



Royal Temple Yacht Club Ltd

**Annual General Meeting
Sunday 30 January 2022
11.30 a.m.**

PLEASE NOTE:

This meeting is the Annual General Meeting of the Royal Temple Yacht Club Limited where no Company Member will be admitted to the Meeting unless their membership subscription has been paid in full in accordance with Rule 8 or having signed a Direct Debit or Standing Order for deferred payment.

Members are deemed to be entitled to attend and vote at the Annual General Meeting if they have completed and returned to the Club a Company Application Form.

Staff will confirm that all documentation is in order by referring to the 2021/2022 database.

The attendance register can then be signed.

Any member who has a query regarding the procedure of the Annual General Meeting **must raise this by email prior to the meeting** in order that Officers can respond.

Members are requested to ensure that they have complied with all procedures required to attend the Annual General Meeting as Members could run the risk of non-entry to the meeting.

Your co-operation to ensure delays are not incurred because of last-minute issues will be greatly appreciated.

Elizabeth Anderson
Honorary Secretary

TO MEMBERS OF THE ROYAL TEMPLE YACHT CLUB LIMITED

In accordance with Rule 5, and Articles of Association 14.2, Notice is hereby given that the Annual General Meeting of the Royal Temple Yacht Club Limited will be held on Sunday 30 January 2022 at 11.30 a.m. Please be seated by 11.15 a.m.

AGENDA

1. Apologies for absence
2. To approve the Minutes of the previous Annual General Meeting held on Sunday 26 January 2020
3. To consider matters arising there from.
4. To introduce the Directors who are standing for election as Officers and Committee.
5. To elect in accordance with Rule 5 the Officers of the Club, as enumerated in Rule 3, to serve for the coming year.
6. To elect in accordance with Rule 5 the Non-Executive Directors of the Club to serve for the coming year. (Articles of Association 14.3.3 refer)
7. To elect in accordance with Rule 5 a General Committee to serve for the coming year.
8. To receive reports from the Commodore, Vice Commodore, Rear Commodore Cruisers, Rear Commodore Sail, Honorary Secretary, Honorary House Officer, Ramsgate Week and Navigation School.
9. To receive the Annual Report and Unaudited Financial Statements for the period 1 October 2019 to 30 September 2020 and 1 October 2020 to 30 September 2021 together with the report of the Honorary Treasurer and to approve the same
10. To appoint Dudley Gore & Co as the Club's Accountants.
11. Annual Membership Subscription 2022/2023: To devolve responsibility to the General Committee the determination of the Annual Membership Subscription for 2022/2023.
12. Any Other Business allowed by the Chair.
13. If available, the Chairperson to announce the result of the Votes for the position of Directors.

Elizabeth Anderson
Honorary Secretary

Dear Member,

Since the last Annual General Meeting held at the beginning of 2020; due to COVID19 and lockdown it has not been possible for the Officers and Committee to meet as frequently as they would have wished. Where meetings have been held, and over the two-year period a total of 9 Committee meetings were held face to face including one zoom meeting. Attendance is recorded below:

Officers		Committee	
Commodore David Parish	9	Terry Adams	7
Vice Commodore – Martin Morgans	6	Nigel Collingwood	9
Rear Commodore Sail Nicholas Rawbone	7	Karen Cox	9
Rear Commodore Cruisers Anne Peers	6	Andrew Ketteringham	7
Honorary Secretary Elizabeth Anderson	9	Rachel Morgans	6
Honorary Treasurer John Adkin	8	Tom Smith	8
Honorary House Officer Judy Pearson	9	Don Gray (co-opted July 21)	3
M Brand *	3		
John Barrett *	1		
F Martin *	6	Andrew Beaumont-Hope for Navigation School	4
* the General Committee agreed at its meeting held on 20 February 2020 that the Non-Executive Directors are not required to attend meetings unless they wish to do so as they have taken over the position previously held by the Trustees.			

Total Membership of the Club at 31st November 2021 was 336

Please note that if a member wishes an item to be included under AOB, it is advisable that details be submitted to the Commodore seven days prior to the AGM. Also, if a member wishes to ask a question relating to the accounts, written notice of that question should be submitted to the Honorary Treasurer not less than seven days before the meeting.

Yours sincerely

**Elizabeth Anderson
Honorary Secretary**

Commodore's Report

I hope you all managed to have a good Christmas and this coming year will be a little less fraught

When I was elected as Commodore, I always said I would stand for 2 years and what a 2 years it has been!

Firstly, I would like to thank my Flag Officers, Committee and Non-Executive Directors and volunteers for their help and support.

As a Yacht Club I am very proud that we managed to maintain our key areas, the cruisers managed a number of trips in the UK with foreign journeys proving difficult. The racers also managed to complete all their series including Wednesday evenings followed by a fish and chip supper.

Ramsgate Week went ahead against the odds and with no foreign support. There is already discussion with sponsors for next year and a full race programme for 2022 has been implemented.

I hope that I have left the club in good shape by ensuring the bank accounts have similar balances to when I took over mainly due to the hard work of the Hon Secretary and Honorary Treasurer procuring government grants and furlough monies.

There are a number of challenges we face as a Club, and I would encourage you to use your bar and functions as much as possible.

Finally, I would like to thank our staff who have had a roller coaster ride during covid but have always kept the bar open when we were allowed.

