



Section A

Independent Examiner's Report

Report to the trustees/
members of

POLZEATH SURF LIFESAVING CLUB

On accounts for the year
ended

30/09/2023

Charity no
(if any)

1044042

Set out on pages

1-2

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 30/09/2023

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 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent
examiner's statement

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

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

Signed:

Date:

11/07/2024

Name:

DAVID VINCENT ELSTON

Relevant professional
qualification(s) or body
(if any):

F.C.A.

Address:

51 MOLESWORTH STREET

WADEBRIDGE

CORNWALL PL27 7DR

Section B

Disclosure

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

A grant received from Sport England in a previous period was granted an extended time frame for the conditions to be met.



CHARITY COMMISSION
FOR ENGLAND AND WALES

POLZEATH SURF LIFESAVING CLUB

CC16a
CC16a

Receipts and payments accounts

CC16a

For the period
from

01/10/2022

To

30/09/2023

Section A Receipts and payments

| | Unrestricted funds | Restricted funds | Endowment funds | Total funds | Last year |
|---|--------------------|---------------------|------------------|------------------|------------------|
| | to the nearest £ | to the nearest £ | to the nearest £ | to the nearest £ | to the nearest £ |
| A1 Receipts | | | | | |
| | | Sport England Grant | | | |
| Membership | 19,668 | - | - | 19,668 | 20,873 |
| Clothing sales | 246 | - | - | 246 | 531 |
| Donations, social, raffles, etc. | 4,742 | - | - | 4,742 | 2,213 |
| Grants | - | - | - | - | - |
| Sundry | 18 | - | - | 18 | - |
| Rents | 3,433 | - | - | 3,433 | 1,500 |
| Competition fees | 6,118 | - | - | 6,118 | 3,945 |
| Equipment sold | 400 | - | - | 400 | 482 |
| Courses | 420 | - | - | 420 | 570 |
| <i>Sub total (Gross income for AR)</i> | 35,045 | - | - | 35,045 | 30,114 |
| A2 Asset and investment sales, (see table). | | | | | |
| <i>Sub total</i> | - | - | - | - | - |
| <i>Total receipts</i> | 35,045 | - | - | 35,045 | 30,114 |
| A3 Payments | | | | | |
| Membership | 4,560 | - | - | 4,560 | 5,360 |
| Courses | 1,531 | - | - | 1,531 | 1,946 |
| Clothing | 1,175 | - | - | 1,175 | 2,361 |
| Pool/Hall hire | 4,174 | 5,843 | - | 10,017 | 7,128 |
| Competition fees | 8,041 | - | - | 8,041 | 4,375 |
| Equipment replaced | 2,951 | - | - | 2,951 | 13,565 |
| Insurance | 4,052 | - | - | 4,052 | 3,900 |
| Repairs & renewals | 1,520 | - | - | 1,520 | 3,327 |
| Rates | - | - | - | - | 178 |
| Social | 96 | - | - | 96 | 526 |
| Independent examiner's fees | 660 | - | - | 660 | 660 |
| Sundry | 1,418 | - | - | 1,418 | 208 |
| Light and heat | 782 | - | - | 782 | 1,200 |
| Legal Fees | 1,452 | - | - | 1,452 | - |
| <i>Sub total</i> | 32,412 | 5,843 | - | 38,255 | 44,734 |
| A4 Asset and investment purchases, (see table) | | | | | |
| <i>Sub total</i> | - | - | - | - | - |
| <i>Total payments</i> | 32,412 | 5,843 | - | 38,255 | 44,734 |
| <i>Net of receipts/(payments)</i> | 2,633 | 5,843 | - | 3,210 | 14,620 |
| A5 Transfers between funds | - | - | - | - | - |
| A6 Cash funds last year end | 30,479 | 5,843 | - | 36,322 | 50,942 |
| <i>Cash funds this year end</i> | 33,112 | - | - | 33,112 | 36,322 |

Section B Statement of assets and liabilities at the end of the period

| Categories | Details | Unrestricted funds to nearest £ | Restricted funds to nearest £ | Endowment funds to nearest £ |
|---------------|--|------------------------------------|----------------------------------|---------------------------------|
| B1 Cash funds | Bank account | 33,112 | - | - |
| | | - | - | - |
| | | - | - | - |
| | Total cash funds | 33,112 | - | - |
| | (agree balances with receipts and payments account(s)) | | | |

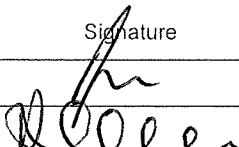
| | Details | Unrestricted funds to nearest £ | Restricted funds to nearest £ | Endowment funds to nearest £ |
|--------------------------|---------|------------------------------------|----------------------------------|---------------------------------|
| B2 Other monetary assets | | - | - | - |
| | | - | - | - |
| | | - | - | - |
| | | - | - | - |
| | | - | - | - |
| | | - | - | - |

| | Details | Fund to which asset belongs | Cost (optional) | Current value (optional) |
|----------------------|---------|-----------------------------|-----------------|--------------------------|
| B3 Investment assets | | | | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |

| | Details | Fund to which asset belongs | Cost (optional) | Current value (optional) |
|--|-------------------------|-----------------------------|-----------------|--------------------------|
| B4 Assets retained for the charity's own use | Surf skis, boards, etc. | | - | 115,830 |
| | Boat | | - | 10,700 |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |

| | Details | Fund to which liability relates | Amount due (optional) | When due (optional) |
|----------------|-----------------------------|---------------------------------|-----------------------|---------------------|
| B5 Liabilities | Independent examiner's fees | unrestricted | 690 | |
| | | | - | |
| | | | - | |
| | | | - | |
| | | | - | |

