



**CHARITY COMMISSION**  
FOR ENGLAND AND WALES

## Trustees' Annual Report for the period

**From 1<sup>st</sup> September 2023 Period start date To 31<sup>st</sup> August 2024 Period end date**

**Charity name: Torridgeside Amateur Swimming Club**

**Charity registration number:1103701**

## Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	<b>The purpose of the charity is to follow the objectives of Swim England and to promote swimming in all its forms.</b>
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<b>This year we were once again able to hold our annual Club Champs events, and return to larger competitive events. These provide a chance for all our swimmers to compete against one another in a competitive environment.</b>
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	<b>When planning our activities and events we kept in mind the Charity Commissions guidance on public benefit at our trustee meetings.</b>

## Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	<b>Our club is wholly run by an army of volunteers who coach the children, run the fundraising events, the membership and finances of the club. Without these volunteers we would not be able to keep the club going.</b>
Other		

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## Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p><b>We as a club are affiliated to Swim England and are bound by their rules and regulations.</b></p> <p><b>The club was set up in Bideford and we now run from two local pools in Northam and Torrington. We run 5 sessions a week including one early morning.</b></p> <p><b>We are a friendly club run by volunteers and we have members from all over the local and wider community of North Devon, from the ages of around 6 years old upwards. We give swimmers the opportunity to improve their swimming in either a competitive way or just for leisure purposes.</b></p> <p><b>We also work closely with local schools to provide students with the opportunity to complete their DofE by providing volunteering opportunities.</b></p>

### Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	<b>Our main objective this year is to try and raise money to enable us to keep our equipment up to date and to keep the club financially viable. We also need to encourage more volunteers to become officials and coaches to enable our club to keep running efficiently. We have been working hard to secure affordable pool time for our members to continue swimming and have brought on board more committee members via zoom meetings to enable us to do this.</b>
Performance of fundraising activities against objectives set	Para 1.41	<b>We have applied for and received several grants this year for additional equipment and to enable us to run our annual awards night.</b>
Investment performance against objectives	Para 1.41	
Other		

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## Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	<b>We are still in a good position financially overall and have even made a small surplus this year. However, we still need to be mindful if we do not keep our member numbers up, our fees may still not cover our pool hire costs, and so we will continue to revise fees on a yearly basis.</b>
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	<b>We took advice on holding reserves and were advised to keep at least 6 months of running costs as a reserve.</b>
Amount of reserves held	Para 1.22	<b>We calculated the reserves required as being approximately £20000.00.</b>
Reasons for holding zero reserves	Para 1.22	
Details of fund materially in deficit	Para 1.24	
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	<b>The main uncertainties we have had as a club is the cost of the use of a swimming pool. This has proved to be a bit of an issue in the past couple of years. Fees were frozen this year but we can expect another increase during this next year.</b>

### Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	<b>We apply for grants from local and national companies. We also do lots of fundraising, we hold raffles at most events that we do during the year. We try to do several cake sales to add to this, we are hoping to do more fundraising events next year and to start holding bingo again.</b>
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	<b>The main risk we have as a charity is that we may lose the opportunity of using either of the local swimming pools that we rely on for our training. We do also struggle to recruit volunteers into the more committed coaching roles and officiating roles, both of which need to be filled if we are to maintain our status as a competitive club.</b>
Other		



## Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	<b>Constitution adopted on 24th November 2019</b>
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	<b>Club consisting of around 100 members</b>
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	<b>Trustees are appointed or reappointed at an Annual General Meeting held in October each year.</b>

### Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	<b>We are working closely with Swim England and the charity commission to secure and maintain a Swim Mark accreditation.</b>
Relationship with any related parties	Para 1.51	
Other		

## Reference and Administrative details

Charity name	Torridgeside Amateur Swimming Club
Other name the charity uses	
Registered charity number	1103071
Charity's principal address	Penlan House Stibb Cross Torrington Devon EX38 8LH

## 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	Lucy Glover	Chairperson (stand in as no other nomination received)	Oct 23 – present	Committee
2	Lisa Unstead	Club Secretary		
3	Amanda Reeves	Treasurer/ Swimshop/ Parent Liaison		
4	Maxine Webber	Membership secretary/Swim England registration		
5	Sarah Thomas	Grants Secretary		
6	Andy Unstead	Head coach/ Vice Chair		
7	Michelle Dent	Competition secretary		
8		Press Secretary		
9		Officials Secretary		
10	Pamela Griffiths	Welfare Officer	Oct 23 – present	
11	Louisa Roberts	Swim Mark Coordinator		
12				
13	Charlotte Simpson			
14	Stacey Flood			
15				
16				
17				
18				
19				
20				

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

Director name		

## Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

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## Funds held as custodian trustees on behalf of others

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

### Additional information (optional)

#### Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

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

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## Exemptions from disclosure

Reason for non-disclosure of key personnel details

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## Other optional information