David Parish
Commodore

Vice Commodore's Report

I submit this annual report at a time when once again we are very much in a period of great uncertainty with Covid 19 calling the shots.

This report covers in fact a period of 2 years but for obvious reasons will not be double the length!

There is little to say of my time as Vice Commodore as sadly with the club so often closed I was seldom called upon often to act in that capacity, but I will say a huge thank you and well done to the Staff and Members who were very active in keeping the club solvent whilst being forced to close. Being closed is not a cashflow halting situation, simply one that ensures the cash flows away. The choking off of that flow to enable us to be in a position to bounce back was a commendable achievement.

During this period I was also appointed as Chair of the Bar Committee, as is required by the Club Premises Certificate under which we currently operate. As you can imagine with the club so much closed the bar opening has been very adversely affected. The bar can open when the club is open and therefore staffed, it does not operate in reverse. However, we have over the past months taken the opportunity to open whenever possible and with any excuse! I thank those who very much supported the bar in October with events every weekend. The more the bar is used the more it can open, that is not unique - look at the licensed premises in the town and note just how many remain closed for many days of the week, something we aspire not to do. A full normal itinerary of events was planned for December, drinks, meals socials etc. As I write this, I can only hope they are supported fully.

As we were affected by Covid in 2020 our suppliers hit us with a price increase on alcohol and soft drinks which we did not pass on as we struggled to re-open. Sadly we have just been advised of a further increase of 6%. This is across the licensing trade and not unique to us. It is impossible for us to completely absorb this increase and inevitably in January bar prices will be seen to rise. I believe that no matter how unpleasant this is, hiding or disguising the fact would be much more so.

As we go forward and with Barry Stone having been promoted to Club Manager he will be given far greater opportunities to maximise the benefits that the club can gain from a fully operational hotel, bar and restaurant. From increased sales comes reduced prices!

Now on a totally different theme. Ramsgate illuminations 2020/2021 were an amazing success with the highest number of boats ever lit for Christmas. This year 2021/2022 is on track to once again fill the harbour with light and festive cheer and I sincerely thank every RTYC member who has gone the extra mile to light their boats.

Martin Morgans
Vice Commodore

Rear Commodore Cruisers

The 80th Anniversary of the Dunkirk Little Ships to Dunkerque which had been programmed for May 2020 was cancelled as was 'Allez to Calais' due to restraints placed on us at that time. We are still in contact with the Commodore of Dunkirk Little Ships and the Commodore of the Little Ship Club and hope that future events will be able to take place.

Our boats were luckier and later in the year took advantage of the summer to visit France and Holland as well as visits to the East Coast.

During 2021 despite the pandemic and restrictions imposed on us all, our cruisers have been very active.

June – eight boats set off for Burnham on Crouch and, having secured their moorings, had an excellent meal in the Swallowtail Restaurant. Leaving next day they locked into Heybridge Basin where they met up with Avventura then making nine RTYC boats. The weather was almost Mediterranean style. To Brightlingsea and then Bradwell when the weather, as it does, then changed to rain and wind.

July – saw the annual RTYC Club cruise to Dover with 5 boats taking part. Unfortunately, the new marina was not open so boats moored in the Granville Dock. RTYC were welcomed by Royal Cinq Ports Y.C. for drinks before dinner at Cullins Yard.

July – also saw the arrival of the Royal Naval Volunteer Reserve Y.C. to Ramsgate where they were welcomed by our members. Unfortunately at that time we were unable to provide any catering but our recommendations to our local restaurants was taken up and proved very successful. Tim Clark, Commodore, was most impressed with Ramsgate, our facilities and our ability – when allowed – to easily cross over to France, Belgium and Holland well within our cruising range.

August – saw another cruise to the East Coast taking in Burnham on Crouch, Heybridge and Brightlingsea. Weather not so good for this trip but a new hostelry was discovered in the shape of Ye Olde White Hart, Burnham, for Sunday lunch.

August – also saw 4 boats taking off for the Solent. First port of call being Eastbourne then to Yarmouth, Poole, Bucklers Hard, Hamble, Gosport. There were many photographs sent back of dolphins, sunsets and sunrises. Views of the Isle of Wight. Good marinas and good eating establishments. I have a feeling this may be on the cruising programme for 2022.

October – was the start of our regular 'third Friday in the month' cruising evenings which started with a Curry Supper – very well supported.

November - gave us an insight into cruising the Mediterranean with Martin and Rachel Morgans. Very interesting with excellent photography and videos to accompany this talk.

December – we held a Christmas Cruising Evening with sausage rolls and mince pies in our beautifully decorated Club.

I have to thank my hardworking Cruising Committee for all their help during the difficult times we have all been through. All cruises have been organised by them and have been so successful. I wish them and our new RCC all the very best for 2022.

Anne Peers

Rear Commodore Cruisers

Rear Commodore Sailing

In spite of all the challenges of Covid during 2021, we managed to have a full racing series, with spring, summer, evening series, Ramsgate week regatta and Autumn series.

My thanks to Stuart Carter, our race officer, the volunteers in the race hut, the club office and the bar and catering staff for their continued support throughout the season.

Our annual Ramsgate week regatta was touch and go with Covid, but with the help of the volunteers and the sponsors, the Regatta week great success, and delighted to say made a handsome financial contribution to the club's bank balance. Our chair of Ramsgate week Karen Cox did an amazing job in the short time that we had to put the regatta on, my thanks to her and everyone who helped to make this a success.

