

BUDE SURF LIFE SAVING CLUB

England & Wales · Charity number 1032099

Details

Status Registered

Legal form Other

Registered 1994-01-28

Register [View on the Charity Commission register](#)

Contact

Address Bude Surf Life Saving Club
Crooklets
Bude
Cornwall
EX23 8NE

Phone 07764982798

Email budeslsc.treasurer@gmail.com

Website www.budeslsc.co.uk

Activities

Objects: TO SAVE LIFE, WHETHER BY PREVENTION OR BY RESCUE, FROM THE BEACH

Activities: The teaching of water and beach safety, and training to qualification standards for surf lifeguarding. Search and Rescue activities through lifeguarding of local beaches.

Classification

- **How:** Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services
- **What:** Education/training, The Advancement Of Health Or Saving Of Lives, Amateur Sport
- **Who:** Children/young People, The General Public/mankind

Geography

- **Area of benefit:** CROOKLETS, BUDE
- Cornwall

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£68,393	£84,784	-	-
2023-12-31	£126,666	£107,194	-	-
2022-12-31	£81,556	£134,562	-	-
2021-12-31	£197,487	£97,344	-	-
2020-12-31	£48,740	£37,742	-	-

Trustees

Name	Role	Appointed
Gareth Jeremiah		2020-09-28
JAYNE SUSAN HENWOOD		2014-12-10
Julie Azzoug		2023-12-08
Mark Robert Ward		

BUDE SURF LIFE SAVING CLUB

England & Wales - Charity number 1032099

Accounts

REGISTERED CHARITY NUMBER: 1032099

Report of the Trustees and
Unaudited Financial Statements for the Year Ended 31 December 2024
for
Bude Surf Life Saving Club

Bude Surf Life Saving Club

Contents of the Financial Statements
for the Year Ended 31 December 2024

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CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 1st January 2024 To 31st December 2024

Charity name: Bude Surf Life Saving Club

Charity registration number: 1032099

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The teaching of water and beach safety, and training to qualification standards for surf lifeguarding. Search and Rescue activities through lifeguarding of local beaches.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	Promote water safety to community, train members to obtain relevant qualifications, develop life saving techniques, offer coaching and competition opportunities. Patrol local beaches and carry out rescues.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	Trustees have had regard.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	

Other		
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Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	Bude Surf Lifesaving Club members have carried out rescues and prevented drowning through contact with thousands of visitors this year. Teaching of lifesaving skills to all club members has been carried out with an increased number of members. The club has also delivered safety and lifesaving training to members of the local community.

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The club is running well with a surplus this year which will be put towards future building maintenance and equipment purchase.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Reserves are held to pay for future building projects and repairs to existing buildings as well as being held for club training/equipment and day to day running expenses.
Amount of reserves held	Para 1.22	£107,243
Reasons for holding zero reserves	Para 1.22	n/a
Details of fund materially in deficit	Para 1.24	n/a
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	n/a

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Constitution
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Association
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Elected from membership

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	Bude Surf Life Saving Club
Other name the charity uses	
Registered charity number	1032099
Charity's principal address	Crooklets Beach, Bude, Cornwall EX23 8NE

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	G. Jeremiah	Committee Member		
2	J Henwood	Chair		
3	M Ward	Chief Instructor		
4	J. Azzoug	Treasurer		
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Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

--

Other optional information

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Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)

	
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Full name(s)

Mark Ward	
-----------	--

Position (eg Secretary,
Chair, etc)

Chief Instructor, Trustee	
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Date

14/10/2025

Independent Examiner's Report to the Trustees of
Bude Surf Life Saving Club

I report to the charity trustees on my examination of the accounts for the year ended 31 December 2024 set out on pages nine to ten.

