

HAYLE SURF LIFE LIFESAVING CLUB

England & Wales · Charity number 1035924

Details

Other names	HAYLE SLSC
Status	Registered
Legal form	Other
Registered	1994-04-11
Register	View on the Charity Commission register

Contact

Address Hayle Surf Lifesaving Club
Riviere Towans
Phillack
Hayle
Cornwall
TR27 5AF

Phone 01736 755303

Email hello@hayleslsc.co.uk

Website hayleslsc.co.uk

Activities

Objects: TO SAVE LIFE WHETHER BY PREVENTION OR RESCUE FROM THE SEA.

Activities: To save lives, through the provision of voluntary patrols on Hayle beach. Provide quality education and training for all members in beach safety, rescue, resuscitation and first aid. To participate in local, regional, national and international competitions.

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **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:** HAYLE AND SURROUNDING DISTRICT
- Cornwall

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£72,868	£54,049	-	-
2023-12-31	£64,331	£58,520	-	-
2022-12-31	£55,356	£55,843	-	-
2021-12-31	£36,588	£28,704	-	-
2020-12-31	£27,587	£21,610	-	-

Trustees

Name	Role	Appointed
Colin Wilson Mr	Chair	2025-11-21
Andrew Berriman		2026-01-30
Ben Jacobs		2019-11-27
Nicholas David Hadija Brown		2017-11-27
Stephanie Langley		2021-11-27

HAYLE SURF LIFE LIFESAVING CLUB

England & Wales - Charity number 1035924

Accounts

**REPORT OF THE TRUSTEES AND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024
FOR
HAYLE SURF LIFE SAVING CLUB**

Greenwood Wilson
The Old School
The Stennack
St Ives
Cornwall
TR26 1QU

HAYLE SURF LIFE SAVING CLUB

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FOR THE YEAR ENDED 31 DECEMBER 2024**

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HAYLE SURF LIFE SAVING CLUB
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2024

The trustees present their report with the financial statements of the charity for the year ended 31 December 2024. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1035924

Principal address

Riviere Towans
Phillack
Hayle
Cornwall
TR27 5AF

Trustees

Ms T Parker Treasurer and Child Protection
F Jacobs Secretary
E Tredinnick
B Jacobs Chairman
T LaTouche President
A Berriman Vice-Chairman
L Chandler Membership Secretary
C Hoggett Crisp
S Hoggett Crisp
C Wilson Child Protection
C Higgins
G Gratton
G Hughes
N Brown Captain

Independent Examiner

Robert Langley ATT CTA
Greenwood Wilson
The Old School
The Stennack
St Ives
Cornwall
TR26 1QU

HAYLE SURF LIFE SAVING CLUB
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2024

Approved by order of the board of trustees on 5 November 2025 and signed on its behalf by:

A handwritten signature in black ink, consisting of several overlapping loops and a long horizontal stroke at the top, positioned above the name B Jacobs.

B Jacobs - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
HAYLE SURF LIFE SAVING CLUB**

Independent examiner's report to the trustees of Hayle Surf Life Saving Club

I report to the charity trustees on my examination of the accounts of Hayle Surf Life Saving Club (the Trust) for the year ended 31 December 2024.

Responsibilities and basis of report

As the charity trustees of the Trust 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 Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all 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 Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

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.



Robert Langley ATT CTA

Greenwood Wilson
The Old School
The Stennack
St Ives
Cornwall
TR26 1QU

5 November 2025

HAYLE SURF LIFE SAVING CLUB

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2024

	Notes	Unrestricted fund £	Restricted funds £	2024 Total funds £	2023 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	5,649	-	5,649	4,952
Other trading activities	3	67,037	-	67,037	59,253
Investment income	4	182	-	182	126
Total		<u>72,868</u>	<u>-</u>	<u>72,868</u>	<u>64,331</u>
EXPENDITURE ON					
Raising funds		40,079	-	40,079	44,446
Charitable activities					
General fund raising activities		<u>13,970</u>	<u>-</u>	<u>13,970</u>	<u>14,074</u>
Total		<u>54,049</u>	<u>-</u>	<u>54,049</u>	<u>58,520</u>
NET INCOME		18,819	-	18,819	5,811
RECONCILIATION OF FUNDS					
Total funds brought forward		636,266	20,001	656,267	650,456
TOTAL FUNDS CARRIED FORWARD		<u>655,085</u>	<u>20,001</u>	<u>675,086</u>	<u>656,267</u>

The notes form part of these financial statements

HAYLE SURF LIFE SAVING CLUB

BALANCE SHEET
31 DECEMBER 2024

	Notes	Unrestricted fund £	Restricted funds £	2024 Total funds £	2023 Total funds £
FIXED ASSETS					
Tangible assets	7	590,094	20,001	610,095	606,705
CURRENT ASSETS					
Stocks	8	2,450	-	2,450	2,450
Cash at bank		62,541	-	62,541	47,112
		<u>64,991</u>	<u>-</u>	<u>64,991</u>	<u>49,562</u>
NET CURRENT ASSETS		<u>64,991</u>	<u>-</u>	<u>64,991</u>	<u>49,562</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>655,085</u>	<u>20,001</u>	<u>675,086</u>	<u>656,267</u>
NET ASSETS		<u>655,085</u>	<u>20,001</u>	<u>675,086</u>	<u>656,267</u>
FUNDS	9				
Unrestricted funds				655,085	636,266
Restricted funds				20,001	20,001
TOTAL FUNDS				<u>675,086</u>	<u>656,267</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 5 November 2025 and were signed on its behalf by:



B Jacobs - Trustee



T Parker - Trustee

The notes form part of these financial statements

HAYLE SURF LIFE SAVING CLUB

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Stocks

Stocks are valued at the lower of cost and net realisable value, after making due allowance for obsolete and slow moving items.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

HAYLE SURF LIFE SAVING CLUB

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2024**

2. DONATIONS AND LEGACIES	2024	2023
	£	£
Donations	3,669	4,152
Grants	1,980	800
	<u>5,649</u>	<u>4,952</u>

Grants received, included in the above, are as follows:

	2024	2023
	£	£
Devon & Cornwall Police	-	800
Hayle Town Council	1,980	-
	<u>1,980</u>	<u>800</u>

3. OTHER TRADING ACTIVITIES	2024	2023
	£	£
Fundraising events	19,159	12,077
Membership & subscriptions	18,889	16,562
Swimming fees/subs	19,183	16,169
Course fees	130	2,097
Clothing & kit sales	4,797	4,257
Equipment sales	670	1,150
Competition fees	4,209	6,941
	<u>67,037</u>	<u>59,253</u>

4. INVESTMENT INCOME	2024	2023
	£	£
Deposit account interest	182	126
	<u>182</u>	<u>126</u>

HAYLE SURF LIFE SAVING CLUB

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2024

5. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2024 nor for the year ended 31 December 2023.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2024 nor for the year ended 31 December 2023.

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	4,952	-	4,952
Other trading activities	59,253	-	59,253
Investment income	126	-	126
Total	<u>64,331</u>	<u>-</u>	<u>64,331</u>
EXPENDITURE ON			
Raising funds	44,446	-	44,446
Charitable activities			
General fund raising activities	14,074	-	14,074
Total	<u>58,520</u>	<u>-</u>	<u>58,520</u>
NET INCOME	5,811	-	5,811
RECONCILIATION OF FUNDS			
Total funds brought forward	630,455	20,001	650,456
TOTAL FUNDS CARRIED FORWARD	<u>636,266</u>	<u>20,001</u>	<u>656,267</u>

HAYLE SURF LIFE SAVING CLUB

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2024

7. TANGIBLE FIXED ASSETS

	Long leasehold £	Plant and machinery £	Totals £
COST			
At 1 January 2024	492,315	117,313	609,628
Additions	-	5,346	5,346
At 31 December 2024	<u>492,315</u>	<u>122,659</u>	<u>614,974</u>
DEPRECIATION			
At 1 January 2024	-	2,923	2,923
Charge for year	-	1,956	1,956
At 31 December 2024	<u>-</u>	<u>4,879</u>	<u>4,879</u>
NET BOOK VALUE			
At 31 December 2024	<u>492,315</u>	<u>117,780</u>	<u>610,095</u>
At 31 December 2023	<u>492,315</u>	<u>114,390</u>	<u>606,705</u>

8. STOCKS

	2024 £	2023 £
Stocks	<u>2,450</u>	<u>2,450</u>

9. MOVEMENT IN FUNDS

	At 1/1/24 £	Net movement in funds £	At 31/12/24 £
Unrestricted funds			
General fund	636,266	18,819	655,085
Restricted funds			
Co-op	1,489	-	1,489
Sportsbid	8,712	-	8,712
Esc Lottery	9,800	-	9,800
	<u>20,001</u>	<u>-</u>	<u>20,001</u>
TOTAL FUNDS	<u>656,267</u>	<u>18,819</u>	<u>675,086</u>

HAYLE SURF LIFE SAVING CLUB

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2024**

9. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	72,868	(54,049)	18,819
	<u>72,868</u>	<u>(54,049)</u>	<u>18,819</u>
TOTAL FUNDS	<u>72,868</u>	<u>(54,049)</u>	<u>18,819</u>

Comparatives for movement in funds

	At 1/1/23 £	Net movement in funds £	At 31/12/23 £
Unrestricted funds			
General fund	630,455	5,811	636,266
Restricted funds			
Co-op	1,489	-	1,489
Sportsbid	8,712	-	8,712
Esc Lottery	9,800	-	9,800
	<u>20,001</u>	<u>-</u>	<u>20,001</u>
TOTAL FUNDS	<u>650,456</u>	<u>5,811</u>	<u>656,267</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	64,331	(58,520)	5,811
	<u>64,331</u>	<u>(58,520)</u>	<u>5,811</u>
TOTAL FUNDS	<u>64,331</u>	<u>(58,520)</u>	<u>5,811</u>

HAYLE SURF LIFE SAVING CLUB

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2024**

9. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1/1/23 £	Net movement in funds £	At 31/12/24 £
Unrestricted funds			
General fund	630,455	24,630	655,085
Restricted funds			
Co-op	1,489	-	1,489
Sportsbid	8,712	-	8,712
Esc Lottery	9,800	-	9,800
	<u>20,001</u>	<u>-</u>	<u>20,001</u>
TOTAL FUNDS	<u>650,456</u>	<u>24,630</u>	<u>675,086</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	137,199	(112,569)	24,630
	<u>137,199</u>	<u>(112,569)</u>	<u>24,630</u>
TOTAL FUNDS	<u>137,199</u>	<u>(112,569)</u>	<u>24,630</u>

10. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2024.

