TRUSTEES' ANNUAL REPORT & FINANCIAL STATEMENTS

2025/26

SEA CADETS
TAMWORTH & LICHFIELD

TAMWORTH & LICHFIELD SEA CADETS

TRUSTEES' ANNUAL REPORT AND FINANCIAL STATEMENTS

YEAR ENDED 31ST MARCH 2026

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

A charity registered in England & Wales: 1003027

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1. LEGAL & ADMINISTRATIVE DETAILS

Charity Details

Charity Name:	Tamworth & Lichfield Sea Cadets
Charity Status:	Unincorporated
Registered Charity No:	1003027
Charity Address:	West Street Kettlebrook Tamworth Staffordshire B77 1AU
Telephone Number:	01827 67778
Email Address:	unit@tamworthscc.org.uk
Website:	www.sea-cadets.org/tamworth

Trustee Details

Chairperson:	Victor Van Den Bergh (resigned 18/06/2026)
	Victoria Forry (from 18/06/2026)
Secretary:	Paige Fincher
Treasurer:	Stella Priseman
Trustees:	Victoria Forry (appointed 11/08/2025)
	Terry Powell (resigned 12/12/2025)
	Maria Harborow (appointed 12/12/2025)
	Malcolm Machin (appointed 26/06/2026)

Independent Examiner:	Rachel Robins BSc (Hons) MAAT AAT Licenced Accountant R&S Accounts Ltd 9 Emberton Way Tamworth Staffordshire B77 3QQ
Bank:	Lloyds Bank

2. STRUCTURE, GOVERNANCE AND MANAGEMENT

Units of the SCC are formed and operated entirely by volunteers in local communities. Each Unit is a self-supporting youth organisation and an independent charity with a central support management and training structure provided primarily by the Marine Society and Sea Cadets (MSSC). The unit becomes a part of the SCC by virtue of its affiliation to the MSSC, the parent body of the SCC. In accepting this affiliation, the unit undertakes to comply with all regulations issued by, or on behalf of, the MSSC Council.

The Unit was registered as an unincorporated charity on 23rd May 1991 and is governed by a constitution approved by the Charity Commission of England and Wales. A revised constitution issued by the Marine Society and Sea Cadets was ratified by trustees in October 2017.

RECRUITMENT AND APPOINTMENT OF THE TRUSTEES

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

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

The trustees are represented by individuals drawn from the local community. Trustees have the power to appoint additional trustees to act jointly with them for all purposes. A trustee whose term of office has expired can be appointed for a further term of office.

RESPONSIBILITIES OF THE TRUSTEES

Charity law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state affairs of the charity and of its financial position at the end of that year.

In preparing those financial statements the trustees are required to:

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

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charity (Accounts Reports) Regulations 2008. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

3. OBJECTIVES AND ACTIVITIES

CHARITABLE PURPOSE

The charitable purpose of the Unit is to promote the development of young people in achieving their physical, intellectual, and social potential as individuals and as responsible citizens by the provision of education and leisure time activities using a nautical theme, based on the traditions of the Royal Navy and in accordance with the principles, ethos, and practices of the Marine Society & Sea Cadets (MSSC).

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

Aim of the Sea Cadet Corps

The aim of the Sea Cadets Corps is to give young people the best possible head start in life, through nautical adventure and fun, based on the customs and traditions of the Royal Navy.

Our Values

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

PUBLIC BENEFIT

The trustees continue to give regard to the Charity Commission’s general guidance ‘Charities and Public Benefit’ provided by the Unit in relation to the charitable purpose of the Sea Cadets movement as set out in the activities and achievements outlined in this report.

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

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

Sea Cadet Contributions are kept to a minimum to ensure all those who wish to take part in the activities of the Unit may do so.

4. ACHIEVEMENTS AND PERFORMANCE

CHAIRPERSON'S REPORT

As we come to another AGM which sees us reflecting upon the end of the 2025/26 financial year and all that it was, I must add, that the Unit Review (and RNP) marked not just the beginning of a new year, financially speaking, but also the end of my tenure as UMT Chair.

The previous year, now being reviewed in this AGM has seen many changes:

- The UMT has new members and is surely destined to thrive,
- The Commanding Officer has changed (thanks go to him and his ten years of commitment and service in that post) and a new incumbent in that role now steers the ship, as of the beginning of 2026.

New faces are being added to the staff and the cadets, and we see growth in commitment and confidence in both and celebrate the continued capability and triumphs, personally and as a unit.

The figures and accolades speak for themselves as the year under review unit has again moved from, excelling locally and in district and area events.

As ever, the building poses challenges but these have been met and dealt with as best we were able.

Looking back on what has occurred over the past year we can move forward with a confidence born out of hard work, amazing staff engagements and success and new shoots in so many areas and which bring sound expectations that the unit's standards and future development will continue to thrive and reward the Corps, the staff and most importantly the cadets.

I am glad to say the new UMT chair will drive this AGM and I'm sure the contents will provide moments of reflection, joy and hopefully more volunteers to add their weight to the work ahead and end by offering my thanks for the commitment, support and encouragement I have experienced during my time as UMT Chair.

