

TAVISTOCK SWIMMING CLUB (EST. 1990)

England & Wales · Charity number 1157854

Details

Status Registered

Legal form CIO

Registered 2014-07-15

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

Contact

Address 2 Barley Market Street
Tavistock
Devon
PL19 0JF

Phone 07788714924

Email tavistockswimmingclub@gmail.com

Website www.tavsc.co.uk

Activities

Objects: THE PROMOTION OF COMMUNITY PARTICIPATION IN HEALTHY RECREATION IN PARTICULAR BY THE PROVISION OF FACILITIES FOR THE TEACHING, DEVELOPMENT AND PRACTICE OF SWIMMING FOR ALL AGE GROUPS WITHIN THE TOWN OF TAVISTOCK, DEVON AND ITS LOCALITY

Activities: The promotion of community participation in healthy recreation in particular by the provision of facilities for the teaching, development and practice of swimming for all age groups within the town of Tavistock, Devon and its locality.

Classification

- **How:** Provides Human Resources, Provides Services
- **What:** Education/training, Disability, Amateur Sport, Recreation
- **Who:** Children/young People, People With Disabilities, The General Public/mankind

Geography

- Devon

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£63,561	£57,837	-	-
2024-03-31	£49,335	£47,023	-	-
2023-03-31	£44,578	£48,409	-	-
2022-03-31	£46,182	£48,604	-	-
2021-03-31	£23,915	£23,916	-	-

Trustees

Name	Role	Appointed
Caroline Furze	Chair	2017-06-25
Claire Holly Palmer		2017-06-25
Dr Liam Sebag-Montefiore		2020-03-12
Henry Shearman		2025-11-16
Katherine Kelly		2024-11-17
LISA JANE FRANCE		2014-02-27
Lyn McKechnie		2022-11-01
Melanie Oxborough		2022-05-24
Sarah Shutt		2025-01-21

TAVISTOCK SWIMMING CLUB (EST. 1990)

England & Wales - Charity number 1157854

Accounts



Trustees' Annual Report for the period

From 1st April 2024

To

31st March 2025

Charity name: **Tavistock Swimming Club (est.1990)**

Charity registration number: **1157854**

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The promotion of community participation in healthy recreation in particular by the provision of facilities for the teaching, development and practice of swimming for all age groups within the town of Tavistock, Devon and its locality.
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	Swimming coaching to all age groups from approximately 7 up to senior citizens, provided by Swim England qualified coaches. Training and skills development for volunteers – e.g. technical judging, team management, timekeeping and coaching skills. This includes grants towards Swim England recognised coaching and other training courses.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	Yes

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	Grants are available for Swim England coaching courses. The amount of grant paid depends on: the course, the financial state of the club, other funding available to the applicant and the trustees being satisfied that paying the grant will benefit the club's work (e.g. the club needs coaches with the qualification in question and the person receiving the grant will use their new skills for the club's benefit.)
Policy on social investment including program related investment	Para 1.38	The club does not hold, or make use of, social investments.

Contribution made by volunteers	Para 1.38	<p>Volunteers are involved in all aspects of the charity: the only people who are paid are some of the coaches.</p> <ul style="list-style-type: none"> • The trustees, who are all volunteers, run the club. • The head coach and one of the assistant coaches are volunteers. • Volunteers also: <ul style="list-style-type: none"> ○ organise fundraising; ○ publicise the club and its activities; ○ run and assist at swimming competitions (“galas”) – e.g. helping on poolside, acting as officials and judges; and ○ deal with child welfare matters.
Other		

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	<ul style="list-style-type: none"> • The club provided swimming coaching throughout the year. The number of swimming members training with us fluctuated at around 75-80 during the year. Almost all the members are under 21, but adults who want to join are welcomed too. A “masters” session was restarted in Dec 2024. • Members included swimmers with disabilities and differences. All are fully integrated in the club’s activities. • Coaching is provided at below cost price, the difference being made up by fundraising and donations. • Free membership continued to be offered to refugees from the war in Ukraine. • It also ran three “introduction to club swimming” courses, each lasting about eight weeks, aimed at giving children who were drawing to the end of basic swimming lessons a taste of swimming as a sport. These courses were completely free to the participants. • In addition, it supported about 25 swimmers from a neighbouring club while that club was waiting for Swim England

		<p>affiliation, so allowing them to continue to compete during the hiatus.</p> <ul style="list-style-type: none"> • The club held several licensed galas, allowing members to experience competition, one jointly with another club. It also ran two informal galas for the youngest swimmers. • The club joined with another local charity to hold a swimming gala and an aquathlon for local primary school children. • The club supported teenagers who wanted to volunteer, whether as part of their Duke of Edinburgh award or otherwise. • Ten adults and two under 18s gained poolside qualifications (as swimming officials or team managers). Competitions cannot be run without officials or team managers, so the recruitment and training of volunteers is essential for the future of the sport of swimming. Training as team managers includes training in child and vulnerable adult safeguarding.
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Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	<ul style="list-style-type: none"> The club aims approximately to break even over the year, excluding investment in capital items or other payments of long-term benefit. The main expenses are coaching costs and pool hire. After making a significant loss in 2022-3, the club succeeded in coming back into balance in 2023-24. It did unexpectedly well in 2024-25, thanks to an increase in the number of "membership only" swimmers, who joined to be able to compete while their main club was become registered with Swim England. The club made a net profit of about £5.7k in 24-25. <p>The club's balance sheet shows reserves of about £20k.</p>
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	<p>The club holds reserves:</p> <ul style="list-style-type: none"> to give it scope to invest in capital items which will enhance its services or to make other payments of long-term benefit; to allow it to smooth out fluctuations and cope with downturns and unexpected events (eg. the pandemic and the cost-of-living crisis); and because the reserves represent contributions from previous swimmers and therefore, save in exceptional circumstances, should be spent for the benefit of the club as a whole, rather than used to reduce fees paid by current swimmers.
Amount of reserves held	Para 1.22	£20k
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	N/A
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	None

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	<p>The club's principal source of funds are:</p> <ul style="list-style-type: none"> membership and training fees gift aid on membership fees
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		<ul style="list-style-type: none"> • grants from a tech firm, pursuant to “donation matching” for the hours worked by one of the volunteer coaches • a swimming meet run annually • fundraising – cake sales at galas, bucket collections, donations from parking at a local fair
<p>A description of the principal risks facing the charity</p>	<p>Para 1.46</p>	<p>The principal risks facing the club are:</p> <ul style="list-style-type: none"> • long-term or permanent closure of the local swimming pool • an inability to get sufficient pool time, even if pools remain open (e.g. due to other demands on the facilities) • a significant increase in costs, particularly pool hire costs, such that it can no longer provide coaching at an affordable cost. • loss of the main donor, if we cease to qualify for the match funding which is provided – eg. the relevant volunteer coach leaves/ we reach the match funding limit/ the company’s policy changes • a significant drop in membership, whether caused by increased costs or otherwise • inability to replace key coaches: swimming coaches are in high demand: although we currently have sufficient coaches for our needs, the future is never guaranteed • insufficient volunteers to carry on the work of running the club, especially with ever increasing administrative and regulatory demands.
<p>Other</p>		

Structure, Governance and Management

Description of charity's trusts:		N//a
Type of governing document (trust deed, royal charter)	Para 1.25	Written constitution, based on the Charity Commission's model constitution for Charitable Incorporated Organisations (2014) and the Swim England model constitution for swimming clubs.
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	CIO
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	<ul style="list-style-type: none"> Trustees are appointed by the members at the AGM, with one third of the trustees retiring each year but being eligible for re-election. Up to three trustees can be appointed during the year by the other trustees; such trustees serve until the conclusion of the following AGM.