HAYLE SURF LIFE SAVING CLUB

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2024

	2024 £	2023 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	3,669	4,152
Grants	1,980	800
	<u>5,649</u>	<u>4,952</u>
Other trading activities		
Fundraising events	19,159	12,077
Membership & subscriptions	18,889	16,562
Swimming fees/subs	19,183	16,169
Course fees	130	2,097
Clothing & kit sales	4,797	4,257
Equipment sales	670	1,150
Competition fees	4,209	6,941
	<u>67,037</u>	<u>59,253</u>
Investment income		
Deposit account interest	182	126
	<u>182</u>	<u>126</u>
Total incoming resources	72,868	64,331
EXPENDITURE		
Other trading activities		
Club activities cost	8,249	8,405
Club functions cost	4,152	6,257
Cost of clothing for resale	3,666	5,945
SLSGB subscriptions	10,310	8,298
Affiliation fees	150	200
Examination & course fees	1,311	1,544
Competition expenses	12,241	13,797
	<u>40,079</u>	<u>44,446</u>
Charitable activities		
Rates and water	286	995
Insurance	1,642	1,857
Light and heat	1,860	2,060
Carried forward	3,788	4,912

This page does not form part of the statutory financial statements

HAYLE SURF LIFE SAVING CLUB

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2024

	2024	2023
	£	£
Charitable activities		
Brought forward	3,788	4,912
Telephone	621	501
Sundries	-	44
Building repairs	6,916	4,038
Equipment costs	654	2,772
Mule & IRB costs	35	280
	<u>12,014</u>	<u>12,547</u>
Support costs		
Management		
Plant and machinery	1,956	1,527
	<u>1,956</u>	<u>1,527</u>
Total resources expended	<u>54,049</u>	<u>58,520</u>
Net income	<u>18,819</u>	<u>5,811</u>

This page does not form part of the statutory financial statements

HAYLE SURF LIFE LIFESAVING CLUB

England & Wales - Charity number 1035924

Accounts

HAYLE SURF LIFESAVING CLUB AGM

24th NOVEMBER 2023

HAYLE SURF LIFESAVING CLUB AT 7:30pm

Present –, Ben Jacobs, Fiona Jacobs, Nick Brown, Anna Brown, Gerard Hughes, Anna Brown, Graham Williams, Curtis Young, James Deacon, Ria Stephens, Colin Wilson, Josh Chandler, Andrea Harvey, Colin Higgins, Matthew Perry, Ben Holtaway, Andrew Berriman. Amanda Simons, San Ishmael, Becky Hughes, Lowenna Chandler, Sarah Hoggett Crisp & Charlie Hoggett Crisp

- 1) Vice Chair Ben Jacobs welcomed everyone to the AGM
- 2) Apologies – Emma Tredinnick, Traci Parker, Emma Collins, Dan Stephens, Gilly Gratton, Kim Riggall, Steph Langley, Tina Hughes and Tim Eustace
- 3) Minutes of the 2022 AGM were ratified proposed by Gerard Hughes and Seconded by Curtis Young
- 4) Chairperson's Report – Ben Jacobs read Emma Tredinnick's report (See Attached)
- 5) Secretary's Report _ Fiona Jacobs (See Attached)
- 6) Treasurer's Report – Traci Parker (See Attached)

Ratify Club Accounts – Proposed Traci Parker
Seconded Graham Williams

- 7) Club Captain's Report – Nick Brown (See Attached)
- 8) Election of Club Officer's

President – Tim LaTouche
Proposed Nick Brown Seconded Ben Holtaway

Chairperson – Ben Jacobs
Ben Jacobs – Proposed by Matthew Perry Seconded by James Deacon and Emma Tredinnick Proposed Fiona Jacobs Seconded Ria Stephens – Ben received the most votes

Vice Chair – Andrew Berriman
Proposed Fiona Jacobs Seconded Matthew Perry

Secretary – Fiona Jacobs

Proposed Nick Brown Seconded Sarah Hoggett Crisp

Membership Secretary – Lowenna Chandler

Proposed Fiona Jacobs Seconded Amanda Simons

Treasurer – Traci Parker

Proposed Fiona Jacobs Seconded Lowenna Chandler

Committee Members –

Emma Tredinnick – Proposed Anna Brown Seconded Fiona Jacobs

Charlie Hoggett Crisp, Sarah Hoggett Crisp, Colin Wilson, Colin Higgins, Gilly

Gratton, Gerard Hughes - Proposed Andrew Berriman Seconded Graham Williams

9) Membership Fees – 1st Jan 2024

Nick Brown proposed Gerard Hughes seconded membership should increase by £5 and Sarah Hoggett Crisp proposed and James Deacon seconded membership should increase by £10. The majority voted to increase by £5. Therefore memberships for 1st Jan 2024 will be;

Senior - £60.00

Junior - £50.00

Nippers and Sandhoppers - £40.00

Family membership - £175.00

Non- active members - £30.00

10) Changes to constitution – None

11) Elect any Life Members – None

12) Any other business – None

The meeting closed at 20:08

HAYLE SURF LIFESAVING CLUB
ACTIVE MEMBERS MEETING 2023

1) Election of Officers –

Captain – Nick Brown
Proposed Matthew Perry Seconded Sarah Hoggett Crisp

Vice Captain – James Deacon
Proposed Nick Brown Seconded Colin Higgins

Team Managers
Seniors – Colin Higgins
Proposed James Deacon Seconded San Ishmael
Juniors – Nick Brown
Proposed Graham Willaims Seconded Gerard Hughes

Team Admin Nippers – Fiona Jacobs
Proposed Andrew Berriman Seconded Ben Holtaway

Gear Steward – Charlie Hoggett Crisp
Proposed Fiona Jacobs Seconded Colin Higgins

Quarter Master – Anna Brown
Proposed Josh Chandler Seconded Charlie Hoggett Crisp
Assistant Quarter Master – Andrea Harvey
Proposed Colin Higgins Seconded Charlie Hoggett Crisp

Training Officer – Matthew Perry
Proposed Andrea Harvey Seconded Ben Holtaway

IRB Officer – Nick Runnalls
Proposed Nick Brown Seconded Josh Chandler

School Liaison Officer – Ben Holtaway
Proposed Amanda Simons Seconded Matthew Perry

Child Protection Officers – Traci Parker & Colin Wilson
Proposed Fiona Jacobs Seconded Sarah Hoggett Crisp

Web Design Steph Langley
Proposed Nick Brown Seconded Colin Higgins

Social Secretary – Emma Collins
Proposed Lowenna Chandler Seconded Colin Higgins

Nipper Officers – Traci Parker, Emma Tredinnick, Nick Brown, Kim Riggall, Ben Jacobs, Ben Holtaway, Curtis Young, Amanda Simons, Andrew Berriman, Josh Chandler, Ria Stephens & Colin Wilson all willing to stand again.
Proposed Anna Brown Seconded Colin Higgins

San Ishmael, Becky Hughes, Sam Clarke, James Burlingham, Matt Walters, Rob Mackie and Paul Friday - Proposed Curtis Young Seconded Josh Chandler

Sandhopper Officers - Ben Jacobs & Dan Stephens
Proposed Colin Higgins Seconded Colin Wilson

Buildings Manager – Colin Higgins
Proposed James Deacon Seconded Charlie Hoggett Crisp

2) Any other business

- Christmas Day swim to go ahead this year 10am for 10:30am
- Membership – It was agreed that this is to be paid by the end of the year
- Medals – Lee Stanbury can provide medals for the Club Gala at £1.49 each. It was proposed by San Ishmael and seconded by Graham Williams to buy enough for 2024 Club gala.

The meeting closed at 20:50

Date of next meeting – 7th Jan at 4:30pm

**REPORT OF THE TRUSTEES AND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023
FOR
HAYLE SURF LIFE SAVING CLUB**

Greenwood Wilson
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HAYLE SURF LIFE SAVING CLUB

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FOR THE YEAR ENDED 31 DECEMBER 2023**

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HAYLE SURF LIFE SAVING CLUB

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2023

The trustees present their report with the financial statements of the charity for the year ended 31 December 2023. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1035924

Principal address

Riviere Towans
Phillack
Hayle
Cornwall
TR27 5AF

Trustees

Ms T Parker Treasurer and Child Protection
F Jacobs Secretary
E Tredinnick
B Jacobs Chairman
T LaTouche President (appointed 1/1/2023)
A Berriman Vice-Chairman (appointed 1/1/2023)
L Chandler Membership Secretary (appointed 1/1/2023)
C Hoggett Crisp (appointed 1/1/2023)
S Hoggett Crisp (appointed 1/1/2023)
C Wilson Child Protection (appointed 1/1/2023)
C Higgins (appointed 1/1/2023)
G Gratton (appointed 1/1/2023)
G Hughes (appointed 1/1/2023)
N Brown Captain (appointed 1/1/2023)

Independent Examiner

Robert Langley ATT CTA
Greenwood Wilson
The Old School
The Stennack
St Ives
Cornwall
TR26 1QU

Approved by order of the board of trustees on 29 November 2024 and signed on its behalf by:

B Jacobs - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
HAYLE SURF LIFE SAVING CLUB**

Independent examiner's report to the trustees of Hayle Surf Life Saving Club

I report to the charity trustees on my examination of the accounts of Hayle Surf Life Saving Club (the Trust) for the year ended 31 December 2023.

Responsibilities and basis of report

As the charity trustees of the Trust 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 Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all 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 Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

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.

Robert Langley ATT CTA

Greenwood Wilson
The Old School
The Stennack
St Ives
Cornwall
TR26 1QU

29 November 2024

HAYLE SURF LIFE SAVING CLUB

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2023**

	Notes	Unrestricted fund £	Restricted funds £	2023 Total funds £	2022 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	4,952	-	4,952	13,864
Other trading activities	3	59,253	-	59,253	41,485
Investment income	4	126	-	126	7
Total		<u>64,331</u>	<u>-</u>	<u>64,331</u>	<u>55,356</u>
 EXPENDITURE ON					
Raising funds		44,446	-	44,446	31,802
Charitable activities					
General fund raising activities		14,074	-	14,074	24,041
Total		<u>58,520</u>	<u>-</u>	<u>58,520</u>	<u>55,843</u>
 NET INCOME/(EXPENDITURE)		 5,811	 -	 5,811	 (487)
 RECONCILIATION OF FUNDS					
Total funds brought forward		630,455	20,001	650,456	650,943
 TOTAL FUNDS CARRIED FORWARD		 <u><u>636,266</u></u>	 <u><u>20,001</u></u>	 <u><u>656,267</u></u>	 <u><u>650,456</u></u>

The notes form part of these financial statements

HAYLE SURF LIFE SAVING CLUB

**BALANCE SHEET
31 DECEMBER 2023**

	Notes	Unrestricted fund £	Restricted funds £	2023 Total funds £	2022 Total funds £
FIXED ASSETS					
Tangible assets	7	586,704	20,001	606,705	608,232
CURRENT ASSETS					
Stocks	8	2,450	-	2,450	2,450
Cash at bank		47,112	-	47,112	39,774
		<u>49,562</u>	<u>-</u>	<u>49,562</u>	<u>42,224</u>
NET CURRENT ASSETS		<u>49,562</u>	<u>-</u>	<u>49,562</u>	<u>42,224</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>636,266</u>	<u>20,001</u>	<u>656,267</u>	<u>650,456</u>
NET ASSETS		<u>636,266</u>	<u>20,001</u>	<u>656,267</u>	<u>650,456</u>
FUNDS	9				
Unrestricted funds				636,266	630,455
Restricted funds				20,001	20,001
TOTAL FUNDS				<u>656,267</u>	<u>650,456</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 29 November 2024 and were signed on its behalf by:

B Jacobs - Trustee

T Parker - Trustee

HAYLE SURF LIFE SAVING CLUB

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Stocks

Stocks are valued at the lower of cost and net realisable value, after making due allowance for obsolete and slow moving items.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. DONATIONS AND LEGACIES

	2023	2022
	£	£
Donations	4,152	2,291
Grants	800	11,573
	<u>4,952</u>	<u>13,864</u>

HAYLE SURF LIFE SAVING CLUB

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2023

2. DONATIONS AND LEGACIES - continued

Grants received, included in the above, are as follows:

	2023	2022
	£	£
Co-op	-	2,688
Sportsbid	-	8,685
Sported	-	200
Devon & Cornwall Police	800	-
	<u>800</u>	<u>11,573</u>

3. OTHER TRADING ACTIVITIES

	2023	2022
	£	£
Fundraising events	12,077	7,133
Membership & subscriptions	16,562	11,290
Swimming fees/subs	16,169	17,052
Course fees	2,097	-
Clothing & kit sales	4,257	4,782
Equipment sales	1,150	150
Competition fees	6,941	913
Sundry income	-	165
	<u>59,253</u>	<u>41,485</u>

4. INVESTMENT INCOME

	2023	2022
	£	£
Deposit account interest	<u>126</u>	<u>7</u>

5. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2023 nor for the year ended 31 December 2022.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2023 nor for the year ended 31 December 2022.