Signed by one or two trustees on behalf of all the trustees

| Signature | Print Name | Date of approval |
|---|-------------|------------------|
|  | BEN HARBOUR | 11/7/24 |
| | HELEN KAYE | 11/7/24 |



TRUSTEES ANNUAL REPORT FOR POLZEATH SURF **LIFE SAVING CLUB**

For the period 01 October 2022 to 30 September 2023

SECTION A – REFERENCE AND ADMINISTRATION DETAILS

Name - Polzeath Surf Life Saving Club
Other name - PSLC

Charity number - 1044042

Principal address –
5 Above Town Close
St Minver
Wadebridge
Cornwall
PL27 6QE

Trustee Selection - Trustees all step down annually at the AGM and those wishing to take on the role are voted in by club members with each member carrying one vote.

Trustees

A list of the trustees, their position and their tenure is below.

Ben Harbour
Chairman
Re-elected on 14 July 2022 – 17 July 2023
Re-elected on 17 July 2023 - Present

James Ross
Secretary
Re-Elected on 14 July 2022 – 17 July 2023
Re-elected on 17 July 2023 – Present

James Ross
Vice Chairman
Re Elected on 14 July 2022 – 17 July 2023
Re-elected on 17 July 2023 – Present

Helen Kaye
Treasurer
Re-Elected on 14 Jy 2022 – 17 July 2023
Re-elected on 17 July 2023 - Present

**ADVISERS. The Trustees have appointed David Elston accountants to carry out an annual review and advise on submissions.*

SECTION B – STRUCTURE, GOVERNANCE AND MANAGEMENT

PSLSC has a Club constitution that sets out the aims, governance and conduct of the club. This constitution is available on the website.

<http://www.polzeathslsc.co.uk/about-pslsc/pslsc-constitution/>

The Charity is constituted as a club. The trustees are voted into their position by the members of the club with each member carrying one vote. In amplification of the Constitution there are Club Rules, Governing Membership, Duties of Officers, Equipment and Administration.

SECTION C – OBJECTIVES AND ACTIVITIES

Aim

The aim of the Club is to save life, whether by prevention or by rescue, from the beach. To achieve this the Club will: In furtherance of the objects but not otherwise the Club may exercise the following powers:

- (a) To promote water safety to all beach activities through its motto of "Vigilance & Service"
- (b) Develop Beach Lifesaving methods in all respects
- (c) Comply with the basic Patrol; uniform & regulations as issued by the Board of Examiners of the Surf Lifesaving Association of Great Britain
- (d) Work in the closest possible manner with all other bodies & organisations whose work is conducive to the aim of the club

Main activities

Life saving sport replicates all the elements of the skills needed to save a life, building confidence and fitness and hones the ability to respond to life threatening situations. Training is carried out on the beach, in the pool, in the ocean and on craft.

**Declaration. The Trustees have signed the statutory declaration that the activities and purposes of the club are directly for the public benefit as required by the Charity Commission.*

SECTION D – ACHIEVMENTS AND PERFORMANCE

Chair report for 2022-2023



Chair person report 2022/2023 Polzeath surf life saving Club

Another successful year for the club encouraging to see new faces bedding into the club nicely, events gone well with parents getting involved. We have had a great number of new coaches which makes the future very bright for the club. We need this to keep working for another year or two as numbers keep rising and some transition into the junior section. The sharing of roles has gone well, making the club even more effective.

Competition numbers have been great across all section of the club it was fantastic to host the region youth competition and a massive achievement for our juniors to win the competition we had hosted it was fabulous to see so many people attached to the club help to make it be such an success.

The Club committee and coaches had a massive responsibility again this year training on the beach and I thank everyone for their help, support, and professionalism in this year.

It was great to see 9 members from the clubs of a variety of ages working for the RNLI on Polzeath beach and then giving up some free time to help with water safety cover in our club sessions it shows the developing partnership we have with the RNLI.

POLZEATH SURF LIFE SAVING CLUB

The finances have been run fabulous again with no fund raising being able to be done but we hope that will change in the coming year which will help us as a club

SECTION E – FINANCIAL REVIEW

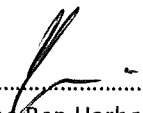
The financial health of the charity is reported to the trustees on a regular basis by the Treasurer. The Trustees are given a full understanding of the clubs ongoing income and liabilities. With this information both procurement decisions and fundraising strategies are agreed at Trustee meetings. A prudent approach is taken to maintain the financial health of the club over the long term.


SECTION F – OTHER INFORMATION

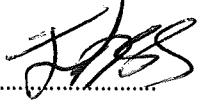
During the year 2020-2021 a grant was received from Sport England which was restricted in nature. Due to Covid 19 the terms and conditions for the use of the grant could not be met. We have requested an extension for the project to be completed within, if the project is not undertaken the grant will need to be refunded.

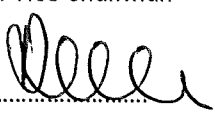
SECTION G – DECLARATION

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

Signed.....
Full name Ben Harbour
Position Chairman

Signed.....
Full name James Ross
Position Secretary

Signed.....
Full name James Ross
Position Vice Chairman

Signed.....
Full name Helen Kaye
Position Treasurer