

# ABOVE WATER

England & Wales · Charity number 1174593

## Details

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**Status** Registered

**Legal form** CIO

**Registered** 2017-09-11

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

## Contact

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**Address** Villa Languard  
Middle Warberry Road  
Torquay  
TQ1 1RS

**Phone** 07974243965

**Email** [info@abovewater.org](mailto:info@abovewater.org)

**Website** [www.abovewater.org](http://www.abovewater.org)

## Activities

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**Objects:** FOR THE PUBLIC BENEFIT TO PROMOTE THE HEALTH AND SAFETY OF THE PUBLIC GENERALLY, IN PARTICULAR CHILDREN, BY PROVIDING WATER SAFETY GUIDANCE AND EDUCATION.

**Activities:** Above Water is passionate about water safety and believes the best way to guard against drowning is to educate. AW sends qualified teachers who are also open water lifeguards into schools and or communities to teacher our own WATER SAFETY programme. This programme comprehensively promotes using our water environments for health/well-being and delivers water safety and drowning prevention.

## Classification

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- **How:** Provides Advocacy/advice/information
- **What:** Education/training, The Advancement Of Health Or Saving Of Lives
- **Who:** Children/young People, The General Public/mankind

## Geography

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- Throughout England

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-10-31	£13,053	£13,165	-	-
2023-10-31	£64,203	£74,137	-	-
2022-10-31	£45,434	£50,668	-	-
2021-10-31	£22,396	£14,471	-	-
2020-10-31	£23,707	£28,284	-	-

## Trustees

Name	Role	Appointed
<b>Conrad Gillespie</b>	Chair	2018-02-01
Martin Christopher Smith		2023-06-27
Rebecca Lisa Mason		2023-06-27
Richard Rowley		2023-06-27

**ABOVE WATER**

England & Wales - Charity number 1174593

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# Accounts

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# ABOVE WATER

Charity No. 1174593 | Company No. CE012177

## TRUSTEES' REPORT AND FINANCIAL STATEMENTS

For the period ended 31 October 2024

These financial statements have been prepared by the Trustees without an external audit, as the charity's annual turnover is well below the £25,000 audit threshold. This ensures that resources are focused on charitable activity and not on unnecessary administrative costs.

### REFERENCE AND ADMINISTRATION DETAILS

#### Trustees

- Daniel Tisdall
- Conrad Gillespie
- Richard Rowley
- Rebecca Lisa Mason
- Martin Christopher Smith

Charity Secretary: Conrad Gillespie

Treasurer: Daniel Tisdall

#### Registered Office:

Above Water  
Villa Languard  
Middle Warberry Road  
Torquay  
TQ1 1RS

Bankers: Barclays

### SUMMARY OF ACTIONS FOR THE YEAR

- 26 presentations delivered to audiences (reaching 5,900 people of all ages)
- 26 school visits and 7 multi-school hub sessions (directly engaging an estimated 78,000 children, teachers and parents)
- 7 radio appearances (BBC Radio 1, BBC Radio 2, regional BBC stations Devon/Cornwall/Norfolk, and TalkSport)
- 14 podcast interviews and features
- 4 TV interviews/features (BBC Spotlight, ITV WestCountry)
- 5 major public events, including SUPFest, SUPTwelve, and SUPERCHAMPS
- Social Media reach: Facebook 26,000 followers, Instagram 1,730 followers

## **TRUSTEES' REPORT**

The Trustees present their annual report together with the financial statements of Above Water (the Charity) for the period ended 31 October 2024.

The Trustees confirm that the report and financial statements comply with statutory requirements, the charity's governing document, and the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" (March 2005).

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **Constitution**

Above Water is registered as a Charitable Incorporated Organisation (CIO), set up on 11 September 2017 (charity number 1174593).

### **Appointment of Trustees**

Trustees are elected and co-opted under the terms of the constitution.

### **Organisational Structure**

The charity is managed by its Trustees. An Operational Committee, chaired by Daniel Tisdall, oversees training and equipment on a day-to-day basis. All helpers are volunteers who freely give their time.

## **OBJECTIVES AND ACTIVITIES**

### **Charitable Objectives**

The charity exists to provide education that helps children and others understand the water environment, in order to reduce drowning and improve safety of life in Torbay and the wider region.

### **Main Activities**

Delivering school visits and hub sessions led by qualified volunteer instructors

Teaching Above Water's own E.S.C.A.P.E. system and Blue Cross Code water safety procedures

Supporting community education through talks, media appearances, and events

Using paddleboard events as high-profile platforms to spread safety messages

## **ACHIEVEMENTS AND PERFORMANCE**

Impact in 2023/24

During the year, Above Water delivered water safety education to tens of thousands of children, teachers and parents. Presentations and media appearances amplified our reach nationally, while events such as SUPTwelve and SUPERCHAMPS created unique opportunities to showcase safe practice on the water.

Feedback from schools has been overwhelmingly positive, with children demonstrating improved awareness of drowning prevention and water safety behaviours. The Trustees are confident that these activities have significantly increased safety knowledge across the communities we serve.

### **Going Concern**

The Trustees have a reasonable expectation that the charity has adequate resources to continue in operation for the foreseeable future.

## **FINANCIAL REVIEW**

Income: £13,053

Expenditure: £13,165

Year-End Balance: £1,213 (31 October 2024)

### **Breakdown of Income**

- Donations: £8,653
- JustGiving: £2,845
- Shopify: £1,555

### **Breakdown of Expenditure**

- Insurance: £820
- Courses: £440
- Travel: £3130
- Charity operations (software, online platforms): £1230
- Internet: £65
- Office costs: £420
- Volunteer out-of-pocket expenses: £6,260
- Logistics (parking, hotels, trains): £620
- Other expenses: £180

### **Reserves Policy**

The Trustees aim to maintain reserves equivalent to 2–3 months' operating costs to ensure financial stability. At year end, free reserves stood at £1,213.

## **FUTURE PLANS**

Looking ahead, Above Water will:

- Expand its schools programme into new regions, reaching more children with the Blue Cross Code.
- Strengthen partnerships with local authorities, emergency services, and national water safety bodies.
- Increase use of high-profile SUP events to promote drowning prevention.
- Continue to grow its digital presence to engage new audiences.
- National and international engagement for the ICF SUP World Cup

## **RISK MANAGEMENT AND SAFEGUARDING**

The Trustees review key risks annually, including financial sustainability, safeguarding, volunteer safety, and governance. Safeguarding is taken seriously: all volunteers working with children are appropriately trained and policies are in place to ensure safe delivery of sessions.

## **VOLUNTEERS**

The charity relies heavily on the dedication of volunteers, who are reimbursed only for genuine out-of-pocket expenses. No Trustee receives any payment for their role.

### **TRUSTEES' RESPONSIBILITIES STATEMENT**

The Trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with UK law and accounting standards. They must ensure the statements give a true and fair view of the charity's financial activities and position.

The Trustees confirm they have complied with their responsibilities and that the financial statements have been prepared under the small companies regime within the Companies Act 2006.

Approved by the Trustees on 29 August 2024 and signed on their behalf:

Daniel Tisdall – Treasurer

Conrad Gillespie – Chairman

Rebecca Mason – Trustee

**ABOVE WATER**

England & Wales - Charity number 1174593

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# Accounts

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Registered number: 1174593  
Charity number: CE012177

# **ABOVE WATER**

## **TRUSTEES' REPORT AND FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 OCTOBER 2023**

These financial statements have not been audited as the company is exempt under s477 of the Companies Act 2006 from the requirement to obtain an audit of its financial statements.

