses at Killington we trained 42 children and young people. We trained four youth members as Assistant Instructors.

Our AALA licence was extended for another three years. We would like to thank Ian Mason, our chief instructor for his work on the AALA application.

We received a grant the Areti Trust in 2025. £1000 was to support water sports lessons for schools and youth groups in the Lancaster City Council area, especially those from disadvantaged areas and £1000 for a bursary scheme to help parents in receipt of Universal Credit to pay for water sports lessons.

3.3.2 Adults

We became a RYA Sailability Club in 2023. Whilst we do not offer sailing sessions for disabled groups, we aim to accommodate people with disabilities or special needs on our training sessions.

The Club offers reduced cost membership to people with a low income and students. In 2025 this cost £25. We had 7 low income or student memberships. Including two families.

4. Financial Review

4.1 Sailing Club

The Club's income was £38,967 in 2024 – 2025 compared to £39,165 in the previous year. The main difference was that grant income was slightly lower. Membership and training income was slightly up.

Membership accounted for 30% of income, training 50% and rent from Old Customs House Trading Company 15%.

Expenses including depreciation were £45662 giving a deficit of £6695 compared to £2651 deficit in the previous year. This indicates that the Club is not generating enough income to invest in upgrading facilities or replace boats and equipment when they come up for renewal. This means that we are

dependent on grants, donations and fundraising to pay for new initiatives, which may not always be available. Prior to depreciation expenses were £36001 giving a surplus of £2986 compared to £7000 in the previous year.

At the end of the financial year, the club had assets of £348,704. The Clubhouse accounts for around 70% of the club's assets and club craft most of the remaining 30%.

4.2 Trading Subsidiary

Turnover for the Old Customs House Trading Company was £32,177 compared to £37,153 in the previous year. The Subsidiary made a loss of £4719 in 2024-5 which was slightly higher than the £4410 loss in 2023-24. The Clubhouse made a profit in 2022-23.

Year	2022-23	2023-24	2024-25
Turnover	£42,516	£37,153	32,177
Surplus (Loss)	£2186	(-£4410)	(-£4719)

The decline in revenue has been due to putting on fewer concerts and events. People are in general going out on a regular basis less meaning that we have to work harder to attract people into the clubhouse.

The Clubhouse is used for social events, private hires and live music serving both the club and wider community. It hosts a monthly folk club in winter. We hosted two events for Sustainable Arnside.

Highlights of the year included a sell-out concert by Martin Simpson, one of best guitarists in the world and our Stargazing Events. Concerts by nationally known artists such as Martin Simpson tend to attract a bigger audience and make a bigger profit than lesser-known local bands, which are often loss making.

In the coming year we want to return the clubhouse to profitability by putting on a diverse programme of events.

4.3 Reserves Policy

The Club's policy is to hold a minimum level of cash reserves to cover 6 months operating expenses, currently £16,500 a year. Our income is seasonal with the majority of income coming in during the spring and summer in advance of expenditure

In the short term we want to build up cash reserves to help pay for investment in new changing facilities in our Boat Park and roof repairs on our historic Clubhouse.

4.4 Risks

The Club is at risk to membership numbers and income declining. We mitigate against this by monitoring membership numbers, controlling expenditure, so it matches our income, attracting new members, putting on activity to retain existing members and reviewing our strategy on a yearly basis.

Similarly, we are at risk to training income declining. We mitigate against this by monitoring take up, reducing the amount training we run, varying our training offer so we put on more of the popular courses and less of those with a low take up and by extra promotion. We review our overall training offer at least once a year.

We are at risk from income our trading subsidiary declining and costs increasing. We mitigate against this by monitoring sales every month, managing expenditure and seeking to increase income, for example by better promotion of events, putting on acts that are likely to attract a bigger audience or varying our product mix to concentrate on activity that creates a bigger profit margin, such as private parties. With fixed costs associated with the building, it is important that the trading subsidiary makes a profit and is not a drain on the charity resources.

The Club is subject to risks associated with the national and local economic events, catastrophes such as Covid and changes in people's lifestyles. An economic downturn for example might mean that people had less money to spend on water sports (or alternatively an opportunity to increase club

turnover with more people holidaying at home). The club mitigates risk by keeping up to date to with national developments and water sports trends, by monitoring take up of club activities, cutting costs or by adapting the club's product offering to current circumstances. A decline in revenue in one area can be offset by switching resources to a growth area.

The Club is exposed to risks connected with owning club assets such as the clubhouse and club craft. We mitigate against this by holding adequate insurance, conducting regular safety inspections and by anticipating major items of expenditure in advance.

The Club is subject to risks by running water sports and other activities. We seek to reduce risk from our activities by holding public liability and employer insurance (that also covers volunteers) and by having a safety management system in place. We conduct risk assessments, record incidents, provide safety boat cover, give volunteers first aid training, offer advice to participants on safety and have operating procedures.

We reduce risks to young people and vulnerable adults by having a safeguarding policy in place, by following RYA best practise and carrying out DBS checks on instructors and volunteers.

The Club is subject to the risk of key members and officers moving on. We mitigate the risk of this by sharing the workload, encouraging new volunteers to come forward and develop their knowledge so that there are people who can take over in the future.