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	
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	Tavistock Swimming Club (est 1990)
Other name the charity uses	Tavistock Swimming Club, TSC
Registered charity number	1157854
Charity's principal address	2 Barley Market St, Tavistock Devon PL19 0JF

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	Caroline Furze	Chairman		
2	Claire Palmer	Secretary		
3	Melanie Oxborough	Treasurer		
4	Ian Higham		Until November 2025	
5	Lisa France			
6	Lyn McKechnie			
7	Samantha Lake		Until November 2024	
8	Katherine Kelly		From November 2024	
9	Liam Sebag-Montefiore			
10	Sarah Shutt		From January 2025	
11	Henry Shearman		From November 2025	
12				
13				
14				
15				

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

Director name		
None		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	
None		

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	None
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)		

Exemptions from disclosure



Reason for non-disclosure of key personnel details

Other optional information

Declarations

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

Signed on behalf of the charity's trustees

	Signature(s)		
	Full name(s)	Caroline Furze	Mel Oxborough
	Position (eg Secretary, Chair, etc)	Chairman	Treasurer
	Date	28/11/25	28/11/25

<u>Profit and loss account</u>		2024-25		2023-24	
Membership Fees		£ 22,251		£ 15,133	
Training Fees		£ 16,326		£ 23,396	
Direct Income			£ 38,577		£ 38,529
Less :					
Coaches Wages			-£ 7,517		-£ 12,656
Pool Hire	Fusion	-£ 28,651		-£ 24,982	
	Mount Kelly	-£ 5,916		-£ 3,346	
			-£ 34,567		-£ 28,328
Profit/ loss on Coaching			-£ 3,507		-£ 2,455
Other Income					
Joining Fees			£ 1,614		£ 676
Galas	Income	£ 5,115		£ 4,034	
	Costs	-£ 5,208		-£ 3,989	
	Transaction fees	-£ 48		-£ 89	
	Total		-£ 140		-£ 44
Dartmoor meet		£ 5,342			
		-£ 2,236			
		-£ 674			
			£ 2,432		
Presentation/ social	Income	£ 1,084		£ 351	
	Costs	-£ 1,139		-£ 308	
	Total		-£ 55		£ 44
Swimshop	Income	£ 308		£ 153	
	Costs	-£ 267		-£ 426	
	Total		£ 41		-£ 273
Fundraising	Easy Fundraising & Smile	£ 71		£ 140	
	Donations	£ 3,394		£ 3,070	
	Club Champs	£ 152		£ 299	
	Tesco collections	£ -		£ 829	
	Other fundraising	£ 381		£ 285	
	Total		£ 3,998		£ 4,623
Miscellaneous and grants			£ 252		£ 159
Gift aid (estimated)			£ 2,853		£ 2,666
Gift aid correction from previous years					-£ 26
Total other income			£ 10,994		£ 7,824
Other expenses (next page)			-£ 1,764		-£ 3,040
TOTAL PROFIT/ LOSS			£ 5,724		£ 2,329

Balance sheet

Starting balance	£ 23,824	£ 21,495
Profit/ loss over the year	£ 5,724	£ 2,329
Adjustment: swim shop cost of sales	-£ 1,270	£ -
Ending balance	<u>£ 28,278</u>	<u>£ 23,824</u>

Consisting of:

Current account	£ 19,328
Prepayments & accruals (not gift aid)	£ 1,419
Gift aid not yet received	£ 7,532
Total	<u>£ 28,279</u>

Breakdown of "other expenses" in profit & loss account

Alora register	-£ 29
Card fees	-£ 2
Coaches' expenses	-£ 69
Domian name	-£ 29
Equipment	-£ 577
Flyers - printing costs	-£ 36
Gifts	-£ 50
Invitation cards	-£ 37
Other fees/costs	-£ 22
Printing & stationery	-£ 15
Software excl.Team Unify	-£ 9
Swim England	£ 62
Team Unify	-£ 472
Training	-£ 46
Trophies and awards	-£ 328
Trophy engraving	-£ 104
Total other expenses	<u>-£ 1,764</u>

Independent Examiner's report to the Trustees of Tavistock Swimming Club

This report on the financial statement of the Trust for the year ended 31 March 2025 is in respect of an examination carried out in accordance with s.145 of the Charities Act 2011.

Respective responsibilities of the trustees and the examiner

The Trustees are responsible for the preparation of the financial statement. You consider that the audit requirement of s.144(2) of the Charities Act does not apply. It is my responsibility to issue this report on those accounts in accordance with the terms of the Regulations.

Basis of this report

My examination was carried out in accordance with the General Directions given by the Charity Commission under s.145(5)(b) of the Act. That examination includes a review of the accounting records kept by the Charity and a comparison of the accounts with those records. It also includes considering 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:

- i. which gives me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 130 of the Act; and
 - to prepare accounts which accord with the accounting records and comply with the requirements of the Act and the Regulations have not been met; or
- ii. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed

Robert Leigh
Palmer House
Brentor Road
Mary Tavy
TAVISTOCK PL19 9PY

Dated 12 November 2025

TAVISTOCK SWIMMING CLUB (EST. 1990)

England & Wales - Charity number 1157854

Accounts



Trustees' Annual Report for the period

From 1st April 2023

To

31st March 2024

Charity name: Tavistock Swimming Club (est.1990)

Charity registration number: 1157854

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The promotion of community participation in healthy recreation in particular by the provision of facilities for the teaching, development and practice of swimming for all age groups within the town of Tavistock, Devon and its locality.
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	Swimming coaching to all age groups from approximately 7 up to senior citizens, provided by Swim England qualified coaches. Training and skills development for volunteers – e.g. technical judging, team management, timekeeping and coaching skills. This includes grants towards Swim England recognised coaching and other training courses.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	Yes

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	Grants are available for Swim England coaching courses. The amount of grant paid depends on: the course, the financial state of the club, other funding available to the applicant and the trustees being satisfied that paying the grant will benefit the club's work (e.g. the club needs coaches with the qualification in question and the person receiving the grant will use their new skills for the club's benefit.)
Policy on social investment including program related investment	Para 1.38	The club does not hold, or make use of, social investments.