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**REFERENCE AND ADMINISTRATION DETAILS OF THE CHARITY, ITS TRUSTEES AND  
ADVISORS FOR THE PERIOD ENDED 31 OCTOBER 2023**

**Trustees**

Daniel Tisdall  
Conrad Gillespie  
Richard Rowley (Appointed 27 June 2023)  
Rebecca Lisa Mason (Appointed 27 June 2023)  
Martin Christopher Smith (Appointed 27 June 2023)

**Company registered  
number** CE012177

**Charity registered  
number** 1174593

**Registered office**

Above Water  
Villa Languard  
Middle Warberry Road  
Torquay  
TQ1 1RS

**Charity secretary** Conrad Gillespie

**Accountant**

Accounting 4 Everything SW Limited  
13 Hyde Road  
Paignton  
TQ4 5BW

**Bankers**

Barclays Bank  
Fleet Street  
Torquay  
TQ2 5EB

**TRUSTEES' REPORT**

**FOR THE PERIOD ENDED 31 OCTOBER 2023**

The Trustees present their annual report together with the financial statements of Above Water (the Charity) for the period ended 31 October 2023. The Trustees confirm that the Annual report and financial statements of the Charity comply with the current statutory requirements, the requirements of the Charity's governing document and the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" issued in March 2005.

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**a. CONSTITUTION**

The Charity is registered as a charitable incorporated organisation and was set up as a foundation registered on the 11 September 2017.

The Charity is constituted under a foundation dated 11 September 2017 and is a registered charity number 1174593.

The principal object of the Charity is to provide education in respect to children and others to understand any water environment to aid drowning prevention, for the benefit of the inhabitants of Torbay and the surrounding area, with the object of improving the safety of life for the said inhabitants.

**b. METHOD OF APPOINTMENT OR ELECTION OF TRUSTEES**

The management of the Charity is the responsibility of the Trustees who are elected and co-opted under the terms of the organisation.

**c. ORGANISATIONAL STRUCTURE AND DECISION MAKING**

Charitable Incorporated Organisation not having share capital.

The Trustees are as mentioned on page one of these financial statements. Whoever holds the post of Chairman for Above Water that individual shall be entitled to be a member of the Company. The outgoing Chairman automatically ceases to be a member.

Members of the Company are Trustees.

Trustees are appointed in accordance with the provisions of the organisation.

Daniel Tisdall is Chairman of an Operational Committee that manages the training and equipment on a day-to-day business. All helpers are volunteering their time to the Charity.

**TRUSTEES'REPORT (continued)**

**FOR THE PERIOD ENDED 31 OCTOBER 2023**

**OBJECTIVES AND ACTIVITIES**

**a. POLICIES AND OBJECTIVES**

To provide or assist in the provision of education in respect to children and others to understand any water environment to aid drowning prevention, for the benefit of the inhabitants of Torbay and the surrounding area, with the object of improving the safety of life for the said inhabitants.

**b. ACTIVITIES FOR ACHIEVING OBJECTIVES**

To provide education and training by qualified instructors to enable school children and others in Torbay to have the opportunity to benefit from that water safety education.

Visiting schools and other organisations by volunteer qualified instructors to teach our own E.S.C.A.P.E water procedures and help children to understand any water environment.

**ACHIEVEMENTS AND PERFORMANCE**

**a. GOING CONCERN**

After making appropriate enquiries, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the Accounting Policies.

**b. REVIEW OF ACTIVITIES**

The Trust was formed in September 2017 to encourage water safety. The Trust was granted Charity status and is run as a non-profit making organisation.

With the support of the Chairman and donations from local business the trust has purchased visual aids to assist educational presentation and commenced website promotion of its aims.

The Trust relies on Volunteers both for presentation and education and works in conjunction with Torbay Surf Life Saving Club and others to promote water safety to children and others through visit to schools and other organisations.

**FINANCIAL REVIEW**

**a. RESERVES POLICY**

All money raised or received is used to promote the aims of the charity and invest in presentation and other equipment to achieve the promotion of water safety.

No fund is in deficit at the year end.

**TRUSTEES' RESPONSIBILITIES STATEMENT**

The Trustees of Above Water are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year. Under company law the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the Trustees are required to:

- Select suitable accounting policies and then apply them consistently.
- Observe the methods and principles in the Charities SORP.
- Make judgements and accounting estimates that are reasonable and prudent.
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud or other irregularities.

In preparing this report, the Trustees have taken advantage of the small companies' exemptions provided by section 415A of the Companies Act 2006.

The accounts prepared have been reviewed to assist the Trustees in fulfilling their duties under the Companies Act 2006,

The review of the accounts has been undertaken by Accounting 4 Everything SW Limited, a member of the Association of Accounting Technicians and subject to its ethical and other professional requirements which are detailed on the Associations website.

Accounting 4 Everything SW Limited did not carry out an audit of the financial statements of Above Water.

The report was approved by the Trustees on 29<sup>th</sup> August 2024 and signed on their behalf, by:

**Daniel Tisdall – Treasurer      Conrad Gillespie – Chairman**

**STATEMENT OF FINANCIAL ACTIVITIES  
(Incorporation income and expenditure account)  
FOR THE YEAR ENDING 31 OCTOBER 2023**

	Note	Restricted Funds 2023 £	Unrestricted Funds 2023 £	Total Funds 2023 £	Total Funds 2022 £
<b>INCOMING RESOURCES</b>					
Incoming resources from generated funds:					
Voluntary Income	2	0	60,010	60,010	44,369
Other Income	3	0	3,803	3,803	1,065
<b>TOTAL INCOMING RESOURCES</b>		<b>0</b>	<b>63,813</b>	<b>63,813</b>	<b>45,434</b>
<b>RESOURCES EXPENDED</b>					
Charitable Activities	4	0	74,070	74,070	50,668
<b>TOTAL RESOURCES EXPENDED</b>		<b>0</b>	<b>74,070</b>	<b>74,070</b>	<b>50,668</b>
<b>NET INCOME / (EXPENDITURE) BEFORE TRANSFERS</b>		<b>0</b>	<b>(10,257)</b>	<b>(10,257)</b>	<b>(5,234)</b>
Transfers between Funds		0	0	0	0
<b>NET MOVEMENT IN FUNDS FOR THE YEAR</b>		<b>0</b>	<b>(10,257)</b>	<b>(10,257)</b>	<b>(5,234)</b>
<b>FUNDS BROUGHT FORWARD</b>		<b>0</b>	<b>11,259</b>	<b>11,259</b>	<b>16,493</b>
<b>TOTAL FUNDS AT 31 OCTOBER</b>		<b>0</b>	<b>1,002</b>	<b>1,002</b>	<b>11,259</b>

**BALANCE SHEET  
AS AT 31 OCTOBER 2023**

	Note	2023 £	2022 £
<b>CURRENT ASSETS</b>			
Cash at bank and in hand		1,326	11,259
<b>CREDITORS:</b> Amounts falling due within one year	7	324	0
<b>NET CURRENT ASSETS</b>		<u>1,002</u>	<u>11,259</u>
<b>NET ASSETS</b>		<u>1,002</u>	<u>11,259</u>
<b>CHARITY FUNDS</b>			
Restricted funds		0	0
Unrestricted funds		<u>1,002</u>	<u>11,259</u>
<b>TOTAL FUNDS</b>		<u>1,002</u>	<u>11,259</u>

The Trustees consider that the Charity is entitled to exemption from the requirement to have an audit under the provisions of section 477 of the Companies Act 2006 ("the Act") and members have not required the Charity to obtain an audit for the year in question in accordance with section 476 of the Act.

The Trustees acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and for preparing financial statements which give a true and fair view of the state of affairs of the Charity as at 31 October 2023 and of its net resources expended for the year in accordance with the requirements of sections 394 and 395 of the Act and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the Charity.

The financial statements have been prepared in accordance with the special provisions relating to companies subject to the small companies' regime within Part 15 of the Companies Act 2006 and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008).

