



**CHARITY COMMISSION**  
FOR ENGLAND AND WALES

## Trustees' Annual Report for the period

From 1<sup>st</sup> April 2022  
Period end date

Period start date To 31<sup>st</sup> 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.

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

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity’s work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<ul style="list-style-type: none"> <li>• 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.</li> <li>• Members included swimmers with disabilities and differences. All are fully integrated in the club’s activities.</li> <li>• Coaching is provided at below cost price, the difference being made up by fundraising and donations.</li> <li>• Refugees from the war in Ukraine were offered free membership and one took up the offer.</li> <li>• 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.</li> <li>• The club encourages children to volunteer, whether as part of their Duke of Edinburgh award or otherwise.</li> <li>• 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.</li> <li>• 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</li> </ul>

		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"> <li>• The club aims approximately to break even over the year, excluding investment in capital items or other payments of long-term benefit.</li> <li>• The main expenses are coaching costs and pool hire.</li> <li>• In 2022-3, it did not achieve its aim of breaking even, but made a loss of £3,832.</li> <li>• This is largely due to a reduced number of members. Pre-pandemic, it had about 100 numbers; since then it has been 70-80.</li> <li>• 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.</li> <li>• The club's balance sheet shows reserves of about £20k.</li> </ul>
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"> <li>• to give it scope to invest in capital items which will enhance its services or make other payments of long-term benefit;</li> <li>• to allow it to smooth out fluctuations and cope with downturns and unexpected events (eg. the pandemic and the cost-of-living crisis); and</li> <li>• 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.</li> </ul>
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"> <li>• membership and training fees</li> <li>• gift aid on membership fees</li> <li>• grants from Apple, as one of the volunteer coaches works for Apple and the company</li> </ul>
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		<p>makes a donation for each hour he volunteers</p> <ul style="list-style-type: none"> <li>• fundraising – cake sales at galas, bucket collections, donations from parking at a local fair</li> </ul>
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"> <li>• long-term or permanent closure of the local swimming pool</li> <li>• an inability to get sufficient pool time, even if pools remain open (e.g. due to other demands on the facilities)</li> <li>• a significant increase in costs, particularly pool hire costs, such that it can no longer provide coaching at an affordable cost.</li> <li>• 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</li> <li>• a significant drop in membership, whether caused by increased costs or otherwise.</li> <li>• 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</li> <li>• insufficient volunteers to carry on the work of running the club, especially with ever increasing administrative and regulatory demands.</li> </ul>

## 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"> <li>• Trustees are appointed by the members at the AGM, with one third of the trustees retiring each year but being eligible for re-election.</li> <li>• Up to three trustees can be appointed during the year by the other trustees; such trustees serve until the conclusion of the following AGM.</li> </ul>

## 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	From May 2022	
4	Lisa France			
5	Sarah Rice		Until January 2024	
6	Samantha Lake			
7	Ian Higham			
8	Liam Sebag-Montefiore			
9	Lyn McKechnie		Since November 2022	
10	Hazel Walker		Until January 2023	
11	Katrina Shipp		Until November 2022	
12				
13				
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15				
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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	

## 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**

<b>Profit and loss account</b>		<b>2021-22</b>		<b>2022-23</b>	
Membership Fees		£11,788		£10,488	
Training Fees		£27,947		£27,174	
<b>Direct Income</b>			<b>£39,735</b>		<b>£37,662</b>
<b>Less :</b>					
Coaches Wages		-£13,952		-£14,913	
Pool Hire	Fusion	-£24,691		-£23,783	
	MK	-£6,719		-£5,561	
<b>Direct Costs</b>			<b>-£45,362</b>		<b>-£44,257</b>
<b>Profit/loss on Coaching</b>			<b>-£5,627</b>		<b>-£6,595</b>
<b>Other Income</b>					
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
<b>Other Income</b>			<b>£6,448</b>		<b>£6,330</b>
<b>Other Expenses (next page)</b>			<b>-£3,242</b>		<b>-£3,568</b>
<b>Total Profit/Loss</b>			<b>-£2,421</b>		<b>-£3,832</b>



**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
Tethrathlon costs		-£2
Coaches Expenses		-£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