HAYLE SURF LIFE SAVING CLUB

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2023**

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	13,864	-	13,864
Other trading activities	41,485	-	41,485
Investment income	7	-	7
Total	55,356	-	55,356
EXPENDITURE ON			
Raising funds	31,802	-	31,802
Charitable activities			
General fund raising activities	24,041	-	24,041
Total	55,843	-	55,843
NET INCOME/(EXPENDITURE)	(487)	-	(487)
RECONCILIATION OF FUNDS			
Total funds brought forward	630,942	20,001	650,943
TOTAL FUNDS CARRIED FORWARD	630,455	20,001	650,456

7. TANGIBLE FIXED ASSETS

	Long leasehold £	Plant and machinery £	Totals £
COST			
At 1 January 2023 and 31 December 2023	492,315	117,313	609,628
DEPRECIATION			
At 1 January 2023	-	1,396	1,396
Charge for year	-	1,527	1,527
At 31 December 2023	-	2,923	2,923
NET BOOK VALUE			
At 31 December 2023	492,315	114,390	606,705
At 31 December 2022	492,315	115,917	608,232

HAYLE SURF LIFE SAVING CLUB

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2023**

8. STOCKS

	2023	2022
	£	£
Stocks	2,450	2,450
	<u>2,450</u>	<u>2,450</u>

9. MOVEMENT IN FUNDS

	At 1/1/23	Net movement in funds	At 31/12/23
	£	£	£
Unrestricted funds			
General fund	630,455	5,811	636,266
Restricted funds			
Co-op	1,489	-	1,489
Sportsbid	8,712	-	8,712
Esc Lottery	9,800	-	9,800
	<u>20,001</u>	<u>-</u>	<u>20,001</u>
TOTAL FUNDS	<u>650,456</u>	<u>5,811</u>	<u>656,267</u>

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	64,331	(58,520)	5,811
	<u>64,331</u>	<u>(58,520)</u>	<u>5,811</u>
TOTAL FUNDS	<u>64,331</u>	<u>(58,520)</u>	<u>5,811</u>

Comparatives for movement in funds

	At 1/1/22	Net movement in funds	At 31/12/22
	£	£	£
Unrestricted funds			
General fund	630,942	(487)	630,455
Restricted funds			
Co-op	1,489	-	1,489
Sportsbid	8,712	-	8,712
Esc Lottery	9,800	-	9,800
	<u>20,001</u>	<u>-</u>	<u>20,001</u>
TOTAL FUNDS	<u>650,943</u>	<u>(487)</u>	<u>650,456</u>

HAYLE SURF LIFE SAVING CLUB

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2023**

9. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	55,356	(55,843)	(487)
	<u>55,356</u>	<u>(55,843)</u>	<u>(487)</u>
TOTAL FUNDS	<u><u>55,356</u></u>	<u><u>(55,843)</u></u>	<u><u>(487)</u></u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1/1/22 £	Net movement in funds £	At 31/12/23 £
Unrestricted funds			
General fund	630,942	5,324	636,266
Restricted funds			
Co-op	1,489	-	1,489
Sportsbid	8,712	-	8,712
Esc Lottery	9,800	-	9,800
	<u>20,001</u>	<u>-</u>	<u>20,001</u>
TOTAL FUNDS	<u><u>650,943</u></u>	<u><u>5,324</u></u>	<u><u>656,267</u></u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	119,687	(114,363)	5,324
	<u>119,687</u>	<u>(114,363)</u>	<u>5,324</u>
TOTAL FUNDS	<u><u>119,687</u></u>	<u><u>(114,363)</u></u>	<u><u>5,324</u></u>

HAYLE SURF LIFE SAVING CLUB

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2023**

10. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2023.

HAYLE SURF LIFE SAVING CLUB

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2023**

	2023 £	2022 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	4,152	2,291
Grants	800	11,573
	4,952	13,864
Other trading activities		
Fundraising events	12,077	7,133
Membership & subscriptions	16,562	11,290
Swimming fees/subs	16,169	17,052
Course fees	2,097	-
Clothing & kit sales	4,257	4,782
Equipment sales	1,150	150
Competition fees	6,941	913
Sundry income	-	165
	59,253	41,485
Investment income		
Deposit account interest	126	7
	64,331	55,356
EXPENDITURE		
Other trading activities		
Club activities cost	8,405	6,863
Club functions cost	6,257	3,290
Cost of clothing for resale	5,945	4,079
SLSGB subscriptions	8,298	6,775
Affiliation fees	200	200
Examination & course fees	1,544	5,591
Competition expenses	13,797	5,004
	44,446	31,802
Charitable activities		
Rates and water	995	157
Insurance	1,857	2,815
Light and heat	2,060	2,052
Telephone	501	65
Sundries	44	-
Building repairs	4,038	4,109
Equipment costs	2,772	13,480
Mule & IRB costs	280	834
	12,547	23,512

This page does not form part of the statutory financial statements

HAYLE SURF LIFE SAVING CLUB

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2023

	2023 £	2022 £
Support costs		
Management		
Plant and machinery	1,527	529
Total resources expended	<u>58,520</u>	<u>55,843</u>
Net income/(expenditure)	<u>5,811</u>	<u>(487)</u>

This page does not form part of the statutory financial statements

**REPORT OF THE TRUSTEES AND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023
FOR
HAYLE SURF LIFE SAVING CLUB**

Greenwood Wilson
The Old School
The Stennack
St Ives
Cornwall
TR26 1QU

HAYLE SURF LIFE SAVING CLUB

**CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023**

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Notes to the Financial Statements	5 to 10
Detailed Statement of Financial Activities	11 to 12

HAYLE SURF LIFE SAVING CLUB

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2023

The trustees present their report with the financial statements of the charity for the year ended 31 December 2023. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1035924

Principal address

Riviere Towans
Phillack
Hayle
Cornwall
TR27 5AF

Trustees

Ms T Parker Treasurer and Child Protection
F Jacobs Secretary
E Tredinnick
B Jacobs Chairman
T LaTouche President (appointed 1/1/2023)
A Berriman Vice-Chairman (appointed 1/1/2023)
L Chandler Membership Secretary (appointed 1/1/2023)
C Hoggett Crisp (appointed 1/1/2023)
S Hoggett Crisp (appointed 1/1/2023)
C Wilson Child Protection (appointed 1/1/2023)
C Higgins (appointed 1/1/2023)
G Gratton (appointed 1/1/2023)
G Hughes (appointed 1/1/2023)
N Brown Captain (appointed 1/1/2023)

Independent Examiner

Robert Langley ATT CTA
Greenwood Wilson
The Old School
The Stennack
St Ives
Cornwall
TR26 1QU

Approved by order of the board of trustees on 29 November 2024 and signed on its behalf by:

B Jacobs - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
HAYLE SURF LIFE SAVING CLUB**

Independent examiner's report to the trustees of Hayle Surf Life Saving Club

I report to the charity trustees on my examination of the accounts of Hayle Surf Life Saving Club (the Trust) for the year ended 31 December 2023.

Responsibilities and basis of report

As the charity trustees of the Trust 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 Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all 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 Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

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.

Robert Langley ATT CTA

Greenwood Wilson
The Old School
The Stennack
St Ives
Cornwall
TR26 1QU

29 November 2024

HAYLE SURF LIFE SAVING CLUB

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2023**

	Notes	Unrestricted fund £	Restricted funds £	2023 Total funds £	2022 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	4,952	-	4,952	13,864
Other trading activities	3	59,253	-	59,253	41,485
Investment income	4	126	-	126	7
Total		64,331	-	64,331	55,356
 EXPENDITURE ON					
Raising funds		44,446	-	44,446	31,802
Charitable activities					
General fund raising activities		14,074	-	14,074	24,041
Total		58,520	-	58,520	55,843
 NET INCOME/(EXPENDITURE)		 5,811	 -	 5,811	 (487)
 RECONCILIATION OF FUNDS					
Total funds brought forward		630,455	20,001	650,456	650,943
 TOTAL FUNDS CARRIED FORWARD		 636,266	 20,001	 656,267	 650,456

The notes form part of these financial statements

HAYLE SURF LIFE SAVING CLUB

**BALANCE SHEET
31 DECEMBER 2023**

	Notes	Unrestricted fund £	Restricted funds £	2023 Total funds £	2022 Total funds £
FIXED ASSETS					
Tangible assets	7	586,704	20,001	606,705	608,232
CURRENT ASSETS					
Stocks	8	2,450	-	2,450	2,450
Cash at bank		47,112	-	47,112	39,774
		<u>49,562</u>	<u>-</u>	<u>49,562</u>	<u>42,224</u>
NET CURRENT ASSETS		<u>49,562</u>	<u>-</u>	<u>49,562</u>	<u>42,224</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>636,266</u>	<u>20,001</u>	<u>656,267</u>	<u>650,456</u>
NET ASSETS		<u>636,266</u>	<u>20,001</u>	<u>656,267</u>	<u>650,456</u>
FUNDS	9				
Unrestricted funds				636,266	630,455
Restricted funds				20,001	20,001
TOTAL FUNDS				<u>656,267</u>	<u>650,456</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 29 November 2024 and were signed on its behalf by:

B Jacobs - Trustee

T Parker - Trustee

HAYLE SURF LIFE SAVING CLUB

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Stocks

Stocks are valued at the lower of cost and net realisable value, after making due allowance for obsolete and slow moving items.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. DONATIONS AND LEGACIES

	2023	2022
	£	£
Donations	4,152	2,291
Grants	800	11,573
	<u>4,952</u>	<u>13,864</u>

HAYLE SURF LIFE SAVING CLUB

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2023

2. DONATIONS AND LEGACIES - continued

Grants received, included in the above, are as follows:

	2023	2022
	£	£
Co-op	-	2,688
Sportsbid	-	8,685
Sported	-	200
Devon & Cornwall Police	800	-
	<u>800</u>	<u>11,573</u>

3. OTHER TRADING ACTIVITIES

	2023	2022
	£	£
Fundraising events	12,077	7,133
Membership & subscriptions	16,562	11,290
Swimming fees/subs	16,169	17,052
Course fees	2,097	-
Clothing & kit sales	4,257	4,782
Equipment sales	1,150	150
Competition fees	6,941	913
Sundry income	-	165
	<u>59,253</u>	<u>41,485</u>

4. INVESTMENT INCOME

	2023	2022
	£	£
Deposit account interest	<u>126</u>	<u>7</u>

5. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2023 nor for the year ended 31 December 2022.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2023 nor for the year ended 31 December 2022.

HAYLE SURF LIFE SAVING CLUB

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2023**

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	13,864	-	13,864
Other trading activities	41,485	-	41,485
Investment income	7	-	7
Total	55,356	-	55,356
 EXPENDITURE ON			
Raising funds	31,802	-	31,802
Charitable activities			
General fund raising activities	24,041	-	24,041
Total	55,843	-	55,843
 NET INCOME/(EXPENDITURE)	 (487)	 -	 (487)
 RECONCILIATION OF FUNDS			
Total funds brought forward	630,942	20,001	650,943
 TOTAL FUNDS CARRIED FORWARD	 630,455	 20,001	 650,456

7. TANGIBLE FIXED ASSETS

	Long leasehold £	Plant and machinery £	Totals £
COST			
At 1 January 2023 and 31 December 2023	492,315	117,313	609,628
 DEPRECIATION			
At 1 January 2023	-	1,396	1,396
Charge for year	-	1,527	1,527
At 31 December 2023	-	2,923	2,923
 NET BOOK VALUE			
At 31 December 2023	492,315	114,390	606,705
At 31 December 2022	492,315	115,917	608,232

HAYLE SURF LIFE SAVING CLUB

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2023**

8. STOCKS

	2023	2022
	£	£
Stocks	2,450	2,450
	<u>2,450</u>	<u>2,450</u>

9. MOVEMENT IN FUNDS

	At 1/1/23	Net movement in funds	At 31/12/23
	£	£	£
Unrestricted funds			
General fund	630,455	5,811	636,266
Restricted funds			
Co-op	1,489	-	1,489
Sportsbid	8,712	-	8,712
Esc Lottery	9,800	-	9,800
	<u>20,001</u>	<u>-</u>	<u>20,001</u>
TOTAL FUNDS	<u>650,456</u>	<u>5,811</u>	<u>656,267</u>

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	64,331	(58,520)	5,811
	<u>64,331</u>	<u>(58,520)</u>	<u>5,811</u>
TOTAL FUNDS	<u>64,331</u>	<u>(58,520)</u>	<u>5,811</u>

Comparatives for movement in funds

	At 1/1/22	Net movement in funds	At 31/12/22
	£	£	£
Unrestricted funds			
General fund	630,942	(487)	630,455
Restricted funds			
Co-op	1,489	-	1,489
Sportsbid	8,712	-	8,712
Esc Lottery	9,800	-	9,800
	<u>20,001</u>	<u>-</u>	<u>20,001</u>
TOTAL FUNDS	<u>650,943</u>	<u>(487)</u>	<u>650,456</u>

HAYLE SURF LIFE SAVING CLUB

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2023**

9. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	55,356	(55,843)	(487)
	<u>55,356</u>	<u>(55,843)</u>	<u>(487)</u>
TOTAL FUNDS	<u><u>55,356</u></u>	<u><u>(55,843)</u></u>	<u><u>(487)</u></u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1/1/22 £	Net movement in funds £	At 31/12/23 £
Unrestricted funds			
General fund	630,942	5,324	636,266
Restricted funds			
Co-op	1,489	-	1,489
Sportsbid	8,712	-	8,712
Esc Lottery	9,800	-	9,800
	<u>20,001</u>	<u>-</u>	<u>20,001</u>
TOTAL FUNDS	<u><u>650,943</u></u>	<u><u>5,324</u></u>	<u><u>656,267</u></u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	119,687	(114,363)	5,324
	<u>119,687</u>	<u>(114,363)</u>	<u>5,324</u>
TOTAL FUNDS	<u><u>119,687</u></u>	<u><u>(114,363)</u></u>	<u><u>5,324</u></u>

HAYLE SURF LIFE SAVING CLUB

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2023**

10. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2023.