The financial statements were approved by the Trustees on 29<sup>th</sup> August 2023 and signed on their behalf by:

Daniel Tisdall & Conrad Gillespie

The notes on pages 8 to 10 form part of these financial statements.

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE PERIOD ENDED 31 OCTOBER 2023**

**1. ACCOUNTING POLICIES**

**1.1. BASIS OF PREPARATION OF FINANCIAL STATEMENTS**

The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008). The financial statements have been prepared in accordance with the Statement of Recommended Practice (SORP), 'Accounting and Reporting by Charities' published in March 2005, applicable accounting standards and the Companies Act 2006.

**1.2. COMPANY STATUS**

The Charity is a charitable incorporated organisation. The members of the company are the Trustees named on page 2. In the event of the Charity being wound up, the liability of the members is limited by guarantee.

**1.3. FUND ACCOUNTING**

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

**1.4. INCOMING RESOURCES**

All incoming resources are included in the Statement of financial activities when the Charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Donated services or facilities which comprise donated services, are included in income at a valuation which is an estimate of the financial cost borne by the donor where such a cost is quantifiable and measurable. No income is recognised where there is no financial cost borne by a third party.

Income tax is recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

**1.5. RESOURCES EXPENDED**

All expenditure is accounted for on an accruals basis and has been included under expense categories that aggregate all costs for allocation of activities. Where costs cannot be directly attributed to particular activities they have been allocated on a basis consistent with the use of the resources.

Support costs are those costs incurred directly in support of expenditure on the objects of the Charity and include project management carried out at Headquarters. Governance costs are those incurred in connection with administration of the Charity and compliance with constitutional and statutory requirements.

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE PERIOD ENDED 31 OCTOBER 2023**

**1. ACCOUNTING POLICIES (continued)**

**1.6. TANGIBLE ASSETS AND DEPRECIATION**

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the fixed assets, less their estimated residual value, over their expected useful lives:

**2. VOLUNTARY INCOME**

	Restricted Funds 2023 £	Unrestricted Funds 2023 £	Total Funds 2023 £	Total Funds 2022 £
Donations	0	60,010	60,010	44,369

**3. OTHER INCOME**

	Restricted Funds 2023 £	Unrestricted Funds 2023 £	Total Funds 2023 £	Total Funds 2022 £
Clothing and Invoicing	0	3,803	3,803	1,065

**4. DIRECT COSTS**

	TOTAL 2023 £	TOTAL 2022 £
Internet costs	134	0
Accountancy fees	324	0
Charity operations and advertising	12,640	8,502
Office costs	189	1,363
Equipment	0	4,970
Insurance	504	796
Consultancy	48,035	27,345
Training course	590	0
Travel expenses	11,654	7,692
	<b>74,070</b>	<b>50,668</b>

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE PERIOD ENDED 31 OCTOBER 2023**

**5. GOVERNANCE COSTS**

	<b>TOTAL 2023 £</b>	<b>TOTAL 2022 £</b>
Accountancy fees	324	0
	<b>324</b>	<b>0</b>

Accounting 4 Everything SW Limited have kindly discounted their fee by 50% as a donation to the trust.

**6. NET INCOME / EXPENDITURE**

During the year. No Trustees received any remuneration.

During the year. No Trustees received any benefits in kind.

During the year. No Trustees received any reimbursement of expenses.

**7. CREDITORS AMOUNTS FALLING DUE WITHIN ONE YEAR**

	<b>TOTAL 2023 £</b>	<b>TOTAL 2022 £</b>
Accountancy Accrual	324	0
	<b>324</b>	<b>0</b>

**8. STATEMENT OF FUNDS**

	<b>Brought Forward £</b>	<b>Incoming Resources £</b>	<b>Resources Expended £</b>	<b>Transfers In/out £</b>	<b>Carried Forward £</b>
<b>UNRESTRICTED FUNDS</b>					
General funds	11,259	63,813	74,070	0	1,002
<b>RESTRICTED FUNDS</b>					
Other	0	0	0	0	0
<b>TOTAL OF FUNDS</b>	<b>11,259</b>	<b>63,813</b>	<b>74,070</b>	<b>0</b>	<b>1,002</b>

**ABOVE WATER**

England & Wales - Charity number 1174593

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# Accounts

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Registered number: 1174593  
Charity number: CE012177

# **ABOVE WATER**

## **TRUSTEES' REPORT AND FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 OCTOBER 2022**

These financial statements have not been audited as the company is exempt under s477 of the Companies Act 2006 from the requirement to obtain an audit of its financial statements.

**ABOVE WATER  
CHARITABLE INCORPORATED ORGANISATION**

**Charity No. 1174593**

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**REFERENCE AND ADMINISTRATION DETAILS OF THE CHARITY, ITS TRUSTEES AND  
ADVISORS FOR THE PERIOD ENDED 31 OCTOBER 2022**

**Trustees**

Daniel Tisdall  
Conrad Gillespie  
Richard Rowley (Appointed 27 June 2023)  
Rebecca Lisa Mason (Appointed 27 June 2023)  
Martin Christopher Smith (Appointed 27 June 2023)

**Company registered  
number** CE012177

**Charity registered  
number** 1174593

**Registered office**

Above Water  
Villa Languard  
Middle Warberry Road  
Torquay  
TQ1 1RS

**Charity secretary** Conrad Gillespie

**Accountant**

Accounting 4 Everything SW Limited  
13 Hyde Road  
Paignton  
TQ4 5BW

**Bankers**

Barclays Bank  
Fleet Street  
Torquay  
TQ2 5EB

**TRUSTEES' REPORT**

**FOR THE PERIOD ENDED 31 OCTOBER 2022**

The Trustees present their annual report together with the financial statements of Above Water (the Charity) for the period ended 31 October 2022. The Trustees confirm that the Annual report and financial statements of the Charity comply with the current statutory requirements, the requirements of the Charity's governing document and the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" issued in March 2005.

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**a. CONSTITUTION**

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The principal object of the Charity is to provide education in respect to children and others to understand any water environment to aid drowning prevention, for the benefit of the inhabitants of Torbay and the surrounding area, with the object of improving the safety of life for the said inhabitants.

**b. METHOD OF APPOINTMENT OR ELECTION OF TRUSTEES**

The management of the Charity is the responsibility of the Trustees who are elected and co-opted under the terms of the organisation.

**c. ORGANISATIONAL STRUCTURE AND DECISION MAKING**

Charitable Incorporated Organisation not having share capital.

The Trustees are as mentioned on page one of these financial statements. Whoever holds the post of Chairman for Above Water that individual shall be entitled to be a member of the Company. The outgoing Chairman automatically ceases to be a member.

Members of the Company are Trustees.

Trustees are appointed in accordance with the provisions of the organisation.

Daniel Tisdall is Chairman of an Operational Committee that manages the training and equipment on a day to day business. All helpers are volunteering their time to the Charity.

**TRUSTEES'REPORT (continued)**

**FOR THE PERIOD ENDED 31 OCTOBER 2022**

**OBJECTIVES AND ACTIVITIES**

**a. POLICIES AND OBJECTIVES**

To provide or assist in the provision of education in respect to children and others to understand any water environment to aid drowning prevention, for the benefit of the inhabitants of Torbay and the surrounding area, with the object of improving the safety of life for the said inhabitants.

**b. ACTIVITIES FOR ACHIEVING OBJECTIVES**

To provide education and training by qualified instructors to enable school children and others in Torbay to have the opportunity to benefit from that water safety education.

Visiting schools and other organisations by volunteer qualified instructors to teach our own E.S.C.A.P.E water procedures and help children to understand any water environment.

**ACHIEVEMENTS AND PERFORMANCE**

**a. GOING CONCERN**

After making appropriate enquiries, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. For this reason they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the Accounting Policies.

