



Chairman's Report 2024

Firstly, I want to begin with a thank you to all the coaches, helpers and committee members, without whom the club could not survive. Their hard work and dedication during the year has enabled us to deliver and maintain our commitment to both training and competition.

Mumbles Lifeguard Club, (MLC) is a registered charity and volunteer organisation providing lifesaving education and training, together with fitness skills to its members aged from 6 years and upwards to create fitter and safer communities by the sea. Coaching and training is available in both English and Welsh languages.

MLC is open to all and we pride ourselves on being a wholly inclusive club; we start training children from the age of 6 in our Nipper programme and we have members still volunteering at the age of 66. Our junior programme, for members aged 13-16, offers a full range of Lifesaving awards to help develop lifelong volunteer lifesavers and the Beach Lifeguards of the future. For members aged over 16 we offer professional lifesaving qualifications enabling employment by the RLNI and the many surf schools in the area.

Membership

2024 has seen our membership numbers increase slightly, we currently have 212 live member accounts, 79 are Nippers, 72 Masters, 19 Juniors and 42 Seniors. This increase in numbers has enhanced our current financial situation and when combined with our Gift Aid rebate gives us a positive revenue position.

Qualification's 2024

The club has supplied training and facilitated NVBLQ examinations with further examinations scheduled towards the tail end of the year, many members already gaining the qualification. There has also been an increase in the numbers of Level 1 awards again with more projected to be taken in October. As a club we are proud that we continue to train so many excellent young people in the skills required to apply to become RNLI Lifeguards.

Sport

MLC also use their lifesaving skills and fitness to take part in Life Saving Sport which is a truly multi-disciplined activity designed to hone and practice lifesaving skills to keep Lifeguards "Rescue Ready." It takes place in the pool, on the beach and in the sea and is open to all ages enabling a true family environment. With close ties to swimming, athletics, kayaking, rowing and surfing, it is all based on the equipment and skills of lifeguards.

2024 has seen MLC participate in both the Welsh and British Championships with various levels of success, many competitors winning medals.

Fund Raising

We are currently running at a slightly positive revenue position, as such if the club wants to invest in new equipment additional funding will be required. As with any club; fundraising is always an issue. If anyone has any contacts, special skills or ideas please speak to a committee member.

In 2024 we have attempted to achieve a balanced approach and hopefully as a committee delivered what the members want, if we didn't please let us know. As always we are here to act on your behalf and as such encourage all members (irrespective of age) to voice their opinions or stand for election to sit on the committee.

Once again thank you for your support and commitment in 2024.

Jon Gwynn
Chairman

Mumbles Lifeguard Club
Registered Charity: 1074462
Year Ended: 31 December 2024

This year	Month Actual Jan	Month Actual Feb	Month Actual Mar	Month Actual Apr	Month Actual May	Month Actual Jun	Month Actual Jul	Month Actual Aug	Month Actual Sep	Month Actual Oct	Month Actual Nov	Month Actual Dec	Full Year Actual 2024	Full Year Actual 2023
Income														
Clothing	35.00									4,595.00	108.50		4,738.50	4,062.20
Competitions	534.60	358.00	109.50	92.00	47.50	94.00	579.50	29.50	14.50				1,859.10	1,807.60
Interest					65.00			744.77					0.00	0.00
Miscellaneous / Hot Dogs													809.77	404.00
Sale of equipment													0.00	0.00
Sponsorship / Donations													0.00	0.00
Membership - Go Cardless	2,004.34	2,032.61	1,987.15	2,020.67	2,186.01	2,164.76	2,183.54	2,138.41	2,155.54	2,165.25	2,109.52	2,109.57	25,257.37	24,020.75
Membership - Bacs													0.00	0.00
SQUARE - SUBS													0.00	0.00
STRIPE													0.00	0.00
HMRC CHARITIES Tax claim												9,150.25	9,150.25	0.00
SPORTS LOTTERY / SCC						4,986.00	4,450.00						9,436.00	0.00
Qualification fees													0.00	0.00
Awards Evening													0.00	0.00
Nipper													0.00	0.00
Total in	2,573.94	2,390.61	2,096.65	2,112.67	2,298.51	7,244.76	7,213.04	2,912.68	2,170.04	6,760.25	2,218.02	11,259.82	51,250.99	30,294.55