5. Future Plans

We plan developing our training programme, offering chances to try out water sports and supporting new participants on their journey from being complete beginners to experienced participants. The club is dependent on recruiting new members and retaining existing members to survive and grow. We are aiming to offer a pathway from being a complete beginner to an experienced member. This includes beginner and improver lessons, opportunities to go out with more experienced members and chances to practise, for example at club nights at Killington or social sailing sessions at Arnside with safety boat cover. For

experienced members we want to provide opportunities to progress, such as sailing catamarans or helping with club activity for example by becoming volunteer instructors or by safety boat training.

THE PARTICIPATION PATHWAY

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Sailing Pathway

The social aspects of water sports are important to many. The proposed water sports hub should provide opportunities for members to socialise after going out on the water

We want to reinvigorate our racing series in 2026 attracting more adult and youth participants offering a start racing course at the start of the season. As well as racing at Arnside we plan running monthly joint races at Killington. Depending on the success of the series, we would like to expand this to fortnightly races in 2027 offering racing at Killington at weekends when the tide is out.

We plan to offer more chances for youths who have been on our youth sailing courses to practise and progress, by offering a youth sailing club building up a community of youth sailors and parents. For older youth we want to offer chances to progress for example advanced skill courses, racing or becoming Assistant or Full Instructors. We are looking at entering teams in events like the Southport 12-hour race.

A future option might be to become a RYA Racing Pathway Club. To qualify we would need six boats of RYA Junior Racing Class (eg ICLA 4 (Laser 4.7) or RS Feva), offer a programme of race training and have at least two volunteer coaches to run the programme.

We want to grow the number of schools and youth groups we offer water sports to. We are running a RYA Level 1 Sailing Course for Beetham School in 2026. On the Isle of Wight, Seaview Yacht Club have set up a Youth Sailing Trust to fund a terms worth of free sailing lessons for local schools. We need to do more to encourage participants in school sessions to join the club.



School Sailing Lesson at Killington

Subject to funding, we would like to continue our bursary scheme to enable more children whose parents are in receipt of universal credit to take part in water sports. Nationally the RYA are aiming to give more children with less well-off parents a chance to take up sailing. In Cornwall both the Children's Sailing Trust and Roseland Youth Sailing Trust fund sailing lessons for children from low-income background.

Severn our historic yacht should be back on the water in 2026. We plan initially keeping her at Roa Island near Barrow to get use to sailing her before bringing her to Arnside.

For Paddle Sports we plan to develop our programme of social paddling, family paddle sports day and trips to other locations. In 2026 we plan to train two volunteer instructors and buy two extra leader boards.

In 2026 we want to expand our volunteer programme, giving volunteers support and training and encourage regular volunteering.

We plan to promote social rowing in 2026. The Gaffling dinghy for example can be used for both rowing and sailing. A future option might be for club volunteers to build a sea going rowing boat such as the St Ayles Skiff which is crewed by a team of four and a cox. Since it was introduced in 2009 the Skiff has been an outstanding success. In 2025 the World Championship in Stranraer attracted boats from 79 clubs and 3882 crew members. Yacht Clubs with St Ayles Skiff's include the Royal Tay in Dundee which has three running rowing sessions twice a week.



St Ayles Skiff

In 2026 we need to restore our Trading Subsidiary to profitability, for example by offering a wider range of activities, such as food and film nights, and by putting on more well-known acts that are likely to attract a bigger audience and offer profit margin and through better promotion. We plan opening the clubhouse more during the day once the heritage display is installed in the foyer, which should bring more people into the building. The Clubhouse is recognised in the local area as a community asset putting events that would not otherwise occur in Arnside.

6. Structure, governance and management

The club is a charitable incorporated institution with voting members who elect the trustees on a yearly basis.

The Club is run by a management committee of trustees who meet every month. As well as day to day business time is set aside for strategic issues and reviews of operations. The Club's Constitution requires a minimum of 5 trustees and maximum of 12. In 2025 the Club had 8 members of the trustee committee, 3 of whom were female, The trustee committee is chaired by the Commodore. It is important that we have a diverse range of people on management committee so that we get a balance of views.

Rosemary Richards is standing down from the committee in 2026 and we would like to thank her for her services to the club over the last two years.

The Club has other officers who are not members of the management committee but are responsible for different areas of the Club's operations such as the boat park.

The Club has no paid employees. All the trustees and officers are volunteers. However, the Club sub-contracts management of the club's training and water sports programme to an instructor to reduce the burden on volunteers and uses freelance instructors for training courses.

We would like to thank our Chief Instructor Ian Mason, other instructors and club officers for their work during the year.

7. Volunteers

The Club is dependent on its volunteers for its success. The Trustees would like to thank all volunteers for their input during the year. As well as the committee the club has between 30 and 40 members who volunteer on a regular basis, for example by starting and timing races, helping with work boat park days, taking new people sailing or operating safety boats.

8. Statement of Trustees Responsibilities

The Trustees confirm that throughout the year they have acted in regard to the Charity Commission guidance on public benefit.

The Trustees are responsible for the preparation of accounts in accordance with Charity law, The Trustees are satisfied that the accounts and report give a fair and true view of the Club in 2023-24.