Responsibilities and basis of report

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

I report in respect of my examination of the charity's accounts carried out under section 145 of the 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 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 respect of the charity as required by section 130 of the Act; or
- (2) the accounts do not accord with those records

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



Gregory Ross Cook FCCA
Metherell Gard Ltd
Chartered Accountants
Burn View
Bude
Cornwall
EX23 8BX

Date: 20.10.25

Bude Surf Life Saving Club
Receipts and Payments Account
for the Year Ended 31 December 2024

	Unrestricted funds £	Restricted funds £	2024 Total funds £	2023 Total funds £
RECEIPTS				
Subscriptions, pool, entry and exam fees	48,256	-	48,256	43,512
Fund raising & donations	18,519	5,114	23,633	58,645
Gift aid	-	-	-	-
Grants	600	-	600	9,800
Sales/ hire and sundries	979	-	979	5,551
VAT refunds	-	-	-	6,447
Refunds of expenses	39	-	39	2,711
	<u>68,393</u>	<u>5,114</u>	<u>73,507</u>	<u>126,666</u>
Asset and investment sales	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Total receipts	68,393	5,114	73,507	126,666
Direct costs				
SLS costs and other entry fees	12,662	-	12,662	13,631
Net receipts	<u>55,731</u>	<u>5,114</u>	<u>60,845</u>	<u>113,035</u>
PAYMENTS				
Cleaning & cleaning materials	2,734	-	2,734	1,040
Water rates	1,634	-	1,634	742
Light, heat & power	3,095	-	3,095	1,779
Repairs & renewals	16,648	5,114	21,762	11,389
Postage, stationery, telephone & advertising	731	-	731	1,227
Stock purchases & sundries	8,312	-	8,312	6,927
Insurance	10,508	-	10,508	9,833
Trophies	937	-	937	1,225
Fund raising expenses	209	-	209	3,862
Pool Hire and training	17,085	-	17,085	19,632
Professional fees	-	-	-	1,310
Rent	877	-	877	500
Other	775	-	775	-
Card charges	1,784	-	1,784	1,546
	<u>65,329</u>	<u>5,114</u>	<u>70,443</u>	<u>61,012</u>
Asset and investment purchases	<u>6,793</u>	<u>-</u>	<u>6,793</u>	<u>32,551</u>
	<u>6,793</u>	<u>-</u>	<u>6,793</u>	<u>32,551</u>
Total payments	84,784	5,114	89,898	107,194
NET RECEIPTS/(PAYMENTS)	<u>- 16,391</u>	<u>-</u>	<u>- 16,391</u>	<u>19,472</u>
RECONCILIATION OF FUNDS				
Transfer between funds	-	-	-	-
Cash funds brought forward	123,634	-	123,634	104,162
CASH FUNDS CARRIED FORWARD	<u>107,243</u>	<u>-</u>	<u>107,243</u>	<u>123,634</u>

Bude Surf Life Saving Club
Statement of Assets
for the Year Ended 31 December 2024

	Unrestricted funds £	Restricted funds £	2024 Total funds £	2023 Total funds £
CASH FUNDS				
Petty cash	-	-	-	77
Cash at bank	107,243	-	107,243	123,557
	<u>107,243</u>	<u>-</u>	<u>107,243</u>	<u>123,634</u>
ASSETS RETAINED FOR THE CHARITY'S OWN USE				
Property- Leased (cost)	138,843	-	138,843	132,050
Equipment (cost)	197,927	-	197,927	197,927
	<u>336,770</u>	<u>-</u>	<u>336,770</u>	<u>329,977</u>

The financial statements were approved by the Board of Trustees on 18/10/25
and were signed on its behalf by:

Jayne S. Henwood
-Trustee

Julie Akag
-Trustee

BUDE SURF LIFE SAVING CLUB

England & Wales - Charity number 1032099

Accounts

Report of the Trustees and
Unaudited Financial Statements for the Year Ended 31 December 2023
for
Bude Surf Life Saving Club

Bude Surf Life Saving Club

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for the Year Ended 31 December 2023

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CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 1st January 2023 **To** 31st December 2023