**b. REVIEW OF ACTIVITIES**

The Trust was formed in September 2017 to encourage water safety. The Trust was granted Charity status and is run as a non-profit making organisation.

With the support of the Chairman and donations from local business the trust has purchased visual aids to assist educational presentation and commenced website promotion of its aims.

The Trust relies on Volunteers both for presentation and education and works in conjunction with Torbay Surf Life Saving Club and others to promote water safety to children and others through visit to schools and other organisations.

**FINANCIAL REVIEW**

**a. RESERVES POLICY**

All money raised or received is used to promote the aims of the charity and invest in presentation and other equipment to achieve the promotion of water safety.

No fund is in deficit at the year end.

**TRUSTEES' RESPONSIBILITIES STATEMENT**

The Trustees of Above Water are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year. Under company law the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the Trustees are required to:

- Select suitable accounting policies and then apply them consistently.
- Observe the methods and principles in the Charities SORP.
- Make judgements and accounting estimates that are reasonable and prudent.
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud or other irregularities.

In preparing this report, the Trustees have taken advantage of the small companies' exemptions provided by section 415A of the Companies Act 2006.

The accounts prepared have been reviewed to assist the Trustees in fulfilling their duties under the Companies Act 2006,

The review of the accounts has been undertaken by Accounting 4 Everything SW Limited, a member of the Institute of Chartered Accounts and subject to its ethical and other professional requirements which are detailed on the Associations website.

Accounting 4 Everything SW Limited did not carry out an audit of the financial statements of Above Water.

The report was approved by the Trustees on 25<sup>th</sup> August 2023 and signed on their behalf, by:

**Daniel Tisdall – Treasurer      Conrad Gillespie – Chairman**

**STATEMENT OF FINANCIAL ACTIVITIES  
(Incorporation income and expenditure account)  
FOR THE YEAR ENDING 31 OCTOBER 2022**

	Note	Restricted Funds 2022 £	Unrestricted Funds 2022 £	Total Funds 2022 £	Total Funds 2021 £
<b>INCOMING RESOURCES</b>					
Incoming resources from generated funds:					
Voluntary Income	2	0	44,369	44,369	22,033
Other Income	3	0	1,065	363	363
<b>TOTAL INCOMING RESOURCES</b>		<b>0</b>	<b>45,434</b>	<b>45,434</b>	<b>22,396</b>
<b>RESOURCES EXPENDED</b>					
Charitable Activities	1.5	0	50,668	50,668	14,471
<b>TOTAL RESOURCES EXPENDED</b>		<b>0</b>	<b>50,668</b>	<b>50,668</b>	<b>14,471</b>
<b>NET INCOME / (EXPENDITURE) BEFORE TRANSFERS</b>		<b>0</b>	<b>(5,234)</b>	<b>(5,234)</b>	<b>7,925</b>
Transfers between Funds		0	0	0	0
<b>NET MOVEMENT IN FUNDS FOR THE YEAR</b>		<b>0</b>	<b>(5,234)</b>	<b>(5,234)</b>	<b>7,925</b>
<b>FUNDS BROUGHT FORWARD</b>		<b>0</b>	<b>16,493</b>	<b>16,493</b>	<b>8,568</b>
<b>TOTAL FUNDS AT 31 OCTOBER</b>		<b>0</b>	<b>11,259</b>	<b>11,259</b>	<b>16,493</b>

**BALANCE SHEET  
AS AT 31 OCTOBER 2022**

	Note	2022 £	2021 £
<b>CURRENT ASSETS</b>			
Cash at bank and in hand		11,259	16,493
<b>CREDITORS:</b> Amounts falling due within one year	7	0	0
<b>NET CURRENT ASSETS</b>		<u>11,259</u>	<u>16,493</u>
<b>NET ASSETS</b>		<u>11,259</u>	<u>16,493</u>
<b>CHARITY FUNDS</b>			
Restricted funds		0	0
Unrestricted funds		<u>11,259</u>	<u>16,493</u>
<b>TOTAL FUNDS</b>		<u>11,259</u>	<u>16,493</u>

The Trustees consider that the Charity is entitled to exemption from the requirement to have an audit under the provisions of section 477 of the Companies Act 2006 ("the Act") and members have not required the Charity to obtain an audit for the year in question in accordance with section 476 of the Act.

The Trustees acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and for preparing financial statements which give a true and fair view of the state of affairs of the Charity as at 31 October 2022 and of its net resources expended for the year in accordance with the requirements of sections 394 and 395 of the Act and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the Charity.

The financial statements have been prepared in accordance with the special provisions relating to companies subject to the small companies regime within Part 15 of the Companies Act 2006 and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008).

The financial statements were approved by the Trustees on 25<sup>th</sup> August 2023 and signed on their behalf by:

Daniel Tisdall & Conrad Gillespie

The notes on pages 8 to 10 form part of these financial statements.

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE PERIOD ENDED 31 OCTOBER 2022**

**1. ACCOUNTING POLICIES**

**1.1. BASIS OF PREPARATION OF FINANCIAL STATEMENTS**

The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008). The financial statements have been prepared in accordance with the Statement of Recommended Practice (SORP), 'Accounting and Reporting by Charities' published in March 2005, applicable accounting standards and the Companies Act 2006.

**1.2. COMPANY STATUS**

The Charity is a charitable incorporated organisation. The members of the company are the Trustees named on page 2. In the event of the Charity being wound up, the liability of the members is limited by guarantee.

**1.3. FUND ACCOUNTING**

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

**1.4. INCOMING RESOURCES**

All incoming resources are included in the Statement of financial activities when the Charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Donated services or facilities which comprise donated services, are included in income at a valuation which is an estimate of the financial cost borne by the donor where such a cost is quantifiable and measurable. No income is recognised where there is no financial cost borne by a third party.

Income tax is recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

**1.5. RESOURCES EXPENDED**

All expenditure is accounted for on an accruals basis and has been included under expense categories that aggregate all costs for allocation of activities. Where costs cannot be directly attributed to particular activities they have been allocated on a basis consistent with the use of the resources.

Support costs are those costs incurred directly in support of expenditure on the objects of the Charity and include project management carried out at Headquarters. Governance costs are those incurred in connection with administration of the Charity and compliance with constitutional and statutory requirements.

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE PERIOD ENDED 31 OCTOBER 2022**

**1. ACCOUNTING POLICIES (continued)**

**1.6. TANGIBLE ASSETS AND DEPRECIATION**

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the fixed assets, less their estimated residual value, over their expected useful lives:

**2. VOLUNTARY INCOME**

	Restricted Funds 2022 £	Unrestricted Funds 2022 £	Total Funds 2022 £	Total Funds 2021 £
Donations	0	44,369	44,369	22,033

**3. OTHER INCOME**

	Restricted Funds 2022 £	Unrestricted Funds 2022 £	Total Funds 2022 £	Total Funds 2021 £
Clothing and Invoicing	0	1,065	1,065	363

**4. DIRECT COSTS**

	TOTAL 2022 £	TOTAL 2021 £
Internet costs	0	0
Stationery & postage	0	0
Advertising	8,502	5,072
Office costs	1,363	299
Equipment	4,970	4,566
Insurance	796	649
Consultancy	27,345	3,885
Training course	0	0
Travel expenses	7,692	0
	<b>50,668</b>	<b>14,471</b>

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE PERIOD ENDED 31 OCTOBER 2022**

**5. GOVERNANCE COSTS**

	<b>TOTAL 2022 £</b>	<b>TOTAL 2021 £</b>
Accountancy fees	0	0
	<b>0</b>	<b>0</b>

Accounting 4 Everything SW Limited have kindly waived their fee as a donation to the trust.

**6. NET INCOME / EXPENDITURE**

During the year. No Trustees received any remuneration.

During the year. No Trustees received any benefits in kind.

During the year. No Trustees received any reimbursement of expenses.

