

HOLYWELL BAY SURF LIFE SAVING CLUB

England & Wales - Charity number 1048504

Details

Status Registered

Legal form Other

Registered 1995-08-08

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

Contact

Address Nanjizal
Holywell Bay
Newquay
TR8 5PT

Phone 01637830402

Email holywellsurfsc@hotmail.co.uk

Website www.holywellbayslsc.co.uk

Activities

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

Activities: The Principal activity is that of Surf Life Saving

Classification

- **How:** Provides Human Resources
- **What:** Education/training
- **Who:** The General Public/mankind

Geography

- Cornwall

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£63,630	£127,598	-	-
2024-12-31	£69,039	£61,669	-	-
2023-12-31	£65,630	£65,374	-	-
2022-12-31	£57,391	£83,141	-	-
2021-12-31	£52,402	£29,807	-	-
2020-12-31	£37,234	£30,816	-	-

Trustees

Name	Role	Appointed
ADAM JOHN COAD		
KERRY JOHN DREWETT		
PETER HERMAN		

HOLYWELL BAY SURF LIFE SAVING CLUB

England & Wales - Charity number 1048504

Accounts

Charity number: 1048504



**UNAUDITED TRUSTEES' REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025**

HOLYWELL BAY SURF LIFE SAVING CLUB

YEAR ENDED 31 DECEMBER 2025

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HOLYWELL BAY SURF LIFE SAVING CLUB

TRUSTEES' REPORT - YEAR ENDED 31 DECEMBER 2025

Section A - Reference and administration details

Charity name: Holywell Bay Surf Life Saving Club
Registered charity number: 1048504
Charity's principal address: Nanjizal, Rhubarb Hill, Holywell Bay,
Cubert, Cornwall, TR8 5PT

Names of the charity trustees who manage the charity:

Adam John Coad
Peter Herman
Kerry John Drewitt

Section B - Structure, governance and management

The charity is a Club, and is governed under a constitution adopted 22 July 1995, and Trustees are selected via election from membership.

Section C - Objectives and activities

The objectives of the club are to save life and improve the safety of Holywell Bay Beach through prevention, rescue, training and teaching of surf life saving skills.

In furtherance of the aims but not otherwise, the club may exercise the following powers:

- Promote the water safety aspect to all beach activities;
- Develop beach life saving methods in all their respects;
- Provide coaching and competitive opportunities in the sport of surf life saving.
- Offer a safe and inclusive environment that promotes healthy lifestyles for the benefit of all;
- Ensure the aim and objectives of the club are exercised with a duty of care to all members and in a fair and equal way;
- Comply with the basic patrol, uniform and regulations as issued by Surf Life Saving Great Britain.

In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit, including the guidance 'Public benefit: running a charity (PB2)'.

HOLYWELL BAY SURF LIFE SAVING CLUB

TRUSTEES' REPORT - YEAR ENDED 31 DECEMBER 2025

Section D - Achievements and performance

2025 saw the replacement of the club's old and leaky roof with a brand new zinc one complete with roof lights and the addition of solar panels, leading to a much lighter and warmer training facility, and a reduction in fuel bills. The club competed in most of the sporting competitions, doing well in the nippers and juniors categories. On the life saving front the club maintained its high standards with 36 people attaining or retaining their lifeguard awards.

Section E - Financial review

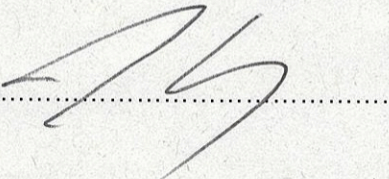
The Club significantly deployed its financial reserves in this period on the cost of the new roof and mezzanine floor area, but this had been planned and saved for over a number of years. Looking forward it now has to rebuild reserves to both give a better safety margin for running costs, and to replace the equipment storage containers that are reaching the end of their lifespan. Current financial conditions mean that the club is going to have to work extra hard at fundraising.

Declaration

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

Signed on behalf of the charity's trustees:

Signature.....



Date

18 04 26

Full name: Adam John Coad - Trustee



Report to the trustees/ members of Charity Name
HOLYWELL BAY SURF LIFE SAVING CLUB

On accounts for the year ended 31 DECEMBER 2025

Charity no 1048504
(if any)

Set out on page 4

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 December 2025.