Charity name: Bude Surf Life Saving Club

Charity registration number: 1032099

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The teaching of water and beach safety, and training to qualification standards for surf lifeguarding. Search and Rescue activities through lifeguarding of local beaches.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	Promote water safety to community, train members to obtain relevant qualifications, develop life saving techniques, offer coaching and competition opportunities. Patrol local beaches and carry out rescues.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	Trustees have had regard.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The club is running well with a surplus this year which will be put towards future building maintenance and equipment purchase.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Reserves are held to pay for future building projects and repairs to existing buildings as well as being held for club training/equipment and day to day running expenses.
Amount of reserves held	Para 1.22	£123,634
Reasons for holding zero reserves	Para 1.22	n/a
Details of fund materially in deficit	Para 1.24	n/a
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	n/a

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Constitution
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Association
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Elected from membership

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	Bude Surf Life Saving Club
Other name the charity uses	
Registered charity number	1032099
Charity's principal address	Crooklets Beach, Bude, Cornwall EX23 8NE

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	G. Jeremiah	Committee Member		
2	J Henwood	Vice Chair		
3	M Ward	Chief Instructor		
4	J. Azzoug	Treasurer	Appointed 8/12/23	
5	H Sirmon	Treasurer	Resigned 8/12/23	
6	A Bailey	President		
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Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

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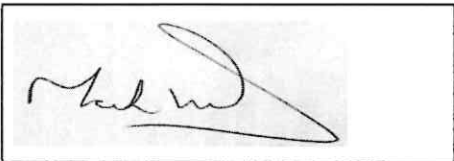
Other optional information

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Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Mark Ward	
Position (eg Secretary, Chair, etc)	Chief Instructor, Trustee	

Date

7/10/2024

Independent Examiner's Report to the Trustees of
Bude Surf Life Saving Club

I report to the charity trustees on my examination of the accounts for the year ended 31 December 2023 set out on pages nine to ten.

Responsibilities and basis of report

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

I report in respect of my examination of the charity's accounts carried out under section 145 of the 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 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 respect of the charity as required by section 130 of the Act; or
- (2) the accounts do not accord with those records

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



Gregory Ross Cook FCCA
Metherell Gard Ltd
Chartered Accountants
Burn View
Bude
Cornwall
EX23 8BX

Date: 17/01/24

Bude Surf Life Saving Club
Receipts and Payments Account
for the Year Ended 31 December 2023

	Unrestricted funds £	Restricted funds £	2023 Total funds £	2022 Total funds £
RECEIPTS				
Subscriptions, pool, entry and exam fees	43,512	-	43,512	32,086
Fund raising & donations	58,645	-	58,645	33,405
Gift aid	-	-	-	-
Grants	-	9,800	9,800	1,800
Sales/ hire and sundries	5,551	-	5,551	7,184
VAT refunds	6,447	-	6,447	7,081
Refunds of expenses	2,711	-	2,711	-
	116,866	9,800	126,666	81,556
Asset and investment sales	-	-	-	-
Total receipts	116,866	9,800	126,666	81,556
Direct costs				
SLS costs and other entry fees	13,631	-	13,631	7,197
Net receipts	103,235	9,800	113,035	74,359
PAYMENTS				
Cleaning & cleaning materials	1,040	-	1,040	1,040
Water rates	742	-	742	701
Light, heat & power	1,779	-	1,779	1,206
Repairs & renewals	11,389	-	11,389	6,704
Postage, stationery, telephone & advertising	1,227	-	1,227	398
Stock purchases & sundries	6,927	-	6,927	4,241
Insurance	9,833	-	9,833	8,517
Trophies	1,225	-	1,225	304
Fund raising expenses	3,862	-	3,862	1,006
Pool Hire and training	19,632	-	19,632	8,845
Professional fees	330	980	1,310	-
Rent	500	-	500	500
Refunds	-	-	-	2,409
Card charges	1,546	-	1,546	1,211
	60,032	980	61,012	37,082
Asset and investment purchases	32,551	-	32,551	90,283
	32,551	-	32,551	90,283
Total payments	106,214	980	107,194	134,562
NET RECEIPTS/(PAYMENTS)	10,652	8,820	19,472 -	53,006
RECONCILIATION OF FUNDS				
Transfer between funds	8,820	- 8,820	-	-
Cash funds brought forward	104,162	-	104,162	157,168
CASH FUNDS CARRIED FORWARD	123,634	-	123,634	104,162