The year finished with prize giving, with the support and assistance of the RCS team, we managed to have a full prize giving with all the cups and silver ware coming out of the cabinet, dinner for nearly 70 people and prizes handed out, this brought the year to a grand finale.

Moving to next year, again we intend to have a full race calendar with, spring, summer, evening and Autumn series races planned, we are delighted to announce our annual regatta and have secured Euromarine as lead sponsor. Let's hope we will see visitors from Europe supporting the club as previously enjoyed pre covid.

In closing I hope to stay on for 2022 as RCS and assure everyone my continued enthusiasm and commitment to the on the water racing activities.

Nicholas Rawbone
Rear Commodore Sailing

Honorary Secretary's Report

It has proved a remarkably busy, eventful two years for the Club. Covid has impacted on what the Club could offer to its members but the positive response and support I have personally received from members has been heartening and has made all the challenging work worthwhile.

Barry now holds the position of Club Manager, and his team, must be thanked for assisting in the running of the club and ensuring that the day-to-day on-going tasks are dealt with when we have had limiting opening of the Club. Despite real concerns on some occasions, they have been willing and able to step up and are to be congratulated for their commitment to the Club and the wellbeing of members and visitors in what has been very difficult times. The support and positive response to the Government social distancing guidelines that were put in place has been very welcome and made life easier for all.

Lastly, I would particularly like to thank all those who have supported me during what has been an incredibly challenging couple of years. This is my final year serving as Honorary Secretary of the Royal Temple Yacht Club, a position I have been most proud to hold; all is needed now is to wish the Club and its members the very best for the future.

Elizabeth Anderson
Honorary Secretary

Royal Temple Yacht Club 250 Club

The 250 Club has not been requested to assist with any projects this past year, so we have kept our powder dry, and I am pleased to report the fund is holding **£13374.00** in the bank. The final draw will take place on the same day as the Annual General meeting at 3.00 p.m. when the big prizes will be paid out. Our Club is an expensive building to maintain and the 250 Club is always on hand to provide the funds for the things that make it special. There is a fund and appeal to replace the roof of our grand building. The 250 Club will clearly help with that project.

New members are always welcome; the cost is £60 a year which can be paid at £5 per month. £400 is paid out every month at the Sunday draw. Membership is restricted to 250 people. Application forms are available on the club website or from the office.

John Barrett

Honorary House Officer's Report

Another two years in the position of House Officer, have again flown by. We have a beautiful clubhouse however the upkeep is a never-ending project. Despite the club being forced to shut for a large proportion of the last two-year period due to Covid 19 and the enforced lockdown, we have remained busy in the general maintenance and repair of the club house. I must say "thank you" again to Barry and all the staff, for their help and support throughout these strange times. Managing the day-to-day tasks, cleaning duties and general maintenance required in the clubhouse and for dealing with minor repairs and, many smaller "in house" jobs. We have employed Contractors and various sub-contractors for larger jobs, maintenance requirements and projects. During the year, the usual tasks have been carried out, such as the carpets cleaned regularly, the Kitchen has had a professional "Deep Clean, the annual check to the roof and guttering, safety testing of all the electrical equipment, and yearly Gas Safe testing on all gas appliances and the annual drain clearing. The regular cleaning of the silverware in the trophy cabinet, and various white goods have been purchased including a Tumble Dryer. We have also installed further security cameras to the building. The fire extinguishers have been upgraded, and a new RTYC Banner for the Balcony to be put in place in the spring.

Following the inspection from the KCC Fire & Safety Officer in late 2019, whereby some areas had been highlighted that required attention to again comply with the regulations. This work is now completed and from subsequent visits it appears we are fully compliant. There are constant changes to legislation and in April we had a spot check from Southern Water resulting in major works having to be undertaken to the club plumbing system in to comply with the current day regulations. There has also been various electrical works carried out to the door entry systems and the wifi in the clubhouse.

Over the 2019 – 2020 festive break we employed contractors to overhaul and upgrade the hotel bedrooms, this work included redecorating, replacing some furniture, carpets and curtains to all the bedrooms. The communal shower and toilet were also both remodeled. At the same time the electrics were inspected. The result of all this work was clearly shown in the great reviews by hotel guests once we were able to open again.

In early 2021 The Top floor flat was upgraded and completely redecorated in time for our new Housekeeper/General Assistant to join us. In the summer Scaffolding had to be erected for repairing brickwork to the front of the building carefully remove existing cement fillet & roof tiles as required and repairing balcony lead roof and damaged masonry. While the scaffolding was up it enabled access to the roof to obtain a report on its condition, this led to some immediate urgent repairs being carried out. However, it is an old building and the roof has been of some concern for many years, and it now appears we will expect to have a large outlay in the not too distant future to keep the roof in good repair. The "Roof Fund" that was put in place for future maintenance is still slowly growing. There has been a fair amount of repair and maintenance work to the exterior including work to the balcony, repairing the steps to the terrace, and painting the main steps with anti-slip paint. There has been a new drain drilled through to the corner of the terrace and connected to the existing downpipe to prevent further flooding of the terrace. During the summer of 2021 new patio furniture was purchased with the help of the 250 club. More recently it was found that due to leaking from old pipe work in the basement, the Gentlemen's toilets had to be upgraded. This work was long overdue however now all completed. Whilst the contractors were in the club several important repairs were also carried out including bricking up the old wooden outside cellar door which had completely rotted away, Repairing the gullies to the front of the club to prevent water coming into room 5., Clean off bird nests to the front of the building and repair the netting over the front door to further prevent the pigeons from nesting. Prepare and re-render the damaged sections of wall above doorway to Hold bar and fix helix-fix bars to retaining wall.