HAYLE SURF LIFE SAVING CLUB

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2023**

	2023 £	2022 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	4,152	2,291
Grants	800	11,573
	4,952	13,864
Other trading activities		
Fundraising events	12,077	7,133
Membership & subscriptions	16,562	11,290
Swimming fees/subs	16,169	17,052
Course fees	2,097	-
Clothing & kit sales	4,257	4,782
Equipment sales	1,150	150
Competition fees	6,941	913
Sundry income	-	165
	59,253	41,485
Investment income		
Deposit account interest	126	7
	64,331	55,356
EXPENDITURE		
Other trading activities		
Club activities cost	8,405	6,863
Club functions cost	6,257	3,290
Cost of clothing for resale	5,945	4,079
SLSGB subscriptions	8,298	6,775
Affiliation fees	200	200
Examination & course fees	1,544	5,591
Competition expenses	13,797	5,004
	44,446	31,802
Charitable activities		
Rates and water	995	157
Insurance	1,857	2,815
Light and heat	2,060	2,052
Telephone	501	65
Sundries	44	-
Building repairs	4,038	4,109
Equipment costs	2,772	13,480
Mule & IRB costs	280	834
	12,547	23,512

This page does not form part of the statutory financial statements

HAYLE SURF LIFE SAVING CLUB

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2023**

	2023 £	2022 £
Support costs		
Management		
Plant and machinery	1,527	529
	<u>58,520</u>	<u>55,843</u>
Total resources expended		
	<u>5,811</u>	<u>(487)</u>
Net income/(expenditure)		

This page does not form part of the statutory financial statements

HAYLE SURF LIFE LIFESAVING CLUB

England & Wales - Charity number 1035924

Accounts

HAYLE SURF LIFESAVING CLUB AGM

18th NOVEMBER 2022

HAYLE SURF LIFESAVING CLUB AT 7:30pm

Present – Emma Tredinnick, Ben Jacobs, Fiona Jacobs, Nick Brown, Anna Brown, Traci Parker, Gerard Hughes, Tina Hughes, Graham Williams, Curtis Young, James Deacon, Dan Stephens, Ria Stephens, Gilly Gratton, Colin Wilson, Josh Chandler, Lowenna Chandler, Tim Eustace, Steph Langley, Dave Parker, Nick Runnalls, Sarah Hoggett-Crisp & Charlie Hoggett-Crisp

- 1) Chairperson Emma Tredinnick welcomed everyone to the AGM
 - 2) Apologies – Amanda Simons, Colin Higgins, Andrew Berriman, Matthew Perry, Michael Long, Kim Riggall, Nick Kelly, Neil Butler, Julie Butler and Ben Holtaway
 - 3) Minutes of the 2021 AGM were ratified proposed by Graham Williams and Seconded by Curtis Young
 - 4) Chairperson's Report – Emma Tredinnick (See Attached)
 - 5) Secretary's Report _ Fiona Jacobs (See Attached)
 - 6) Treasurer's Report – Traci Parker (See Attached)
- Ratify Club Accounts – Proposed Traci Parker
Seconded Stephanie Langley
- 7) Club Captain's Report – Nick Brown (See Attached)
 - 8) Election of Club Officer's

President – Tim LaTouche
Proposed Traci Parker Seconded Nick Brown

Chairperson – Emma Tredinnick
Proposed Fiona Jacobs Seconded Tina Hughes

Vice Chair – Ben Jacobs
Proposed Dave Parker Seconded Anna Brown

Secretary – Fiona Jacobs
Proposed Nick Brown Seconded Traci Parker

Membership Secretary – Lowenna Chandler
Proposed Fiona Jacobs Seconded Nick Brown

Treasurer – Traci Parker
Proposed James Deacon Seconded Curtis Young

Committee Members –
Charlie Hoggett-Crisp and Sarah Hoggett-Crisp
Proposed Nick Brown Seconded Steph Langley
Colin Higgins - Proposed Fiona Jacobs Seconded Gerard Hughes
Colin Wilson and Gilly Gratton - Proposed Nick Brown Seconded Curtis Young
Gerard Hughes and Tina Hughes - Proposed Fiona Jacobs Seconded Traci Parker

- 9) Membership Fees –
Senior - £55.00
Junior - £45.00
Nippers and Sandhoppers - £35.00
Family membership - £155.00

Proposed by Nick Brown and seconded by Ben Jacobs

10) Changes to constitution – None

11) Elect any Life Members – None

12) Any other business – None

The meeting closed at 20:03

HAYLE SURF LIFESAVING CLUB
ACTIVE MEMBERS MEETING 2022

1) Election of Officers –

Captain – Nick Brown
Proposed James Deacon Seconded Gerard Hughes

Vice Captain – Dave Parker
Proposed Gerard Hughes Seconded Graham Williams

Team Managers
Seniors – Charlie Hoggett-Crisp
Proposed Steph Langley Seconded Nick Brown

Juniors – Nick Brown
Proposed Fiona Jacobs Seconded Charlie Hoggett-Crisp

Team Admin Nippers – Fiona Jacobs
Proposed Nick Brown Seconded Curtis Young

Gear Steward – Tim Eustace
Proposed Nick Brown Seconded Gerard Hughes

Quarter Master – Anna Brown
Proposed Fiona Jacobs Seconded Dave Parker

Junior Captain – Emi Hoggett – Crisp (already decided)

Training Officer – Matthew Perry
Proposed Nick Brown Seconded Emma Tredinnick

IRB Officer – Nick Runnalls
Proposed Nick Brown Seconded Gerard Hughes

School Liaison Officer – Amanda Simons
Proposed Fiona Jacobs Seconded James Deacon

Child Protection Officers – Traci Parker & Emma Collins
Proposed Nick Brown Seconded Sarah Hoggett-Crisp

Web Design Steph Langley
Proposed Nick Brown Seconded Charlie Hoggett-Crisp

Social Secretary – Sarah Hoggett-Crisp
Proposed Nick Brown Seconded Steph Langley

Nipper Officers – Traci Parker, Emma Tredinnick, Graham Williams, Nick Brown, Kim Riggall, Ben Jacobs, Ben Holtaway, Nick Kelly, James Deacon, Curtis Young, Amanda Simons, Andrew Berriman & Josh Chandler all willing to stand again.

Ria Stephens - Proposed Fiona Jacobs Seconded James Deacon
Colin Wilson - Proposed Nick Brown Seconded Curtis Young

Sandhopper Officers - Dave Parker & Ben Jacobs
Proposed Nick Brown Seconded Curtis Young

2) Any other business

- Christmas Day swim to go ahead this year 10am for 10:30am
- It was agreed that moving forward Juniors would pay for their Tuesday swim training termly.
- Club Gala will be held on Sunday 27th November 3-5.30pm

The meeting closed at 20:31

Date of next meeting – 8th Jan at 4:30pm

**REPORT OF THE TRUSTEES AND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022
FOR
HAYLE SURF LIFE SAVING CLUB**

Greenwood Wilson
The Old School
The Stennack
St Ives
Cornwall
TR26 1QU

HAYLE SURF LIFE SAVING CLUB

**CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022**

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HAYLE SURF LIFE SAVING CLUB

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2022**

The trustees present their report with the financial statements of the charity for the year ended 31 December 2022. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1035924

Principal address

Riviere Towans

Phillack

Hayle

Cornwall

TR27 5AF

Trustees

Ms T Parker Treasurer

F Jacobs Secretary

E Tredinnick Chairwoman

B Jacobs Vice-chair

Independent Examiner

Robert Langley CTA

Greenwood Wilson

The Old School

The Stennack

St Ives

Cornwall

TR26 1QU

Approved by order of the board of trustees on 24 November 2023 and signed on its behalf by:

E Tredinnick - Trustee



**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
HAYLE SURF LIFE SAVING CLUB**

Independent examiner's report to the trustees of Hayle Surf Life Saving Club

I report to the charity trustees on my examination of the accounts of Hayle Surf Life Saving Club (the Trust) for the year ended 31 December 2022.

Responsibilities and basis of report

As the charity trustees of the Trust 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 Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all 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 Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

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.



Robert Langley CTA

Greenwood Wilson
The Old School
The Stennack
St Ives
Cornwall
TR26 1QU

24 November 2023

HAYLE SURF LIFE SAVING CLUB

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2022**

	Notes	Unrestricted fund £	Restricted funds £	2022 Total funds £	2021 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	13,864	-	13,864	3,126
Other trading activities	3	41,485	-	41,485	33,461
Investment income	4	7	-	7	1
Total		<u>55,356</u>	<u>-</u>	<u>55,356</u>	<u>36,588</u>
 EXPENDITURE ON					
Raising funds		31,802	-	31,802	21,840
Charitable activities					
General fund raising activities		24,041	-	24,041	6,864
Total		<u>55,843</u>	<u>-</u>	<u>55,843</u>	<u>28,704</u>
 NET INCOME/(EXPENDITURE)		 (487)	 -	 (487)	 7,884
 RECONCILIATION OF FUNDS					
Total funds brought forward		630,942	20,001	650,943	643,059
 TOTAL FUNDS CARRIED FORWARD		 <u>630,455</u>	 <u>20,001</u>	 <u>650,456</u>	 <u>650,943</u>

The notes form part of these financial statements

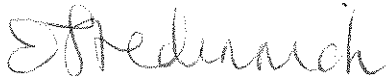
HAYLE SURF LIFE SAVING CLUB

**BALANCE SHEET
31 DECEMBER 2022**

	Notes	Unrestricted fund £	Restricted funds £	2022 Total funds £	2021 Total funds £
FIXED ASSETS					
Tangible assets	7	588,231	20,001	608,232	603,195
CURRENT ASSETS					
Stocks	8	2,450	-	2,450	2,450
Cash at bank		39,774	-	39,774	45,298
		42,224	-	42,224	47,748
NET CURRENT ASSETS		42,224	-	42,224	47,748
TOTAL ASSETS LESS CURRENT LIABILITIES		630,455	20,001	650,456	650,943
NET ASSETS		630,455	20,001	650,456	650,943
FUNDS	9				
Unrestricted funds				630,455	630,942
Restricted funds				20,001	20,001
TOTAL FUNDS				650,456	650,943

The financial statements were approved by the Board of Trustees and authorised for issue on 24 November 2023 and were signed on its behalf by:

E Tredinnick - Trustee



T Parker - Trustee



HAYLE SURF LIFE SAVING CLUB

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Stocks

Stocks are valued at the lower of cost and net realisable value, after making due allowance for obsolete and slow moving items.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. DONATIONS AND LEGACIES

	2022	2021
	£	£
Donations	2,291	3,126
Grants	11,573	-
	<u>13,864</u>	<u>3,126</u>

HAYLE SURF LIFE SAVING CLUB

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2022**

2. DONATIONS AND LEGACIES - continued

Grants received, included in the above, are as follows:

	2022	2021
	£	£
Co-op	2,688	-
Sportsbid	8,685	-
Sported	200	-
	11,573	-
	11,573	-

3. OTHER TRADING ACTIVITIES

	2022	2021
	£	£
Fundraising events	7,133	7,653
Membership & subscriptions	11,290	9,315
Swimming fees/subs	17,052	10,812
Clothing & kit sales	4,782	5,587
Equipment sales	150	-
Competition fees	913	44
Sundry income	165	50
	41,485	33,461
	41,485	33,461

4. INVESTMENT INCOME

	2022	2021
	£	£
Deposit account interest	7	1
	7	1
	7	1

5. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2022 nor for the year ended 31 December 2021.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2022 nor for the year ended 31 December 2021.