Bude Surf Life Saving Club
Statement of Assets
for the Year Ended 31 December 2023

	Unrestricted funds £	Restricted funds £	2023 Total funds £	2022 Total funds £
CASH FUNDS				
Petty cash	77	-	77	-
Cash at bank	123,557	-	123,557	104,162
	<u>123,634</u>	<u>-</u>	<u>123,634</u>	<u>104,162</u>
 ASSETS RETAINED FOR THE CHARITY'S OWN USE				
Property- Leased (cost)	132,050	-	132,050	130,576
Equipment (cost)	197,927	-	197,927	166,850
	<u>329,977</u>	<u>-</u>	<u>329,977</u>	<u>297,426</u>

The financial statements were approved by the Board of Trustees on 15.01.24
and were signed on its behalf by:

Jayni S. Henwood
-Trustee

Julie Arzang
Trustee

BUDE SURF LIFE SAVING CLUB

England & Wales - Charity number 1032099

Accounts

REGISTERED CHARITY NUMBER: 1032099

Report of the Trustees and
Unaudited Financial Statements for the Year Ended 31 December 2022
for
Bude Surf Life Saving Club

Bude Surf Life Saving Club

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for the Year Ended 31 December 2022

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CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 1st January 2022 To 31st December 2022

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Charity registration number: 1032099

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Contribution made by volunteers	Para 1.38	

Other		
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Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	Bude Surf Lifesaving Club members have carried out rescues and prevented drowning through contact with thousands of visitors this year. Teaching of lifesaving skills to all club members has been carried out with an increased number of members. The club has also delivered safety and lifesaving training to members of the local community.

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Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	n/a

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The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

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Other name the charity uses	
Registered charity number	1032099
Charity's principal address	Crooklets Beach, Bude, Cornwall EX23 8NE

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	G Jeremiah	Club Captain		
2	J Henwood	Vice Chair		
3	A Bailey	President		
4	M Ward	Chief Instructor		
5	H Sirmon	Treasurer	Appointed 21/9/22	
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Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

--

Exemptions from disclosure

Reason for non-disclosure of key personnel details

--

Other optional information

--

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Mark Ward	
Position (eg Secretary, Chair, etc)	Chief Instructor, Trustee	
Date	17/09/23	

Independent Examiner's Report to the Trustees of
Bude Surf Life Saving Club

I report to the charity trustees on my examination of the accounts for the year ended 31 December 2022 set out on pages nine to ten.

Responsibilities and basis of report

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

I report in respect of my examination of the charity's accounts carried out under section 145 of the 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 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 respect of the charity as required by section 130 of the Act; or
- (2) the accounts do not accord with those records

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



Gregory Ross Cook FCCA
Metherell Gard Ltd
Chartered Accountants
Burn View
Bude
Cornwall
EX23 8BX

Date: 30.01.23

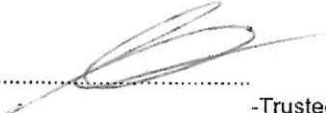
Bude Surf Life Saving Club
Receipts and Payments Account
for the Year Ended 31 December 2022