**7. CREDITORS AMOUNTS FALLING DUE WITHIN ONE YEAR**

	<b>TOTAL 2022 £</b>	<b>TOTAL 2021 £</b>
Accountancy Accrual	0	0
	<b>0</b>	<b>0</b>

**8. STATEMENT OF FUNDS**

	<b>Brought Forward £</b>	<b>Incoming Resources £</b>	<b>Resources Expended £</b>	<b>Transfers In/out £</b>	<b>Carried Forward £</b>
<b>UNRESTRICTED FUNDS</b>					
General funds	16,493	45,434	50,668	0	11,259
<b>RESTRICTED FUNDS</b>					
Other	0	0	0	0	0
<b>TOTAL OF FUNDS</b>	<b>16,493</b>	<b>45,434</b>	<b>50,668</b>	<b>0</b>	<b>11,259</b>

**ABOVE WATER**

England & Wales - Charity number 1174593

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# Accounts

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# Trustees' Annual Report for the period

	Period start date			Period end date		
<b>From</b>	<del>11</del>	<del>19</del>	<del>2018</del>	<del>7</del>	31	10
<b>To</b>				<del>2019</del>		

## Section A Reference and administration details

**Charity name** Above Water

**Other names charity is known by** none

**Registered charity number (if any)** 1174593

**Charity's principal address** Villa Languard, Middle warberry road, Torquay

**Postcode** TQ11RS

### 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	<del>Daniel Tisdall</del> Matthew- David Bettesworth	<del>Treasurer</del> Treasurer		
2	<del>Conrad Gillespie</del> Ashley- Bevans	<del>Secretary</del> Chair- (joint)		
3	<del>Conrad Gillespie</del>	<del>Secretary</del>		
4	<del>Jonathan David Harry</del>	<del>Chair</del> (joint)		
5	<del>Daniel Tisdall</del>			
6				
7				
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9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

**Names of the trustees for the charity, if any, (for example, any custodian trustees)**

Name	Dates acted if not for whole year

**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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**Section B Structure, governance and management**

**Description of the charity's trusts**

Type of governing document (eg. trust deed, constitution)	<u>Constitution</u> <u>CIO - Foundation Model</u>
How the charity is constituted (eg. trust, association, company)	<u>Trust</u> <u>Charitable incorporated Organisation</u>
Trustee selection methods (eg. appointed by, elected by)	Appointed by current Trustees <u>in accordance with CIO articles</u>

**Additional governance issues (Optional information)**

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

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## Section C

## Objectives and activities

### Summary of the objects of the charity set out in its governing document

ABOVE WATER IS PASSIONATE ABOUT WATER SAFETY AND BELIEVES THE BEST WAY TO GUARD AGAINST DROWNING IS TO EDUCATE. AW provides schools with educational material to teach water safety and drowning prevention.~~SENDS PROFESSIONAL OPEN WATER LIFEGUARDS INTO SCHOOLS AND OR COMMUNITIES TO TEACHER OUR OWN E.S.C.A.P.E WATER PROGRAMME.~~ THIS PROGRAMME COMPREHENSIVELY PROMOTES USING OUR WATER ENVIRONMENTS FOR HEALTH/WELL-BEING AND DELIVERS WATER SAFETY, DROWNING PREVENTION AND AQUATIC FIRST AID.

### Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

~~As a new~~ charity main objectives- speak to as many children/ teachers/ parents about Water Safety and Drowning Prevention. This included contacting schools to invite Above Water into their school and take over the timetable for the day. Either in person or virtually, Above Water was overwhelmed by the response from school's invitations. Above Water visited as many schools as volunteer hours could commit throughout the year.

Using the E.S.C.A.P.E WATER programme and Water Safety Ambassador Programme (a programme designed by AW founder to comprehensively help children understand any water environment and aid drowning prevention) lifeguard volunteers visit Primary and Secondary schools either in person or virtually. This has started in the Torbay area of South Devon but is now throughout England and is planned to grow through the SW and beyond. ~~Above Water have even completed a Water Education day in a Primary school just outside of Newbury in Berkshire.~~

The E.S.C.A.P.E Water programme

**EDUCATION-** understand water and its surrounding environment

**SWIMMING & SURVIVAL-** protect yourself in water

Additior

~~Above Water had one volunteer Lifeguard/Teacher/Presenter who gave up hundreds of hours of time to make school visits.~~

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

## Section D

## Achievements and performance

## Section D

## Achievements and performance

### Summary of the main achievements of the charity during the year

Above Water volunteer visited schools to give a water safety and drowning prevention message. This has been effected by Covid 19 so most presentations have been virtual.

Summary of annual activity-

- Schools visited for water safety presentations over 305024
- Schools visited for water safety assemblies over 305012
- School children taken to the sea for practical water safety/ drowning prevention activities over 1004000137
- Number of children who received a water safety presentation over 5000025,0004560
- Number of teachers who have received a water safety presentation over 10052
- Number of parents who have received a water safety/ basic water first aid presentation over 1000360

~~School visits where for day long sessions. Starting with whole school assemblies, age related sessions for students and teacher's/ parent sessions at lunchtime and/or after school. 288 hours of volunteer time was given to conduct the annual activities.~~

Fundraising was mainly gained through individual commitments to raise funds ~~for the charity through personal endeavours.~~  
~~50 mile swim~~  
~~Golf competition day~~

## Section E

## Financial review

**Brief statement of the charity's policy on reserves**

Charity still in its infancy but endeavour to have 63 months reserves  
~~No policy set by trustees for reserves as NO reserves are required within this first year.~~

**Details of any funds materially in deficit**

**Further financial review details (Optional information)**

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

~~Within first year funding has be investigative without a structured approach, this has been to gain an understanding of where the charity Above Water would fit into our educational system and community.~~

**Section F Other optional information**

No principle funding source for first year.

**Section G Declaration**

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

Signed on behalf of the charity's trustees

<b>Signature(s)</b>	<u>Daniel Tisdall</u>	<u>Conrad Gillespie</u>
<b>Full name(s)</b>	<u>Daniel Tisdall</u> <del>Jonathan Harry</del>	<u>Conrad Gillespie</u> <u>Ashley Bevans</u>
<b>Position (eg Secretary, Chair, etc)</b>	<u>Treasurer</u> <del>Joint Chair</del>	<u>Secretary</u> <del>Joint Chair</del>
<b>Date</b>	<u>23/08/22</u> <del>24/08/20</del>	

Registered number: 1174593  
Charity number: CE012177

# **ABOVE WATER**

## **TRUSTEES' REPORT AND FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 OCTOBER 2021**

These financial statements have not been audited as the company is exempt under s477 of the Companies Act 2006 from the requirement to obtain an audit of its financial statements.

**CONTENTS**

Reference and administration details of the charity, its trustees and advisors	2
Trustees' report	3-5
Statement of financial activities	6
Balance sheet	7
Notes to the financial statements	8-10

**ABOVE WATER  
CHARITABLE INCORPORATED ORGANISATION**

**Charity No. 1174593**

**REFERENCE AND ADMINISTRATION DETAILS OF THE CHARITY, ITS TRUSTEES AND  
ADVISORS FOR THE PERIOD ENDED 31 OCTOBER 2021**

<b>Trustees</b>	Daniel Tisdall Conrad Gillespie
<b>Company registered number</b>	CE012177
<b>Charity registered number</b>	1174593
<b>Registered office</b>	Above Water Villa Languard Middle Warberry Road Torquay TQ1 1RS
<b>Charity secretary</b>	Conrad Gillespie
<b>Accountant</b>	Accounting 4 Everything SW Limited 11 Manor Corner Manor Road Paignton TQ3 2JB
<b>Bankers</b>	Barclays Bank Fleet Street Torquay TQ2 5EB

**TRUSTEES' REPORT**

**FOR THE PERIOD ENDED 31 OCTOBER 2021**

The Trustees present their annual report together with the financial statements of Above Water (the Charity) for the period ended 31 October 2021. The Trustees confirm that the Annual report and financial statements of the Charity comply with the current statutory requirements, the requirements of the Charity's governing document and the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" issued in March 2005.

