



CHARITY COMMISSION
FOR ENGLAND AND WALES

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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The charity's principal sources of funds (including any fundraising)		<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
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: 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.
Other		

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				
	12				
	13				
	14				
	15				
	16				
	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

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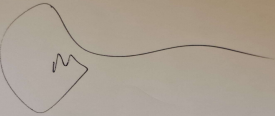
Other optional information

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Declarations

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

Signed on behalf of the charity's trustees

	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	-£ 5,175	£ 2,311
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