	Unrestricted funds £	Restricted funds £	2022 Total funds £	2021 Total funds £
RECEIPTS				
Subscriptions, pool, entry and exam fees	32,086	-	32,086	28,618
Fund raising & donations	33,405	-	33,405	127,859
Gift aid	-	-	-	-
Grants	-	1,800	1,800	34,827
Sales/ hire and sundries	7,184	-	7,184	2,175
VAT refunds	7,081	-	7,081	1,928
Refunds of expenses	-	-	-	2,080
	<u>79,756</u>	<u>1,800</u>	<u>81,556</u>	<u>197,487</u>
Asset and investment sales	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Total receipts	<u>79,756</u>	<u>1,800</u>	<u>81,556</u>	<u>197,487</u>
Direct costs				
SLS Cornwall and GB costs	7,197	-	7,197	600
Net receipts	<u>72,559</u>	<u>1,800</u>	<u>74,359</u>	<u>196,887</u>
PAYMENTS				
Cleaning & cleaning materials	1,040	-	1,040	1,103
Water rates	701	-	701	163
Light, heat & power	1,206	-	1,206	558
Repairs & renewals	6,704	-	6,704	39,142
Postage, stationery, telephone & advertising	398	-	398	232
Stock purchases & sundries	4,241	-	4,241	5,041
Insurance	8,517	-	8,517	7,995
Trophies	304	-	304	-
Fund raising expenses	1,006	-	1,006	1,220
Pool Hire and training	8,845	-	8,845	7,617
Professional fees	-	-	-	1,480
Rent	500	-	500	500
Refunds	2,409	-	2,409	147
Card charges	1,211	-	1,211	-
	<u>37,082</u>	<u>-</u>	<u>37,082</u>	<u>65,198</u>
Asset and investment purchases	<u>90,283</u>	<u>-</u>	<u>90,283</u>	<u>31,546</u>
	<u>90,283</u>	<u>-</u>	<u>90,283</u>	<u>31,546</u>
Total payments	<u>134,562</u>	<u>-</u>	<u>134,562</u>	<u>97,344</u>
NET RECEIPTS/(PAYMENTS)	<u>- 54,806</u>	<u>1,800</u>	<u>- 53,006</u>	<u>100,143</u>
RECONCILIATION OF FUNDS				
Transfer between funds	11,600	- 11,600	-	-
Cash funds brought forward	147,368	9,800	157,168	57,025
CASH FUNDS CARRIED FORWARD	<u>104,162</u>	<u>-</u>	<u>104,162</u>	<u>157,168</u>

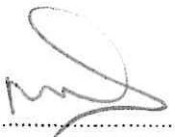
Bude Surf Life Saving Club
Statement of Assets
for the Year Ended 31 December 2022

	Unrestricted funds £	Restricted funds £	2022 Total funds £	2021 Total funds £
CASH FUNDS				
Petty cash	-	-	-	-
Cash at bank	104,162	-	104,162	157,168
	<u>104,162</u>	<u>-</u>	<u>104,162</u>	<u>157,168</u>
ASSETS RETAINED FOR THE CHARITY'S OWN USE				
Property- Leased (cost)	130,576	-	130,576	66,541
Equipment (cost)	166,850	-	166,850	140,602
	<u>297,426</u>	<u>-</u>	<u>297,426</u>	<u>207,143</u>

The financial statements were approved by the Board of Trustees on 21-10-23
and were signed on its behalf by:


.....
-Trustee

HEATHER SIRMEN


.....
-Trustee

MARK WARD

BUDE SURF LIFE SAVING CLUB

England & Wales - Charity number 1032099

Accounts

REGISTERED CHARITY NUMBER: 1032099

Report of the Trustees and
Unaudited Financial Statements for the Year Ended 31 December 2021
for
Bude Surf Life Saving Club

Bude Surf Life Saving Club

Contents of the Financial Statements
for the Year Ended 31 December 2021

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Report of the Trustees	1 to 7
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Receipts and Payments Account	9
Statement of Assets	10



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 1st January 2021 To 31st December 2021

Charity name: Bude Surf Life Saving Club

Charity registration number: 1032099

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The teaching of water and beach safety, and training to qualification standards for surf lifeguarding. Search and Rescue activities through lifeguarding of local beaches.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	Promote water safety to community, train members to obtain relevant qualifications, develop life saving techniques, offer coaching and competition opportunities. Patrol local beaches and carry out rescues.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	Trustees have had regard.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	

Other		
-------	--	--

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	Bude Surf Lifesaving Club have continued to patrol and train throughout the Covid pandemic. We have adapted our activities to take account of virus control measures but our core role of saving lives has not been diminished. Club members have carried out rescues and prevented drowning through contact with thousands of visitors this summer. Training of lifesaving skills to all club members has been possible with the use of 'bubbles' and strict hygiene measures.