Contribution made by volunteers	Para 1.38	<p>Volunteers are involved in all aspects of the charity: the only people who are paid are some of the coaches.</p> <ul style="list-style-type: none"> • The trustees, who are all volunteers, run the club. • The head coach and one of the assistant coaches are volunteers. • Volunteers also: <ul style="list-style-type: none"> ○ organise fundraising; ○ publicise the club and its activities; ○ run and assist at swimming competitions (“galas”) – e.g. helping on poolside, acting as officials and judges; and ○ deal with child welfare matters.
Other		

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	<ul style="list-style-type: none"> • The club provided swimming coaching throughout the year. The number of swimming members fluctuated at around the 75 during the year. Almost all the members are under 21, but adults who want to join are welcomed too. • Members included swimmers with disabilities and differences. All are fully integrated in the club’s activities. • Coaching is provided at below cost price, the difference being made up by fundraising and donations. • Free membership continued to be offered to refugees from the war in Ukraine. • The club held an entry level internal galas and one informal friendly gala against another club, allowing many members to swim in a gala for the first time and all members to enjoy low level competition. • The club encourages children to volunteer, whether as part of their Duke of Edinburgh award or otherwise. • The club joined with another local charity to hold a swimming gala for local primary school children.

		<ul style="list-style-type: none"> • Ten adults gained poolside qualifications (as swimming officials or team managers). Competitions cannot be run without officials or team managers, so the recruitment and training of volunteers is essential for the future of the sport of swimming. Training as team managers includes training in child and vulnerable adult safeguarding. • A new, young, assistant coach was offered work, mentoring and a small grant towards his Swim England “Coach” certificate (on condition that he helps us for the next two years, with a claw-back provision if he fails to do so).
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Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	<ul style="list-style-type: none"> The club aims approximately to break even over the year, excluding investment in capital items or other payments of long-term benefit. The main expenses are coaching costs and pool hire. In 2022-3, the club made a significant loss due to a reduction in membership. Measures were put into place to bring the finances back into balance, with the objective of breaking even in 2023-24. Those measures were successful. In addition, coaching costs were lower than expected (our paid head coach left towards the end of the year, and was replaced by a volunteer) and donations higher, leading to a net profit of £2,311. <p>The club's balance sheet shows reserves of about £23k.</p>
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	<p>The club holds reserves:</p> <ul style="list-style-type: none"> to give it scope to invest in capital items which will enhance its services or make other payments of long-term benefit; to allow it to smooth out fluctuations and cope with downturns and unexpected events (eg. the pandemic and the cost-of-living crisis); and because the reserves represent contributions from previous swimmers and therefore, save in exceptional circumstances, should be spent for the benefit of the club as a whole, rather than used to reduce fees paid by current swimmers.
Amount of reserves held	Para 1.22	£22.6k
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	N/A
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	None

Additional information (optional)

You may choose to include further statements where relevant about:

	Para 1.47	<p>The club's principal source of funds are:</p> <ul style="list-style-type: none"> membership and training fees gift aid on membership fees
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<p>The charity's principal sources of funds (including any fundraising)</p>		<ul style="list-style-type: none"> • grants from Apple, as one of the volunteer coaches works for Apple and the company makes a donation for each hour he volunteers • fundraising – cake sales at galas, bucket collections, donations from parking at a local fair
<p>A description of the principal risks facing the charity</p>	<p>Para 1.46</p>	<p>The principal risks facing the club are:</p> <ul style="list-style-type: none"> • long-term or permanent closure of the local swimming pool • an inability to get sufficient pool time, even if pools remain open (e.g. due to other demands on the facilities) • a significant increase in costs, particularly pool hire costs, such that it can no longer provide coaching at an affordable cost. • loss of the main donor (Apple), if we cease to qualify for the match funding which Apple provides – eg. the relevant volunteer coach leaves/ we reach the match funding limit/ the company's policy changes • a significant drop in membership, whether caused by increased costs or otherwise • inability to replace key coaches: swimming coaches are in high demand: although we currently have sufficient coaches for our needs, the future is never guaranteed • insufficient volunteers to carry on the work of running the club, especially with ever increasing administrative and regulatory demands.
<p>Other</p>		

Structure, Governance and Management

Description of charity's trusts:		N//a
Type of governing document (trust deed , royal charter)	Para 1.25	Written constitution, based on the Charity Commission's model constitution for Charitable Incorporated Organisations (2014) and the Swim England model constitution for swimming clubs.
How is the charity constituted? (e.g unincorporated association , CIO)	Para 1.25	CIO
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	<ul style="list-style-type: none"> Trustees are appointed by the members at the AGM, with one third of the trustees retiring each year but being eligible for re-election. Up to three trustees can be appointed during the year by the other trustees; such trustees serve until the conclusion of the following AGM.

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	
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	Tavistock Swimming Club (est 1990)
Other name the charity uses	Tavistock Swimming Club, TSC
Registered charity number	1157854
Charity's principal address	2 Barley Market St, Tavistock Devon PL19 0JF

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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	Caroline Furze	Chairman		
2	Claire Palmer	Secretary		
3	Melanie Oxborough	Treasurer		
4	Ian Higham			
5	Lisa France			
6	Lyn McKechnie		From November 2023	
7	Samantha Lake		Until November 2024	
8	Katherine Kelly		From November 2024	
9	Liam Sebag-Montefiore			
10	Sarah Rice		Until January 2024	
11				
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17				
18				
19				
20				

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

Director name		
None		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	
None		

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	None
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)		

Exemptions from disclosure


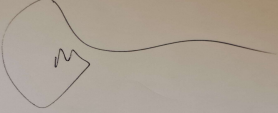
Reason for non-disclosure of key personnel details

Other optional information

Declarations

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

Signed on behalf of the charity's trustees

	Signature(s)		
	Full name(s)	Caroline Furze	Melanie Oxborough
	Position (eg Secretary, Chair, etc)	Chairman	Treasurer
	Date	30/12/24	02/01/2025

Profit and loss account		2022-23		2023-24	
Membership Fees		£ 10,488		£ 15,133	
Training Fees		£ 27,174		£ 23,396	
Direct Income		£ 37,662		£ 38,529	
Less :					
Coaches Wages		-£ 14,913		-£ 12,676	
Pool Hire	Fusion	-£ 23,783		-£ 24,982	
	Mount Kelly	-£ 5,561		-£ 3,346	
		-£ 29,344		-£ 28,328	
Profit/ loss on Coaching		-£ 6,595		-£ 2,475	
Other Income					
Joining Fees		£ 470		£ 676	
Swim England	Income	£ 2,185		£ 2,151	
	Costs	-£ 2,687		-£ 2,486	
	Total	-£ 502		-£ 335	
Gala	Income	£ 3,580		£ 4,034	
	Costs	-£ 3,573		-£ 3,989	
	Transaction fees	-£ 89		-£ 89	
	Total	-£ 82		-£ 44	
Presentation event	Income	£ 375		£ 351	
	Costs	-£ 333		-£ 308	
	Total	£ 42		£ 44	
Swimshop	Income	£ 638		£ 153	
	Costs	-£ 583		-£ 426	
	Total	£ 55		-£ 273	
Fundraising	Easy Fundraising & Smile	£ 143		£ 140	
	Donations	£ 2,128		£ 3,070	
	Club Champs	£ 767		£ 299	
	Tesco collections	£ 356		£ 829	
	Other fundraising	£ 530		£ 285	
	Total	£ 3,923		£ 4,623	
Swimming for tet/ tri	Income	£ 55		£ 115	
	Transaction fees	-£ 2		-£ 5	
		£ 53		£ 110	
Miscellaneous incl. interest		£ 208		£ 49	
Gift aid (estimated)		£ 2,069		£ 2,668	
Gift aid correction from previous years		-£ 1,249		-£ 26	
Total other income		£ 4,986		£ 7,492	
Other expenses (next page)		-£ 3,566		-£ 2,705	
TOTAL PROFIT/ LOSS		-£ 5,175		£ 2,311	