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:

5/6/26

Name: NICHOLAS BLOCK FCA

Relevant professional qualification(s) or body: ICAEW member

Address: 2 Trevilson Close, St Newlyn East
Newquay, Cornwall
TR8 5NX



Receipts and payments accounts

For the period from	1-Jan-25	To	31-Dec-25
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Memberships and storage	27,161		-	27,161	21,881
Competition fees	5,840		-	5,840	5,110
Donations and grants	3,162		-	3,162	14,525
Bursary fund			-		
Club clothing	2,177		-	2,177	3,666
Auction and fundraising	11,882		-	11,882	23,825
Social events	3,360		-	3,360	3,465
Rental and leasing income	7,947		-	7,947	4,000
Sundry income	1,564		-	1,564	780
Interest	537		-	537	811
Sub total (Gross income for AR)	63,630			63,630	78,063

Total receipts	63,630			63,630	78,063
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A3 Payments					
Club maintenance	3,236		-	3,236	16,589
Exceptional roof costs	82,121		-	82,121	-
Memberships	897		-	897	6,810
Swimming hire	11,729		-	11,729	4,225
Utilities and sundries	2,579		-	2,579	2,519
Club equipment	1,683		-	1,683	11,736
Affiliation and insurance	3,365		-	3,365	3,167
Awards and courses	2,222		-	2,222	2,450
Competition entries	8,003		-	8,003	7,043
Fuel	700		-	700	720
Stationery, bank charges and sundry			-		
Clothing	2,740		-	2,740	2,660
Cost of social events	3,229		-	3,229	3,662
Fundraising costs	5,094		-	5,094	9,277
			-		
Sub total	127,598			127,598	70,858

Total payments	127,598			127,598	70,858
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Net of receipts/(payments)	(63,968)			(63,968)	7,205
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A5 Transfers between funds					
A6 Cash funds last year end	82,951	2,183		85,134	77,929
Cash funds this year end	18,983	2,183		21,166	85,134

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	Current account	8,946	2,183	-
	Deposit account	10,037	-	-
	Total cash funds	18,983	2,183	-
	(agree balances with receipts and payments account(s))	OK	OK	OK

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

Signature

Print Name
ADAM JOHN COAD

Date of approval
18.04.26

HOLYWELL BAY SURF LIFE SAVING CLUB

England & Wales - Charity number 1048504

Accounts

Charity number: 1048504



**UNAUDITED TRUSTEES' REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

HOLYWELL BAY SURF LIFE SAVING CLUB

YEAR ENDED 31 DECEMBER 2024

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HOLYWELL BAY SURF LIFE SAVING CLUB

TRUSTEES' REPORT - YEAR ENDED 31 DECEMBER 2024

Section A - Reference and administration details

Charity name: Holywell Bay Surf Life Saving Club
Registered charity number: 1048504
Charity's principal address: Nanjizal, Rhubarb Hill, Holywell Bay,
Cubert, Cornwall, TR8 5PT

Names of the charity trustees who manage the charity:

Adam John Coad

Peter Herman

Kerry John Drewitt

Section B - Structure, governance and management

The charity is a Club, and is governed under a constitution adopted 22 July 1995, and Trustees are selected via election from membership.

Section C - Objectives and activities

The objectives of the club are to save life and improve the safety of Holywell Bay Beach through prevention, rescue, training and teaching of surf life saving skills.

In furtherance of the aims but not otherwise, the club may exercise the following powers:

- Promote the water safety aspect to all beach activities;
- Develop beach life saving methods in all their respects;
- Provide coaching and competitive opportunities in the sport of surf life saving.
- Offer a safe and inclusive environment that promotes healthy lifestyles for the benefit of all;
- Ensure the aim and objectives of the club are exercised with a duty of care to all members and in a fair and equal way;
- Comply with the basic patrol, uniform and regulations as issued by Surf Life Saving Great Britain.

In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit, including the guidance 'Public benefit: running a charity (PB2)'.

HOLYWELL BAY SURF LIFE SAVING CLUB

TRUSTEES' REPORT - YEAR ENDED 31 DECEMBER 2024

Section D - Achievements and performance

2024 was an extremely cold and windy summer making training challenging and massively impacting on the social side of the Club. It is important to remember that in rural areas anything that brings people of different ages together for a common purpose is hard to achieve and much needed. The Club has remained strong, and all winter training sessions have been well attended.

The highlight of the year was being recognised in the King's birthday honours and Holywell Bay SLSC were extremely proud to receive the King's Award for voluntary service, a fabulous recognition of all the voluntary work the Club carries out.

Section E - Financial review

The Club does not have a reserves policy, however, it maintains sufficient funds to provide financial stability, and the means for the development of its principal activity. The Trustees regularly review the Club's finances, and are satisfied it has sufficient resources to continue as a going concern for the foreseeable future.

