

# WOOLACOMBE SURF LIFE SAVING CLUB (CIO)

England & Wales · Charity number 1176269

## Details

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**Status** Registered

**Legal form** CIO

**Registered** 2017-12-13

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

## Contact

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**Address** Downside  
Springfield Road  
Woolacombe  
Devon  
EX34 7BX

**Phone** 07786811032

**Website** [woolacombesurflifesavingclub.org/](http://woolacombesurflifesavingclub.org/)

## Activities

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**Objects:** THE OBJECT OF THE CIO IS TO SAVE LIFE BY PREVENTION OR RESCUE AND TO PROMOTE THE METHODS OF SURF LIFE SAVING AND FIRST AID FOR RESUSCITATION OF THE RESCUED FROM THE BEACH IN WOOLACOMBE, DEVON.

**Activities:** TO TEACH AND DEVELOP SURF LIFE SAVING SKILLS

## Classification

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- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** Education/training, The Advancement Of Health Or Saving Of Lives, Amateur Sport
- **Who:** Children/young People, Elderly/old People, People With Disabilities, The General Public/mankind

## Geography

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- Devon

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-09-30	£81,641	£74,522	-	-
2023-09-30	£61,972	£60,533	-	-
2022-09-30	£39,454	£41,798	-	-
2021-09-30	£13,852	£20,870	-	-
2020-09-30	£28,577	£16,066	-	-

## Trustees

Name	Role	Appointed
Lindsay Allix	Chair	2024-11-14
Gail Holmes		2026-01-05
John Ward		2026-01-05
KEVIN COOK		2017-11-08
Keith Gammon		2024-11-14
Robbie Lamb		2024-02-28

**WOOLACOMBE SURF LIFE SAVING CLUB (CIO)**

England & Wales - Charity number 1176269

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# Accounts

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Charity number 1176269

Affiliated to The Surf Life Saving Association of Great Britain – Charity Number 1015668

**2023 – 2024**

**Annual Financial Report**

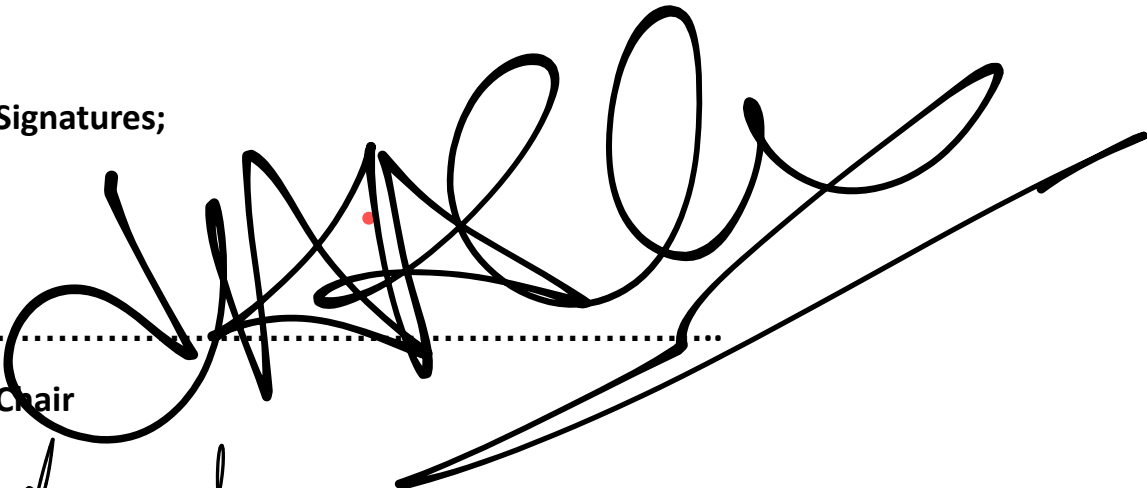
**1<sup>st</sup> of October 2023 – 30<sup>th</sup> September 2024**

**Distribution**


<b>Chair</b>	<b>Mrs Lindsay Allix</b>	<b>Copy 1</b>
<b>Secretary</b>	<b>Mrs Jess Szymankiewicz</b>	<b>Copy 2</b>
<b>Treasurer</b>	<b>Richard Murray</b>	<b>Copy 3</b>
<b>Charities Commission</b>		<b>Copy 4</b>

**Ratified;**

**Signatures;**



Chair



Joanne Hibberd (Feb 28, 2025 07:50 GMT)

**Vice Chair**



.....

