



Royal Temple Yacht Club Ltd

**Annual General Meeting
Sunday 22nd March 2026
11.30 a.m.**

Royal Temple Yacht Club Limited

Minutes of the Annual General Meeting held on 2nd March 2025 @ 11.30 a.m.

The Commodore Karen Cox welcomed all members who attended the Annual General Meeting of the Royal Temple Yacht Club Limited.

1 Apologies: John Barrett, Kym & Heather Leatt, Caroline Haycock, David Groves, Nigel Collingwood, James Boorman, Peter Thomas, Paul Woodward, Rod Oates, Deborah Thomas, Ian Nassif, Mary & Roy Fomison, John Homer, Davena Green, Cliff Conron, Lawrence Mayne, Fiona Rawbone, Angie Ketteringham.

2 To approve the Minutes of the previous Annual General Meeting held on Sunday 24 March 2024

The Minutes of the Meeting held on Sunday 24 March 2024 were agreed. Proposed by Lucy Dames and Seconded by Andrew Ketteringham and Carried.

3 To consider matters arising therefrom. No matters arising.

4 To introduce the Directors who are standing for election as Officers and Committee
The Commodore introduced the Members 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.

The following Officers were unopposed:

Commodore: Karen Cox; Vice Commodore: Judy Pearson; Rear Commodore Cruisers: Mark Andrews; Read Commodore Sail: Andy Ketteringham; Honorary Secretary; Terry Adams; Honorary Treasurer: TBA; Honorary House Officer, James Alexander; Principal of the Navigation School, Andrew Beaumont Hope

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)

The following were unopposed: John Barrett, Mike Brand and Nick Rawbone.

7 To elect in accordance with Rule 5 a General Committee to serve for the coming year.

The following were unopposed: Nigel Collingwood; David Parish

8 To receive reports from the Acting Commodore/Vice Commodore, Rear Commodore Cruisers, Rear Commodore Sail, Honorary House Officer, and Navigation School.

Questions were invited. None received.

9 To receive the Annual Report and Unaudited Financial Statements for the period 1 October 2024 to 30 September 2025 together with the report of the Treasurer and to approve the same.

The Commodore requested the meeting to approve the Accounts. Proposed by Peter Jackson, Seconded by Michael White and Carried

10 To appoint Dudley Gore & Co as the Club's Accountants.

The Commodore requested the meeting to approve the appointment of Dudley Gore as the Club's Accountants. Proposed by Jean Conron; Seconded by; Lucy Dames and Carried.

- 11 Annual Membership Subscription 2025/2026:** To devolve responsibility to the General Committee the determination of the Annual Membership Subscription for 2025/2026.

The Treasurer requested the meeting to devolve to the General Committee discretionary authority to review the 2025/2026 membership subscription and if appropriate to raise by an amount deemed by the Committee to be appropriate to secure the continued financial security of the Club, if such an increase is deemed necessary. Proposed by Andrew Ketteringham, Seconded by Hugh Cripps and Carried.

- 12 To amend the categories of membership under Rule 6.**

To reintroduce the categories of membership as described in the AGM booklet to come into effect on 1st October 2025.

Proposed by Nick Rawbone; Seconded by; Andrew Beaumont-Hope and Carried.

- 13 To amend Rule 6 "Election of members"**

To amend Rule 6 "Election of members" to read as described in the AGM booklet.

Proposed by Jonathan Hague; Seconded by Peter Jackson.

- 16 Any Other Business allowed by the Chair.**

Michael White asked what was happening about the area of the floor adjacent to the trophy cabinet that was used for dancing in the past. The commodore stated that this was under constant review and that we are looking at cost effective ways of strengthening it that will be acceptable to our insurers. We hope to do this when we are in a financial position to do so.

There being no further business, the meeting closed at: 12:05 hrs

Royal Temple Yacht Club AGM 22nd March 2026

Commodore's Report

It feels very strange, and to be honest very sad, writing this report knowing that I will be standing down as Commodore at this year's AGM. You may be aware that my parent's health has taken a sudden turn for the worse and they now require my constant care leaving me unable to give the club the time it requires.