While it may seem that the Club has finished 2024 with substantial reserves, these will be heavily utilised during April/May of 2025 as the Club replaces its decayed and leaking roof. The new roof will take two months to complete using paid and voluntary labour, and ongoing fundraising for this project has been very challenging in the current financial climate.

Declaration

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

Signed on behalf of the charity's trustees

Signature.....

Date 10 05 25

Full name: Adam John Coad - Trustee



**Report to the trustees/
members of** Charity Name **HOLYWELL BAY SURF LIFE SAVING CLUB**

**On accounts for the year
ended** **31 DECEMBER 2024**

**Charity no 1048504
(if any)**

Set out on page 4

I report to the trustees on my examination of the accounts of the above charity ("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 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: *Nich Block*

Date: *20/5/25*

Name: NICHOLAS BLOCK FCA

**Relevant professional
qualification(s) or body:** ICAEW member

Address: 2 Trevilson Close, St Newlyn East
Newquay, Cornwall
TR8 5NX



Receipts and payments accounts

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For the period from	1-Jan-24	To	31-Dec-24
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Memberships and storage	21,881		-	21,881	27,607
Competition fees	5,110		-	5,110	7,271
Donations and grants	5,501	9,024	-	14,525	1,910
Bursary fund	-	-	-	-	-
Club clothing	3,666	-	-	3,666	890
Auction and fundraising	23,825	-	-	23,825	17,751
Social events	3,465	-	-	3,465	2,915
Rental and leasing income	4,000	-	-	4,000	5,265
Sundry income	780	-	-	780	628
Interest	811	-	-	811	476
	-	-	-	-	-
Sub total (Gross income for AR)	69,039	9,024	-	78,063	64,711
Total receipts	69,039	9,024	-	78,063	64,711
A3 Payments					
Club maintenance	16,589	-	-	16,589	17,140
Memberships	6,810	-	-	6,810	6,150
Swimming hire	4,225	-	-	4,225	6,437
Utilities and sundries	2,519	-	-	2,519	1,725
Club equipment	2,712	9,024	-	11,736	10,755
Affiliation and insurance	3,167	-	-	3,167	2,863
Awards and courses	2,450	-	-	2,450	1,421
Competition entries	6,878	165	-	7,043	8,071
Fuel	720	-	-	720	-
Stationery, bank charges and sundry	-	-	-	-	-
Clothing	2,660	-	-	2,660	1,635
Cost of social events	3,662	-	-	3,662	3,361
Fundraising costs	9,277	-	-	9,277	4,897
	-	-	-	-	-
Sub total	61,669	9,189	-	70,858	64,456
Total payments	61,669	9,189	-	70,858	64,456
Net of receipts/(payments)	7,370	(165)	-	7,205	256
A5 Transfers between funds					
A6 Cash funds last year end	75,581	2,348	-	77,929	77,673
Cash funds this year end	82,951	2,183	-	85,134	77,929

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	Current account	13,899	2,183	-
	Deposit account	69,051	-	-
	Total cash funds	82,951	2,183	-
	(agree balances with receipts and payments account(s))	OK	OK	OK

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

Signature
x

Print Name
ADAM JOHN COAD

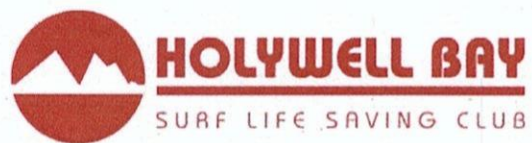
Date of approval
10/5/25

HOLYWELL BAY SURF LIFE SAVING CLUB

England & Wales - Charity number 1048504

Accounts

Charity number: 1048504



**UNAUDITED TRUSTEES' REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023**

HOLYWELL BAY SURF LIFE SAVING CLUB

YEAR ENDED 31 DECEMBER 2023

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HOLYWELL BAY SURF LIFE SAVING CLUB
TRUSTEES' REPORT - YEAR ENDED 31 DECEMBER 2023

Section A - Reference and administration details

Charity name: Holywell Bay Surf Life Saving Club
Registered charity number: 1048504
Charity's principal address: Nanjizal, Rhubarb Hill, Holywell Bay,
Cubert, Cornwall, TR8 5PT

Names of the charity trustees who manage the charity:

Adam John Coad
Peter Herman
Kerry John Drewitt

Section B - Structure, governance and management

The charity is a Club, and is governed under a constitution adopted 22 July 1995, and Trustees are selected via election from membership.

Section C - Objectives and activities

The objectives of the club are to save life and improve the safety of Holywell Bay Beach through prevention, rescue, training and teaching of surf life saving skills.