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The club is running well with a surplus this year which will be put towards future building maintenance and equipment purchase.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Reserves are held to pay for future building projects and repairs to existing buildings as well as being held for club training/equipment and day to day running expenses.
Amount of reserves held	Para 1.22	£157,168
Reasons for holding zero reserves	Para 1.22	n/a
Details of fund materially in deficit	Para 1.24	n/a
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	n/a

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Constitution
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Association
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Elected from membership

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	Bude Surf Life Saving Club
Other name the charity uses	
Registered charity number	1032099
Charity's principal address	Crooklets Beach, Bude, Cornwall EX23 8NE

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Gareth Jermiah	Club Captain		
2	J Henwood	Vice Chair		
3	A Bailey	President		
4	M Ward	Chief Instructor		
5	H Sirmon	Treasurer	Appointed 21/9/22	
6				
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Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

--

Exemptions from disclosure

Reason for non-disclosure of key personnel details

--

Other optional information

--

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Mark Ward	HEATHER SIMON
Position (eg Secretary, Chair, etc)	Chief Instructor, Trustee	TREASURER, TRUSTEE
Date	19-9-2022	

Independent Examiner's Report to the Trustees of
Bude Surf Life Saving Club

I report to the charity trustees on my examination of the accounts for the year ended 31 December 2021 set out on pages nine to ten.

Responsibilities and basis of report

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

I report in respect of my examination of the charity's accounts carried out under section 145 of the 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 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 respect of the charity as required by section 130 of the Act; or
- (2) the accounts do not accord with those records

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



Gregory Ross Cook FCCA
Metherell Gard Ltd
Chartered Accountants
Burn View
Bude
Cornwall
EX23 8BX

Date: 3-1-0/22

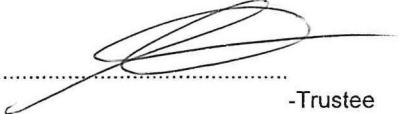
Bude Surf Life Saving Club
Receipts and Payments Account
for the Year Ended 31 December 2021

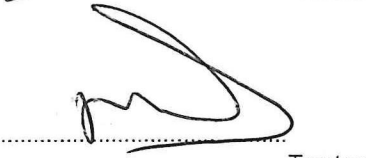
	Unrestricted funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
RECEIPTS				
Subscriptions, entry & exam fees	28,618	-	28,618	8,756
Fund raising & donations	127,859	-	127,859	15,886
Gift aid	-	-	-	-
Grants	16,502	18,325	34,827	21,855
Sales/ hire and sundries	2,175	-	2,175	2,243
VAT refunds	1,928	-	1,928	-
Refunds of expenses	2,080	-	2,080	-
	<u>179,162</u>	<u>18,325</u>	<u>197,487</u>	<u>48,740</u>
Asset and investment sales	-	-	-	-
Total receipts	<u>179,162</u>	<u>18,325</u>	<u>197,487</u>	<u>48,740</u>
Direct costs				
SLS GB subscriptions	600	-	600	2,170
Net receipts	<u>178,562</u>	<u>18,325</u>	<u>196,887</u>	<u>46,570</u>
PAYMENTS				
Cleaning & cleaning materials	1,103	-	1,103	1,040
Water rates	163	-	163	258
Light, heat & power	558	-	558	450
Telephone	110	-	110	-
Repairs & renewals	39,142	-	39,142	14,407
Postage, stationery & advertising	122	-	122	60
Stock purchases & sundries	5,041	-	5,041	5,061
Insurance	7,995	-	7,995	6,024
Trophies	-	-	-	-
Fund raising expenses	1,220	-	1,220	-
Other	-	-	-	-
Pool Hire and training	7,617	-	7,617	6,418
Grant repayments	-	-	-	-
Professional fees	1,480	-	1,480	1,354
Rent	500	-	500	500
Refunds	147	-	147	-
	<u>65,198</u>	<u>-</u>	<u>65,198</u>	<u>35,572</u>
Asset and investment purchases	<u>31,546</u>	<u>-</u>	<u>31,546</u>	<u>-</u>
	<u>31,546</u>	<u>-</u>	<u>31,546</u>	<u>-</u>
Total payments	<u>97,344</u>	<u>-</u>	<u>97,344</u>	<u>37,742</u>
NET RECEIPTS/(PAYMENTS)	<u>81,818</u>	<u>18,325</u>	<u>100,143</u>	<u>10,998</u>
RECONCILIATION OF FUNDS				
Transfer between funds	18,999	- 18,999	-	-
Cash funds brought forward	46,551	10,474	57,025	46,027
CASH FUNDS CARRIED FORWARD	<u>147,368</u>	<u>9,800</u>	<u>157,168</u>	<u>57,025</u>