Balance sheet

Starting balance	£ 25,477	£ 20,302
Profit/ loss over the year	<u>-£ 5,175</u>	<u>£ 2,311</u>
Ending balance	<u>£ 20,302</u>	<u>£ 22,614</u>

Consisting of:

Current account	£ 11,214	£ 16,440
Deposit account	£ 4,672	£ -
Prepayments & accruals	<u>£ 4,417</u>	<u>£ 6,173</u>
Total	<u>£ 20,302</u>	<u>£ 22,613</u>

Breakdown of "other expenses" in profit & loss account

	2022-23	2023-24
Alora Register	-£ 29	-£ 29
Bank Charges £5 per month	-£ 60	-£ 40
Card Reader and fees	-£ 41	-£ 8
Coaches' Expenses	-£ 905	-£ 527
Domian Name	-£ 29	£ -
Equipment	-£ 3	-£ 67
Flyers - printing costs	-£ 60	-£ 52
Fuel costs for official club champs		-£ 53
Gifts	-£ 47	-£ 69
Other fees/ costs		-£ 228
Printing & Stationery	-£ 25	-£ 83
Software excl. Team Unify		-£ 9
Team Unify	-£ 958	-£ 895
Training	-£ 290	-£ 179
Trophies and awards	-£ 805	-£ 346
Trophy Engraving	<u>-£ 314</u>	<u>-£ 120</u>
Total	<u>-£ 3,566</u>	<u>-£ 2,705</u>

Independent Examiner's report to the Trustees of Tavistock Swimming Club

This report on the financial statement of the Trust for the year ended 31 March 2024 is in respect of an examination carried out in accordance with s.145 of the Charities Act 2011.

Respective responsibilities of the trustees and the examiner

The Trustees are responsible for the preparation of the financial statement. You consider that the audit requirement of s.144(2) of the Charities Act does not apply. It is my responsibility to issue this report on those accounts in accordance with the terms of the Regulations.

Basis of this report

My examination was carried out in accordance with the General Directions given by the Charity Commission under s.145(5)(b) of the Act. That examination includes a review of the accounting records kept by the Charity and a comparison of the accounts with those records. It also includes considering 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:

i. which gives me reasonable cause to believe that in any material respect the requirements

- to keep accounting records in accordance with section 130 of the Act; and
- to prepare accounts which accord with the accounting records and comply with the requirements of the Act and the Regulations have not been met; or

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

Signed

Robert Leigh
Palmer House
Brentor Road
Mary Tavy
TAVISTOCK PL19 9PY

Dated 20 October 2024

TAVISTOCK SWIMMING CLUB (EST. 1990)

England & Wales - Charity number 1157854

Accounts



Trustees' Annual Report for the period

From 1st April 2022
Period end date

Period start date To 31st March 2023

Charity name: Tavistock Swimming Club (est.1990)

Charity registration number: 1157854

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The promotion of community participation in healthy recreation in particular by the provision of facilities for the teaching, development and practice of swimming for all age groups within the town of Tavistock, Devon and its locality.
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	Swimming coaching to all age groups from approximately 7 up to senior citizens, provided by Swim England qualified coaches. Training and skills development for volunteers – e.g. technical judging, team management, timekeeping and coaching skills. This includes grants towards Swim England recognised coaching and other training courses.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	Yes

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	Grants are available for Swim England coaching courses. The amount of grant paid depends: on the course, the financial state of the club, and the trustees being satisfied that paying the grant will benefit the club's work (ie. the club needs coaches with the qualification in question and the person receiving the grant will use their new skills for the club's benefit.)
Policy on social investment including program related investment	Para 1.38	The club does not hold, or make use of, social investments.

<p>Contribution made by volunteers</p>	<p>Para 1.38</p>	<p>Volunteers are involved in all aspects of the charity: the only people who are paid are some of the coaches.</p> <ul style="list-style-type: none"> • The trustees, who are all volunteers, run the club. • Two of the regular coaches are volunteers. • Volunteers also: <ul style="list-style-type: none"> ○ organise fundraising; ○ publicise the club and its activities; ○ run and assist at swimming competitions (“galas”) – e.g. helping on poolside, acting as officials and judges; ○ oversee the training of volunteers and coaches; and ○ deal with child welfare matters.
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Achievements and Performance

	SORP reference	
<p>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.</p>	<p>Para 1.20</p>	<ul style="list-style-type: none"> • The club provided swimming coaching throughout the year. There were 73 swimming members at the start of the year and 78 by the end. Almost all the members are under 21, but adults who want to join are welcomed too. • Members included swimmers with disabilities and differences. All are fully integrated in the club’s activities. • Coaching is provided at below cost price, the difference being made up by fundraising and donations. • Refugees from the war in Ukraine were offered free membership and one took up the offer. • The club held two entry level internal galas and one informal friendly gala against another club, allowing many members to swim in a gala for the first time and all members to enjoy low level competition. • The club encourages children to volunteer, whether as part of their Duke of Edinburgh award or otherwise. • The club joined with another local charity to hold a swimming gala for local primary school children. A aquathlon (ie. swim – run) was also planned but had to be cancelled at the last minute due to the threat of thunderstorms which would have made the running element dangerous. • Four adults gained or improved upon poolside qualifications (as swimming officials or team managers) and two others began training and qualified after the year end. Galas could not be run without officials or team managers, so the recruitment and training of volunteers is

		essential for the future of the sport of swimming.
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Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	<ul style="list-style-type: none"> • The club aims approximately to break even over the year, excluding investment in capital items or other payments of long-term benefit. • The main expenses are coaching costs and pool hire. • In 2022-3, it did not achieve its aim of breaking even, but made a loss of £3,832. • This is largely due to a reduced number of members. Pre-pandemic, it had about 100 numbers; since then it has been 70-80. • Since then, the club has put measures in place to bring the finances back into balance, by merging sessions (all swimmers still get the same amount of swimming, but there are more of them in the pool at one time) and slightly increasing fees. It is on course to break even in 2023-24. • The club's balance sheet shows reserves of about £20k.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	<p>The club holds reserves:</p> <ul style="list-style-type: none"> • to give it scope to invest in capital items which will enhance its services or make other payments of long-term benefit; • to allow it to smooth out fluctuations and cope with downturns and unexpected events (eg. the pandemic and the cost-of-living crisis); and • because the reserves represent contributions from previous members and therefore, save in exceptional circumstances, should be spent for the benefit of the club as a whole, rather than used to reduce fees paid by current members.
Amount of reserves held	Para 1.22	£20k
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	N/A
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	None, but see the list of threats below.