In furtherance of the aims but not otherwise, the club may exercise the following powers:

- Promote the water safety aspect to all beach activities;
- Develop beach life saving methods in all their respects;
- Provide coaching and competitive opportunities in the sport of surf life saving.
- Offer a safe and inclusive environment that promotes healthy lifestyles for the benefit of all;
- Ensure the aim and objectives of the club are exercised with a duty of care to all members and in a fair and equal way;
- Comply with the basic patrol, uniform and regulations as issued by Surf Life Saving Great Britain.

In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit, including the guidance 'Public benefit: running a charity (PB2)'.

Section D - Achievements and performance

2023 has seen the completion of the new generator building (built by Club volunteers) and the installation of a battery system linked directly to the generator. This is already giving a sizeable saving in diesel costs, and helping the environment.

The Club's nippers became British champions, a splendid achievement for the kids and the Club thanks the nipper coaches for all their hard work and dedication in helping them get this fantastic result.

Section E - Financial review

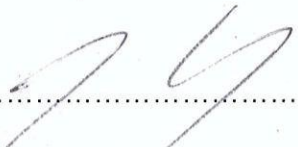
The Club does not have a reserves policy, however, it maintains sufficient funds to provide financial stability, and the means for the development of its principal activity. The Trustees regularly review the Club's finances, and are satisfied it has sufficient resources to continue as a going concern for the foreseeable future.

The cost of the Club's new battery system was more expensive than anticipated but is working extremely well. We have also had some solar panels donated and fitted, and the new system allows us to monitor our power usage. The system monitoring will allow us to accurately assess the benefits of the various power sources. The Club is still researching different roofing options for the replacement roof.

Declaration

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

Signed on behalf of the charity's trustees

Signature.....

Date 26 03 24.....

Full name: Adam John Coad - Trustee



**Report to the trustees/
members of** Charity Name **HOLYWELL BAY SURF LIFE SAVING CLUB**

**On accounts for the year
ended** **31 DECEMBER 2023**

**Charity no 1048504
(if any)**

Set out on page 4

I report to the trustees on my examination of the accounts of the above charity ("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 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: *Nich Block*

Date: 28/3/24

Name: NICHOLAS BLOCK FCA

**Relevant professional
qualification(s) or body:** ICAEW member

Address: 2 Trevilson Close, St Newlyn East
Newquay, Cornwall
TR8 5NX



Receipts and payments accounts

For the period from	1-Jan-23	To	31-Dec-23
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Memberships and storage	27,604	-	-	27,604	23,140
Competition fees	7,272	-	-	7,272	4,362
Donations and grants	1,910	-	-	1,910	1,281
Bursary fund	-	-	-	-	1,250
Club clothing	1,809	-	-	1,809	3,403
Auction and fundraising	18,066	-	-	18,066	13,838
Social events	2,915	-	-	2,915	3,900
Rental and leasing income	4,950	-	-	4,950	4,403
Sundry income	628	-	-	628	1,800
Interest	476	-	-	476	15
	-	-	-	-	-
Sub total (Gross income for AR)	65,630	-	-	65,630	57,391
Total receipts	65,630	-	-	65,630	57,391
A3 Payments					
Club maintenance	17,140	-	-	17,140	9,399
Memberships	6,150	-	-	6,150	6,830
Swimming hire	6,437	-	-	6,437	7,059
Utilities and sundries	1,725	-	-	1,725	3,662
Club equipment	10,755	-	-	10,755	27,997
Affiliation and insurance	2,863	-	-	2,863	2,437
Awards and courses	1,421	-	-	1,421	1,729
Competition entries	8,071	-	-	8,071	4,854
Fuel	-	-	-	-	1,507
Stationery, bank charges and sundry	-	-	-	-	427
Clothing	2,554	-	-	2,554	3,326
Cost of social events	3,361	-	-	3,361	4,443
Fundraising costs	4,897	-	-	4,897	9,469
	-	-	-	-	-
Sub total	65,374	-	-	65,374	83,141
Total payments	65,374	-	-	65,374	83,141
Net of receipts/(payments)	256	-	-	256	(25,749)
A5 Transfers between funds					
A6 Cash funds last year end	75,325	2,348	-	77,673	103,422
Cash funds this year end	75,581	2,348	-	77,929	77,673

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	Current account	25,090	2,348	-
	Deposit account	50,491	-	-
	Total cash funds	75,581	2,348	-
	(agree balances with receipts and payments account(s))	OK	OK	OK