It has honestly been the proudest period of my life representing this club and its members and I will leave my position with many happy memories. One such memory is when the Dunkirk Little Ships returned to Ramsgate in May 2025. We had been invited by the Commodore of the ADLS, Kevin Finn and his wife Jill, both also RTYC members, to be the support club for the 85th Return. My husband Chris had formed a community team as we wanted to involve the whole town in the return and so a whole week of events was planned at the club. My stand out moment was when we welcomed HRH Prince Michael of Kent to our club terrace where he was able to informally enjoy a drink in the sunshine, admiring the view of the packed harbour.

Early the following morning the Dunkirk Little Ships left the Royal Harbour with hardly a dry eye amongst the crowds who filled every available space around the harbour and cliff tops.

I was honoured to be onboard Remi II, with Prince Michael's Royal Standard flying from the stern, as owner Alan Page slipped his mooring to join the flotilla, weaving his way through the fleet to enable the Prince to take the salute. This was a huge honour for our Club and in particular Alan and Sharon Page who also had the pleasure of bringing Prince Michael back from Dunkirk.

As a result of our endeavours the club and Chris were presented with Impact Awards by the RYA and Chris was presented with a Pride in Place Award by Thanet District Council.

Another successful Ramsgate Week followed in July and the committee felt confident to open a restaurant with a full time chef. Thanks to a contribution from the 250 Club we decorated our dining room and purchased new tables and chairs. We were aware that we would have to underwrite the restaurant for the first six months, but sadly we never came close to achieving the 80 covers a week that was needed to succeed.

A perfect storm came at the end of the year when we were faced increased costs with large bills to upgrade our fire doors in-line with current regulations, and a gas leak closing the club on New Years Eve meaning we had to cancel the planned party, and turn away hotel guests for the next few days.

This club has faced challenges in the past and overcome them and I firmly believe that we have the opportunity to regroup, and emerge from this situation stronger than ever. However, if we are to remain a club then we need to pull together as a club working together to move forward. Sadly this is why I have to stand aside and let

someone else lead us out of our current situation as I am unable to commit the time necessary.

Thank you all for your support, I'm not going anywhere and hope to continue working with the committee to move us into our next phase.

All the best

Karen

Commodore.

Royal Temple Yacht Club AGM 22nd March 2026

House Officer's Report

Well it's been a pleasure to serve on the RTYC general committee as House Officer and hope to continue next year.

The club building as many of you will appreciate is a large Victorian building requiring constant and ongoing maintenance, which at times has proven to be quite costly.

Thanks to small work parties headed up by some keen volunteers, notably Tommy Foster, Steve King and Chris Cox, we have managed to keep on top of the main projects this year. One of the key areas was clearing the basement store and redundant fuel oil tank. The tank was removed out by a main contractor, Edge Environmental, leaving the area clear for disposing of the accumulated broken equipment and items no longer of any use, that was stored there on an out of sight out of mind basis. The area is now clean and tidy with improved lighting and ventilation etc.

We have made plans and requested quotations for entrance canopies, hold bar refurbishment/ floor renovation, new ladies toilets etc. and some work has been done in this regard, but the constant cost of managing the club fabric has taken top priority.

Earlier in 2025 a fire risk assessment was carried out, which showed breaches in fire door and fire alarm systems. As this was top priority, the fire doors had to be refurbished and are now up to standard and awaiting sign off. The fire alarm system is still awaiting update and will be carried as soon as funds are available.

As I stated above, members need to be mindful of the fact that as a large building that is 130 years old it is in constant need of maintenance against a background of ever increasing costs and to support it we need to ensure that the building pays for itself in whatever way possible.

James Alexander

Royal Temple Yacht Club

Rear Commodore Sail Report – 2025 Year in Review

As we conclude another year of racing in 2025 — my second as Rear Commodore Sail it is an appropriate time to reflect on both the challenges and successes of the past season.

It has certainly been a testing year. The issues with the hoist delayed the start of the season and at times the weather was not in our favour, resulting in the loss of several scheduled races and an unavoidable impact on the overall programme. Despite this, competitive racing and strong participation remained a consistent theme throughout the season.

Race Marks

Our race marks have become increasingly depleted in recent years. With the generous support of NFU Mutual, ICOM, and Ramsgate Sailing School, we successfully replaced three race marks with new buoys and ground tackle.

Unfortunately, we lost the Stonar mark at the end of the year. It made a brief and somewhat surprising appearance on a beach in Denmark; however, before the Danish Coast Guard could secure it, the tide carried it back out to sea. Every effort is being made to ensure a replacement is in place before the start of the new season.