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	<p>The club's principal source of funds are:</p> <ul style="list-style-type: none"> • membership and training fees • gift aid on membership fees • grants from Apple, as one of the volunteer coaches works for Apple and the company
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		<p>makes a donation for each hour he volunteers</p> <ul style="list-style-type: none"> • fundraising – cake sales at galas, bucket collections, donations from parking at a local fair
A description of the principal risks facing the charity	Para 1.46	<p>The principal risks facing the club are:</p> <ul style="list-style-type: none"> • long-term or permanent closure of the local swimming pool • an inability to get sufficient pool time, even if pools remain open (e.g. due to other demands on the facilities) • a significant increase in costs, particularly pool hire costs, such that it can no longer provide coaching at an affordable cost. • loss of the main donor (Apple), if we cease to qualify for the match funding which Apple provides – eg. the relevant volunteer coach leaves/ we reach the match funding limit/ the company’s policy changes • a significant drop in membership, whether caused by increased costs or otherwise. • Inability to replace key coaches. The head coach is moving on and will need to be replaced We have enough coaches to continue for now but other coaches might have to leave – eg. ill health/ injury/ interpersonal conflict/ allegations of misconduct which, even if unsubstantiated, take a long time to resolve/ other – or it might not be possible to replace the head coach • insufficient volunteers to carry on the work of running the club, especially with ever increasing administrative and regulatory demands.

Structure, Governance and Management

Description of charity’s trusts:		N/A
Type of governing document (trust deed, royal charter)	Para 1.25	Written constitution, based on the Charity Commission’s model constitution for Charitable Incorporated Organisations (2014) and the Swim England model constitution for swimming clubs.
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	CIO
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	<ul style="list-style-type: none"> • Trustees are appointed by the members at the AGM, with one third of the trustees retiring each year but being eligible for re-election. • Up to three trustees can be appointed during the year by the other trustees; such trustees serve until the conclusion of the following AGM.

Reference and Administrative details

Charity name	Tavistock Swimming Club (est.1990)
Other name the charity uses	Tavistock Swimming Club; TSC
Registered charity number	1157854
Charity's principal address	2 Barley Market St, Tavistock Devon PL19 0JF

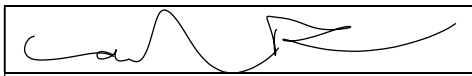

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	None
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	

Declarations

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

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Caroline Furze	Melanie Oxborough
Position (eg Secretary, Chair, etc)	Chairman	Treasurer
Date	23/01/2024	

TAVISTOCK SWIMMING CLUB (EST.1990) Charity No.1157854
ACCOUNTS FOR YEAR ENDED 31 MARCH 2023

Profit and loss account		2021-22		2022-23	
Membership Fees		£11,788		£10,488	
Training Fees		£27,947		£27,174	
Direct Income			£39,735		£37,662
Less :					
Coaches Wages		-£13,952		-£14,913	
Pool Hire	Fusion	-£24,691		-£23,783	
	MK	-£6,719		-£5,561	
Direct Costs			-£45,362		-£44,257
Profit/loss on Coaching			-£5,627		-£6,595
Other Income					
Joining Fees			£614		£470
Swim England	Income	£2,663		£2,185	
	Costs	-£2,998		-£2,687	
	Total		-£335		-£502
Galas	Income	£3,769		£3,580	
	Costs	-£3,850		-£3,574	
	Team unify transaction fees			-£89	
	Total		-£81		-£82
Dartmoor Gala	Income	£3,425		£0	
	Costs	-£1,899		£0	
	Total		£1,526		£0
Presentation event	Income			£375	
	Costs			-£333	
	Total		£0		£42
Swimshop	Income	£942		£638	
	Costs	-£682		-£583	
	Total		£260		£55
Fundraising	Easy Fundraising	£128		£118	
	Donations	£1,015		£2,509	
	Other fundraising			£530	
	Club Champs			£767	
	Total		£1,143		£3,923
Other Income		£1,043		£263	
Gift Aid		£2,278		£2,162	
Other Income			£3,321		£2,425
Other Income			£6,448		£6,330
Other Expenses (next page)			-£3,242		-£3,568
Total Profit/Loss			-£2,421		-£3,832

Balance sheet

	31.03.22	31.03.23
Starting Balance	£27,898	£25,477
Profit/loss over year	<u>-£2,421</u>	<u>-£3,832</u>
Ending Balance	<u>£25,477</u>	<u>£21,645</u>

Consisting of:

Current account	£18,726	£11,214
Deposit account	£4,653	£4,676
Stock	£680	£1,314
Prepayments/accruals	<u>£1,418</u>	<u>£4,440</u>
	<u>£25,477</u>	<u>£21,644</u>

Breakdown of "Other Expenses" in profit & loss account	2021-22	2022-23
Tethrathon costs		-£2
Coaches Expences		-£905
Bank Charges	-£15	-£60
Alora Register	-£29	-£29
Award	-£40	
Clock	-£64	
Domian Name		-£29
Training	-£166	-£290
Card Reader and fees		-£41
Flyers - printing costs		-£60
Team Unify	-£971	-£958
Gifts	-£41	-£47
Printing & Stationery	-£50	-£25
Trophy Engraving		-£314
Trophies and awards		-£805
SE Licence	-£70	
Zoom	-£14	
Transaction fees	-£82	
Equipment	-£1,700	-£3
	<u>-£3,242</u>	<u>-£3,568</u>

Independent Examiner's report to the Trustees of Tavistock Swimming Club

This report on the financial statement of the Trust for the year ended 31 March 2023 is in respect of an examination carried out in accordance with s.145 of the Charities Act 2011.

Respective responsibilities of the trustees and the examiner

The Trustees are responsible for the preparation of the financial statement. You consider that the audit requirement of s.144(2) of the Charities Act does not apply. It is my responsibility to issue this report on those accounts in accordance with the terms of the Regulations.

Basis of this report

My examination was carried out in accordance with the General Directions given by the Charity Commission under s.145(5)(b) of the Act. That examination includes a review of the accounting records kept by the Charity and a comparison of the accounts with those records. It also includes considering 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:

i. which gives me reasonable cause to believe that in any material respect the requirements

- to keep accounting records in accordance with section 130 of the Act; and
- to prepare accounts which accord with the accounting records and comply with the requirements of the Act and the Regulations have not been met; or

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

Signed

Robert Leigh
Palmer House
Brentor Road
Mary Tavy
TAVISTOCK PL19 9PY

Dated 29 November 2023

TAVISTOCK SWIMMING CLUB (EST. 1990)

England & Wales - Charity number 1157854

Accounts



**CHARITY COMMISSION
FOR ENGLAND AND WALES**

Trustees' Annual Report for the period

From 1st April 2021 To 31st March 2022

Charity name: Tavistock Swimming Club (est.1990)

Charity registration number: 1157854

Objectives and Activities

	SORP reference	
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Policy on grant making	Para 1.38	Grants are available for Swim England coaching courses. The amount of grant paid depends on the course; the financial state of the Club; and the trustees being satisfied that paying the grant will benefit the Club's work (ie. the Club needs coaches with the qualification in question and the person receiving the grant will use their new skills for the Club's benefit.)
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	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The promotion of community participation in healthy recreation in particular by the provision of facilities for the teaching, development and practice of swimming for all age groups within the town of Tavistock, Devon and its locality.
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	Swimming coaching to all age groups from approximately 7 up to senior citizens, provided by Swim England qualified coaches. Training and skills development for volunteers – e.g. technical judging, team management, timekeeping and coaching skills. This includes grants towards Swim England recognised coaching and other training courses.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	Yes