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

Signature

Print Name

ADAM JOHN COAD

Date of approval

26.03.24

HOLYWELL BAY SURF LIFE SAVING CLUB

England & Wales - Charity number 1048504

Accounts

Charity number: 1048504



**UNAUDITED TRUSTEES' REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022**

HOLYWELL BAY SURF LIFE SAVING CLUB

YEAR ENDED 31 DECEMBER 2022

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HOLYWELL BAY SURF LIFE SAVING CLUB

TRUSTEES' REPORT - YEAR ENDED 31 DECEMBER 2022

Section A - Reference and administration details

Charity name: Holywell Bay Surf Life Saving Club
Registered charity number: 1048504
Charity's principal address: Nanjizal, Rhubarb Hill, Holywell Bay,
Cubert, Cornwall, TR8 5PT

Names of the charity trustees who manage the charity:

Adam John Coad
Peter Herman
Kerry John Drewitt

Section B - Structure, governance and management

The charity is a Club, and is governed under a constitution adopted 22 July 1995, and Trustees are selected via election from membership.

Section C - Objectives and activities

The objectives of the club are to save life and improve the safety of Holywell Bay Beach through prevention, rescue, training and teaching of surf life saving skills.

In furtherance of the aims but not otherwise, the club may exercise the following powers:

- Promote the water safety aspect to all beach activities;
- Develop beach life saving methods in all their respects;
- Provide coaching and competitive opportunities in the sport of surf life saving.
- Offer a safe and inclusive environment that promotes healthy lifestyles for the benefit of all;
- Ensure the aim and objectives of the club are exercised with a duty of care to all members and in a fair and equal way;
- Comply with the basic patrol, uniform and regulations as issued by Surf Life Saving Great Britain.

In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit, including the guidance 'Public benefit: running a charity (PB2)'.

HOLYWELL BAY SURF LIFE SAVING CLUB

TRUSTEES' REPORT - YEAR ENDED 31 DECEMBER 2022

Section D - Achievements and performance

2022 was a record year for the number of members holding lifeguard qualifications. Because of the club's decision to pay for members' annual requalification, more people are keeping their award up to date. This means that the lifesaving skill set can reach a much wider number of the general public as well as beach users. For younger members entering the workplace, a lifesaving skill is a great plus on their CV.

Section E - Financial review

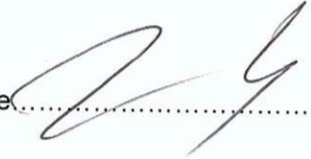
The club does not have a reserves policy, however, it maintains sufficient funds to provide financial stability, and the means for the development of its principal activity. The Trustees regularly review the Club's finances, and are satisfied it has sufficient resources to continue as a going concern for the foreseeable future.

We have adapted our fundraising strategy to allow for the current financial downturn in the country, which has allowed us to keep our club financially stable. A new generator has been purchased and will be accompanied by an update to the club hut's electrical system. The total expenditure is expected to be around £15,000. The club is also researching new materials ready to replace our existing roof. This will incur substantial expense over the next two or three years as the work is carried out. It is important to ensure our reserves can cover this.

Declaration

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

Signed on behalf of the charity's trustees

Signature.....

Date 22 04 23

Full name: Adam John Coad - Trustee



CHARITY COMMISSION Independent examiner's report
FOR ENGLAND AND WALES on the accounts

Report to the trustees/ Charity Name
members of HOLYWELL BAY SURF LIFE SAVING CLUB

On accounts for the year 31 DECEMBER 2022
ended

Charity no 1048504
(if any)

Set out on page 4

I report to the trustees on my examination of the accounts of the above charity ("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 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: *Nich Block*