Race Management

Steve King has settled well into his role as Race Officer, taking responsibility for course setting and supporting operations in the Race Hut for club racing. He has also taken on increased responsibility for the organisation of Ramsgate Week.

I would like to extend my sincere thanks to Fiona Rawbone, Steph Martin, Jean Conran, Rosemarie Horton and Martine for their continued commitment in running the Race Hut throughout the season. Their reliability and dedication are greatly appreciated.

North Sea Yacht Club

In May, we held the annual Ostend to Ramsgate race, which was well supported by the Belgian racing fleet from the North Sea Yacht Club. The Euro Regatta followed on the Friday, featuring a strong mix of visiting and RTYC boats, with prize giving held in the Club afterwards. The visiting fleet returned to Ostend on Saturday morning.

2025 Series Results

Spring Series

IRC Combined Classes 1 & 2

- 1st – Stiletto (1st Overall)
- 2nd – Buccaneer 2
- 3rd – Warrior

Cruiser Classes 3 & 4

- 1st – Pippy
- 2nd – Bad Boys
- 3rd – Manana

Summer Series

IRC Combined Classes 1 & 2

1st – Flying Pig
2nd – Warrior
3rd – Assassin

Cruiser Classes 3 & 4

1st – Pippy
2nd – Ziggy
3rd – Bad Boys

Evening Series

The extended Evening Series proved a success. While numbers occasionally fluctuated — understandably due to holidays — the series provided valuable opportunities for additional racing and crew development, while also supporting the Club during the midweek summer period. The atmosphere throughout was excellent.

Series 1

IRC 1 & 2:
1st – Expedite
2nd – Warrior
3rd – Jura

Class 3 & 4:
1st – Pippy
2nd – Ziggy
3rd – Manana

Series 2

IRC 1 & 2:
1st – Warrior
2nd – Jura
3rd – Expedite

Class 3 & 4:
1st – Ziggy
2nd – Manana

Autumn Series

IRC Classes 1 and 2 were again combined due to limited Class 1 entries. The sportsboats benefited from favourable conditions, which was reflected in competitive racing and results.

IRC Classes 1 & 2

1st – Flying Pig
2nd – Lock Stock
3rd – Stiletto

Cruiser Classes 3 & 4

1st – Bad Boys
2nd – Pippy
3rd – Ziggy

Overall 2025 Results

IRC Classes 1 & 2 Combined

- 1st – Stiletto
- 2nd – Buccaneer 2
- 3rd – Lock Stock

Cruiser Classes 3 & 4 Overall

- 1st – Bad Boys
 - 2nd – Pippy
 - 3rd – Manana
-

Special Prize Winners

- **Crowdy Cup (Junior Trophy – Most Up and Coming Junior)**
Chris (Lock Stock)
 - **John Morris Trophy (Most Meritorious Performance 2025)**
Simon Northrop
 - **Boynton Bowl (Services to Sailing)**
Steve King
 - **Temple Mug (Services to RTYC)**
Tommy Foster and Steve King
-

Ramsgate Week 2025

Ramsgate Week saw a reasonable turnout of boats in 2025, though — in common with regattas nationwide — visiting entries were lower than we would wish. Nevertheless, the competitive spirit remained strong, with close racing across the fleet, whether for podium positions or personal rivalries.

Friday's racing culminated in the prestigious Gold Cup, won by Simon Northrop in his Melges 24. Simon Farrens' Warrior finished second, with Peter Pearson's Buccaneer 2 in third place.

A refreshed format for shoreside entertainment, including early afternoon music and hot food served on the balcony for racers, helped maintain a lively atmosphere in the Club throughout the week. As ever, Friday's Prize Giving and live music ensured the bar remained busy well into the evening.

Looking Ahead to 2026

As we move into 2026, our focus will be on strengthening engagement with neighbouring clubs, increasing participation in cross-Channel racing, and building on the success of our summer events.

I would like to thank all competitors, volunteers, race management teams and sponsors for their continued support. The success of our racing programme depends entirely on your commitment and enthusiasm.