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund	Restricted funds	Total funds
	£	£	£
INCOME AND ENDOWMENTS FROM			
Donations and legacies	3,126	-	3,126
Other trading activities	33,461	-	33,461
Investment income	1	-	1
	36,588	-	36,588
Total	36,588	-	36,588
 EXPENDITURE ON			
Raising funds	21,840	-	21,840

HAYLE SURF LIFE SAVING CLUB

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2022**

6.	COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued	Unrestricted fund £	Restricted funds £	Total funds £
	Charitable activities			
	General fund raising activities	6,864	-	6,864
	Total	28,704	-	28,704
	NET INCOME	7,884	-	7,884
	RECONCILIATION OF FUNDS			
	Total funds brought forward	623,058	20,001	643,059
	TOTAL FUNDS CARRIED FORWARD	630,942	20,001	650,943
7.	TANGIBLE FIXED ASSETS	Long leasehold £	Plant and machinery £	Totals £
	COST			
	At 1 January 2022	492,315	111,747	604,062
	Additions	-	5,566	5,566
	At 31 December 2022	492,315	117,313	609,628
	DEPRECIATION			
	At 1 January 2022	-	867	867
	Charge for year	-	529	529
	At 31 December 2022	-	1,396	1,396
	NET BOOK VALUE			
	At 31 December 2022	492,315	115,917	608,232
	At 31 December 2021	492,315	110,880	603,195
8.	STOCKS		2022 £	2021 £
	Stocks		2,450	2,450

HAYLE SURF LIFE SAVING CLUB

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2022**

9. MOVEMENT IN FUNDS

	At 1/1/22 £	Net movement in funds £	At 31/12/22 £
Unrestricted funds			
General fund	630,942	(487)	630,455
Restricted funds			
Co-op	1,489	-	1,489
Sportsbid	8,712	-	8,712
Esc Lottery	9,800	-	9,800
	<u>20,001</u>	<u>-</u>	<u>20,001</u>
TOTAL FUNDS	<u>650,943</u>	<u>(487)</u>	<u>650,456</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	55,356	(55,843)	(487)
TOTAL FUNDS	<u>55,356</u>	<u>(55,843)</u>	<u>(487)</u>

Comparatives for movement in funds

	At 1/1/21 £	Net movement in funds £	At 31/12/21 £
Unrestricted funds			
General fund	623,058	7,884	630,942
Restricted funds			
Co-op	1,489	-	1,489
Sportsbid	8,712	-	8,712
Esc Lottery	9,800	-	9,800
	<u>20,001</u>	<u>-</u>	<u>20,001</u>
TOTAL FUNDS	<u>643,059</u>	<u>7,884</u>	<u>650,943</u>

HAYLE SURF LIFE SAVING CLUB

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2022

9. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	36,588	(28,704)	7,884
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	<u>36,588</u>	<u>(28,704)</u>	<u>7,884</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1/1/21 £	Net movement in funds £	At 31/12/22 £
Unrestricted funds			
General fund	623,058	7,397	630,455
Restricted funds			
Co-op	1,489	-	1,489
Sportsbid	8,712	-	8,712
Esc Lottery	9,800	-	9,800
	<u>20,001</u>	<u>-</u>	<u>20,001</u>
TOTAL FUNDS	<u>643,059</u>	<u>7,397</u>	<u>650,456</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	91,944	(84,547)	7,397
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	<u>91,944</u>	<u>(84,547)</u>	<u>7,397</u>

HAYLE SURF LIFE SAVING CLUB

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2022**

10. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2022.

HAYLE SURF LIFE SAVING CLUB

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2022

	2022 £	2021 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	2,291	3,126
Grants	11,573	-
	<u>13,864</u>	<u>3,126</u>
Other trading activities		
Fundraising events	7,133	7,653
Membership & subscriptions	11,290	9,315
Swimming fees/subs	17,052	10,812
Clothing & kit sales	4,782	5,587
Equipment sales	150	-
Competition fees	913	44
Sundry income	165	50
	<u>41,485</u>	<u>33,461</u>
Investment income		
Deposit account interest	7	1
	<u>7</u>	<u>1</u>
Total incoming resources	55,356	36,588
EXPENDITURE		
Other trading activities		
Club activities cost	6,863	4,629
Club functions cost	3,290	5,074
Cost of clothing for resale	4,079	4,648
SLSGB subscriptions	6,775	6,150
Affiliation fees	200	150
Examination & course fees	5,591	840
Competition expenses	5,004	349
	<u>31,802</u>	<u>21,840</u>
Charitable activities		
Rates and water	157	213
Insurance	2,815	2,719
Light and heat	2,052	281
Telephone	65	-
Building repairs	4,109	1,972
Equipment costs	13,480	1,420
Mule & IRB costs	834	-
	<u>23,512</u>	<u>6,605</u>
Support costs		
Management		
Plant and machinery	529	259

This page does not form part of the statutory financial statements

HAYLE SURF LIFE SAVING CLUB

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2022

	2022	2021
	£	£
Total resources expended	<u>55,843</u>	<u>28,704</u>
Net (expenditure)/income	<u>(487)</u>	<u>7,884</u>

This page does not form part of the statutory financial statements

**REPORT OF THE TRUSTEES AND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022
FOR
HAYLE SURF LIFE SAVING CLUB**

Greenwood Wilson
The Old School
The Stennack
St Ives
Cornwall
TR26 1QU

HAYLE SURF LIFE SAVING CLUB

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FOR THE YEAR ENDED 31 DECEMBER 2022**

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HAYLE SURF LIFE SAVING CLUB

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2022**

The trustees present their report with the financial statements of the charity for the year ended 31 December 2022. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1035924

Principal address

Riviere Towans

Phillack

Hayle

Cornwall

TR27 5AF

Trustees

Ms T Parker Treasurer

F Jacobs Secretary

E Tredinnick Chairwoman

B Jacobs Vice-chair

Independent Examiner

Robert Langley CTA

Greenwood Wilson

The Old School

The Stennack

St Ives

Cornwall

TR26 1QU

Approved by order of the board of trustees on 24 November 2023 and signed on its behalf by:

E Tredinnick - Trustee



**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
HAYLE SURF LIFE SAVING CLUB**

Independent examiner's report to the trustees of Hayle Surf Life Saving Club

I report to the charity trustees on my examination of the accounts of Hayle Surf Life Saving Club (the Trust) for the year ended 31 December 2022.

Responsibilities and basis of report

As the charity trustees of the Trust 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 Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all 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 Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

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.



Robert Langley CTA

Greenwood Wilson
The Old School
The Stennack
St Ives
Cornwall
TR26 1QU

24 November 2023

HAYLE SURF LIFE SAVING CLUB

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2022**

	Notes	Unrestricted fund £	Restricted funds £	2022 Total funds £	2021 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	13,864	-	13,864	3,126
Other trading activities	3	41,485	-	41,485	33,461
Investment income	4	7	-	7	1
Total		55,356	-	55,356	36,588
 EXPENDITURE ON					
Raising funds		31,802	-	31,802	21,840
Charitable activities					
General fund raising activities		24,041	-	24,041	6,864
Total		55,843	-	55,843	28,704
 NET INCOME/(EXPENDITURE)		 (487)	 -	 (487)	 7,884
 RECONCILIATION OF FUNDS					
Total funds brought forward		630,942	20,001	650,943	643,059
 TOTAL FUNDS CARRIED FORWARD		630,455	20,001	650,456	650,943

The notes form part of these financial statements

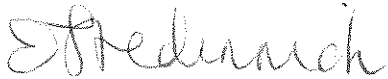
HAYLE SURF LIFE SAVING CLUB

**BALANCE SHEET
31 DECEMBER 2022**

	Notes	Unrestricted fund £	Restricted funds £	2022 Total funds £	2021 Total funds £
FIXED ASSETS					
Tangible assets	7	588,231	20,001	608,232	603,195
CURRENT ASSETS					
Stocks	8	2,450	-	2,450	2,450
Cash at bank		39,774	-	39,774	45,298
		42,224	-	42,224	47,748
NET CURRENT ASSETS		42,224	-	42,224	47,748
TOTAL ASSETS LESS CURRENT LIABILITIES		630,455	20,001	650,456	650,943
NET ASSETS		630,455	20,001	650,456	650,943
FUNDS	9				
Unrestricted funds				630,455	630,942
Restricted funds				20,001	20,001
TOTAL FUNDS				650,456	650,943

The financial statements were approved by the Board of Trustees and authorised for issue on 24 November 2023 and were signed on its behalf by:

E Tredinnick - Trustee



T Parker - Trustee



HAYLE SURF LIFE SAVING CLUB

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Stocks

Stocks are valued at the lower of cost and net realisable value, after making due allowance for obsolete and slow moving items.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. DONATIONS AND LEGACIES

	2022	2021
	£	£
Donations	2,291	3,126
Grants	11,573	-
	<u>13,864</u>	<u>3,126</u>

HAYLE SURF LIFE SAVING CLUB

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2022**

2. DONATIONS AND LEGACIES - continued

Grants received, included in the above, are as follows:

	2022	2021
	£	£
Co-op	2,688	-
Sportsbid	8,685	-
Sported	200	-
	11,573	-
	11,573	-

3. OTHER TRADING ACTIVITIES

	2022	2021
	£	£
Fundraising events	7,133	7,653
Membership & subscriptions	11,290	9,315
Swimming fees/subs	17,052	10,812
Clothing & kit sales	4,782	5,587
Equipment sales	150	-
Competition fees	913	44
Sundry income	165	50
	41,485	33,461
	41,485	33,461

4. INVESTMENT INCOME

	2022	2021
	£	£
Deposit account interest	7	1
	7	1
	7	1

5. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2022 nor for the year ended 31 December 2021.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2022 nor for the year ended 31 December 2021.

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund	Restricted funds	Total funds
	£	£	£
INCOME AND ENDOWMENTS FROM			
Donations and legacies	3,126	-	3,126
Other trading activities	33,461	-	33,461
Investment income	1	-	1
	36,588	-	36,588
Total	36,588	-	36,588
 EXPENDITURE ON			
Raising funds	21,840	-	21,840

HAYLE SURF LIFE SAVING CLUB

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2022**

6.	COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued	Unrestricted fund £	Restricted funds £	Total funds £
	Charitable activities			
	General fund raising activities	6,864	-	6,864
	Total	28,704	-	28,704
	NET INCOME	7,884	-	7,884
	RECONCILIATION OF FUNDS			
	Total funds brought forward	623,058	20,001	643,059
	TOTAL FUNDS CARRIED FORWARD	630,942	20,001	650,943
7.	TANGIBLE FIXED ASSETS	Long leasehold £	Plant and machinery £	Totals £
	COST			
	At 1 January 2022	492,315	111,747	604,062
	Additions	-	5,566	5,566
	At 31 December 2022	492,315	117,313	609,628
	DEPRECIATION			
	At 1 January 2022	-	867	867
	Charge for year	-	529	529
	At 31 December 2022	-	1,396	1,396
	NET BOOK VALUE			
	At 31 December 2022	492,315	115,917	608,232
	At 31 December 2021	492,315	110,880	603,195
8.	STOCKS		2022 £	2021 £
	Stocks		2,450	2,450

HAYLE SURF LIFE SAVING CLUB

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2022

9. MOVEMENT IN FUNDS

	At 1/1/22 £	Net movement in funds £	At 31/12/22 £
Unrestricted funds			
General fund	630,942	(487)	630,455
Restricted funds			
Co-op	1,489	-	1,489
Sportsbid	8,712	-	8,712
Esc Lottery	9,800	-	9,800
	<u>20,001</u>	<u>-</u>	<u>20,001</u>
TOTAL FUNDS	<u>650,943</u>	<u>(487)</u>	<u>650,456</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	55,356	(55,843)	(487)
TOTAL FUNDS	<u>55,356</u>	<u>(55,843)</u>	<u>(487)</u>

Comparatives for movement in funds

	At 1/1/21 £	Net movement in funds £	At 31/12/21 £
Unrestricted funds			
General fund	623,058	7,884	630,942
Restricted funds			
Co-op	1,489	-	1,489
Sportsbid	8,712	-	8,712
Esc Lottery	9,800	-	9,800
	<u>20,001</u>	<u>-</u>	<u>20,001</u>
TOTAL FUNDS	<u>643,059</u>	<u>7,884</u>	<u>650,943</u>

HAYLE SURF LIFE SAVING CLUB

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2022

9. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	36,588	(28,704)	7,884
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	<u>36,588</u>	<u>(28,704)</u>	<u>7,884</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1/1/21 £	Net movement in funds £	At 31/12/22 £
Unrestricted funds			
General fund	623,058	7,397	630,455
Restricted funds			
Co-op	1,489	-	1,489
Sportsbid	8,712	-	8,712
Esc Lottery	9,800	-	9,800
	<u>20,001</u>	<u>-</u>	<u>20,001</u>
TOTAL FUNDS	<u>643,059</u>	<u>7,397</u>	<u>650,456</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	91,944	(84,547)	7,397
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	<u>91,944</u>	<u>(84,547)</u>	<u>7,397</u>

HAYLE SURF LIFE SAVING CLUB

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2022**

10. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2022.