Date: 26/4/23

Name: NICHOLAS BLOCK FCA

Relevant professional qualification(s) or body: ICAEW member

Address: 2 Trevilson Close, St Newlyn East
Newquay, Cornwall
TR8 5NX



Receipts and payments accounts

CC16a

For the period from	1-Jan-22	To	31-Dec-22
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Memberships and storage	23,140		-	23,140	21,242
Competition fees	4,362		-	4,362	-
Donations and grants	1,281		-	1,281	10,813
Bursary fund	-	1,250	-	1,250	-
Club clothing	3,403		-	3,403	2,722
Auction and fundraising	13,838		-	13,838	3,888
Social events	3,900		-	3,900	2,040
Rental and leasing income	4,403		-	4,403	10,290
Sundry income	1,800		-	1,800	1,401
Interest	15		-	15	5
	-		-	-	-
Sub total (Gross income for AR)	56,141	1,250	-	57,391	52,402
Total receipts	56,141	1,250	-	57,391	52,402
A3 Payments					
Club maintenance	9,399		-	9,399	1,676
Memberships	6,830		-	6,830	5,840
Swimming hire	7,059		-	7,059	1,254
Utilities and sundries	3,662		-	3,662	466
Club equipment	27,997		-	27,997	11,181
Affiliation and insurance	2,437		-	2,437	2,303
Awards and courses	1,729		-	1,729	495
Competition entries	4,854		-	4,854	-
Fuel	1,507		-	1,507	309
Stationery, bank charges and sundry	427		-	427	144
Clothing	3,326		-	3,326	2,900
Cost of social events	4,443		-	4,443	2,358
Fundraising costs	7,469	2,000	-	9,469	880
	-		-	-	-
Sub total	81,141	2,000	-	83,141	29,807
Total payments	81,141	2,000	-	83,141	29,807
Net of receipts/(payments)	(24,999)	(750)	-	(25,749)	22,596
A5 Transfers between funds					
A6 Cash funds last year end	100,324	3,098	-	103,422	80,826
Cash funds this year end	75,325	2,348	-	77,673	103,422

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	Current account	25,309	2,348	-
	Deposit account	50,016	-	-
	Total cash funds	75,325	2,348	-
	(agree balances with receipts and payments account(s))	OK	OK	OK

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

Signature
x

Print Name
ADAM JOHN COAD

Date of approval
22 04 23

HOLYWELL BAY SURF LIFE SAVING CLUB

England & Wales - Charity number 1048504

Accounts

Charity number: 1048504



**UNAUDITED TRUSTEES' REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021**

HOLYWELL BAY SURF LIFE SAVING CLUB
YEAR ENDED 31 DECEMBER 2021

CONTENTS

	Page
Trustees' report	1-5
Independent examiner's report	6
Receipts and payments accounts	7



Trustees' Annual Report for the period							
	Period start date				Period end date		
	1	Jan	2021		31	Dec	2021
From				To			

Section A Reference and administration details

Charity name

Other names charity is known by



Registered charity number (if any)

Charity's principal address

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Adam John Coad	Trustee		
2	Peter Herman	Trustee		
3	Kerry John Drewett	Trustee		
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

	Name	Dates acted if not for whole year

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document
(eg. trust deed, constitution)

CONSTITUTION ADOPTED 22 JULY 1995

How the charity is constituted
(eg. trust, association, company).

Club

Trustee selection methods
(eg. appointed by, elected by)

Elected from membership

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

None

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

The objectives of the club are to save life and improve the safety of Holywell Bay Beach through prevention, rescue, training and teaching of surf life saving skills.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

In furtherance of the aims but not otherwise, the club may exercise the following powers:

1. Promote the water safety aspect to all beach activities.
2. Develop beach life saving methods in all their respects.
3. Provide coaching and competitive opportunities in the sport of surf life saving.
4. Offer a safe and inclusive environment that promotes healthy lifestyles for the benefit of all.
5. Ensure the aim and objectives of the club are exercised with a duty of care to all members and in a fair and equal way.
6. Comply with the basic patrol, uniform and regulations as issued by Surf Life Saving Great Britain.

In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit, including the guidance 'Public benefit: running a charity (PB2)'.

Additional details of objectives and activities (Optional information)

None

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Summary of the main achievements of the charity during the year

2021 saw continued COVID related operating difficulties. It is therefore extremely pleasing that the club has a record number of members qualified to lifeguard level. The number of people using Holywell Bay beach during the winter months has grown considerably and club members have been involved with rescues during this period. We continue to work closely with the Coastguard service to help provide a better safety network.

The level of expertise and commitment from our nipper and junior coaches continues to grow, helping to provide the skill sets for the lifeguards of the future.

Section E

Financial review

Brief statement of the charity's policy on reserves

The club does not have a reserves policy, however, it maintains sufficient funds to provide financial stability, and the means for the development of its principal activity.

We are currently working towards being able to replace our club hut roof, which we estimate will cost upwards of £60,000. With the COVID restrictions over the past couple of years we have not been able to move this project forward, but are hoping to be able to get this started in 2022. In addition the club generator and sewage macerator are reaching the end of their expected lifespan, with replacement costs in the region of £20,000. Funds are kept available to replace them instantly should they fail as the club cannot operate without them.

Details of any funds materially in deficit

N/A

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

The Trustees have considered the ongoing impact of COVID-19 on the Club's finances, and are satisfied it has sufficient resources to continue operating for the foreseeable future.