Andrew Ketteringham
Rear Commodore Sail
Royal Temple Yacht Club

Royal Temple Yacht Club AGM 2026

Rear Commodore Cruising Report

The 2025 cruising season started with a setback caused by the problems with the Harbour hoist. This meant that a number of regular cruising boats were stuck on the Hard for the early cruises planned for Queenborough, and the traditional shakedown cruise to Dover. In the end, a shuffling of crews meant that 5 boats made it to Dover with many of the usual cruising sailors attending.

The hoist problems were not resolved until early May when the Harbourmaster organised a crane to get the boats back in the water. One of the boats, Avventura, called up Port Control as the crane strops were removed to depart directly for West Mersea to join 4 other boats for the early May Bank Holiday cruise – hardly the best way to prepare a boat for the season! In the end, everybody enjoyed the West Mersea rally as usual, in particular the traditional Sunday morning seafood & Bucks Fizz brunch at the Company Shed.

The rest of May was taken up with relaunching the rest of the cruising fleet and preparing for the 85th ADLS return to Dunkirk, where a number of the cruising fleet provided mooring assistance to the participating fleet. Some of the cruisers unkindly wondered why ADLS boatowners needed mooring assistance. We realised after spending a few hours on the dockside in very chilly wind, how much the assistance was greatly appreciated by what are mainly river boats, some of which were leaking badly & exposed to the elements, to moor up & switch off their engines after nearly 12 hours at sea!

The weekend after Dunkirk was the traditional Calais rally attended by eight of our fleet, some of whom sailed straight from Dunkirk, others having returned briefly to Ramsgate to reprovision. We were joined in Calais by a number of boats from the Little Ship Club and Westerly Owners Association and everybody that attended enjoyed the usual welcoming beer on the pontoon followed by dinner at the Cercle Amical Maritime and the Bubbly Recuperative Party with Bacon Butties on the Sunday morning. Calais 2025 saw the crews get even less sleep than usual. On the Saturday, there was a very loud festival on the Yacht Club de Calais dockside with a rock band playing until after midnight. Once the music died, we looked forward to a good night's sleep and lie in on Sunday morning, only to be rudely woken by motor racing time trials on the opposite dock – these started at 08.30 and continued until 14.30!

After the excitement of consecutive weekends in Dunkirk and Calais, mid June saw the first Medway rally for a number of years, organised by Josh Lidstone and included a rally dinner at the Ship & Trades and a tour of Ramsgate Week sponsor Copper Rivett's distillery.

In mid July, the cruisers set off for a week on the East Coast, visiting Ipswich, Ramsholt, Aldeburgh, Orford & Titchmarsh. The plan was for 5 boats from Ramsgate to join another 2 from the Little Ship Club on the cruise, but mechanical & crew problems meant that 2 boats never left Ramsgate. From the boats that did attend the cruise, there were some excellent pictures of beautiful sunsets outside

some of the East Coast's finest hostelrys, but subsequent reports indicated that not all the boats visited the same pubs at the same time!

August saw the introduction of another new rally – to Eastbourne for the Eastbourne Airshow, organised by John Shears. There were some beautiful photos taken of the planes, in particular of the Red Arrows, and the consensus was that the Airshow was well worth attending but, some of the smaller boats in particular, didn't enjoy the lengthy passage to & from Eastbourne quite so much.

On one day in August, there were 17 RTYC cruisers at sea, with the boats not at Eastbourne setting off for the traditional late August cruise to Holland. As usual, the itinerary was quite informal with boats electing to stay at their own favourite locations or to take a rest day whilst the rest of the fleet moved on, but collectively or separately the fleet visited Nieuwpoort, Ostend, Blankenberge, Cadzand, Middleburg, Goes, Brouwershaven, Zierikzee, Kortgene, a number of Veersemeer islands & Veere during the trip, in generally fine weather.

A new introduction to the cruising schedule in 2025 was the introduction of 'Pot Luck' cruises at the beginning and end of the season, when weather conditions may be less favourable, so destinations are chosen just before the cruise to suit wind & tide. Accordingly, 5 boats attended a Calais cruise at the end of September in what turned out to be very pleasant sailing conditions. It was particularly pleasing that 2 of the boats that attended this cruise were motor boats. We are very keen to get more motor cruisers to attend future rallies.