All works were completed by the contractors on time and within the allocated budget. The never-ending tasks of repair and redecoration of the building continues, with our ongoing improvement programme for 2022 already in place. Having been in the position of Hon House Officer for over 11 years, I think it is time to let someone else take over, so 2022 will be my last year in the post and hope that one of our members will be interested in taking up the reins.

Judy Pearson Honorary House Officer

Navigation School Report

After the hiatus of the past couple of years I am pleased to say the Navigation School is back up and running.

We, like everyone have had to work around the COVID restrictions to make sure everyone, students and Instructors, feel comfortable in the classroom. The team have been working hard behind the scenes utilising technology, so we were able to continue teaching whatever the restrictions. Creating better presentations, introducing Google Classroom, both allowing the potential for teaching via a virtual classroom.

Both Day Skipper and Yachtmaster classes are fully subscribed with a number of students waiting patiently for us to reopen. Another small change we have made is to introduce a short halftime break each session. Hopefully encouraging the students to mingle in the bar and enjoy the club environment whilst also allowing them to chat over what they have just learnt. It's a great way to improve learning as they discuss the course and share ideas in more depth and reason out solutions.

A big thank you to all the team, Simon Gasston, Michelle Stoneley, Elizabeth Anderson, Martin Morgans, Chris Cox, Jennifer Roberts and behind the scenes technical advice, John Stoneley. Without their dedication the Navigation School could not run so smoothly.

Principal
Andrew Beaumont-Hope

Entertainments

As is well understood the planned events of 2020 fell to the hammer blows of Government restrictions which continued to impact into 2021 finally lifting during Ramsgate Week in July.

Considerable thought and many alterations were made to all events in order to be COVID compliant and to ensure members remained safe during their visits to the club.

With a new caterer on our team, we kicked off by celebrating Octobers National Sausage Week with bangers and mash in the bar. October turned into the party month with a birthday celebration every weekend including Halloween.

The club offered a relaxing place to unwind after a busy days shopping on Black Friday, with a few treats and snacks on the bar.

December marked the start of the Christmas countdown, the tree having arrived on the 7th, a team of Christmas helpers came in to help decorate. Thank you to those who came to help, especially to the newest club members who joined in the festive fun. Rewards of mince pies and mulled wine were plentiful.

Officers' drinks was also a chance for all to show off their most festive sparkly jumpers in the hope of winning a prize for "most attractive jumper".

After a long period of absence due to the lockdown, both the traditional Christmas dinner and black tie New Year's Eve dinner party returned. A chance to unwind, catch up with old friends and wave goodbye to 2021.

Preparations have been made for the entertainment calendar for 2022. I hope that 2022 will see a wide range of different types of entertainment, with a full accompaniment of black tie events, including the Summer Ball. I am hoping to maximise the use of the caterer by providing interesting themed nights and a return to the regular Sunday Roasts.

If anyone has ideas and/or would like to get involved with organising Club events, please contact me via the office to join the Entertainment Committee

Rachel Morgans
Chair of Entertainments

Ramsgate Week 2021

This year Ramsgate Week was very different from previous years due to Covid and more than once we were urged to cancel it. But we carried on and I'm so glad that we did.

Due to the ban on travel, we didn't have our European friends however we ended up with 39 boats in total and having made a few money saving adjustments I'm delighted to say that we actually made a profit! It was a balancing act this year, the big gamble was not to have a committee boat. Richard Matthews kindly offered us his crews boat to use as a finishing boat for Round the Goodwins and the Gold Cup, something that we can't rely on for future events and so we will be returning to a committee boat for next year.

Full results for all classes are available at www.ramsgateweek.com

There were fewer people drinking in the bar due to concerns over Covid but this was counteracted by fewer bar staff, albeit Barry worked many hours of overtime and my thanks to Elizabeth for doing the best with the hours we had available. However, this would never have been achievable without the sterling efforts of Rachel and Martin Morgans, who were on the go everyday from 12 till 11pm acting as host and hostess.

With regard to sponsorship this year was a mixed bag, some were happy to carry on with their usual commitments but others like our headline sponsors Euromarine Insurance and Page & Sons and Shepherd Neame. However, I have been approached by some different sponsors about supporting next year so watch this space!

After the event we sent out a survey monkey form to everyone and got 35 responses. With Covid having such a huge impact now is the perfect time to make any changes we want for 2022 rather than following the same format as previous years.

The feedback was positive and during the regatta 93% loved the new WhatsApp groups especially the way it was controlled. My greatest surprise was that no one thought the races too long, in fact 32% wanted more 2 race days. However, 100% would recommend the regatta - great news.