HAYLE SURF LIFE SAVING CLUB

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2022

	2022 £	2021 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	2,291	3,126
Grants	11,573	-
	<u>13,864</u>	<u>3,126</u>
Other trading activities		
Fundraising events	7,133	7,653
Membership & subscriptions	11,290	9,315
Swimming fees/subs	17,052	10,812
Clothing & kit sales	4,782	5,587
Equipment sales	150	-
Competition fees	913	44
Sundry income	165	50
	<u>41,485</u>	<u>33,461</u>
Investment income		
Deposit account interest	7	1
	<u>7</u>	<u>1</u>
Total incoming resources	55,356	36,588
EXPENDITURE		
Other trading activities		
Club activities cost	6,863	4,629
Club functions cost	3,290	5,074
Cost of clothing for resale	4,079	4,648
SLSGB subscriptions	6,775	6,150
Affiliation fees	200	150
Examination & course fees	5,591	840
Competition expenses	5,004	349
	<u>31,802</u>	<u>21,840</u>
Charitable activities		
Rates and water	157	213
Insurance	2,815	2,719
Light and heat	2,052	281
Telephone	65	-
Building repairs	4,109	1,972
Equipment costs	13,480	1,420
Mule & IRB costs	834	-
	<u>23,512</u>	<u>6,605</u>
Support costs		
Management		
Plant and machinery	529	259

This page does not form part of the statutory financial statements

HAYLE SURF LIFE SAVING CLUB

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2022

	2022	2021
	£	£
Total resources expended	<u>55,843</u>	<u>28,704</u>
Net (expenditure)/income	<u>(487)</u>	<u>7,884</u>

This page does not form part of the statutory financial statements

HAYLE SURF LIFE LIFESAVING CLUB

England & Wales - Charity number 1035924

Accounts

**REPORT OF THE TRUSTEES AND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021
FOR
HAYLE SURF LIFE SAVING CLUB**

Greenwood Wilson
The Old School
The Stennack
St Ives
Cornwall
TR26 1QU

HAYLE SURF LIFE SAVING CLUB

**CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021**

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Independent Examiner's Report	2
Statement of Financial Activities	3
Balance Sheet	4
Notes to the Financial Statements	5 to 10
Detailed Statement of Financial Activities	11 to 12

HAYLE SURF LIFE SAVING CLUB
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2021

The trustees present their report with the financial statements of the charity for the year ended 31 December 2021. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1035924

Principal address

Riviere Towans
Phillack
Hayle
Cornwall
TR27 5AF

Trustees

Ms T Parker Treasurer
T Eustace Chairman (resigned 18/11/2021)
F Jacobs Secretary
E Tredinnick Chairwoman (appointed 18/11/2021)
B Jacobs Vice-chair (appointed 18/11/2021)

Independent Examiner

Martin Little
FCCA CTA
Greenwood Wilson
The Old School
The Stennack
St Ives
Cornwall
TR26 1QU

Approved by order of the board of trustees on 18 November 2022 and signed on its behalf by:

E Tredinnick - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
HAYLE SURF LIFE SAVING CLUB**

Independent examiner's report to the trustees of Hayle Surf Life Saving Club

I report to the charity trustees on my examination of the accounts of Hayle Surf Life Saving Club (the Trust) for the year ended 31 December 2021.

Responsibilities and basis of report

As the charity trustees of the Trust 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 Trust's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all 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 Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

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.

Martin Little
FCCA CTA
Greenwood Wilson
The Old School
The Stennack
St Ives
Cornwall
TR26 1QU

18 November 2022

HAYLE SURF LIFE SAVING CLUB

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2021**

	Notes	Unrestricted fund £	Restricted funds £	2021 Total funds £	2020 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	3,126	-	3,126	7,576
Other trading activities	3	33,461	-	33,461	20,007
Investment income	4	1	-	1	4
Total		36,588	-	36,588	27,587
 EXPENDITURE ON					
Raising funds		21,840	-	21,840	15,329
Charitable activities					
General fund raising activities		6,864	-	6,864	6,281
Total		28,704	-	28,704	21,610
 NET INCOME		7,884	-	7,884	5,977
 RECONCILIATION OF FUNDS					
Total funds brought forward		623,058	20,001	643,059	637,082
TOTAL FUNDS CARRIED FORWARD		630,942	20,001	650,943	643,059

The notes form part of these financial statements

HAYLE SURF LIFE SAVING CLUB

**BALANCE SHEET
31 DECEMBER 2021**

	Notes	Unrestricted fund £	Restricted funds £	2021 Total funds £	2020 Total funds £
FIXED ASSETS					
Tangible assets	7	583,194	20,001	603,195	603,454
CURRENT ASSETS					
Stocks	8	2,450	-	2,450	2,450
Cash at bank		45,298	-	45,298	37,155
		<u>47,748</u>	<u>-</u>	<u>47,748</u>	<u>39,605</u>
NET CURRENT ASSETS		<u>47,748</u>	<u>-</u>	<u>47,748</u>	<u>39,605</u>
TOTAL ASSETS LESS CURRENT LIABILITIES					
		<u>630,942</u>	<u>20,001</u>	<u>650,943</u>	<u>643,059</u>
NET ASSETS		<u><u>630,942</u></u>	<u><u>20,001</u></u>	<u><u>650,943</u></u>	<u><u>643,059</u></u>
FUNDS					
	9			630,942	623,058
Unrestricted funds				20,001	20,001
Restricted funds				<u>650,943</u>	<u>643,059</u>
TOTAL FUNDS				<u><u>650,943</u></u>	<u><u>643,059</u></u>

The financial statements were approved by the Board of Trustees and authorised for issue on 18 November 2022 and were signed on its behalf by:

E Tredinnick - Trustee

T Parker - Trustee

HAYLE SURF LIFE SAVING CLUB

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Stocks

Stocks are valued at the lower of cost and net realisable value, after making due allowance for obsolete and slow moving items.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. DONATIONS AND LEGACIES

	2021	2020
	£	£
Donations	3,126	4,193
Grants	-	3,383
	<u>3,126</u>	<u>7,576</u>

HAYLE SURF LIFE SAVING CLUB

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2021**

2. DONATIONS AND LEGACIES - continued

Grants received, included in the above, are as follows:

	2021	2020
	£	£
ESC	-	3,133
Town Council Grant	-	250
	<u> </u>	<u> </u>
	<u> </u>	<u>3,383</u>

3. OTHER TRADING ACTIVITIES

	2021	2020
	£	£
Fundraising events	7,653	7
Membership & subscriptions	9,315	8,530
Swimming fees/subs	10,812	7,472
Course fees	-	794
Clothing & kit sales	5,587	2,689
Competition fees	44	415
Sundry income	50	100
	<u> </u>	<u> </u>
	<u>33,461</u>	<u>20,007</u>

4. INVESTMENT INCOME

	2021	2020
	£	£
Deposit account interest	1	4
	<u> </u>	<u> </u>

5. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2021 nor for the year ended 31 December 2020.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2021 nor for the year ended 31 December 2020.

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	7,576	-	7,576
Other trading activities	20,007	-	20,007
Investment income	4	-	4
	<u> </u>	<u> </u>	<u> </u>
Total	<u>27,587</u>	<u> </u>	<u>27,587</u>
 EXPENDITURE ON			
Raising funds	15,329	-	15,329

HAYLE SURF LIFE SAVING CLUB

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2021**

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted fund £	Restricted funds £	Total funds £
Charitable activities			
General fund raising activities	6,281	-	6,281
Total	21,610	-	21,610
NET INCOME	5,977	-	5,977

RECONCILIATION OF FUNDS

Total funds brought forward	617,081	20,001	637,082
TOTAL FUNDS CARRIED FORWARD	623,058	20,001	643,059

7. TANGIBLE FIXED ASSETS

	Long leasehold £	Plant and machinery £	Totals £
COST			
At 1 January 2021 and 31 December 2021	492,315	111,747	604,062
DEPRECIATION			
At 1 January 2021	-	608	608
Charge for year	-	259	259
At 31 December 2021	-	867	867
NET BOOK VALUE			
At 31 December 2021	492,315	110,880	603,195
At 31 December 2020	492,315	111,139	603,454

8. STOCKS

	2021 £	2020 £
Stocks	2,450	2,450
	2,450	2,450

HAYLE SURF LIFE SAVING CLUB

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2021**

9. MOVEMENT IN FUNDS

	At 1/1/21 £	Net movement in funds £	At 31/12/21 £
Unrestricted funds			
General fund	623,058	7,884	630,942
Restricted funds			
Co-op	1,489	-	1,489
Sportsbid	8,712	-	8,712
Esc Lottery	9,800	-	9,800
	<u>20,001</u>	<u>-</u>	<u>20,001</u>
TOTAL FUNDS	<u><u>643,059</u></u>	<u><u>7,884</u></u>	<u><u>650,943</u></u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	36,588	(28,704)	7,884
TOTAL FUNDS	<u><u>36,588</u></u>	<u><u>(28,704)</u></u>	<u><u>7,884</u></u>

Comparatives for movement in funds

	At 1/1/20 £	Net movement in funds £	At 31/12/20 £
Unrestricted funds			
General fund	617,081	5,977	623,058
Restricted funds			
Co-op	1,489	-	1,489
Sportsbid	8,712	-	8,712
Esc Lottery	9,800	-	9,800
	<u>20,001</u>	<u>-</u>	<u>20,001</u>
TOTAL FUNDS	<u><u>637,082</u></u>	<u><u>5,977</u></u>	<u><u>643,059</u></u>

HAYLE SURF LIFE SAVING CLUB

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2021**

9. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	27,587	(21,610)	5,977
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>27,587</u>	<u>(21,610)</u>	<u>5,977</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1/1/20 £	Net movement in funds £	At 31/12/21 £
Unrestricted funds			
General fund	617,081	13,861	630,942
Restricted funds			
Co-op	1,489	-	1,489
Sportsbid	8,712	-	8,712
Esc Lottery	9,800	-	9,800
	<hr/>	<hr/>	<hr/>
	20,001	-	20,001
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>637,082</u>	<u>13,861</u>	<u>650,943</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	64,175	(50,314)	13,861
	<hr/>	<hr/>	<hr/>
TOTAL FUNDS	<u>64,175</u>	<u>(50,314)</u>	<u>13,861</u>

HAYLE SURF LIFE SAVING CLUB

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2021**

10. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2021.