Additional information (optional)

You may choose to include further statements where relevant about:

Policy on social investment including program related investment	Para 1.38	The Club does not hold, or make use of, social investments.
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Contribution made by volunteers	Para 1.38	<p>Volunteers are involved in all aspects of the charity: the only people who are paid are some of the coaches.</p> <ul style="list-style-type: none"> • The trustees, who are all volunteers, run the Club. • Two of the regular coaches are volunteers. • Volunteers also: <ul style="list-style-type: none"> o organise fundraising; o publicise the Club and its activities; o run and assist at swimming competitions (“galas”) – e.g. helping on poolside, acting as officials and judges o oversee the training of volunteers and coaches; and o deal with child welfare matters.
Other		

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	<ul style="list-style-type: none"> • The pandemic continued to have an impact during part of the year. Pools reopened in early April 2021, with everyone except non-disabled adults allowed to train subject to Covid-19 precautions (eg. no mixing between groups). Non-disabled adults were included as from 17th May. • Apart from that, we were able to provide swimming coaching over the whole year. Towards the end of the year (Feb 2022), pool hours allowed us to reintroduce landtraining. • Galas returned midway through the year and we were able to hold two entry level competitions, allowing many members to swim in a gala for the first time. • We had 26 new swimming joiners and were also joined by a new volunteer assistant coach.

		<ul style="list-style-type: none"> • We held several diving courses and introduced a system of speed awards for swimmers aged 12 and under, to give them goals to aim for and to allow them to measure their progress. • We invested in a radio-headset system, which allows the coach to talk to swimmers while they are swimming, allowing quicker and more effective feedback. • Many of our members achieved qualifications. <ul style="list-style-type: none"> o Two qualified as assistant coaches and a third did the training during the year but qualified after the year end. o Four members obtained a basic lifesaving award (the NRASTC) which included CPR training. o Eight members qualified for the first time as swimming officials or improved existing qualifications.
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Financial Review

<p>Review of the charity's financial position at the end of the period</p>	<p>Para 1.21</p>	<ul style="list-style-type: none"> • From April 2019, the Club accounts have been done on an accruals basis. • The Club aims approximately to break even over the year, excluding investment in capital items or other payments of long-term benefit. • The main expenses are coaching costs and pool hire. • In 2021-22, it did not achieve its aim of breaking even, but made a loss of £2,421. □ This is largely due to a reduced number of members. Pre-pandemic, it had about 100 numbers; by March 2022, that had dropped to around 80. • The club's balance sheet shows reserves of about £25.5k.
<p>Statement explaining the policy for holding reserves stating why they are held</p>	<p>Para 1.22</p>	<p>The Club holds reserves:</p> <ul style="list-style-type: none"> • to give it scope to invest in capital items which will enhance its services or make other payments of long-term benefit; • to allow it to smooth out fluctuations and cope with downturns and unexpected events (eg. the pandemic and the cost-of-living crisis); and

		<input type="checkbox"/> because the reserves represent contributions from previous members and therefore, save in exceptional circumstances, should be spent for the benefit of the Club as a whole, rather than used to reduce fees paid by current members.
Amount of reserves held	Para 1.22	£25.5k
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	None
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	None

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	The Club's principal source of funds are membership and training fees. Gala hosting also makes a valuable contribution. Grants and donations are a smaller – but still very useful – element; they are generally made for specific items. Other income comes from joining fees and general fund-raising activities at social events and otherwise.
Investment policy and objectives including any social investment policy adopted	Para 1.46	The reserves are held as cash, in FSCS protected accounts.

A description of the principal risks facing the charity	Para 1.46	<p>The principal risks facing the Club are: <input type="checkbox"/></p> <p>Long-term or permanent closure of the local swimming pool.</p> <ul style="list-style-type: none"> • An inability to get sufficient pool time, even if pools remain open (e.g. due to other demands on the facilities). <input type="checkbox"/> A significant increase in costs, particularly pool hire costs, such that it can no longer afford to provide coaching at an affordable cost. • A significant drop in membership, whether caused by increased costs or otherwise. • Loss of key coaches, with no-one to replace them. This could be for many reasons – ill health/ injury/ moving on/ interpersonal conflict/ allegations of misconduct which, even if unsubstantiated, take a long time to resolve/ other.
		<input type="checkbox"/> Insufficient volunteers to carry on the work of running the Club, especially with ever increasing administrative and regulatory demands.

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Written constitution, based on the Charity Commission's model constitution for Charitable Incorporated Organisations (2014) and the Swim England model constitution for swimming clubs.
How is the charity constituted? (e.g. unincorporated association, CIO)	Para 1.25	CIO
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	<ul style="list-style-type: none"> • Trustees are appointed by the members at the AGM, with one third of the trustees retiring each year but being eligible for reelection. • Up to three trustees can be appointed during the year by the other trustees; such trustees serve until the conclusion of the following AGM.

Reference and Administrative details

Charity name	Tavistock Swimming Club (est.1990)
Other name the charity uses	Tavistock Swimming Club, TSC
Registered charity number	1157854
Charity's principal address	Meadowlands Swimming Pool The Wharf Tavistock PL19 8SP

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	Caroline Furze	Chairman		
2	Paul Johnson	Chairman	Until 28/11/21	
3	Claire Palmer	Secretary		
4	Katrina Shipp	Treasurer (until Sept 2022)		
5	Lisa France			
6	Sarah Rice			
7	Hazel Walker			
8	Sam Lake			
9	Dawn Gatum		Until 28/11/21	
10	Liam SebagMontefiore			
11	Ian Higham		From Sept 2021	
12	Melanie Oxborough	Treasurer (from Sept 2022)	From May 2022	

Corporate trustees – names of the directors at the date the report was approved: None

Name of trustees holding title to property belonging to the charity: None

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	None
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	
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Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
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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

N/A



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

Signature(s)		
Full name(s)	Caroline Furze	Samantha Lake
Position (eg Secretary, Vice-Chairperson Chair, etc)	Chairman	Vice-chairman

Date	28/12/2022
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TAVISTOCK SWIMMING CLUB (EST.1990) Charity No.1157854
 ACCOUNTS FOR YEAR ENDED 31 MARCH 2022

Profit & loss account

		2020-21		2021-22
Membership Fees		£ 11,263		£ 11,788
Training Fees		£ 9,854		<u>£ 27,947</u>
Direct Income		£ 21,117		£ 39,735
Less :				
Coaches Wages		£ 10,036		-£ 13,952
Pool Hire	Fusion	£ 1,488		-£ 24,691
	MK	£ 10,824		<u>-£ 6,718</u>
Direct Costs		£ 22,348		-£ 45,362
Profit/ loss on coaching		-£ 1,231		-£ 5,626
Other Income				
Joining Fees		£ 234		£ 614
Swim England	Income	£ 2,175		£ 2,663
	Costs	<u>£ 2,429</u>		<u>-£ 2,998</u>
	Total	-£ 254		-£ 335
Galas	Income	£ -		£ 3,769
	Costs	£ 1		<u>-£ 3,850</u>
	Total	-£ 1		-£ 81
Dartmoor gala		£ -	£ -	£ 3,425
				<u>-£ 1,899</u>
				£ 1,526
Swimshop	Income	£ 30		£ 942
	Costs	<u>£ 238</u>		<u>-£ 681</u>
	Total	-£ 208		£ 260
Fundraising	Easy Fundraising	£ 234		£ 128
	Donations	£ 552		£ 1,015
	Club Champs	<u>£ -</u>		<u>£ -</u>
	Total	£ 786		£ 1,143
Other Income				£ 1,043
Investments - Bank Interest		£ 2		£ -
Gift Aid		£ 2,240		£ 2,278
Other Income		£ 2,799		£ 6,447
Other Expenses (next page)		-£ 1,568		-£ 3,242
Total Profit/Loss		£ 0		-£ 2,421