There are many people who worked to pull this event together in a couple of months, and my thanks go out to all of them. But without sounding like an Oscar acceptance speech I really must thank the Commodore for his trust and support, Nick Rawbone the Rear Commodore Sail, for putting up with my tears and being positive all the time whilst being thrown in the deep end for his first Ramsgate Week, Elizabeth Anderson who worked so hard making sure we could actually legally hold an event, John Adkin for being a sounding board and also making the harbour look fantastic by putting up our feather flags with his team, our wonderful Race Hut team supplemented by Broadstairs Sailing Club, Mike Brand for updating the Ramsgate Week website at short notice, Alan Page for allowing us to take sponsors out on his boat, Judy Pearson for being the calm voice in the middle of the chaos of prize giving, and Paul Woodward for his continued support and for working so hard with Jean Conron behind the scenes running the race office upstairs in the Snooker Room.

Dates for next year are 17-22nd July 2022 so put them in your diary!

Karen Cox
Chair of Ramsgate Week.

2019-2020 RTYC Ltd. Treasury Report

This past difficult year, especially the second half, has ended with our club losing more than £30,000. However, special thanks must go to our loyal members who have supported the club with their subscriptions and for those whose extra support during the short open periods between the forced closures helped so much. In addition, thanks to much needed income from the government and the local council our overall income has largely met our outgoings. In fact, if we exclude the very significant early 2020 bill for Repairs and Refurbishments, we actually made a small profit.

As in recent previous years your office team led by our Honorary Secretary Elizabeth, our administrator Kathryn and our bookkeeper Zoe have kept control over income and expenditure allowing us to look forward with some confidence to the coming year despite all the obvious difficulties. Their hard work and professionalism deserves our grateful thanks.

Each of our fixed and variable expenditure items have been examined and minimised by the office team in line with our changed circumstances and necessary amendments have been implemented. Further work to reduce our necessary outgoings will be needed early in 2021 if we are to retain our good situation.

Our thanks must also go to our Accountants, Dudley Gore and Co., not just for the Auditing function but also for their not inconsiderable help navigating the complexities of the different furlough schemes so necessary to retain some of our staff. This process has not been without its challenges in meeting deadlines and amending errors, and so in early 2021 we hope to make some improvements.

John Adkin
Honorary Treasurer

Registration number: 10886538

Royal Temple Yacht Club Limited

Annual Report and Unaudited Financial Statements

For the Year Ended 30 September 2020

Royal Temple Yacht Club Limited

Contents

Company Information	1
Directors' Report	2
Accountants' Report	3
Profit and Loss Account	4
Balance Sheet	5 to 6
Notes to the Financial Statements	5
Detailed Profit and Loss Account	7 to 9

Royal Temple Yacht Club Limited

Company Information

Directors

Elizabeth Anderson
John Adkin
Andrew Beaumont-Hope
Michael Brand
Judith Pearson
John Barrett
Frank Martin
David Parish
Martin Morgans
Nicholas Rawbone
Anne Peers

Registered office

6 Westcliff Mansions
Ramsgate
CT11 9HY

Accountants

Dudley Gore & Co
Certified Practising Accountants
50 Queen Street
Ramsgate
CT11 9EE

Royal Temple Yacht Club Limited

Directors' Report for the Year Ended 30 September 2020

The directors present their report and the financial statements for the year ended 30 September 2020.

This report has been prepared in accordance with the micro-entity provisions of the Companies Act 2006 and in accordance with FRS 105 The Financial Reporting Standard applicable to the Micro-entities Regime.

Directors of the company

The directors who held office during the year were as follows:

Elizabeth Anderson

John Adkin

Andrew Beaumont-Hope

Michael Brand

Matthew Green (resigned 3 February 2020)

Judith Pearson

John Barrett

Frank Martin

David Parish

Martin Morgans

Nicholas Rawbone (appointed 26 March 2020)

Anne Peers (appointed 26 March 2020)

Small companies provision statement

This report has been prepared in accordance with the special provisions relating to companies subject to the small companies regime within Part 15 of the Companies Act 2006.

Approved by the Board on and signed on its behalf by:

.....
Elizabeth Anderson
Director

**Accountant's Report to the Board of Directors on the Preparation of the
Unaudited Statutory Accounts of
Royal Temple Yacht Club Limited
For the Year Ended 30 September 2020**

In order to assist you to fulfil your duties under the Companies Act 2006, we have prepared for your approval the accounts of Royal Temple Yacht Club Limited for the year ended 30 September 2020 as set out on pages 4 to 6 from the company's accounting records and from information and explanations you have given us.

As a practising member firm of the Institute of Certified Practising Accountants (ICPA) we are subject to its ethical and other professional requirements.

This report is made solely to the Board of Directors of Royal Temple Yacht Club Limited, as a body, in accordance with the terms of our engagement letter. Our work has been undertaken solely to prepare for your approval the accounts of Royal Temple Yacht Club Limited and state those matters that we have agreed to state to the Board of Directors of Royal Temple Yacht Club Limited, as a body, in this report in accordance with the requirements of the ICPA. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than Royal Temple Yacht Club Limited and its Board of Directors as a body for our work or for this report.

It is your duty to ensure that Royal Temple Yacht Club Limited has kept adequate accounting records and to prepare statutory accounts that give a true and fair view of the assets, liabilities, financial position and loss of Royal Temple Yacht Club Limited. You consider that Royal Temple Yacht Club Limited is exempt from the statutory audit requirement for the year.

We have not been instructed to carry out an audit or a review of the accounts of Royal Temple Yacht Club Limited. For this reason, we have not verified the accuracy or completeness of the accounting records or information and explanations you have given to us and we do not, therefore, express any opinion on the statutory accounts.

