

EGM – 2nd August 2025

Additional Questions and Answers – 28th July 2025

Q. Is the steel modular structure strong enough to add another floor on top at a future date.

No. The building is not designed to allow a second floor. This was looked at by the Working Group and it was felt that it would be very unlikely that planning permission would be granted for a two-story build, given the sensitivity of the area been an AONB. There would also likely be substantial addition ground works cost to allow for a larger structure.

Q. Is there an intention to add solar panels to the roof.

The existing solar panels have been installed on the main club house roof with expansion in mind. Any further panels would first be installed along side these. All cabling has been routed to the plant room where space has been identified should batteries be installed at a future date.

Q. Will rainwater harvesting been included.

The rainwater will runoff across the dinghy park as currently done with the existing structures.

The environmental committee have looked into rainwater harvesting at the club and identified that all rainwater from the club roof is funnelled by a single gulley and down pipe on the east side of the building and then drained directly into the river. This would be the ideal place to install a tank for storing water and could be used for washing dinghies as they come ashore etc. However estimated costs for this project have been prohibitive against other requirements around the club.

Q. Can the Working Group provide details of the expected revenue that the new Wreck Room would generate.

The following table estimate the potential income from the new Training Suite

<u>User Groups</u>	Year 1	Year 2	Year 3	Year 4	Year 5				
Squad Hire	£ 1,500	£ 1,550	£ 1,600	£ 1,650	£ 1,700	Room hire increases £5per day per year			
Regular user group (Yoga) 30wks @ £50	£ 1,500	£ 1,550	£ 1,600	£ 1,650	£ 1,700	Room hire increases £5per day per year			
Target Corporates & Other 1 day per month Yr 1)	£ 1,440	£ 3,000	£ 3,120	£ 4,860	£ 5,040	Increaseing target by extra day every 2 years			
Member Hire (Shearwater etc.) 14 days per year	£ 1,400	£ 1,470	£ 1,540	£ 1,610	£ 1,680	Room hire increases £5per day per year			
	£ 5,840	£ 7,570	£ 7,860	£ 9,770	£ 10,120				
<u>RYA East Coast Centre of Excellence - Off water training</u>									
1 x 2 day PBII Course extra per month - RHYC delivered	£ 1,920	£ 2,000	£ 2,080	£ 2,160	£ 2,240	Room hire increases £5per day per year			
3 x Junior Training Weeks - current growth	£ 1,500	£ 1,575	£ 2,200	£ 2,300	£ 2,400	4th Training wk Yr 3 + £5 per day increase			
	£ 3,420	£ 3,575	£ 4,280	£ 4,460	£ 4,640				
Total	£ 9,260	£ 11,145	£ 12,140	£ 14,230	£ 14,760	£ 61,535.00			

Q. Can the Working Group provide a Cash Flow Forecast covering the period of Promissory Note repayments.

Additional Financial Data for the EGM August 2025

This report provides additional background information for the EGM.

5 Year Income and Expenditure and Cash Projections

The table below provides a summary of income, expenditure and cash movements projected for the next five years. Full details are provided on the second page.

	2024/25 Forecast	20205/26 Projection	2026/27 Projection	2027/28 Projection	2028/29 Projection	2029/30 Projection
Total Income	478,300	505,100	523,100	539,700	558,100	575,400
Total Costs	412,300	430,000	440,900	451,500	460,600	469,600
Cash Generated	66,000	75,100	82,200	88,200	97,500	105,800
Lloyds Loan Repayments	32,900	35,000	37,200	39,700	42,200	44,900
Capital Expenditure	43,000	160,000	40,000	20,000	20,000	20,000
(Member Loans)/Repayments	(120,000)			40,000	40,000	40,000
Net Cash Movement	110,100	(119,900)	5,000	(11,500)	(4,700)	900
Cash at Year End (30 September)	230,000	110,100	115,100	103,600	98,900	99,800

The projections provide for £40,000 of capital expenditure over the next two years in addition to the costs of the new training room, and £20,000 per year whilst the Member loans are repaid. A total of £140,000 over the 5 year period. Capital expenditure in the last 5 years was £241,000.