Balance sheet

	31.03.21	31.03.22
Starting balance	£ 27,903	£ 27,898
Profit/ loss over year	-£ 5	-£ 2,421
Ending balance	<u>£ 27,898</u>	<u>£ 25,477</u>
Consisting of:		
Current account	£ 21,850	£ 18,726
Deposit account	£ 4,652	£ 4,653
Stock	£ 833	£ 680
Prepayments/ accruals	<u>£ 563</u>	<u>£ 1,418</u>
	<u>£ 27,898</u>	<u>£ 25,477</u>

Breakdown of "Other Expenses" in profit & loss account

	2020-21	2021-22
Alora app		£ 29
Award		£ 40
Bank charges		£ 15
Clock		£ 64
Equipment	£ 70	£ 1,700
Gifts	£ -	£ 41
Medals for Club Champs	£ 62	£ -
Postage	£ 6	£ -
Printing & stationery	£ 16	£ 50
SE licence fees	£ 40	£ 70
Team Unify	£ 1,208	£ 971
Training	£ -	£ 166
Transaction fees		£ 82
Trophy Engraving	£ 122	£ -
Zoom	£ 43	£ 14
Other Expenses total	<u>£ 1,568</u>	<u>£ 3,242</u>

Independent Examiner's report to the Trustees of Tavistock Swimming Club

This report on the financial statement of the Trust for the year ended 31 March 2022 is in respect of an examination carried out in accordance with s.145 of the Charities Act 2011.

Respective responsibilities of the trustees and the examiner

The Trustees are responsible for the preparation of the financial statement. You consider that the audit requirement of s.144(2) of the Charities Act does not apply. It is my responsibility to issue this report on those accounts in accordance with the terms of the Regulations.

Basis of this report

My examination was carried out in accordance with the General Directions given by the Charity Commission under s.145(5)(b) of the Act. That examination includes a review of the accounting records kept by the Charity and a comparison of the accounts with those records. It also includes considering 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:

i. which gives me reasonable cause to believe that in any material respect the requirements

- to keep accounting records in accordance with section 130 of the Act; and
- to prepare accounts which accord with the accounting records and comply with the requirements of the Act and the Regulations have not been met; or

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

Signed

Robert Leigh
Palmer House
Brentor Road
Mary Tavy
TAVISTOCK PL19 9PY

Dated 21 September 2022

TAVISTOCK SWIMMING CLUB (EST. 1990)

England & Wales - Charity number 1157854

Accounts



Trustees' Annual Report for the period

From 1st April 2020 To 31st March 2021

Charity name: **Tavistock Swimming Club (est.1990)**

Charity registration number: **1157854**

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The promotion of community participation in healthy recreation in particular by the provision of facilities for the teaching, development and practice of swimming for all age groups within the town of Tavistock, Devon and its locality.
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	Swimming coaching to all age groups from approximately 7 up to senior citizens, provided by Swim England qualified coaches. Training and skills development for volunteers – e.g. technical judging, team management, timekeeping and coaching skills. This includes grants towards Swim England recognised coaching and other training courses.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	Yes

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	Grants are available for Swim England coaching courses. The amount of grant paid depends on the course; the financial state of the Club; and the trustees being satisfied that paying the grant will benefit the Club's work (ie. the Club needs coaches with the qualification in question and the person receiving the grant will use their new skills for the Club's benefit.)

Policy on social investment including program related investment	Para 1.38	The Club does not hold, or make use of, social investments.
Contribution made by volunteers	Para 1.38	Volunteers are involved in all aspects of the charity: the only people who are paid are the coaches. <ul style="list-style-type: none"> • The trustees, who are all volunteers, run the Club. • Volunteers also: <ul style="list-style-type: none"> ○ organise fundraising; ○ publicise the Club and its activities; ○ run and assist at swimming competitions (“galas”) – e.g. helping on poolside, acting as officials and judges; ○ oversee the training of volunteers and coaches; and ○ deal with child welfare matters.
Other		

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	Lockdowns due to the Covid-19 pandemic meant swimming pools were open for only a little over 1/3rd of the year and, when they were open, hours and numbers were limited. However: <ul style="list-style-type: none"> • There was pool training when pools were open, with everyone who wanted it getting at least one session per week • During lockdowns, fitness programmes especially designed for swimmers were produced. Initially, these were distributed in writing, but the Club moved from there to Facebook Live sessions then, in the second and third lockdowns, the head coach led live zoom sessions. These were free and, although they were primarily aimed at swimmers, younger siblings who wanted to join in were actively encouraged. • During the first lockdown, the Club also provided a variety of activity challenges via social media (eg. scavenger hunts).

		<ul style="list-style-type: none"> • When outdoor, but not indoor, group exercise was permitted (eg. June – July 2020), the Club ran open air training sessions on local moorland. These were very popular, as they provided an opportunity for children to see each other (socially distanced) after several months of isolation. • During summer 2020, the Club also arranged for those interested to take part in swim training in the sea, in coached and lifeguarded sessions.
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Financial Review

<p>Review of the charity's financial position at the end of the period</p>	<p>Para 1.21</p>	<ul style="list-style-type: none"> • From April 2019, the Club accounts have been done on an accruals basis. • The Club aims approximately to break even over the year, excluding investment in capital items or other payments of long-term benefit. • The main expenses are coaching costs and pool hire. • Due to the pandemic, 2020-21 was an exceptional year. Swimming pools were open for only about 1/3rd of the year (137 days). • The immediate effect of this was to improve the Club's financial position: during pool closures, it ran land training sessions (outdoors when allowed, online otherwise), which involved only coaching costs and no pool hire. Costs were therefore lower than usual, but most club members continued to pay their membership fees. • The position was reversed when pools were open. Pool hire costs were higher than usual because (1) the Club's primary pool was slow to reopen, so sessions had to be held in more expensive ones; (2) social distancing put a strict limit on the number of swimmers allowed in a session; and (3) membership numbers reduced markedly, for a combination of reasons (people reluctant to return to group activity/ not liking the new timetable offered/ not enjoying socially distanced sessions/ lack of competitive events caused interest to wane/
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		<p>lost interest in swimming over lockdown/ absence of new members).</p> <ul style="list-style-type: none"> • The combined effect was that in 2020-21 the Club broken even almost exactly, showing a deficit of just £1. • The Club's balance sheet shows a total of about £27.9k, including cash reserves of £26.5k.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	<p>The Club holds reserves:</p> <ul style="list-style-type: none"> • to give it scope to invest in capital items which will enhance its services or make other payments of long-term benefit; • to allow it to smooth out fluctuations and cope with downturns and unexpected events (eg. the pandemic, which might have had a serious effect on its finances); and • because the reserves represent contributions from previous members and therefore should be spent for the benefit of the Club as a whole, rather than used to reduce fees paid by current members.
Amount of reserves held	Para 1.22	£26k
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	None
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	None

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	<p>The Club's principal source of funds are membership and training fees. Gala hosting also makes a valuable contribution. Grants and donations are a smaller – but still very useful – element; they are generally made for specific items. Other income comes from joining fees, selling clothing/ equipment and general fund-raising activities at social events.</p>
Investment policy and objectives including any social investment policy adopted	Para 1.46	<p>The reserves are held as cash, in FSCS protected accounts.</p>
A description of the principal risks facing the charity	Para 1.46	<p>The principal risks facing the Club are:</p> <ul style="list-style-type: none"> • Long-term or permanent closure of the local swimming pool.