HAYLE SURF LIFE SAVING CLUB

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2021**

	2021 £	2020 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	3,126	4,193
Grants	-	3,383
	3,126	7,576
Other trading activities		
Fundraising events	7,653	7
Membership & subscriptions	9,315	8,530
Swimming fees/subs	10,812	7,472
Course fees	-	794
Clothing & kit sales	5,587	2,689
Competition fees	44	415
Sundry income	50	100
	33,461	20,007
Investment income		
Deposit account interest	1	4
	1	4
Total incoming resources	36,588	27,587
EXPENDITURE		
Other trading activities		
Club activities cost	4,629	2,491
Club functions cost	5,074	-
Cost of clothing for resale	4,648	4,551
SLSGB subscriptions	6,150	6,100
Affiliation fees	150	150
Examination & course fees	840	972
Competition expenses	349	1,065
	21,840	15,329
Charitable activities		
Rates and water	213	464
Insurance	2,719	2,578
Light and heat	281	1,764
Sundries	-	30
Building repairs	1,972	670
Equipment costs	1,420	487
	6,605	5,993
Support costs		
Management		
Plant and machinery	259	288

This page does not form part of the statutory financial statements

HAYLE SURF LIFE SAVING CLUB

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2021**

	2021 £	2020 £
Total resources expended	<u>28,704</u>	<u>21,610</u>
Net income	<u><u>7,884</u></u>	<u><u>5,977</u></u>

This page does not form part of the statutory financial statements

HAYLE SURF LIFE LIFESAVING CLUB

England & Wales - Charity number 1035924

Accounts

Chairman's Report for Financial Year 2020

Welcome everyone to our annual general meeting for 2020

This is my first year as chair, and it's been a year of learning what the chair actually does - speeches, it seems.

This year has been much more of a normal year for the running of the club which I'm sure we're all thankful for! After the troubles of 2020, calling a halt to everything we would normally be doing in our beach sessions, it has taken a massive amount of organisation to get the beach sessions up and running again. All of the coaches have played their part to keep everyone safe with the introduction of bubbles following the strict guidelines enforced on us by SLSGB. Thanks has to go to Fiona for the arduous task of creating the Nipper and Sandhopper bubbles every week. In the early days of our return, it was a strange time having just five children in a bubble so, with the coach, we didn't go over the recommended 'six in a bubble' in total. It was great news when we got the go ahead to have bigger bubbles, followed by a new 'normal.' It's great to be back to it as we celebrate sixty years of Hayle Surf Life Saving Club. Well, nearly normal as we haven't been able to use the clubhouse, of course, but I have to say, the parents and members have stepped up to ensure their children arrive at their session beach ready, each week.

Whilst we haven't had our usual fill of competitions across all of the sections of the club, we have managed to put on a few events of our own (twilights) which have been well received. I'm sure Nick, our Club Captain, will tell you more about this in his report.

Once again, we hosted the Max Hocking Fun Day on our beach, albeit later in the calendar than usual (at least I didn't have to give up my birthday weekend of celebrating this year!). Another brilliantly organised event - with everybody pulling together to ensure the smooth running of the friendly competition style 'fun day.' This is always a great way to introduce our youngest Nippers, who can't yet compete, to the Nipper regional and national competitions. The obstacle course being the favoured event at the end, where the children have

to complete the whole course before receiving their participation medal!

Our annual Family Fun Day was a success. It always brings a smile to my face watching the parents 'having a go' at what their children do every week. It's a good way for the Sandhoppers and Nippers to show off their skills. Being the inclusive club we are, everybody had the chance to join in from younger siblings to grandparents. Thanks go to everybody involved in the organisation and those taking part (some were in both roles on the day). Thanks also go to the IRB crew for taking the children out for rides in the boat over the lunch break.

Our annual presentation night took place, at Hayle Rugby Club, after a non-event last year. It was good to get members together again. The night was well attended by our Nippers and their parents, not so much by the Juniors and Seniors.

Our family trip to Woodlands went ahead, as usual, with many families and supporters joining us for our annual camping extravaganza. It's always a great way to end the beach season before heading back to the pool, for winter training.

The 60th anniversary event was a great success and was enjoyed by all. Thanks goes to Julie and Traci (and any other people who were working in the background!) who gave up their time to make the party go off with a bang! We had many comments from people saying what a great night they'd had. There is even talk of making this an annual event!

The next event in the calendar for our Nippers will be the Swimming Gala, at Penzance Leisure Centre on Saturday 11th December. See - a sort of normal!

We are finally back on track, and hopefully next year we'll be able to be involved in competitions in other regions once again. As far as I'm aware, there is nothing in the diary as yet but we can hope!

Emma Tredinnick,
Hayle Surf Life Saving Club Chairman.

**REPORT OF THE TRUSTEES AND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020
FOR
HAYLE SURF LIFE SAVING CLUB**

Greenwood Wilson
The Old School
The Stennack
St Ives
Cornwall
TR26 1QU

HAYLE SURF LIFE SAVING CLUB

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FOR THE YEAR ENDED 31 DECEMBER 2020**

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HAYLE SURF LIFE SAVING CLUB
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2020

The trustees present their report with the financial statements of the charity for the year ended 31 December 2020. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1035924

Principal address

Riviere Towans
Phillack
Hayle
Cornwall
TR27 5AF

Trustees

Ms T Parker Treasurer
T Eustace Chairman
F Jacobs Secretary

Independent Examiner

Martin Little
FCCA CTA
Greenwood Wilson
The Old School
The Stennack
St Ives
Cornwall
TR26 1QU

Approved by order of the board of trustees on 18 November 2021 and signed on its behalf by:

T Eustace - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
HAYLE SURF LIFE SAVING CLUB**

Independent examiner's report to the trustees of Hayle Surf Life Saving Club

I report to the charity trustees on my examination of the accounts of Hayle Surf Life Saving Club (the Trust) for the year ended 31 December 2020.

Responsibilities and basis of report

As the charity trustees of the Trust 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 Trust's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all 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 Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

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.

Martin Little
FCCA CTA
Greenwood Wilson
The Old School
The Stennack
St Ives
Cornwall
TR26 1QU

18 November 2021

HAYLE SURF LIFE SAVING CLUB

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2020**

	Notes	Unrestricted fund £	Restricted funds £	2020 Total funds £	2019 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	7,576	-	7,576	3,419
Other trading activities	3	20,007	-	20,007	34,656
Investment income	4	4	-	4	4
Total		<u>27,587</u>	-	<u>27,587</u>	<u>38,079</u>
 EXPENDITURE ON					
Raising funds		15,329	-	15,329	25,744
Charitable activities					
General fund raising activities		6,281	-	6,281	7,232
Total		<u>21,610</u>	-	<u>21,610</u>	<u>32,976</u>
NET INCOME		<u>5,977</u>	-	<u>5,977</u>	<u>5,103</u>
 RECONCILIATION OF FUNDS					
Total funds brought forward		617,081	20,001	637,082	631,979
TOTAL FUNDS CARRIED FORWARD		<u><u>623,058</u></u>	<u><u>20,001</u></u>	<u><u>643,059</u></u>	<u><u>637,082</u></u>

The notes form part of these financial statements

HAYLE SURF LIFE SAVING CLUB

BALANCE SHEET 31 DECEMBER 2020

	Notes	Unrestricted fund £	Restricted funds £	2020 Total funds £	2019 Total funds £
FIXED ASSETS					
Tangible assets	7	583,453	20,001	603,454	603,742
CURRENT ASSETS					
Stocks	8	2,450	-	2,450	2,450
Cash at bank		37,154	-	37,154	31,723
		39,604	-	39,604	34,173
CREDITORS					
Amounts falling due within one year	9	1	-	1	(833)
		39,605	-	39,605	33,340
NET CURRENT ASSETS					
		623,058	20,001	643,059	637,082
TOTAL ASSETS LESS CURRENT LIABILITIES					
		623,058	20,001	643,059	637,082
NET ASSETS					
		623,058	20,001	643,059	637,082
FUNDS					
	10			623,058	617,081
Unrestricted funds				20,001	20,001
Restricted funds				643,059	637,082
TOTAL FUNDS					
				643,059	637,082

The financial statements were approved by the Board of Trustees and authorised for issue on 18 November 2021 and were signed on its behalf by:

T Eustace - Trustee

T Parker - Trustee

HAYLE SURF LIFE SAVING CLUB

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2020

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Stocks

Stocks are valued at the lower of cost and net realisable value, after making due allowance for obsolete and slow moving items.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. DONATIONS AND LEGACIES

	2020	2019
	£	£
Donations	4,193	3,419
Grants	3,383	-
	<u>7,576</u>	<u>3,419</u>

HAYLE SURF LIFE SAVING CLUB

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2020**

2. DONATIONS AND LEGACIES - continued

Grants received, included in the above, are as follows:

	2020	2019
	£	£
ESC	3,133	-
Town Council Grant	250	-
	3,383	-
	3,383	-

3. OTHER TRADING ACTIVITIES

	2020	2019
	£	£
Fundraising events	7	7,353
Membership & subscriptions	8,530	10,028
Swimming fees/subs	7,472	11,898
Course fees	794	312
Clothing & kit sales	2,689	3,024
Equipment sales	-	225
Competition fees	415	1,744
Sundry income	100	72
	20,007	34,656
	20,007	34,656

4. INVESTMENT INCOME

	2020	2019
	£	£
Deposit account interest	4	4
	4	4
	4	4

5. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2020 nor for the year ended 31 December 2019.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2020 nor for the year ended 31 December 2019.

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	3,419	-	3,419
Other trading activities	34,656	-	34,656
Investment income	4	-	4
	38,079	-	38,079
Total	38,079	-	38,079
 EXPENDITURE ON			
Raising funds	25,744	-	25,744

HAYLE SURF LIFE SAVING CLUB

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2020**

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted fund £	Restricted funds £	Total funds £
Charitable activities			
General fund raising activities	7,232	-	7,232
Total	32,976	-	32,976
NET INCOME	5,103	-	5,103
Transfers between funds	2,800	(2,800)	-
Net movement in funds	7,903	(2,800)	5,103
RECONCILIATION OF FUNDS			
Total funds brought forward	609,178	22,801	631,979
TOTAL FUNDS CARRIED FORWARD	617,081	20,001	637,082

7. TANGIBLE FIXED ASSETS

	Long leasehold £	Plant and machinery £	Totals £
COST			
At 1 January 2020 and 31 December 2020	492,315	111,747	604,062
DEPRECIATION			
At 1 January 2020	-	320	320
Charge for year	-	288	288
At 31 December 2020	-	608	608
NET BOOK VALUE			
At 31 December 2020	492,315	111,139	603,454
At 31 December 2019	492,315	111,427	603,742

8. STOCKS

	2020 £	2019 £
Stocks	2,450	2,450
	2,450	2,450

HAYLE SURF LIFE SAVING CLUB

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2020

9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2020	2019
	£	£
Trade creditors	(1)	833
	<u> </u>	<u> </u>

10. MOVEMENT IN FUNDS

	At 1/1/20	Net movement in funds	At 31/12/20
	£	£	£
Unrestricted funds			
General fund	617,081	5,977	623,058
Restricted funds			
Co-op	1,489	-	1,489
Sportsbid	8,712	-	8,712
Esc Lottery	9,800	-	9,800
	<u> </u>	<u> </u>	<u> </u>
	20,001	-	20,001
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	<u>637,082</u>	<u>5,977</u>	<u>643,059</u>

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	27,587	(21,610)	5,977
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	<u>27,587</u>	<u>(21,610)</u>	<u>5,977</u>

Comparatives for movement in funds

	At 1/1/19	Net movement in funds	Transfers between funds	At 31/12/19
	£	£	£	£
Unrestricted funds				
General fund	609,178	5,103	2,800	617,081
Restricted funds				
WCYT (Nipper boards)	2,000	-	(2,000)	-
Co-op	1,489	-	-	1,489
Sportsbid	9,512	-	(800)	8,712
Esc Lottery	9,800	-	-	9,800
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
	22,801	-	(2,800)	20,001
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	<u>631,979</u>	<u>5,103</u>	<u>-</u>	<u>637,082</u>

HAYLE SURF LIFE SAVING CLUB

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2020**

10. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	38,079	(32,976)	5,103
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	<u>38,079</u>	<u>(32,976)</u>	<u>5,103</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1/1/19 £	Net movement in funds £	Transfers between funds £	At 31/12/20 £
Unrestricted funds				
General fund	609,178	11,080	2,800	623,058
Restricted funds				
WCYT (Nipper boards)	2,000	-	(2,000)	-
Co-op	1,489	-	-	1,489
Sportsbid	9,512	-	(800)	8,712
Esc Lottery	9,800	-	-	9,800
	<u>22,801</u>	<u>-</u>	<u>(2,800)</u>	<u>20,001</u>
TOTAL FUNDS	<u>631,979</u>	<u>11,080</u>	<u>-</u>	<u>643,059</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	65,666	(54,586)	11,080
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	<u>65,666</u>	<u>(54,586)</u>	<u>11,080</u>

HAYLE SURF LIFE SAVING CLUB

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2020**

11. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2020.