.....

Dudley Gore & Co
Certified Practising Accountants
50 Queen Street
Ramsgate
CT11 9EE

Date:.....

Royal Temple Yacht Club Limited

Profit and Loss Account for the Year Ended 30 September 2020

	2020	2019
	£	£
Turnover	197,975	299,303
Other income	798	57
Cost of raw materials and consumables	(37,059)	(89,423)
Staff costs	(86,006)	(99,045)
Depreciation and other amounts written off assets	(3,642)	(3,260)
Other charges	<u>(102,121)</u>	<u>(101,501)</u>
(Loss)/profit for the year	<u><u>(30,055)</u></u>	<u><u>6,131</u></u>

Royal Temple Yacht Club Limited
(Registration number: 10886538)
Balance Sheet as at 30 September 2020

	2020 £	2019 £
Fixed assets	<u>197,009</u>	<u>200,651</u>
Current assets	181,048	165,844
Prepayments and accrued income	13,194	18,587
Creditors: Amounts falling due within one year	<u>(59,392)</u>	<u>(73,027)</u>
Net current assets	<u>134,850</u>	<u>111,404</u>
Total assets less current liabilities	331,859	312,055
Creditors: Amounts falling due after more than one year	(50,000)	-
Accruals and deferred income	<u>(6,601)</u>	<u>(6,742)</u>
	<u>275,258</u>	<u>305,313</u>
Capital and reserves	<u>275,258</u>	<u>305,313</u>

1 General information

The company is a private company limited by share capital, incorporated in England and Wales.

The address of its registered office is:

6 Westcliff Mansions
Ramsgate
CT11 9HY

Basis of preparation

The financial statements have been prepared under the historical cost convention and in accordance with FRS 105 'The Financial Reporting Standard applicable to the Micro-entities Regime'.

2 Staff numbers

The average number of persons employed by the company (excluding directors) during the year, was 6 (2019 - 8).

These financial statements have been prepared in accordance with the micro-entity provisions of the Companies Act 2006.

For the financial year ending 30 September 2020 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476; and
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

Royal Temple Yacht Club Limited

(Registration number: 10886538)
Balance Sheet as at 30 September 2020

Approved and authorised by the Board on and signed on its behalf by:

.....

Elizabeth Anderson
Director

Royal Temple Yacht Club Limited

Detailed Profit and Loss Account for the Year Ended 30 September 2020

	2020	2019
	£	£
Turnover (analysed below)	197,975	299,303
Cost of sales (analysed below)	<u>(37,059)</u>	<u>(89,423)</u>
Gross profit	<u>160,916</u>	<u>209,880</u>
Gross profit (%)	81.28%	70.12%
Administrative expenses		
Employment costs (analysed below)	(86,006)	(99,045)
Establishment costs (analysed below)	(78,636)	(71,530)
General administrative expenses (analysed below)	(20,211)	(23,392)
Finance charges (analysed below)	(3,274)	(6,579)
Depreciation costs (analysed below)	<u>(3,642)</u>	<u>(3,260)</u>
	(191,769)	(203,806)
Other operating income (analysed below)	<u>798</u>	<u>57</u>
Operating (loss)/profit	<u>(30,055)</u>	<u>6,131</u>
(Loss)/profit before tax	<u>(30,055)</u>	<u>6,131</u>

Royal Temple Yacht Club Limited

Detailed Profit and Loss Account for the Year Ended 30 September 2020

	2020 £	2019 £
Turnover		
Subscriptions	71,093	67,337
Bar income	47,193	135,436
Donations and sponsorship	446	2,457
Insignia sales	270	337
Accommodation, functions and catering income	22,605	64,834
Ramsgate Week income	662	21,245
Interest received	236	360
Navigation school income	2,863	7,057
Warrants	30	240
Grants and subsidies receivable	52,577	-
	<u>197,975</u>	<u>299,303</u>
Cost of sales		
Ramsgate Week costs	1,164	15,485
Bar purchases	21,504	54,809
Insignia purchases	223	(727)
Accommodation, function and catering costs	14,168	18,272
Navigation school expenses	-	1,584
	<u>37,059</u>	<u>89,423</u>
Employment costs		
Staff wages and NIC	86,006	99,045
Establishment costs		
Rent and rates	12,453	17,588
Light, heat and power	9,220	11,848
Insurance	12,021	11,000
Repairs and maintenance	3,933	13,980
Premises renovation	40,157	17,114
Navigation School expenses	852	-
	<u>78,636</u>	<u>71,530</u>

Royal Temple Yacht Club Limited

Detailed Profit and Loss Account for the Year Ended 30 September 2020

	2020 £	2019 £
General administrative expenses		
Telephone and fax	1,916	1,707
Printing, postage and stationery	781	1,275
Newspapers and periodicals	490	976
Subscriptions and licences	600	1,657
Donations	-	22
Sundry expenses	343	920
Motor expenses	352	-
Sailing and racing	8,799	7,948
Advertising and promotion	520	848
Accountancy fees	5,630	7,229
Legal and professional fees	780	810
	<u>20,211</u>	<u>23,392</u>
Finance charges		
Bank charges	3,274	6,579
Depreciation costs		
Depreciation of fixtures and fittings	3,642	3,260
Other operating income		
Other operating income	798	57
Operating (loss)/profit	<u>(30,055)</u>	<u>6,131</u>
(Loss)/profit before tax	<u>(30,055)</u>	<u>6,131</u>

2020-2021 RTYC Ltd. Treasury Report

As in the previous financial year 2019-2020 this year, 2020-2021, has again been a 'game of two halves' but this year it was a very difficult first half with the club being closed for most of it. Again, as in the previous year we have to thank our loyal members for their financial support together with Government and local Council for the various grants and allowances so necessary for our survival.