Expenditure														
Clothing	399.60												3,930.63	5,721.83
Competition fees													0.00	0.00
Canwell Bty													882.00	75.00
Equipment - NEW	245.70				285.97		605.75				5,186.80		6,543.70	3,146.30
Equipment - REPAIRS					140.00		522.58				255.00		917.58	516.64
Insurance (March Ltd)													1,610.87	1,547.20
Lottery (Sport Lottery Grant)													0.00	0.00
SLSA Memberships	685.00												2,583.00	5,659.00
SLSA Wales Club Membership													174.00	0.00
RLSS UK Membership													0.00	0.00
Pool fees - BISHOP GORE					1,526.58						5,170.00		9,999.88	13,087.20
Pool fees - NATIONAL POOL	1,221.00								350.00		1,270.50		2,491.50	2,160.00
Swansea CC Hut Rental								350.00					1,480.00	1,390.00
Swansea CC Insurance								242.97					138.56	138.00
Sundry - IT					129.00								129.00	0.00
Competition Fees													0.00	0.00
Bay to Bay Swim & Run / SCC										75.00			337.50	0.00
Hut Maintenance							1,131.60					4,560.00	5,691.60	416.93
LIFEGUARDING DUTIES	157.50	210.00	105.00						70.00	165.00	240.00	55.00	1,205.00	1,205.00
Uplands RFC Room Hire		30.00			30.00								258.00	258.00
Awards entries													331.05	0.00
Survey	11.00	11.00	11.00	11.00	11.00	11.00	11.00	11.00	11.00	11.00	11.00	11.00	822.00	0.00
Bank fees													132.80	132.80
Total Out	1,498.80	1,472.00	6,158.17	4,504.08	2,102.55	11,000.00	1,139.33	1,735.57	431.00	251.00	12,133.30	8,556.63	39,993.43	36,112.68
Bank Interest	23.26	23.29	21.83	23.37	22.65	23.44	22.73	23.52	23.56	22.84	23.21	22.20	275.90	208.75
Movement	1,098.40	941.90	-4,039.69	-2,368.04	218.61	7,257.20	6,096.44	1,200.63	1,762.60	6,532.09	-9,892.07	2,725.39	11,533.46	-5,609.38
Balance Bifwd	37,074.33	38,172.73	39,114.63	35,074.94	32,706.90	32,925.51	40,182.71	46,279.15	47,479.78	49,242.38	55,774.47	45,882.40	37,074.33	42,683.71
Balance Cfwd	38,172.73	39,114.63	35,074.94	32,706.90	32,925.51	40,182.71	46,279.15	47,479.78	49,242.38	55,774.47	45,882.40	48,607.79	48,607.79	37,074.33
CURRENT ACCOUNT														
Movement	1,075.14	918.61	-4,061.52	-2,391.41	195.96	7,233.76	6,073.71	1,177.11	1,739.04	6,509.25	-9,915.28	2,703.19	11,257.56	-5,618.13
Opening balance	22,960.10	24,035.24	24,953.85	20,892.33	18,500.92	18,696.88	25,930.64	32,004.35	33,181.46	34,920.50	41,429.75	31,514.47	22,960.10	28,778.23
Current Account Closing balance	24,035.24	24,953.85	20,892.33	18,500.92	18,696.88	25,930.64	32,004.35	33,181.46	34,920.50	41,429.75	31,514.47	34,217.66	34,217.66	22,960.10
SAVINGS ACCOUNT														
Savings Account opening	14,114.23	14,137.49	14,160.78	14,182.61	14,205.98	14,228.63	14,252.07	14,274.80	14,298.32	14,321.88	14,344.72	14,367.93	14,114.23	13,905.48
transfer current/deposit														
interest received	23.26	23.29	21.83	23.37	22.65	23.44	22.73	23.52	23.56	22.84	23.21	22.20	275.90	208.75
sports lottery														
Savings Account closing	14,137.49	14,160.78	14,182.61	14,205.98	14,228.63	14,252.07	14,274.80	14,298.32	14,321.88	14,344.72	14,367.93	14,390.13	14,114.23	14,114.23
Total Balance	38,172.73	39,114.63	35,074.94	32,706.90	32,925.51	40,182.71	46,279.15	47,479.78	49,242.38	55,774.47	45,882.40	48,607.79	48,607.79	37,074.33

09/09/2025

Independent Examiner's Report to the Trustees of Mumbles Lifeguard Club

Year Ended: 31 December 2024

Registered Charity: 1074462

I report on the accounts of the Trust for the year ended 31 December 2024, which are set out on the attached page.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year (under section 43(2) of the Charities Act 1993 (the 1993 Act)) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts (under section 43(3)a of the 1993 Act);
- follow the procedures laid down in the General Directions given by the Charity Commission (under section 43(7)(b) of the 1993 Act); and
- state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement


In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 41 of the 1993 Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 1993 Act

have not been met, or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:



Name:

KINGSLEY ARNOLD

Address:

Little Reynoldston Farm, Reynoldston, Swansea SA3 1AQ

Date:

09/09/2025