



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	<p>Volunteers are involved in all aspects of the charity: the only people who are paid are the coaches.</p> <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	<p>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:</p> <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

Review of the charity's financial position at the end of the period	Para 1.21	<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 Gatcum			
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

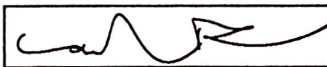
Other optional information

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

Date

30/11/21

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	Fusion	-£ 29,015	£ 1,488
	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	£ 2,175
	Costs	-£ 3,542	£ 2,429
Swim England	Total	-£ 641	-£ 254
	Income	£ 8,242	£ -
	Costs	-£ 8,485	£ 1
	Coach Fare income	£ 164	£ -
	Coach Fare costs	-£ 257	£ -
Gala	Total	-£ 336	-£ 1
Presentation Evening		£ 624	£ -
	Income	£ 1,680	£ 30
	Costs	-£ 1,726	£ 238
Swimshop	Total	-£ 46	-£ 208
School coaching		£ 424	£ -
	Easy Fundraising	£ 185	£ 234
	Donations		£ 552
	Club Champs	£ 196	£ -
Fundraising	Total	£ 381	£ 786
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

This report on the financial statement of the Trust for the year ended 31 March 2021 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 2021