



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

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. • 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.
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

		<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"/> 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 Gatcum		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

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

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	£ 27,947
Direct Income		£ 21,117	£ 39,735
Less :			
Coaches Wages		£ 10,036	-£ 13,952
Pool Hire	Fusion	£ 1,488	-£ 24,691
	MK	£ 10,824	-£ 6,718
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	£ 2,429	-£ 2,998
	Total	-£ 254	-£ 335
Galas	Income	£ -	£ 3,769
	Costs	£ 1	-£ 3,850
	Total	-£ 1	-£ 81
Dartmoor gala		£ - £ -	£ 3,425
			-£ 1,899
			£ 1,526
Swimshop	Income	£ 30	£ 942
	Costs	£ 238	-£ 681
	Total	-£ 208	£ 260
Fundraising	Easy Fundraising	£ 234	£ 128
	Donations	£ 552	£ 1,015
	Club Champs	£ -	£ -
	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