In early 2021 we added the payment of wages, income tax, NEST pension and the calculation of holiday entitlements to all of our other accounting activities on our SAGE accounting system and embraced the higher calling of the "cloud". Thanks for this go to our Hon. Sec. Elizabeth, Zoe our Bookkeeper and Isobel for office support in not only making a success of this change but also for the ongoing and now very necessary cost control in all areas where we are able.

Our thanks must also go to our Accountants, Dudley Gore and Co., for ongoing help and advice and in the preparation of our accounts for financial reporting.

The past two years have been especially hard and sometimes thankless for the office and finance functions. Our positive financial situation on the bottom line looks better than is the reality thanks to Covid grants and the Furlough Scheme (see explanatory note below).

After losses in several of the previous years, with subscription income almost half of what it was and with income over the bar barely able to pay for the staff necessary, things must change.

John Adkin, Honorary Treasurer

RTYC Ltd. AGM 2020-2021 Note to 2020-2021 Accounts.

Analysis of P&L without Government funding and one-off legacy received.

Financial year	2018-2019	2019-2020	2020-2021
Reported P&L Result	<u>£6131</u>	<u>-£30055</u>	<u>£51439</u>
Less Extraordinary Income:			
Government Grants/subsidies	£0	-£52577	-£57436
One off Legacy	£0	£0	-£20000
P&L after deducting Extraordinary Income.	<u>£6131</u>	<u>-£82632</u>	<u>-£26307</u>

Registration number: 10886538

Royal Temple Yacht Club Limited

Annual Report and Unaudited Financial Statements

For the Year Ended 30 September 2021

Royal Temple Yacht Club Limited

Contents

Company Information	1
Directors' Report	2
Accountants' Report	3
Profit and Loss Account	4
Balance Sheet	5 to 6
Notes to the Unaudited Financial Statements	5
Detailed Profit and Loss Account	7 to 9

Royal Temple Yacht Club Limited

Company Information

Directors

Elizabeth Anderson
John Adkin
Andrew Beaumont-Hope
Michael Brand
Judith Pearson
John Barrett
Frank Martin
David Parish
Martin Morgans
Nicholas Rawbone
Anne Peers

Registered office

6 Westcliff Mansions
Ramsgate
CT11 9HY

Accountants

Dudley Gore & Co
Certified Practising Accountants
50 Queen Street
Ramsgate
CT11 9EE

Royal Temple Yacht Club Limited

Directors' Report for the Year Ended 30 September 2021

The directors present their report and the financial statements for the year ended 30 September 2021.

This report has been prepared in accordance with the micro-entity provisions of the Companies Act 2006 and in accordance with FRS 105 The Financial Reporting Standard applicable to the Micro-entities Regime.

Directors of the company

The directors who held office during the year were as follows:

Elizabeth Anderson

John Adkin

Andrew Beaumont-Hope

Michael Brand

Judith Pearson

John Barrett

Frank Martin

David Parish

Martin Morgans

Nicholas Rawbone

Anne Peers

Small companies provision statement

This report has been prepared in accordance with the special provisions relating to companies subject to the small companies regime within Part 15 of the Companies Act 2006.

Approved by the Board on and signed on its behalf by:

.....
Elizabeth Anderson
Director

**Accountant's Report to the Board of Directors on the Preparation of the
Unaudited Statutory Accounts of
Royal Temple Yacht Club Limited
For the Year Ended 30 September 2021**

In order to assist you to fulfil your duties under the Companies Act 2006, we have prepared for your approval the accounts of Royal Temple Yacht Club Limited for the year ended 30 September 2021 as set out on pages 4 to 6 from the company's accounting records and from information and explanations you have given us.

As a practising member firm of the Institute of Certified Practising Accountants (ICPA) we are subject to its ethical and other professional requirements.

This report is made solely to the Board of Directors of Royal Temple Yacht Club Limited, as a body, in accordance with the terms of our engagement letter. Our work has been undertaken solely to prepare for your approval the accounts of Royal Temple Yacht Club Limited and state those matters that we have agreed to state to the Board of Directors of Royal Temple Yacht Club Limited, as a body, in this report in accordance with the requirements of the ICPA. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than Royal Temple Yacht Club Limited and its Board of Directors as a body for our work or for this report.

It is your duty to ensure that Royal Temple Yacht Club Limited has kept adequate accounting records and to prepare statutory accounts that give a true and fair view of the assets, liabilities, financial position and profit of Royal Temple Yacht Club Limited. You consider that Royal Temple Yacht Club Limited is exempt from the statutory audit requirement for the year.

We have not been instructed to carry out an audit or a review of the accounts of Royal Temple Yacht Club Limited. For this reason, we have not verified the accuracy or completeness of the accounting records or information and explanations you have given to us and we do not, therefore, express any opinion on the statutory accounts.

.....