Although the end of September was the end of the cruising season for most members, this report would not be complete without mentioning that one of our boats, Good Feeling, sailed over to Boulogne for the late November Herring Festival. With strong Spring Tides and a fresh SW breeze, the return trip meant that the tides pushed the boat down towards Dungeness whilst crossing the shipping lanes and, as they eventually made it back towards Dover the RNLI were despatched to check on the skipper's sanity for sailing in those conditions before they thankfully finally made it home.

It is pleasing to report that the 2025 cruising season has seen more boats attend one or more of the rallies than for many years. By the time of the AGM we will have already held the first 'Pot Luck' cruise of the 2026 season and planning is already well under way for the rest of the season's cruises. Provisional dates have already been circulated to members and posted on the Cruising noticeboard at the Club.

Mark Andrews, RCC

Royal Temple Yacht Club AGM 22nd March 2026

Navigation School Report

We have had another active season with the Navigation School.

We've managed to fit in a couple of VHF course, a first aid course that was well attended by members and staff. Keeping us safe on the water and in the Club House.

Always a good idea for more than one person on each boat to have attended a First Aid Course. Generally, it's the skippers, but what happens if they require medical assistance?

We changed the format this year for the Day Skipper and Yachtmaster courses. Going from one evening a week over the winter months, to three weekends of training then the exams. It appears to have worked very successfully for the Day skippers and in the next few weeks we will see how we fair with the Yachtmaster.

Our association with Ramsgate sailing school has been very successful, with a number of students taking the opportunity to follow up their theory course with on the water training, building up their skills and giving them confidence on the water. All this greatly helps with encouraging our students to then become club members.

We are always pleased when our students go on to become club members and look forward to seeing them on the water and in the club.

A big thanks to all who assist to make the Nav School successful. James Bradney, Ramsgate Sailing School has been a great asset assisting in the classroom and then encouraging students on to the water.

Royal Temple Yacht Club AGM March 2026

Honorary Treasurers Report

I have taken on the role in order to get the accounts up to date and ensure that the accounts are received in a timely manner for the regular monthly meetings, I have been training a staff member to be able to enter the information into the Finance system which is now completed.

The 2024/2025 financial year has been a year of attempting to put the club on a better financial footing by trialling a permanent Chef and restaurant and although the idea and marketing began to work well unfortunately this became a rather costly trial therefore we are still in the uncomfortable position of having incurred a loss for the year. This is what has necessitated the increase in membership subscriptions to try and improve our financial position.

As in previous years, in addition to the membership subscriptions, we have relied heavily on bar income, the renting out of the bedrooms, internal and external functions and of course the revenue generated from sponsorship and bar income from Ramsgate Week. Unfortunately, our bar income is in decline in common with many other hospitality venues and this trend is likely to continue as members are not using the club as extensively as they did in the past. Room bookings are still holding up reasonably well and a lot of work is being done to reinvigorate the club as a attractive venue for functions.

We are currently looking to come up with a plan to increase membership, revenue into the club from various avenues which will be described in more detail later in the meeting.

It is now more important than ever that members try and support the club where they can as costs in all areas are rising inexorably and, this means that revenue generation has never been more urgent

Lisa Young

Honorary Treasurer

Registration number: 10886538

Royal Temple Yacht Club Limited

Annual Report and Unaudited Financial Statements

For the Year Ended 30 September 2025

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

Royal Temple Yacht Club Limited

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Royal Temple Yacht Club Limited

Company Information

Directors

Judith Pearson
Andrew Beaumont-Hope
Michael Brand
James Alford Alexander Jnr
Karen Cox
Mark Andrews
Mr Andrew Ketteringham
John Barrett
Mr Terence Adams

Registered office

6 Westcliff Mansions
Ramsgate
CT11 9HY

Accountants

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

**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 2025**

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 2025 as set out on pages 3 to 5 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 2025

	2025	2024
	£	£
Turnover	370,366	270,885
Cost of raw materials and consumables	(133,510)	(72,521)
Staff costs	(144,844)	(134,256)
Depreciation and other amounts written off assets	(3,892)	(2,676)
Other charges	<u>(102,386)</u>	<u>(76,006)</u>
Loss for the year	<u><u>(14,266)</u></u>	<u><u>(14,574)</u></u>

Royal Temple Yacht Club Limited
(Registration number: 10886538)
Balance Sheet as at 30 September 2025