Bude Surf Life Saving Club
Statement of Assets
for the Year Ended 31 December 2021

	Unrestricted funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
CASH FUNDS				
Petty cash	-	-	-	-
Cash at bank	147,368	9,800	157,168	57,025
	<u>147,368</u>	<u>9,800</u>	<u>157,168</u>	<u>57,025</u>
ASSETS RETAINED FOR THE CHARITY'S OWN USE				
Property- Leased (cost)	66,541	-	66,541	65,589
Equipment (cost)	140,602	-	140,602	110,009
	<u>207,143</u>	<u>-</u>	<u>207,143</u>	<u>175,598</u>

The financial statements were approved by the Board of Trustees on26-10-22
and were signed on its behalf by:


.....
-Trustee


.....
-Trustee

BUDE SURF LIFE SAVING CLUB

England & Wales - Charity number 1032099

Accounts

REGISTERED CHARITY NUMBER: 1032099

Report of the Trustees and
Unaudited Financial Statements for the Year Ended 31 December 2020
for
Bude Surf Life Saving Club

Bude Surf Life Saving Club

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for the Year Ended 31 December 2020

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CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 1st January 2020

To 31st December 2020

Charity name: Bude Surf Life Saving Club

Charity registration number: 1032099

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The teaching of water and beach safety, and training to qualification standards for surf lifeguarding. Search and Rescue activities through lifeguarding of local beaches.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	Promote water safety, train members to obtain relevant qualifications, develop life saving techniques, offer coaching and competition opportunities.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	Trustees have had regard.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	Bude Surf Lifesaving Club have continued to patrol and train throughout the Covid pandemic. We have adapted our activities to take account of virus control measures but our core role of saving lives has not been diminished. Club members have carried out rescues and prevented drowning through contact with thousands of visitors this summer. Training of lifesaving skills to all club members has been possible with the use of 'bubbles' and strict hygiene measures.

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The club is running well with a surplus this year which will be put towards future building maintenance and equipment purchase.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	To hold a sum in the range of £3000 to £4000 to meet unexpected expenses such as repairs to the building, equipment and facilities.
Amount of reserves held	Para 1.22	£10,000
Reasons for holding zero reserves	Para 1.22	n/a
Details of fund materially in deficit	Para 1.24	n/a
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	n/a

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Constitution
How is the charity constituted? (e.g. unincorporated association, CIO)	Para 1.25	Association
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Elected from membership

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	Bude Surf Life Saving Club
Other name the charity uses	
Registered charity number	1032099
Charity's principal address	Crooklets Beach, Bude, Cornwall EX23 8NE

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Gareth Jermiah	Club Captain		
2	J Henwood	Vice Chair		
3	A Bailey	President		
4	M Ward	Chief Instructor		
5				
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19				
20				

Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

--

Exemptions from disclosure

Reason for non-disclosure of key personnel details

--

Other optional information

--

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Mark Ward	
Position (eg Secretary, Chair, etc)	Chief Instructor, Trustee	
Date	26/10/2020	

Independent Examiner's Report to the Trustees of
Bude Surf Life Saving Club

I report to the charity trustees on my examination of the accounts for the year ended 31 December 2020 set out on pages nine to ten.