Revd Ch (SCC) Vic Van Den Bergh VR CF RNR

Outgoing Unit Chair





OFFICER IN CHARGE'S REPORT

I would like to begin by acknowledging that the majority of the reporting period fell under Terry's leadership. I would like to express my sincere thanks to Terry for his outstanding service and dedication over the past ten years. The excellent foundations he established have made the handover considerably smoother, allowing us to maintain the ships routines and continue delivering a successful program for our cadets.

In April 2025, Terry and I were both honoured to receive awards from the Lord-Lieutenant in recognition of our outstanding service and dedication. This was a very proud occasion and a privilege to be recognized in this way.

Training, Qualifications and Competitions

We enjoyed another successful boating season, during which cadets achieve numerous qualifications and developed valuable new skills. These achievements reflect the continued commitment of our cadets and the dedication of our volunteers.

We were pleased to host the District Sailing Competition at our unit, an event which we anticipate will remain part of our ongoing calendar. We also hosted the Area Paddlesports Competition at short notice, demonstrating the flexibility and willingness of our team to support the wider Sea Cadet activities.

In February, our cadets performed exceptionally well as the District Drill Competition, and I would like to congratulate everyone involved for their hard work, commitment and excellent representation of the unit.

Unit Developments and Building Maintenance

Our annual presentation evening marked the important milestone, as this was where the formal handover of Command took place. Following the event, the unit closed for the Christmas Period.

Unfortunately, during the closure we discovered a leak which resulted in significant flooding across the unit. The affected areas included the cadets' bathrooms, accommodation and up to the office hallway. This was particularly disappointing as they had only recently been replaced following the previous year's flooding.

The immediate issue was resolved through repairs to the faulty pipework. In addition, community crowdfunding enabled us to fund the replacement of the leaking section of the roof. However,

further inspection highlighted that the remaining roof also requires replacement. This remains an important priority to protect the building, its facilities and the activities we deliver.

We reopened in January 2026 following some changes to the office arrangements and began by celebrating LC Rowe, who was preparing to leave the unit to join the Royal Navy. We wish him every success in this exciting next chapter of his career.

Community Engagement and Cadet Achievements

In January 2026, I hosted the first 'Cuppa with Command' where I invited parents in to ask me questions, chat to me and the command team and give them any updates and dates for future events. This was a success and I continue to do this on the last Thursday of every month.

In March 2026, Mrs Forry and I organized our first Mother's Day Evening Tea. We welcomed mums, nans, aunts and carers to the unit to enjoy an evening of tea, cakes and conversation. The event was very well attended and provided a wonderful opportunity to recognise the important role families play in supporting our cadets. We also captured some excellent photographs to remember the occasion.

At the end of March, we celebrated another important milestone when POC Hayes turned 18 and progressed to Petty Officer Hayes. This is a significant achievement, and I would like to congratulate him on reaching this stage in his Sea Cadet journey.

Looking Ahead

Having been involved with the unit for many years, taking on the role of Officer in Charge has been both a rewarding and challenging experience so far. My first year has been a positive one to date, and the cadets certainly continue to keep me on my toes!

I am proud of what our cadets and volunteers have achieved throughout the reporting period, from qualifications and competitions to community engagement and supporting one another through challenges, the commitment shown across the unit has been excellent.

Looking ahead, our priorities remain focused on providing high-quality opportunities for our cadets, maintaining and improving our facilities, and ensuring that the unit continues to offer a safe, welcoming and supportive environment in which young people can develop confidence, skills and leadership.

I would like to thank all volunteers, instructors, cadets, families and supporters for their continued commitment to the unit. Their contributions are essential to our success, and I look forward to building on the strong foundations already in place as we move into the next year.

Thank you.

Lt (SCC) Maria Harborow RNR
Officer in Charge

5. FINANCIAL REVIEW

Total income for the year amounted to £22,913, derived principally from cadet subscriptions, fundraising activities, donations, grants, and Gift Aid. The continued support of parents, local businesses, grant-giving organisations, and community supporters has been greatly appreciated.

Total expenditure for the year was £27,260, covering the costs of delivering cadet training and activities, maintaining equipment and facilities, supporting volunteers, and meeting the charity's administrative and governance requirements. This included recovering from two flood events which caused some damage to the building, and replacement of a section of the roof.

At year end, the charity held total funds of £5,289, representing a net deficit of £4,347 for the year. The trustees acknowledge that the charity's financial position requires careful oversight. Financial performance and reserve levels will be monitored closely during the coming year, with appropriate action taken as necessary to safeguard the charity's ability to continue delivering its activities and meeting its commitments.

RESERVES POLICY

The trustees recognise the importance of maintaining adequate reserves to ensure the financial stability of the charity and the continuity of cadet activities. The charity aims to maintain unrestricted reserves sufficient to meet ongoing operating commitments, manage unforeseen expenditure, and fund the repair or replacement of equipment and facilities when required.

Reserves also provide protection against fluctuations in income and enable the charity to continue operating effectively should any significant source of funding be reduced or withdrawn. The trustees consider a reserve equivalent to approximately 6 months' normal operating expenditure to be appropriate, reflecting the charity's size, activities, and financial commitments.