		<ul style="list-style-type: none"> • An inability to get sufficient pool time, even if pools remain open (e.g. due to other demands on the facilities). • A significant increase in costs, particularly pool hire costs, such that it can no longer afford to provide coaching at an affordable cost. • A significant drop in membership, whether caused by increased costs or otherwise. • Loss of key coaches, with no-one to replace them. This could be for many reasons – ill health/ injury/ moving on/ interpersonal conflict/ allegations of misconduct which, even if unsubstantiated, take a long time to resolve/ other. • Insufficient volunteers to carry on the work of running the Club, especially with ever increasing administrative and regulatory demands.
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Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed , royal charter)	Para 1.25	Written constitution, based on the Charity Commission's model constitution for Charitable Incorporated Organisations (2014) and the Swim England model constitution for swimming clubs.
How is the charity constituted? (e.g. unincorporated association , CIO)	Para 1.25	CIO
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	<ul style="list-style-type: none"> • Trustees are appointed by the members at the AGM, with one third of the trustees retiring each year but being eligible for re-election. • Up to three trustees can be appointed during the year by the other trustees; such trustees serve until the conclusion of the following AGM.

Reference and Administrative details

Charity name	Tavistock Swimming Club (est.1990)
Other name the charity uses	Tavistock Swimming Club, TSC
Registered charity number	1157854
Charity's principal address	Meadowlands Swimming Pool The Wharf Tavistock PL19 8SP

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	Paul Johnson	Joint Chairman		
2	Caroline Furze	Joint Chairman		
3	Claire Palmer	Secretary		
4	Katrina Shipp	Treasurer		
5	Lisa France			
6	Sarah Rice			
7	Hazel Walker			
8	Sam Lake			
9	Dawn Gatum			
10	Sean Hamilton		Until 10/09/2020	
11	Liam Sebag-Montefiore			
12	Ian Higham		From Sept 2021	

Corporate trustees – names of the directors at the date the report was approved: None

Name of trustees holding title to property belonging to the charity: None

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	None
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

N/A


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

Signature(s)		C Palmer
Full name(s)	Caroline Furze	CLAIRE PALMER
Position (eg Secretary, Chair, etc)	Chairman	SECRETARY

Date	30/11/21
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TAVISTOCK SWIMMING CLUB (EST.1990) Charity No.1157854

ACCOUNTS FOR YEAR ENDED 31 MARCH 2021

	2019-20	2020-21
Membership Fees	£ 14,189	£ 11,263
Training Fees	£ 37,818	£ 9,768
Tethrathlon	£ 762	£ 85
Direct Income	£ 52,769	£ 21,116
Less :		
Coaches Wages	-£ 19,395	£ 10,036
Pool Hire	-£ 29,015	£ 1,488
Fusion		
MK	-£ 5,844	£ 10,824
Direct Costs	-£ 54,255	£ 22,348
Profit on Coaching	-£ 1,486	-£ 1,232
Other Income		
Joining Fees	£ 534	£ 234
	Income	£ 2,901
	Costs	-£ 3,542
Swim England	Total	-£ 641
	Income	£ 8,242
	Costs	-£ 8,485
	Coach Fare income	£ 164
	Coach Fare costs	-£ 257
Gala	Total	-£ 336
Presentation Evening	£ 624	£ -
	Income	£ 1,680
	Costs	-£ 1,726
Swimshop	Total	-£ 46
School coaching	£ 424	£ -
	Easy Fundraising	£ 185
	Donations	£ 234
	Club Champs	£ 552
Fundraising	Total	£ 381
Dartmoor gala	£ 1,613	£ -
Investments - Bank Interest	£ 85	£ 2
Gift Aid	£ 6,384	£ 2,240
Other Income	£ 9,023	£ 2,799
Other Expenses (next page)	-£ 5,043	-£ 1,568
Total Profit/Loss	£ 2,494	-£ 1

Breakdown of Other Expenses	2019-2020	2020-2021
Admin	-£ 31	-£ 16
Zoom	£ -	-£ 43
Training	-£ 909	£ -
Equipment	-£ 360	-£ 70
Coaches expenses	-£ 897	£ -
Computer Expenses	-£ 36	£ -
Facebook Adverts	-£ 81	£ -
Newspaper Advertising	-£ 192	£ -
Invite Cards	-£ 71	£ -
ASA Licence Fees	-£ 25	-£ 40
Printing & Stationery	-£ 66	£ -
Gifts for leaving members	-£ 162	£ -
Trophy Engraving	-£ 234	-£ 122
Medal for Club Champs	-£ 855	-£ 62
Postage	£ -	-£ 6
Fuel costs for official club champs	-£ 72	£ -
Team Unify - £74.90 monthly charge	-£ 1,053	-£ 1,208
Other Expenses total	-£ 5,043	-£ 1,568

Tavistock Swimming Club

Balance Sheet

From: Month 1, April 2020
To: Month 12, March 2021

	<u>Change over year</u>	<u>Position at year end</u>	
Current Assets			
Debtors	(3,644.94)	(2,320.19)	
Prepayments	(173.98)	896.91	
Stock	0.00	832.50	
Current Account	5,101.90	21,850.25	
Deposit Account	2.39	4,652.41	
	1,285.37		25,911.88
Current Liabilities			
Creditors	0.00	(300.00)	
Accruals	1,286.13	(2,212.55)	
Uncashed cheques	0.00	526.65	
	1,286.13		(1,985.90)
Current Assets less Current Liabilities:	(0.76)		27,897.78
Total Assets less Current Liabilities:	(0.76)		27,897.78
Capital & Reserves			
Retained Earnings	0.00	27,902.54	
P & L Account	(0.76)	(0.76)	
Previous Year Adj		(4.00)	
	(0.76)		<u>27,897.78</u>

Independent Examiner's report to the Trustees of Tavistock Swimming Club

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Respective responsibilities of the trustees and the examiner

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Independent examiner's statement

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i. which gives me reasonable cause to believe that in any material respect the requirements

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- to prepare accounts which accord with the accounting records and comply with the requirements of the Act and the Regulations have not been met; or

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

Signed

Robert Leigh
Palmer House
Brentor Road
Mary Tavy
TAVISTOCK PL19 9PY

Dated 20 October 2021