Section F

Other optional information

None

Section G

Declaration

The trustees declare that they have approved the trustees' report above.
Signed on behalf of the charity's trustees

Signature 

Full name ADAM JOHN COAD

Position: TRUSTEE

Date 19-04-2022



CHARITY COMMISSION Independent examiner's report
FOR ENGLAND AND WALES on the accounts

Report to the trustees/ Charity Name
members of HOLYWELL BAY SURF LIFE SAVING CLUB

On accounts for the year 31 DECEMBER 2021
ended

Charity no 1048504
(if any)

Set out on page 7

I report to the trustees on my examination of the accounts of the above charity ("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 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:

Nich Block

Date:

26/4/22

Name: NICHOLAS BLOCK FCA

Relevant professional qualification(s) or body: ICAEW member

Address: 2 Trevilson Close, St Newlyn East
Newquay, Cornwall
TR8 5NX



Receipts and payments accounts

CC16a

For the period
from

1-Jan-21

To

31-Dec-21

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Memberships and storage	21,294	(52)	-	21,242	14,760
Competition fees	-	-	-	-	661
Donations and grants	905	9,908	-	10,813	16,560
Bursary fund	-	-	-	-	-
Club clothing	2,722	-	-	2,722	156
Auction and fundraising	3,888	-	-	3,888	338
Social events	2,040	-	-	2,040	-
Rental and leasing income	10,290	-	-	10,290	3,763
Sundry income	1,401	-	-	1,401	965
Interest	5	-	-	5	31
	-	-	-	-	-
Sub total (Gross income for AR)	42,546	9,856	-	52,402	37,234
Total receipts	42,546	9,856	-	52,402	37,234
A3 Payments					
Club maintenance	1,676	-	-	1,676	2,848
Memberships	5,840	-	-	5,840	6,437
Swimming hire	1,254	-	-	1,254	1,944
Utilities and sundries	466	-	-	466	1,655
Club equipment	3,373	7,808	-	11,181	12,507
Affiliation and insurance	2,303	-	-	2,303	2,202
Awards and courses	495	-	-	495	426
Competition entries	-	-	-	-	480
Fuel	309	-	-	309	1,334
Stationery, bank charges and sundry	144	-	-	144	60
Clothing	2,900	-	-	2,900	-
Cost of social events	2,258	100	-	2,358	-
Fundraising costs	880	-	-	880	983
	-	-	-	-	-
Sub total	21,899	7,908	-	29,807	30,816
Total payments	21,899	7,908	-	29,807	30,816
Net of receipts/(payments)	20,648	1,948	-	22,596	6,418
A5 Transfers between funds					
A6 Cash funds last year end	79,676	1,150	-	80,826	74,408
Cash funds this year end	100,324	3,098	-	103,422	80,826

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	Current account	34,070	3,098	-
	Deposit account	66,254	-	-
	Total cash funds	100,324	3,098	-
	(agree balances with receipts and payments account(s))	OK	OK	OK

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

Signature

Print Name
ADAM JOHN COAD

Date of approval
19/4/22

HOLYWELL BAY SURF LIFE SAVING CLUB

England & Wales - Charity number 1048504

Accounts

Charity number: 1048504



**UNAUDITED TRUSTEES' REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020**

HOLYWELL BAY SURF LIFE SAVING CLUB
YEAR ENDED 31 DECEMBER 2020

CONTENTS

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Trustees' report	1-5
Independent examiner's report	6
Receipts and payments accounts	7



Trustees' Annual Report for the period

Period start date		Period end date					
From	1	Jan	2020	To	31	Dec	2020

Section A Reference and administration details

Charity name

Other names charity is known by

Registered charity number (if any)

Charity's principal address

Postcode

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Adam John Coad			
2	Kerry John Drewett			
3	Peter Herman			
4				
5				
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18				
19				
20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document <small>(eg. trust deed, constitution)</small>	CONSTITUTION ADOPTED 22 JULY 1995
How the charity is constituted <small>(eg. trust, association, company)</small>	Club
Trustee selection methods <small>(eg. appointed by, elected by)</small>	Elected from membership

Additional governance issues (Optional information)

<p>You may choose to include additional information, where relevant, about:</p> <ul style="list-style-type: none"> policies and procedures adopted for the induction and training of trustees; the charity's organisational structure and any wider network with which the charity works; relationship with any related parties; trustees' consideration of major risks and the system and procedures to manage them. 	None
--	------

Section C Objectives and activities

<p>Summary of the objects of the charity set out in its governing document</p>	<p>The objectives of the club are to save life and improve the safety of Holywell Bay Beach through prevention, rescue, training and teaching of surf life saving skills.</p>
---	---

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

In furtherance of the aims but not otherwise, the club may exercise the following powers:

1. Promote the water safety aspect to all beach activities.
2. Develop beach life saving methods in all their respects.
3. Provide coaching and competitive opportunities in the sport of surf life saving.
4. Offer a safe and inclusive environment that promotes healthy lifestyles for the benefit of all.
5. Ensure the aim and objectives of the club are exercised with a duty of care to all members and in a fair and equal way.
6. Comply with the basic patrol, uniform and regulations as issued by Surf Life Saving Great Britain.