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**a. CONSTITUTION**

The Charity is registered as a charitable incorporated organisation and was set up as a foundation registered on the 11 September 2017.

The Charity is constituted under a foundation dated 11 September 2017, and is a registered charity number 1174593.

The principal object of the Charity is to provide education in respect to children and others to understand any water environment to aid drowning prevention, for the benefit of the inhabitants of Torbay and the surrounding area, with the object of improving the safety of life for the said inhabitants.

**b. METHOD OF APPOINTMENT OR ELECTION OF TRUSTEES**

The management of the Charity is the responsibility of the Trustees who are elected and co-opted under the terms of the organisation.

**c. ORGANISATIONAL STRUCTURE AND DECISION MAKING**

Charitable Incorporated Organisation not having share capital.

The Trustees are as mentioned on page one of these financial statements. Whoever holds the post of Chairman for Above Water that individual shall be entitled to be a member of the Company. The outgoing Chairman automatically ceases to be a member.

Members of the Company are Trustees.

Trustees are appointed in accordance with the provisions of the organisation.

Daniel Tisdall is Chairman of an Operational Committee that manages the training and equipment on a day to day business. All helpers are volunteering their time to the Charity.

**TRUSTEES'REPORT (continued)**

**FOR THE PERIOD ENDED 31 OCTOBER 2021**

**OBJECTIVES AND ACTIVITIES**

**a. POLICIES AND OBJECTIVES**

To provide or assist in the provision of education in respect to children and others to understand any water environment to aid drowning prevention, for the benefit of the inhabitants of Torbay and the surrounding area, with the object of improving the safety of life for the said inhabitants.

**b. ACTIVITIES FOR ACHIEVING OBJECTIVES**

To provide education and training by qualified instructors to enable school children and others in Torbay to have the opportunity to benefit from that water safety education.

Visiting schools and other organisations by volunteer qualified instructors to teach our own E.S.C.A.P.E water procedures and help children to understand any water environment.

**ACHIEVEMENTS AND PERFORMANCE**

**a. GOING CONCERN**

After making appropriate enquiries, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. For this reason they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the Accounting Policies.

**b. REVIEW OF ACTIVITIES**

The Trust was formed in September 2017 to encourage water safety. The Trust was granted Charity status and is run as a non-profit making organisation.

With the support of the Chairman and donations from local business the trust has purchased visual aids to assist educational presentation and commenced website promotion of its aims.

The Trust relies on Volunteers both for presentation and education and works in conjunction with Torbay Surf Life Saving Club and others to promote water safety to children and others through visit to schools and other organisations.

**FINANCIAL REVIEW**

**a. RESERVES POLICY**

All money raised or received is used to promote the aims of the charity and invest in presentation and other equipment to achieve the promotion of water safety.

No fund is in deficit at the year end.

**TRUSTEES' RESPONSIBILITIES STATEMENT**

The Trustees of Above Water are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year. Under company law the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the Trustees are required to:

- Select suitable accounting policies and then apply them consistently.
- Observe the methods and principles in the Charities SORP.
- Make judgements and accounting estimates that are reasonable and prudent.
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud or other irregularities.

In preparing this report, the Trustees have taken advantage of the small companies' exemptions provided by section 415A of the Companies Act 2006.

The accounts prepared have been reviewed to assist the Trustees in fulfilling their duties under the Companies Act 2006,

The review of the accounts has been undertaken by Accounting 4 Everything SW Limited, a member of the Institute of Chartered Accounts and subject to its ethical and other professional requirements which are detailed on the Associations website.

Accounting 4 Everything SW Limited did not carry out an audit of the financial statements of Above Water.

The report was approved by the Trustees on 19<sup>th</sup> August 2022 and signed on their behalf, by:

**Daniel Tisdall - Chairman.**

**Conrad Gillespie – Secretary**

**STATEMENT OF FINANCIAL ACTIVITIES  
(Incorporation income and expenditure account)  
FOR THE YEAR ENDING 31 OCTOBER 2021**

	Note	Restricted Funds 2021 £	Unrestricted Funds 2021 £	Total Funds 2021 £	Total Funds 2020 £
<b>INCOMING RESOURCES</b>					
Incoming resources from generated funds:					
Voluntary Income	2	0	22,033	22,033	23,707
Other Income	3	0	363	363	0
<b>TOTAL INCOMING RESOURCES</b>		<b>0</b>	<b>22,396</b>	<b>22,396</b>	<b>23,707</b>
<b>RESOURCES EXPENDED</b>					
Charitable Activities	1.5	0	14,471	14,471	28,284
<b>TOTAL RESOURCES EXPENDED</b>		<b>0</b>	<b>14,471</b>	<b>14,471</b>	<b>28,284</b>
<b>NET INCOME / (EXPENDITURE) BEFORE TRANSFERS</b>		<b>0</b>	<b>7,925</b>	<b>7,925</b>	<b>(4,577)</b>
Transfers between Funds		0	0	0	0
<b>NET MOVEMENT IN FUNDS FOR THE YEAR</b>		<b>0</b>	<b>7,925</b>	<b>7,925</b>	<b>(4,577)</b>
<b>FUNDS BROUGHT FORWARD</b>		<b>0</b>	<b>8,568</b>	<b>8,568</b>	<b>13,145</b>
<b>TOTAL FUNDS AT 31 OCTOBER</b>		<b>0</b>	<b>16,493</b>	<b>16,493</b>	<b>8,568</b>

**BALANCE SHEET  
AS AT 31 OCTOBER 2021**

	Note	2021 £	2020 £
<b>CURRENT ASSETS</b>			
Cash at bank and in hand		16,493	8,568
<b>CREDITORS:</b> Amounts falling due within one year	7	0	0
<b>NET CURRENT ASSETS</b>		<u>16,493</u>	<u>8,568</u>
<b>NET ASSETS</b>		<u>16,493</u>	<u>8,568</u>
<b>CHARITY FUNDS</b>			
Restricted funds		0	0
Unrestricted funds		<u>16,493</u>	<u>8,568</u>
<b>TOTAL FUNDS</b>		<u>16,493</u>	<u>8,568</u>

The Trustees consider that the Charity is entitled to exemption from the requirement to have an audit under the provisions of section 477 of the Companies Act 2006 ("the Act") and members have not required the Charity to obtain an audit for the year in question in accordance with section 476 of the Act.

The Trustees acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and for preparing financial statements which give a true and fair view of the state of affairs of the Charity as at 31 October 2021 and of its net resources expended for the year in accordance with the requirements of sections 394 and 395 of the Act and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the Charity.

The financial statements have been prepared in accordance with the special provisions relating to companies subject to the small companies regime within Part 15 of the Companies Act 2006 and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008).

The financial statements were approved by the Trustees on 19<sup>th</sup> August 2022 and signed on their behalf by:

Daniel Tisdall & Conrad Gillespie

The notes on pages 8 to 10 form part of these financial statements.

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE PERIOD ENDED 31 OCTOBER 2021**

**1. ACCOUNTING POLICIES**

**1.1. BASIS OF PREPARATION OF FINANCIAL STATEMENTS**

The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008). The financial statements have been prepared in accordance with the Statement of Recommended Practice (SORP), 'Accounting and Reporting by Charities' published in March 2005, applicable accounting standards and the Companies Act 2006.

**1.2. COMPANY STATUS**

The Charity is a charitable incorporated organisation. The members of the company are the Trustees named on page 2. In the event of the Charity being wound up, the liability of the members is limited by guarantee.