Responsibilities and basis of report

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

I report in respect of my examination of the charity's accounts carried out under section 145 of the 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 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 respect of the charity as required by section 130 of the Act; or
- (2) the accounts do not accord with those records

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



Gregory Ross Cook FCCA
Metherell Gard Ltd
Chartered Accountants
Burn View
Bude
Cornwall
EX23 8BX

Date: 29/10/2021

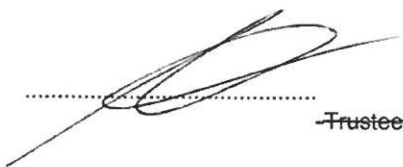
Bude Surf Life Saving Club
Receipts and Payments Account
for the Year Ended 31 December 2020

	Unrestricted funds £	Restricted funds £	2020 Total funds £	2019 Total funds £
RECEIPTS				
Subscriptions, entry & exam fees	8,756		8,756	23,627
Fund raising & donations	15,886		15,886	15,799
Gift aid			-	2,734
Grants	11,856	10,000	21,856	32,661
Sales/ hire and sundries	2,243		2,243	837
	<u>38,740</u>	<u>10,000</u>	<u>48,740</u>	<u>75,658</u>
Asset and investment sales	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Total receipts	38,740	10,000	48,740	75,658
Direct costs				
SLS GB subscriptions	2,170	-	2,170	7,514
Net receipts	<u>36,570</u>	<u>10,000</u>	<u>46,570</u>	<u>68,144</u>
PAYMENTS				
Cleaning & cleaning materials	1,040		1,040	1,063
Water rates	258		258	1,083
Light, heat & power	450		450	860
Repairs & renewals	14,407		14,407	2,852
Postage, stationery & advertising	60		60	156
Stock purchases & sundries	5,061		5,061	1,671
Insurance	6,024		6,024	5,442
Trophies	-		-	1,447
Fund raising expenses	-		-	2,367
Other	-		-	293
Pool Hire	5,865		5,865	9,039
Training	553		553	634
Grant repayments	-		-	3,011
Professional fees	1,354		1,354	27,468
Rent	500		500	-
	<u>35,572</u>	<u>-</u>	<u>35,572</u>	<u>57,386</u>
Asset and investment purchases	<u>-</u>	<u>-</u>	<u>-</u>	<u>25,479</u>
	<u>-</u>	<u>-</u>	<u>-</u>	<u>25,479</u>
Total payments	37,742	-	37,742	90,379
NET RECEIPTS/(PAYMENTS)	<u>998</u>	<u>10,000</u>	<u>10,998</u>	<u>- 14,721</u>
RECONCILIATION OF FUNDS				
Transfer between funds	-		-	-
Cash funds brought forward	45,553	474	46,027	60,748
CASH FUNDS CARRIED FORWARD	<u>46,551</u>	<u>10,474</u>	<u>57,025</u>	<u>46,027</u>

Bude Surf Life Saving Club
Statement of Assets
for the Year Ended 31 December 2020

	Unrestricted funds £	Restricted funds £	2020 Total funds £	2019 Total funds £
CASH FUNDS				
Petty cash	-	-	-	8
Cash at bank	57,025		57,025	46,019
	<u>57,025</u>	<u>-</u>	<u>57,025</u>	<u>46,027</u>
ASSETS RETAINED FOR THE CHARITY'S OWN USE				
Property- Leased (cost)	65,589	-	65,589	65,589
Equipment (cost)	110,009	-	110,009	110,009
	<u>175,598</u>	<u>-</u>	<u>175,598</u>	<u>175,598</u>

The financial statements were approved by the Board of Trustees on 29-10-21
and were signed on its behalf by:

.....


-Trustee

Treasurer
BUDE SURF LIFESAIVING CLUB.

.....
-Trustee