The trustees acknowledge that the current level of reserves is below the level considered necessary to fully support the charity's long-term financial resilience. Improving the charity's reserves remains a priority, and the trustees are actively pursuing opportunities to strengthen the charity's financial position through fundraising, grant applications, membership growth, and prudent financial management. The level of reserves will continue to be monitored closely and reviewed regularly by the trustees.

ACKNOWLEDGEMENTS

We would like to publicly acknowledge and thank the following organisations and donors for their support financial or otherwise during the financial year ending 31st March 2026:

- Andy Rowe
- DMS Whittington Officer's Mess
- Elthelfelda Masonic Lodge
- Forry Commerical Limited
- RunThrough Events
- Spudman
- Tamworth Borough Council
- Tamworth Round Table
- Tesco Distribution Centre, Lichfield
- Wadsworth Solicitors

Their generosity and support have made a meaningful contribution to the continued delivery of our charitable activities and opportunities for local young people.

Our sincere thanks also go to all our volunteers whose dedication underpins everything we achieve at Tamworth & Lichfield Sea Cadets. Their willingness to give their time, expertise and energy enables us to provide meaningful opportunities for local young people.

Behind every training night, event and activity lies a considerable amount of work that often goes unnoticed. Whether through administration, planning, instruction, fundraising or maintenance, volunteers contribute countless hours outside of normal parade times. Their commitment and enthusiasm are invaluable, and the unit would not be able to operate without them.

We are deeply grateful for their continued service and support throughout the year.

6. DECLARATION

This report was approved by the trustees at their meeting on Tuesday 20th October 2026, and is signed on their behalf by:

Signature(s)		
Full name(s)	Victoria Forry	Paige Fincher
Position	Chair	Secretary
Date	20 October 2026	

FINANCIAL STATEMENTS

INDEPENDENT EXAMINER'S REPORT

I report to the trustees on my examination of the accounts of Tamworth & Lichfield Sea Cadets ('the charity') for the year ended 31/03/2026.

Responsibilities and Basis of Report

As the trustees of the charity, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent Examiner's Statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

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

Signature	
Name	Rachel Robins BSc (Hons) MAAT AAT Licenced Accountant
Address	R&S Accounts Ltd 9 Emberton Way Tamworth Staffordshire B77 3QQ
Date	02 September 2026

Fort Grange Sea Cadet Corps (Tamworth & Lichfield)
Charity Number: 1003027
Receipts And Payments Accounts
Year Ended 31 March 2026

Receipts	2026 £	2025 £
Income from grants and subscriptions		
Direct grants	**858**	13,454
Cadet subscriptions	**8,790**	9,500
Other donations	**2,017**	5,381
General fundraising proceeds	**1,222**	1,900
Total income from grants and subscriptions	**12,887**	30,235
Other charitable activities		
Course and event fees	**311**	1,002
Sundry sales receipts	**1,856**	154
Property rents	**515**	705
Other revenue receipts	**510**	-
Total other charitable activities	**3,192**	1,861
Any other receipts (non-revenue)	**6,834**	1,947
Total non-revenue receipts	**6,834**	1,947
Total Receipts	**22,913**	34,043

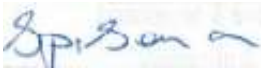
Payments	2026 £	2025 £
Direct charitable activity costs		
Special event costs	**1,391**	477
Travel costs	**868**	873
Catering costs	**250**	646
Training course costs	**176**	48
Articles purchased for resale	**1,185**	-
Total direct charitable activity costs	**3,870**	2,044
Overhead costs		
Rent/council tax	**645**	250
Heat, light & water	**3,043**	10,054
Telephone & broadband	**694**	463
Printing & stationery	**193**	159
Buildings maintenance	**10,421**	2,499
Boats maintenance	**912**	8,727
Vehicle maintenance	**1,075**	1,098
Other equipment	**1,412**	3,077
Insurance costs	**3,657**	3,200
Bank charges	**170**	134
Professional fees	**1,168**	616
Legal fees and expenses	**-**	3,000
Other revenue costs	**-**	21
Total overhead costs	**23,390**	33,297
Total Payments	**27,260**	35,342
Funds reconciliation		
Net of receipts/payments	**(4,347)**	(1,298)
Cash & bank funds last year	**9,636**	10,934
Cash & bank funds this year	**5,289**	9,636
Movement	**(4,347)**	(1,298)

Statement of Assets and Liabilities

Assets 2025	Balance 01-Apr-25	Receipts	Transfers	Payments	Balance 31-Mar-26
	£	£	£	£	£
Cash at bank	9,586	14,782	7,790	(26,898)	5,259
Cash in hand	50	1,050		(1,071)	30
	9,636	15,833	7,790	(27,969)	5,289

APPROVAL

The financial statements were approved by the trustees at their meeting on Tuesday 20th October 2026, and are signed on their behalf by:

Signature(s)		
Full name(s)	Victoria Forry	Stella Priseman
Position	Chair	Treasurer
Date	20 October 2026	