**1.3. FUND ACCOUNTING**

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

**1.4. INCOMING RESOURCES**

All incoming resources are included in the Statement of financial activities when the Charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Donated services or facilities which comprise donated services, are included in income at a valuation which is an estimate of the financial cost borne by the donor where such a cost is quantifiable and measurable. No income is recognised where there is no financial cost borne by a third party.

Income tax is recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

**1.5. RESOURCES EXPENDED**

All expenditure is accounted for on an accruals basis and has been included under expense categories that aggregate all costs for allocation of activities. Where costs cannot be directly attributed to particular activities they have been allocated on a basis consistent with the use of the resources.

Support costs are those costs incurred directly in support of expenditure on the objects of the Charity and include project management carried out at Headquarters. Governance costs are those incurred in connection with administration of the Charity and compliance with constitutional and statutory requirements.

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE PERIOD ENDED 31 OCTOBER 2021**

**1. ACCOUNTING POLICIES (continued)**

**1.6. TANGIBLE ASSETS AND DEPRECIATION**

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the fixed assets, less their estimated residual value, over their expected useful lives:

**2. VOLUNTARY INCOME**

	Restricted Funds 2021 £	Unrestricted Funds 2021 £	Total Funds 2021 £	Total Funds 2020 £
Donations	0	22,033	22,033	23,707

**3. OTHER INCOME**

	Restricted Funds 2021 £	Unrestricted Funds 2021 £	Total Funds 2021 £	Total Funds 2020 £
Clothing and Invoicing	0	363	363	0

**4. DIRECT COSTS**

	TOTAL 2021 £	TOTAL 2020 £
Internet costs	0	90
Stationery & postage	0	0
Advertising	5,072	671
Office costs	299	763
Equipment	4,566	0
Insurance	649	641
Consultancy	3,885	25,759
Training course	0	0
Travel expenses	0	360
	<b>14,471</b>	<b>28,284</b>

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE PERIOD ENDED 31 OCTOBER 2021**

**5. GOVERNANCE COSTS**

	<b>TOTAL 2021 £</b>	<b>TOTAL 2020 £</b>
Accountancy fees	0	0
	<b>0</b>	<b>0</b>

Accounting 4 Everything SW Limited have kindly waived their fee as a donation to the trust.

**6. NET INCOME / EXPENDITURE**

During the year. No Trustees received any remuneration.

During the year. No Trustees received any benefits in kind.

During the year. No Trustees received any reimbursement of expenses.

**7. CREDITORS AMOUNTS FALLING DUE WITHIN ONE YEAR**

	<b>TOTAL 2021 £</b>	<b>TOTAL 2020 £</b>
Accountancy Accrual	0	0
	<b>0</b>	<b>0</b>

**8. STATEMENT OF FUNDS**

	<b>Brought Forward £</b>	<b>Incoming Resources £</b>	<b>Resources Expended £</b>	<b>Transfers In/out £</b>	<b>Carried Forward £</b>
<b>UNRESTRICTED FUNDS</b>					
General funds	8,568	22,396	14,471	0	16,493
<b>RESTRICTED FUNDS</b>					
Other	0	0	0	0	0
<b>TOTAL OF FUNDS</b>	<b>8,568</b>	<b>22,396</b>	<b>14,471</b>	<b>0</b>	<b>16,493</b>

**ABOVE WATER**

England & Wales - Charity number 1174593

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# Accounts

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Registered number: 1174593

Charity number: CE012177

# **ABOVE WATER**

## **TRUSTEES' REPORT AND FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31 OCTOBER 2020**

These financial statements have not been audited as the company is exempt under s477 of the Companies Act 2006 from the requirement to obtain an audit of its financial statements.

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**ABOVE WATER  
CHARITABLE INCORPORATED ORGANISATION**

**Charity No. 1174593**

**REFERENCE AND ADMINISTRATION DETAILS OF THE CHARITY, ITS TRUSTEES AND  
ADVISORS FOR THE PERIOD ENDED 31 OCTOBER 2020**

<b>Trustees</b>	Daniel Tisdall Conrad Gillespie
<b>Company registered number</b>	CE012177
<b>Charity registered number</b>	1174593
<b>Registered office</b>	Above Water Villa Languard Middle Warberry Road Torquay TQ1 1RS
<b>Charity secretary</b>	Conrad Gillespie
<b>Accountant</b>	Accounting 4 Everything SW Limited 11 Manor Corner Manor Road Paignton TQ3 2JB
<b>Bankers</b>	Barclays Bank Fleet Street Torquay TQ2 5EB

**TRUSTEES' REPORT**

**FOR THE PERIOD ENDED 31 OCTOBER 2020**

The Trustees present their annual report together with the financial statements of Above Water (the Charity) for the period ended 31 October 2020. The Trustees confirm that the Annual report and financial statements of the Charity comply with the current statutory requirements, the requirements of the Charity's governing document and the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" issued in March 2005.

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**a. CONSTITUTION**

The Charity is registered as a charitable incorporated organisation and was set up as a foundation registered on the 11 September 2017.

The Charity is constituted under a foundation dated 11 September 2017, and is a registered charity number 1174593.

The principal object of the Charity is to provide education in respect to children and others to understand any water environment to aid drowning prevention, for the benefit of the inhabitants of Torbay and the surrounding area, with the object of improving the safety of life for the said inhabitants.

**b. METHOD OF APPOINTMENT OR ELECTION OF TRUSTEES**

The management of the Charity is the responsibility of the Trustees who are elected and co-opted under the terms of the organisation.

**c. ORGANISATIONAL STRUCTURE AND DECISION MAKING**

Charitable Incorporated Organisation not having share capital.

The Trustees are as mentioned on page one of these financial statements. Whoever holds the post of Chairman for Above Water that individual shall be entitled to be a member of the Company. The outgoing Chairman automatically ceases to be a member.

Members of the Company are Trustees.

Trustees are appointed in accordance with the provisions of the organisation.

Daniel Tisdall is Chairman of an Operational Committee that manages the training and equipment on a day to day business. All helpers are volunteering their time to the Charity.

**TRUSTEES'REPORT (continued)**

**FOR THE PERIOD ENDED 31 OCTOBER 2020**

**OBJECTIVES AND ACTIVITIES**

**a. POLICIES AND OBJECTIVES**

To provide or assist in the provision of education in respect to children and others to understand any water environment to aid drowning prevention, for the benefit of the inhabitants of Torbay and the surrounding area, with the object of improving the safety of life for the said inhabitants.

**b. ACTIVITIES FOR ACHIEVING OBJECTIVES**

To provide education and training by qualified instructors to enable school children and others in Torbay to have the opportunity to benefit from that water safety education.

Visiting schools and other organisations by volunteer qualified instructors to teach our own E.S.C.A.P.E water procedures and help children to understand any water environment.

**ACHIEVEMENTS AND PERFORMANCE**

**a. GOING CONCERN**

After making appropriate enquiries, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. For this reason they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the Accounting Policies.

**b. REVIEW OF ACTIVITIES**

The Trust was formed in September 2017 to encourage water safety. The Trust was granted Charity status and is run as a non-profit making organisation.

With the support of the Chairman and donations from local business the trust has purchased visual aids to assist educational presentation and commenced website promotion of its aims.

The Trust relies on Volunteers both for presentation and education and works in conjunction with Torbay Surf Life Saving Club and others to promote water safety to children and others through visit to schools and other organisations.

**FINANCIAL REVIEW**

**a. RESERVES POLICY**

All money raised or received is used to promote the aims of the charity and invest in presentation and other equipment to achieve the promotion of water safety.

No fund is in deficit at the year end.

**TRUSTEES' RESPONSIBILITIES STATEMENT**

The Trustees of Above Water are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year. Under company law the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the Trustees are required to:

- Select suitable accounting policies and then apply them consistently.
- Observe the methods and principles in the Charities SORP.
- Make judgements and accounting estimates that are reasonable and prudent.
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud or other irregularities.