HAYLE SURF LIFE SAVING CLUB

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2020**

	2020 £	2019 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	4,193	3,419
Grants	3,383	-
	7,576	3,419
Other trading activities		
Fundraising events	7	7,353
Membership & subscriptions	8,530	10,028
Swimming fees/subs	7,472	11,898
Course fees	794	312
Clothing & kit sales	2,689	3,024
Equipment sales	-	225
Competition fees	415	1,744
Sundry income	100	72
	20,007	34,656
Investment income		
Deposit account interest	4	4
	4	4
Total incoming resources	27,587	38,079
EXPENDITURE		
Other trading activities		
Club activities cost	2,491	7,559
Club functions cost	-	750
Cost of clothing for resale	4,551	3,737
Web Hosting	-	92
SLSGB subscriptions	6,100	6,325
Affiliation fees	150	200
Examination & course fees	972	807
Competition expenses	1,065	6,274
	15,329	25,744
Charitable activities		
Rates and water	464	235
Insurance	2,578	2,579
Light and heat	1,764	1,615
Sundries	30	-
Building repairs	670	2,483
Equipment costs	487	-
	5,993	6,912
Support costs		

This page does not form part of the statutory financial statements

HAYLE SURF LIFE SAVING CLUB

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2020**

	2020 £	2019 £
Support costs		
Management		
Plant and machinery	288	320
Total resources expended	<u>21,610</u>	<u>32,976</u>
Net income	<u>5,977</u>	<u>5,103</u>

This page does not form part of the statutory financial statements

**REPORT OF THE TRUSTEES AND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020
FOR
HAYLE SURF LIFE SAVING CLUB**

Greenwood Wilson
The Old School
The Stennack
St Ives
Cornwall
TR26 1QU

HAYLE SURF LIFE SAVING CLUB

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FOR THE YEAR ENDED 31 DECEMBER 2020**

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HAYLE SURF LIFE SAVING CLUB
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2020

The trustees present their report with the financial statements of the charity for the year ended 31 December 2020. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1035924

Principal address

Riviere Towans
Phillack
Hayle
Cornwall
TR27 5AF

Trustees

Ms T Parker Treasurer
T Eustace Chairman
F Jacobs Secretary

Independent Examiner

Martin Little
FCCA CTA
Greenwood Wilson
The Old School
The Stennack
St Ives
Cornwall
TR26 1QU

Approved by order of the board of trustees on 18 November 2021 and signed on its behalf by:

T Eustace - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
HAYLE SURF LIFE SAVING CLUB**

Independent examiner's report to the trustees of Hayle Surf Life Saving Club

I report to the charity trustees on my examination of the accounts of Hayle Surf Life Saving Club (the Trust) for the year ended 31 December 2020.

Responsibilities and basis of report

As the charity trustees of the Trust 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 Trust's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all 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 Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

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.

Martin Little
FCCA CTA
Greenwood Wilson
The Old School
The Stennack
St Ives
Cornwall
TR26 1QU

18 November 2021

HAYLE SURF LIFE SAVING CLUB

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2020**

	Notes	Unrestricted fund £	Restricted funds £	2020 Total funds £	2019 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	7,576	-	7,576	3,419
Other trading activities	3	20,007	-	20,007	34,656
Investment income	4	4	-	4	4
Total		27,587	-	27,587	38,079
 EXPENDITURE ON					
Raising funds		15,329	-	15,329	25,744
Charitable activities					
General fund raising activities		6,281	-	6,281	7,232
Total		21,610	-	21,610	32,976
NET INCOME		5,977	-	5,977	5,103
 RECONCILIATION OF FUNDS					
Total funds brought forward		617,081	20,001	637,082	631,979
TOTAL FUNDS CARRIED FORWARD		623,058	20,001	643,059	637,082

The notes form part of these financial statements

HAYLE SURF LIFE SAVING CLUB

BALANCE SHEET 31 DECEMBER 2020

	Notes	Unrestricted fund £	Restricted funds £	2020 Total funds £	2019 Total funds £
FIXED ASSETS					
Tangible assets	7	583,453	20,001	603,454	603,742
CURRENT ASSETS					
Stocks	8	2,450	-	2,450	2,450
Cash at bank		37,154	-	37,154	31,723
		39,604	-	39,604	34,173
CREDITORS					
Amounts falling due within one year	9	1	-	1	(833)
		39,605	-	39,605	33,340
NET CURRENT ASSETS					
		623,058	20,001	643,059	637,082
TOTAL ASSETS LESS CURRENT LIABILITIES					
		623,058	20,001	643,059	637,082
NET ASSETS					
		623,058	20,001	643,059	637,082
FUNDS					
	10			623,058	617,081
Unrestricted funds				20,001	20,001
Restricted funds				643,059	637,082
TOTAL FUNDS					
				643,059	637,082

The financial statements were approved by the Board of Trustees and authorised for issue on 18 November 2021 and were signed on its behalf by:

T Eustace - Trustee

T Parker - Trustee

HAYLE SURF LIFE SAVING CLUB

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2020

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Stocks

Stocks are valued at the lower of cost and net realisable value, after making due allowance for obsolete and slow moving items.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. DONATIONS AND LEGACIES

	2020	2019
	£	£
Donations	4,193	3,419
Grants	3,383	-
	<u>7,576</u>	<u>3,419</u>

HAYLE SURF LIFE SAVING CLUB

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2020**

2. DONATIONS AND LEGACIES - continued

Grants received, included in the above, are as follows:

	2020	2019
	£	£
ESC	3,133	-
Town Council Grant	250	-
	3,383	-
	3,383	-

3. OTHER TRADING ACTIVITIES

	2020	2019
	£	£
Fundraising events	7	7,353
Membership & subscriptions	8,530	10,028
Swimming fees/subs	7,472	11,898
Course fees	794	312
Clothing & kit sales	2,689	3,024
Equipment sales	-	225
Competition fees	415	1,744
Sundry income	100	72
	20,007	34,656
	20,007	34,656

4. INVESTMENT INCOME

	2020	2019
	£	£
Deposit account interest	4	4
	4	4
	4	4

5. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2020 nor for the year ended 31 December 2019.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2020 nor for the year ended 31 December 2019.

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	3,419	-	3,419
Other trading activities	34,656	-	34,656
Investment income	4	-	4
	38,079	-	38,079
Total	38,079	-	38,079
 EXPENDITURE ON			
Raising funds	25,744	-	25,744

HAYLE SURF LIFE SAVING CLUB

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2020**

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted fund £	Restricted funds £	Total funds £
Charitable activities			
General fund raising activities	7,232	-	7,232
Total	32,976	-	32,976
NET INCOME	5,103	-	5,103
Transfers between funds	2,800	(2,800)	-
Net movement in funds	7,903	(2,800)	5,103
RECONCILIATION OF FUNDS			
Total funds brought forward	609,178	22,801	631,979
TOTAL FUNDS CARRIED FORWARD	617,081	20,001	637,082

7. TANGIBLE FIXED ASSETS

	Long leasehold £	Plant and machinery £	Totals £
COST			
At 1 January 2020 and 31 December 2020	492,315	111,747	604,062
DEPRECIATION			
At 1 January 2020	-	320	320
Charge for year	-	288	288
At 31 December 2020	-	608	608
NET BOOK VALUE			
At 31 December 2020	492,315	111,139	603,454
At 31 December 2019	492,315	111,427	603,742

8. STOCKS

	2020 £		2019 £
Stocks	2,450		2,450
	2,450		2,450

HAYLE SURF LIFE SAVING CLUB

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2020

9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2020 £	2019 £
Trade creditors	(1)	833
	<u> </u>	<u> </u>

10. MOVEMENT IN FUNDS

	At 1/1/20 £	Net movement in funds £	At 31/12/20 £
Unrestricted funds			
General fund	617,081	5,977	623,058
Restricted funds			
Co-op	1,489	-	1,489
Sportsbid	8,712	-	8,712
Esc Lottery	9,800	-	9,800
	<u>20,001</u>	<u>-</u>	<u>20,001</u>
TOTAL FUNDS	<u>637,082</u>	<u>5,977</u>	<u>643,059</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	27,587	(21,610)	5,977
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	<u>27,587</u>	<u>(21,610)</u>	<u>5,977</u>

Comparatives for movement in funds

	At 1/1/19 £	Net movement in funds £	Transfers between funds £	At 31/12/19 £
Unrestricted funds				
General fund	609,178	5,103	2,800	617,081
Restricted funds				
WCYT (Nipper boards)	2,000	-	(2,000)	-
Co-op	1,489	-	-	1,489
Sportsbid	9,512	-	(800)	8,712
Esc Lottery	9,800	-	-	9,800
	<u>22,801</u>	<u>-</u>	<u>(2,800)</u>	<u>20,001</u>
TOTAL FUNDS	<u>631,979</u>	<u>5,103</u>	<u>-</u>	<u>637,082</u>

HAYLE SURF LIFE SAVING CLUB

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2020**

10. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	38,079	(32,976)	5,103
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	<u>38,079</u>	<u>(32,976)</u>	<u>5,103</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1/1/19 £	Net movement in funds £	Transfers between funds £	At 31/12/20 £
Unrestricted funds				
General fund	609,178	11,080	2,800	623,058
Restricted funds				
WCYT (Nipper boards)	2,000	-	(2,000)	-
Co-op	1,489	-	-	1,489
Sportsbid	9,512	-	(800)	8,712
Esc Lottery	9,800	-	-	9,800
	<u>22,801</u>	<u>-</u>	<u>(2,800)</u>	<u>20,001</u>
TOTAL FUNDS	<u>631,979</u>	<u>11,080</u>	<u>-</u>	<u>643,059</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	65,666	(54,586)	11,080
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	<u>65,666</u>	<u>(54,586)</u>	<u>11,080</u>

HAYLE SURF LIFE SAVING CLUB

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2020**

11. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2020.

HAYLE SURF LIFE SAVING CLUB

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2020**

	2020 £	2019 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	4,193	3,419
Grants	3,383	-
	7,576	3,419
Other trading activities		
Fundraising events	7	7,353
Membership & subscriptions	8,530	10,028
Swimming fees/subs	7,472	11,898
Course fees	794	312
Clothing & kit sales	2,689	3,024
Equipment sales	-	225
Competition fees	415	1,744
Sundry income	100	72
	20,007	34,656
Investment income		
Deposit account interest	4	4
	27,587	38,079
EXPENDITURE		
Other trading activities		
Club activities cost	2,491	7,559
Club functions cost	-	750
Cost of clothing for resale	4,551	3,737
Web Hosting	-	92
SLSGB subscriptions	6,100	6,325
Affiliation fees	150	200
Examination & course fees	972	807
Competition expenses	1,065	6,274
	15,329	25,744
Charitable activities		
Rates and water	464	235
Insurance	2,578	2,579
Light and heat	1,764	1,615
Sundries	30	-
Building repairs	670	2,483
Equipment costs	487	-
	5,993	6,912
Support costs		

This page does not form part of the statutory financial statements

HAYLE SURF LIFE SAVING CLUB

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2020**

	2020 £	2019 £
Support costs		
Management		
Plant and machinery	288	320
Total resources expended	<u>21,610</u>	<u>32,976</u>
Net income	<u>5,977</u>	<u>5,103</u>

This page does not form part of the statutory financial statements