The projections include additional income £14,800 by year 5 from the new training room. Interest costs reflect the annual reduction in the interest cost of the Lloyds loan as the capital element of the payments increases, and the interest costs on the Member loans.

Detailed Cashflow Forecast

	2024/25 Forecast	2025/26 Projection	2026/27 Projection	2027/28 Projection	2028/29 Projection	2029/30 Projection
Subscriptions	130,000	133,900	137,900	142,000	146,300	150,700
Function Sales	77,000	81,300	83,700	86,200	88,800	91,500
Room Hire	12,000	21,700	24,200	25,900	28,800	30,300
Merchandise & Flag Sales	3,000	3,100	3,200	3,300	3,400	3,500
Sundry Income (Lion Times)	3,000	3,100	3,200	3,300	3,400	3,500
Race Entry Fees & Temporary Members	8,500	8,800	9,100	9,400	9,700	10,000
Boat Hire	1,500	1,500	1,500	1,500	1,500	1,500
Dinghy Park & Outboard Store	22,900	23,600	24,300	25,000	25,800	26,600
Training Course Fees	20,000	21,600	23,200	23,900	24,600	25,300
Rib Hire / Support Boat Revenue	2,000	2,100	2,200	2,300	2,400	2,500
Mooring Fees	12,000	12,400	12,800	13,200	13,600	14,000
Laying Up Income	3,100	3,200	3,300	3,400	3,500	3,600
Marina Berthing	161,300	166,100	171,100	176,200	181,500	186,900
Casual Berthing Income	22,000	22,700	23,400	24,100	24,800	25,500
Total Income	478,300	505,100	523,100	539,700	558,100	575,400
Purchases						
Function Costs	76,000	78,300	80,600	83,000	85,500	88,100
Merchandise	1,800	1,900	2,000	2,100	2,200	2,300
Flags, Ensigns & Bugees	1,000	1,000	1,000	1,000	1,000	1,000
Direct Expenses		-	-	-	-	-
Hospitality Costs	2,000	2,100	2,200	2,300	2,400	2,500
Sailing Expenses inc. Prizes	5,000	5,200	5,400	5,600	5,800	6,000
Training Expenses	35,000	36,100	37,200	38,300	39,400	40,600
Launches & Fuel	3,200	3,300	3,400	3,500	3,600	3,700
Club Boats	1,200	1,200	1,200	1,200	1,200	1,200
Safety Equip (Sailing & Safety Boats)	4,000	4,100	4,200	4,300	4,400	4,500
Dredging & Marina and Mooring Maintenance	26,800	27,600	28,400	29,300	30,200	31,100
ABP Levies	5,000	5,200	5,400	5,600	5,800	6,000
Berthmasters Costs	21,800	22,500	23,200	23,900	24,600	25,300
Overheads		-	-	-	-	-
Repairs & Maintenance	9,000	9,300	9,600	9,900	10,200	10,500
Safety & Security	4,000	4,100	4,200	4,300	4,400	4,500
Cleaning & Waste Disposal	17,000	17,500	18,000	18,500	19,100	19,700
Accountancy	4,700	4,800	4,900	5,000	5,200	5,400
Staff Costs	96,000	98,900	101,900	105,000	108,200	111,400
Legal & Professional	5,000	5,200	5,400	5,600	5,800	6,000
Insurance	16,000	16,500	17,000	17,500	18,000	18,500
Water, Gas & Electricity	14,000	14,400	14,800	15,200	15,700	16,200
Rates and Foreshore Lease	5,100	5,300	5,500	5,700	5,900	6,100
Communications	12,000	12,400	12,800	13,200	13,600	14,000
I.T.	5,000	5,200	5,400	5,600	5,800	6,000
Subscriptions	6,000	6,200	6,400	6,600	6,800	7,000
Interest & Card Charges	32,000	37,900	36,900	35,300	31,700	27,800
Irrecoverable VAT	3,700	3,800	3,900	4,000	4,100	4,200
Total Costs	412,300	430,000	440,900	451,500	460,600	469,600
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