In preparing this report, the Trustees have taken advantage of the small companies' exemptions provided by section 415A of the Companies Act 2006.

The accounts prepared have been reviewed to assist the Trustees in fulfilling their duties under the Companies Act 2006,

The review of the accounts has been undertaken by Accounting 4 Everything SW Limited, a member of the Institute of Chartered Accounts and subject to its ethical and other professional requirements which are detailed on the Associations website.

Accounting 4 Everything SW Limited did not carry out an audit of the financial statements of Above Water.

The report was approved by the Trustees on 6<sup>th</sup> December 2021 and signed on their behalf, by:

**Daniel Tisdall - Chairman.**

**Conrad Gillespie – Secretary**

**STATEMENT OF FINANCIAL ACTIVITIES  
(Incorporation income and expenditure account)  
FOR THE YEAR ENDING 31 OCTOBER 2020**

		Restricted Funds 2020 £	Unrestricted Funds 2020 £	Total Funds 2020 £	Total Funds 2019 £
<b>INCOMING RESOURCES</b>					
Incoming resources from generated funds:					
Donations & Legacies	1.4	0	23,707	23,707	21,060
<b>TOTAL INCOMING RESOURCES</b>		<b>0</b>	<b>23,707</b>	<b>23,707</b>	<b>21,060</b>
<b>RESOURCES EXPENDED</b>					
Charitable Activities	1.5	0	28,284	28,284	9,748
<b>TOTAL RESOURCES EXPENDED</b>		<b>0</b>	<b>28,284</b>	<b>28,284</b>	<b>9,748</b>
<b>NET INCOME / (EXPENDITURE) BEFORE TRANSFERS</b>		<b>0</b>	<b>(4,577)</b>	<b>(4,577)</b>	<b>11,312</b>
Transfers between Funds		0	0	0	0
<b>NET MOVEMENT IN FUNDS FOR THE YEAR</b>		<b>0</b>	<b>(4,577)</b>	<b>(4,577)</b>	<b>11,312</b>
<b>FUNDS BROUGHT FORWARD</b>		<b>0</b>	<b>13,145</b>	<b>13,145</b>	<b>1,833</b>
<b>TOTAL FUNDS AT 31 OCTOBER</b>		<b>0</b>	<b>8,568</b>	<b>8,568</b>	<b>13,145</b>

**BALANCE SHEET  
AS AT 31 OCTOBER 2020**

	Note	2020 £	2019 £
<b>CURRENT ASSETS</b>			
Cash at bank and in hand		8,568	13,145
<b>CREDITORS:</b> Amounts falling due within one year	7	0	0
<b>NET CURRENT ASSETS</b>		<u>8,568</u>	<u>13,145</u>
<b>NET ASSETS</b>		<u>8,568</u>	<u>13,145</u>
<b>CHARITY FUNDS</b>			
Restricted funds		0	0
Unrestricted funds		<u>8,568</u>	<u>13,145</u>
<b>TOTAL FUNDS</b>		<u>8,568</u>	<u>13,145</u>

The Trustees consider that the Charity is entitled to exemption from the requirement to have an audit under the provisions of section 477 of the Companies Act 2006 ("the Act") and members have not required the Charity to obtain an audit for the year in question in accordance with section 476 of the Act.

The Trustees acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and for preparing financial statements which give a true and fair view of the state of affairs of the Charity as at 31 October 2020 and of its net resources expended for the year in accordance with the requirements of sections 394 and 395 of the Act and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the Charity.

The financial statements have been prepared in accordance with the special provisions relating to companies subject to the small companies regime within Part 15 of the Companies Act 2006 and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008).

The financial statements were approved by the Trustees on 6<sup>th</sup> December 2021 and signed on their behalf by:

Daniel Tisdall & Conrad Gillespie

The notes on pages 8 to 10 form part of these financial statements.

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE PERIOD ENDED 31 OCTOBER 2020**

**1. ACCOUNTING POLICIES**

**1.1. BASIS OF PREPARATION OF FINANCIAL STATEMENTS**

The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008). The financial statements have been prepared in accordance with the Statement of Recommended Practice (SORP), 'Accounting and Reporting by Charities' published in March 2005, applicable accounting standards and the Companies Act 2006.

**1.2. COMPANY STATUS**

The Charity is a charitable incorporated organisation. The members of the company are the Trustees named on page 2. In the event of the Charity being wound up, the liability of the members is limited by guarantee.

**1.3. FUND ACCOUNTING**

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

**1.4. INCOMING RESOURCES**

All incoming resources are included in the Statement of financial activities when the Charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Donated services or facilities which comprise donated services, are included in income at a valuation which is an estimate of the financial cost borne by the donor where such a cost is quantifiable and measurable. No income is recognised where there is no financial cost borne by a third party.

Income tax is recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

**1.5. RESOURCES EXPENDED**

All expenditure is accounted for on an accruals basis and has been included under expense categories that aggregate all costs for allocation of activities. Where costs cannot be directly attributed to particular activities they have been allocated on a basis consistent with the use of the resources.

Support costs are those costs incurred directly in support of expenditure on the objects of the Charity and include project management carried out at Headquarters. Governance costs are those incurred in connection with administration of the Charity and compliance with constitutional and statutory requirements.

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE PERIOD ENDED 31 OCTOBER 2020**

**1. ACCOUNTING POLICIES (continued)**

**1.6. TANGIBLE ASSETS AND DEPRECIATION**

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the fixed assets, less their estimated residual value, over their expected useful lives:

**2. VOLUNTARY INCOME**

	Restricted Funds 2020 £	Unrestricted Funds 2020 £	Total Funds 2020 £	Total Funds 2019 £
Donations	0	23,707	23,707	21,060

**3. INCOMING RESOURCES FROM CHARITABLE ACTIVITIES**

	Restricted Funds 2020 £	Unrestricted Funds 2020 £	Total Funds 2020 £	Total Funds 2019 £
Other	0	0	0	0

**4. DIRECT COSTS**

	TOTAL 2020 £	TOTAL 2019 £
Internet costs	90	0
Stationery & postage	0	333
Advertising	671	880
Office costs	763	390
Computer and printer	0	320
Insurance	641	692
Consultancy	25,759	6,908
Training course	0	225
Travel expenses	360	0
	<b>28,284</b>	<b>9,748</b>

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE PERIOD ENDED 31 OCTOBER 2020**

**5. GOVERNANCE COSTS**

	<b>TOTAL 2020 £</b>	<b>TOTAL 2019 £</b>
Accountancy fees	0	0
	<b>0</b>	<b>0</b>

Accounting 4 Everything SW Limited have kindly waived their fee as a donation to the trust.

**6. NET INCOME / EXPENDITURE**

During the year. No Trustees received any remuneration.

During the year. No Trustees received any benefits in kind.

During the year. No Trustees received any reimbursement of expenses.

**7. CREDITORS AMOUNTS FALLING DUE WITHIN ONE YEAR**

	<b>TOTAL 2020 £</b>	<b>TOTAL 2019 £</b>
Accountancy Accrual	0	0
	<b>0</b>	<b>0</b>

**8. STATEMENT OF FUNDS**

	<b>Brought Forward £</b>	<b>Incoming Resources £</b>	<b>Resources Expended £</b>	<b>Transfers In/out £</b>	<b>Carried Forward £</b>
<b>UNRESTRICTED FUNDS</b>					
General funds	13,145	23,707	28,284	0	8,568
<b>RESTRICTED FUNDS</b>					
Other	0	0	0	0	0
<b>TOTAL OF FUNDS</b>	<b>13,145</b>	<b>23,707</b>	<b>28,284</b>	<b>0</b>	<b>8,568</b>