Dudley Gore & Co
Certified Practising Accountants
50 Queen Street
Ramsgate
CT11 9EE

Date:.....

Royal Temple Yacht Club Limited

Profit and Loss Account for the Year Ended 30 September 2021

	2021	2020
	£	£
Turnover	217,203	197,975
Other income	2,181	798
Cost of raw materials and consumables	(32,610)	(37,059)
Staff costs	(74,859)	(86,006)
Depreciation and other amounts written off assets	(4,042)	(3,642)
Other charges	<u>(56,434)</u>	<u>(102,121)</u>
Profit/(loss) for the year	<u><u>51,439</u></u>	<u><u>(30,055)</u></u>

Royal Temple Yacht Club Limited
(Registration number: 10886538)
Balance Sheet as at 30 September 2021

	2021 £	2020 £
Fixed assets	<u>198,212</u>	<u>197,009</u>
Current assets	190,006	181,048
Prepayments and accrued income	6,352	13,194
Creditors: Amounts falling due within one year	<u>(63,048)</u>	<u>(59,392)</u>
Net current assets	<u>133,310</u>	<u>134,850</u>
Total assets less current liabilities	331,522	331,859
Creditors: Amounts falling due after more than one year	-	(50,000)
Accruals and deferred income	<u>(4,825)</u>	<u>(6,601)</u>
	<u>326,697</u>	<u>275,258</u>
Capital and reserves	<u>326,697</u>	<u>275,258</u>

1 General information

The company is a private company limited by share capital, incorporated in England and Wales.

The address of its registered office is:

6 Westcliff Mansions
Ramsgate
CT11 9HY

Basis of preparation

The financial statements have been prepared under the historical cost convention and in accordance with FRS 105 'The Financial Reporting Standard applicable to the Micro-entities Regime'.

2 Staff numbers

The average number of persons employed by the company (excluding directors) during the year, was 6 (2020 - 6).

These financial statements have been prepared in accordance with the micro-entity provisions of the Companies Act 2006.

For the financial year ending 30 September 2021 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476; and
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

Royal Temple Yacht Club Limited

(Registration number: 10886538)

Balance Sheet as at 30 September 2021

Approved and authorised by the Board on and signed on its behalf by:

.....

Elizabeth Anderson
Director

Royal Temple Yacht Club Limited

Detailed Profit and Loss Account for the Year Ended 30 September 2021

	2021	2020
	£	£
Turnover (analysed below)	217,203	197,975
Cost of sales (analysed below)	<u>(32,610)</u>	<u>(37,059)</u>
Gross profit	<u>184,593</u>	<u>160,916</u>
Gross profit (%)	84.99%	81.28%
Administrative expenses		
Employment costs (analysed below)	(74,859)	(86,006)
Establishment costs (analysed below)	(43,386)	(78,636)
General administrative expenses (analysed below)	(11,371)	(20,211)
Finance charges (analysed below)	(1,677)	(3,274)
Depreciation costs (analysed below)	<u>(4,042)</u>	<u>(3,642)</u>
	(135,335)	(191,769)
Other operating income (analysed below)	<u>2,181</u>	<u>798</u>
Operating profit/(loss)	<u>51,439</u>	<u>(30,055)</u>
Profit/(loss) before tax	<u>51,439</u>	<u>(30,055)</u>

Royal Temple Yacht Club Limited

Detailed Profit and Loss Account for the Year Ended 30 September 2021

	2021 £	2020 £
Turnover		
Subscriptions	50,452	71,093
Bar income	33,297	47,193
Donations and sponsorship	26,614	446
Insignia sales	266	270
Accommodation, functions and catering income	34,105	22,605
Ramsgate Week income	14,645	662
Interest received	17	236
Navigation school income	1	2,863
Warrants	60	30
Grants and subsidies receivable	57,746	52,577
	<u>217,203</u>	<u>197,975</u>
Cost of sales		
Ramsgate Week costs	7,097	1,164
Bar purchases	13,686	21,504
Insignia purchases	179	223
Accommodation, function and catering costs	11,648	14,168
	<u>32,610</u>	<u>37,059</u>
Employment costs		
Staff wages and NIC	74,859	86,006
Establishment costs		
Rent and rates	4,749	12,453
Light, heat and power	8,158	9,220
Insurance	10,055	12,021
Repairs and maintenance	20,424	3,933
Premises renovation	-	40,157
Navigation School expenses	-	852
	<u>43,386</u>	<u>78,636</u>

Royal Temple Yacht Club Limited

Detailed Profit and Loss Account for the Year Ended 30 September 2021

	2021 £	2020 £
General administrative expenses		
Telephone and fax	1,984	1,916
Printing, postage and stationery	449	781
Newspapers and periodicals	-	490
Subscriptions and licences	1,829	600
Sundry expenses	100	343
Motor expenses	-	352
Sailing and racing	1,462	8,799
Advertising and promotion	420	520
Accountancy fees	4,347	5,630
Legal and professional fees	780	780
	<u>11,371</u>	<u>20,211</u>
Finance charges		
Bank charges	1,677	3,274
Depreciation costs		
Depreciation of fixtures and fittings	4,042	3,642
Other operating income		
Other operating income	<u>2,181</u>	<u>798</u>
Operating profit/(loss)	<u>51,439</u>	<u>(30,055)</u>
Profit/(loss) before tax	<u>51,439</u>	<u>(30,055)</u>