In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit, including the guidance 'Public benefit: running a charity (PB2)'.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

None

Summary of the main achievements of the charity during the year

2020 was for the club, like everyone else, an extremely challenging year with a near total collapse in fundraising; fortunately, it is in a healthy financial condition.

Holywell Bay SLSC can be proud of the lifeguarding cover that it provided when the RNLI failed to carry out its duties. Had the club not provided a patrol service and carried out the rescues that it did, there would have been fatalities during the early summer.

Fortunately, the club continued to train in bubbles ensuring our high standards of lifesaving were maintained and all our qualified members completed their lifeguard renewal certificates.

Overall, the club should be extremely proud of the standards it maintained in meeting its charitable objectives despite the pressures of the COVID lockdown.

Section E Financial review

Brief statement of the charity's policy on reserves

The Club does not have a reserves policy; however, it maintains sufficient funds to provide financial stability, and the means for the development of its principal activity.

Details of any funds materially in deficit

N/A

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

The Trustees have considered the impact of COVID-19 on the Club's finances and are satisfied it has sufficient resources to continue operating for the foreseeable future.

Section F Other optional information

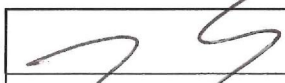
None

Section G Declaration

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

Signed on behalf of the charity's trustees

Signature(s)



Full name(s) ADAM JOHN COAD

Position (eg Secretary, Chair, etc) TRUSTEE

Date

08 05 21



Section A

Independent Examiner's Report

Report to the trustees/ members of

Charity Name
HOLYWELL BAY SURF LIFE SAVING CLUB

On accounts for the year ended

31 DECEMBER 2020

Charity no (if any)

1048504

Set out on page

7

I report to the trustees on my examination of the accounts of the above charity ("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 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:

Nick Block

Date:

11/5/21

Name:

NICHOLAS BLOCK FCA

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

ICAEW member

Address:

2 Trevilson Close, St Newlyn East

Newquay, Cornwall

TR8 5NX

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). – N/A



Receipts and payments accounts

CC16a

For the period from	1-Jan-20	To	31-Dec-20
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Memberships and storage	14,760	-	-	14,760	19,385
Competition fees	661	-	-	661	3,607
Donations and grants	6,560	10,000	-	16,560	3,783
Bursary fund	-	-	-	-	49
Club clothing	156	-	-	156	1,657
Auction and fundraising	338	-	-	338	10,654
Dinner dance	-	-	-	-	3,735
Rental and leasing income	3,763	-	-	3,763	3,880
Sundry income	965	-	-	965	-
Interest	31	-	-	31	87
	-	-	-	-	-
Sub total (Gross income for AR)	27,234	10,000	-	37,234	46,836
Total receipts	27,234	10,000	-	37,234	46,836
A3 Payments					
Club maintenance	2,848	-	-	2,848	4,834
Memberships	6,437	-	-	6,437	6,766
Swimming hire	1,944	-	-	1,944	7,304
Utilities and sundries	1,655	-	-	1,655	2,394
Club equipment	2,507	10,000	-	12,507	6,794
Affiliation and insurance	2,202	-	-	2,202	2,067
Awards and courses	426	-	-	426	728
Competition entries	480	-	-	480	3,645
Fuel	1,334	-	-	1,334	1,848
Stationery, bank charges and sundry	-	-	-	-	6
Clothing	-	-	-	-	1,447
Dinner dance	-	-	-	-	3,751
Fundraising costs	983	-	-	983	1,678
	-	-	-	-	-
Sub total	20,816	10,000	-	30,816	43,260
Total payments	20,816	10,000	-	30,816	43,260
Net of receipts/(payments)	6,418	-	-	6,418	3,576
A5 Transfers between funds					
A6 Cash funds last year end	73,258	1,150	-	74,408	70,832
Cash funds this year end	79,676	1,150	-	80,826	74,408

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	Current account	29,428	1,150	-
	Deposit account	50,248	-	-
	Total cash funds	79,676	1,150	-
	(agree balances with receipts and payments account(s))	OK	OK	OK

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

Signature

Print Name

ADAM JOHN COAD

Date of approval

08 05 21