

Paddlers for Life Windermere

To relieve sickness and protect and preserve good health for persons facing cancer, in particular, but not exclusively breast cancer, or persons in need of rehabilitation as a result of such illness within Cumbria and Lancashire by providing or assisting in the provision for physical activity and recreation, notably Dragon Boating.



Financial Reserves Policy (November 2025)

See <http://paddlersforlife.co.uk/documents/> for the latest version of all documents

Our reasons for holding reserves

Paddlers for Life Windermere's policy is to hold sufficient reserves to:

1. cover future Annual Rent/Insurance
2. cover any unforeseen expenses that may occur e.g. boat replacement, safety equipment, repairs etc.

Level of reserves held

We aim to maintain reserves of £10,000.00 This level allows us to respond to potential income shortfalls or unexpected expenses while ensuring the continuation of our core activities.

When our reserves will be spent

Reserves for the above will be maintained on a rolling basis, as rent and insurance need to be paid annually, and as we must be prepared to meet other unforeseen expenses.

When our policy will be reviewed

Our policy will be reviewed on an annual basis, prior to the AGM.

Reviewed: 3.11.25 by Lynne Carter, Treasurer PflW

Adopted: 7.12.25

Next review date: November 2026