	2025 £	2024 £
Fixed assets	<u>197,758</u>	<u>194,113</u>
Current assets	92,528	99,416
Prepayments and accrued income	2,837	360
Creditors: Amounts falling due within one year	<u>(58,893)</u>	<u>(45,393)</u>
Net current assets	<u>36,472</u>	<u>54,383</u>
Total assets less current liabilities	234,230	248,496
Creditors: Amounts falling due after more than one year	(28,000)	(28,000)
Provisions for liabilities	(1)	(1)
Accruals and deferred income	<u>(3,000)</u>	<u>(3,000)</u>
	<u>203,229</u>	<u>217,495</u>
Capital and reserves	<u>203,229</u>	<u>217,495</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

These financial statements were authorised for issue by the Board on

2 Staff numbers

The average number of persons employed by the company (excluding directors) during the year, was 10 (2024 - 11).

For the financial year ending 30 September 2025 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.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the micro entities regime and FRS 105 'The Financial Reporting Standard Applicable to the Micro-entities Regime.

Royal Temple Yacht Club Limited
(Registration number: 10886538)
Balance Sheet as at 30 September 2025

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

.....
John Barrett
Director

.....
Mr Terence Adams
Director

Royal Temple Yacht Club Limited

Detailed Profit and Loss Account for the Year Ended 30 September 2025

	2025	2024
	£	£
Turnover (analysed below)	370,366	270,885
Cost of sales (analysed below)	<u>(133,510)</u>	<u>(72,521)</u>
Gross profit	<u>236,856</u>	<u>198,364</u>
Administrative expenses		
Employment costs (analysed below)	(144,844)	(134,256)
Establishment costs (analysed below)	(76,922)	(47,044)
General administrative expenses (analysed below)	(24,576)	(24,418)
Finance charges (analysed below)	(4,388)	(4,544)
Depreciation costs (analysed below)	(3,892)	(2,676)
Other expenses (analysed below)	<u>3,500</u>	<u>-</u>
	<u>(251,122)</u>	<u>(212,938)</u>
Operating loss	<u>(14,266)</u>	<u>(14,574)</u>
Loss before tax	<u>(14,266)</u>	<u>(14,574)</u>

This page does not form part of the statutory financial statements.

Royal Temple Yacht Club Limited

Detailed Profit and Loss Account for the Year Ended 30 September 2025

	2025	2024
	£	£
Turnover		
Subscriptions	70,773	55,159
Bar income	151,199	112,655
Donations and sponsorship	1,763	1,545
Insignia sales	5,129	5,596
Accommodation, functions and catering income	103,674	76,628
Rental income from investment property	8,880	-
Ramsgate Week income	20,251	12,308
Interest received	936	1,118
Navigation school income	6,740	4,230
Warrants	21	146
Grants and subsidies receivable	1,000	1,500
	<u>370,366</u>	<u>270,885</u>
Cost of sales		
Ramsgate Week costs	3,549	3,419
Bar purchases	55,030	36,551
Insignia purchases	4,319	4,662
Accommodation, function and catering costs	70,612	27,576
Navigation school expenses	-	313
	<u>133,510</u>	<u>72,521</u>
Employment costs		
Staff wages and NIC	144,844	134,256
Establishment costs		
Rent and rates	15,020	7,702
Light, heat and power	19,708	14,357
Insurance	14,312	18,248
Repairs and maintenance	27,882	6,737
	<u>76,922</u>	<u>47,044</u>
General administrative expenses		
Telephone and fax	6,981	6,603
Printing, postage and stationery	1,376	1,086
Subscriptions and licences	4,238	2,294
Sundry expenses	963	859
Sailing and racing	3,839	729
Advertising and promotion	669	366
Staff entertaining (allowable for tax)	400	2,650
Accountancy fees	2,890	4,603
Legal and professional fees	3,220	5,228
	<u>24,576</u>	<u>24,418</u>

This page does not form part of the statutory financial statements.

Royal Temple Yacht Club Limited

Detailed Profit and Loss Account for the Year Ended 30 September 2025

	2025	2024
	£	£
Finance charges		
Bank charges	4,388	4,544
Depreciation costs		
Depreciation of fixtures and fittings	3,892	2,676
Other expenses		
(Profit)/loss on disposal of tangible fixed assets	3,500	-
Operating loss	<u>(14,266)</u>	<u>(14,574)</u>
Loss before tax	<u>(14,266)</u>	<u>(14,574)</u>