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## Declarations

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

Signed on behalf of the charity's trustees

<b>Signature(s)</b>		
<b>Full name(s)</b>	Amanda Reeves	Lisa Unstead
<b>Position (eg Secretary, Chair, etc)</b>	Treasurer	Secretary
<b>Date</b>	04/05/2025	

**TORRIDGESIDE AMATEUR SWIMMING CLUB**

**ACCOUNTS FOR THE YEAR ENDED**

**31 AUGUST 2024**

JANE MAYNARD LIMITED  
T/A MAYNARD JOHNS  
37 MILL STREET  
BIDEFORD  
EX39 2JJ

## **Torridgeside Amateur Swimming Club**

### **Income and Expenditure Account**

**Year Ended 31 August 2024**

#### Accountants Report to the Members

You have approved the Accounts for the year ended 31st August 2024 set out above. In accordance with your instructions, we have compiled these unaudited Accounts from the accounting records, information and explanations supplied to us.

*Jane Maynard limited*

Jane Maynard Limited  
Chartered Accountants and Business Advisors  
37 Mill Street  
Bideford  
Devon  
EX39 2JJ

#### Members Approval of Accounts

We approve the above Accounts and confirm that we have made available all relevant records and information for their preparation.

.....  
Mrs A J Reeves (Treasurer)

.....

# Income and Expenditure Statement

	2024		2023	
	£	£	£	£
<b>Income</b>				
Fees	41,554		39,215	
Joining Fees	3,298		1,149	
Competition Fees	5,764		6,357	
TASC Gala	1,960		1,239	
Membership and Swim England Registration	3,835		2,318	
Fundraising - Draws (Including Donation)	1,957		439	
Grants - Bideford Bridge Trust	2,000		-	
- Torrington Bonfire Fund	-		-	
- Torridge District Council	-		-	
- Co-Op Grant	-		-	
- Northam Town Council Grant	-		450	
- Davie Barnstaple Trust Grant	-		-	
- Lottery Fund (Masters swimming)	-		-	
- The Craft Union Grant	-		-	
- Great Torrington Town Grant	250		250	
- Bideford Rotary Club Grant	-		150	
- Grant	-		3,841	
- Semble Network, SWW Grant	-		500	
- Devon ASA	150		-	
- Round Table	250		-	
- Torrington Town Lands	600		-	
Donations	-		30	
Miscellaneous	69		391	
Presentation night	1,069		790	
Bank Interest	569		311	
Swim Shop Income	1,070		899	
Closing Stock	852		1,002	
TASC Socials	744		-	
Extra Training	128		-	
		<b>66,119</b>		<b>59,331</b>
<b>Expenditure</b>				
Opening Stock	1,002		1,109	
Swim Shop Purchases	1,157		710	
Towelling Robes	-		-	
Fundraising costs	-		-	
Training and Courses	92		725	
Pool Hire Fees	46,212		53,919	
Swim England	2,899		2,926	
Gala/club champ expenses	1,886		1,837	
Clothes	-		1,569	
Competition Entry Fees	5,932		6,403	
Swim manager	960		640	
Amateur Swimming Association Registration and Affiliation	-		-	
Equipment	-		648	
Club Championships - Disco, Hall and Trophies etc.	1,167		1,798	
Travel expenses	1,144		1,003	
Subscriptions	-		-	
Website/Advertising	-		599	
Mount Kelly Pool Hire	98		124	
Bank Charges	181		137	
Sundry	422		-	
Project Blue	-		-	
TASC Socials	252		-	
Donations	-		-	
		<b>63,404</b>		<b>74,147</b>
<b>Surplus / (Deficit) for the year</b>		<b>2,715</b>		<b>(14,816)</b>

## Reflected by movement in bank balances

	2023	2024	Movement
	£	£	£
HSBC - Savings Account 81352792	<u>29,029</u>	<u>29,598</u>	<u>569</u>
HSBC - Current Account 01327445	<u>15,498</u>	<u>17,961</u>	<u>2,463</u>
HSBC - Current Account 61607162	<u>870</u>	<u>399</u>	<u>(471)</u>
HSBC - Current Account 71202197	<u>-</u>	<u>-</u>	<u>0</u>
Cash	<u>311</u>	<u>615</u>	<u>304</u>
Closing Stock Swim Shop	<u>1,002</u>	<u>852</u>	<u>(150)</u>
<b>Totals</b>	<b><u>46,710</u></b>	<b><u>49,425</u></b>	<b><u>2,715</u></b>

## Notes:

At the year end there was £2476.75 owing to TASC.

At the year end there was £4550.22 owing for pool hire fees.

After adjusting for these amounts there would be a surplus of £641.53.

**TORRIDGESIDE AMATEUR SWIMMING CLUB**

**ACCOUNTS FOR THE YEAR ENDED**

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