**Treasurer**



## Explanation of profit/loss

- The club has made an overall profit of £7,120.69
- The club has had an increase in net income this year through increased membership fees, reduced club hut charges and sustained strong fundraising and grant/donation activity.
- The club had, roughly, £28k of normal operating costs relating to the pool, fees, club hut, repairs and engraving. All other expenditure is covered by parent payments (kit and comps) or donations and grants (board purchases).
- With membership at £28k that does show how sensitive the finances are to change and the importance of fundraising and social events to drive a financial buffer for the club.

## Membership

- Numbers are down. 8 fewer nippers and a reduction of 14 across Parents/Masters.

	2023-2024	2021-2022
Limpets	12	15
Masters	105	49
Nippers	94	102
Parents	0	70
Seniors	4	7
Youth	32	31
<b>Total</b>	<b>247</b>	<b>274</b>

## Grants/Donations

- Another very successful year of fundraising
- £15k donation from Woolacombe Bay for boards.
- HMRC gift aid of circa £3k.

- A number of small grants and local business donations providing the remaining circa £7k

### **Competitions**

- Comp fees of just under £13k, with costs being circa £12k. Healthy.

### **Club kit**

- Sales and expense of just under £5k, means no margin hitting the account, however we hold stock of £2,588 with a potential sales value of £3,088.

### **Training and pool hire**

- Pool fees have increased this year to £16k, up significantly from £9.5k last year.
- We have spent £3k on training parent helpers, which was necessary to adhere to our insurance policy.

### **Equipment**

- We have spent £24k on new boards and equipment this year.

### **Club hut**

- Prior year cost was £16k, a much improved cost of just under £3k this year. However it's hard to project what this cost is each year, with the risk remaining, if our hut is moved in isolation, of incurring significant costs again. Committee needs to consider mitigating this risk.

### **Savings account and interest income**

- With the locked funds for future Club hut works in a high interest account with Lloyds we generated circa £700 of interest.

### **Asset list**

Board inventory to be completed.

### **Club reserves**

The Club is in a satisfactory financial position to maintain current activity and cover future risks.







# WSLSC Financial report Oct 23-Sept 24.docx (1)

Final Audit Report

2025-02-28

Created:	2025-02-24
By:	Richard Murray (richard@leghorn-hen.com)
Status:	Signed
Transaction ID:	CBJCHBCAABAAAM_CVN9fYGeHRJZjKxDTS3TYI92-MUGi

## "WSLSC Financial report Oct 23-Sept 24.docx (1)" History

-  Document created by Richard Murray (richard@leghorn-hen.com)  
2025-02-24 - 12:32:02 PM GMT
-  Document emailed to vicechair@woolacombesurflifesavingclub.org for signature  
2025-02-24 - 12:32:23 PM GMT
-  Email viewed by vicechair@woolacombesurflifesavingclub.org  
2025-02-28 - 7:47:31 AM GMT
-  Signer vicechair@woolacombesurflifesavingclub.org entered name at signing as Joanne Hibberd  
2025-02-28 - 7:50:33 AM GMT
-  Document e-signed by Joanne Hibberd (vicechair@woolacombesurflifesavingclub.org)  
Signature Date: 2025-02-28 - 7:50:35 AM GMT - Time Source: server
-  Agreement completed.  
2025-02-28 - 7:50:35 AM GMT



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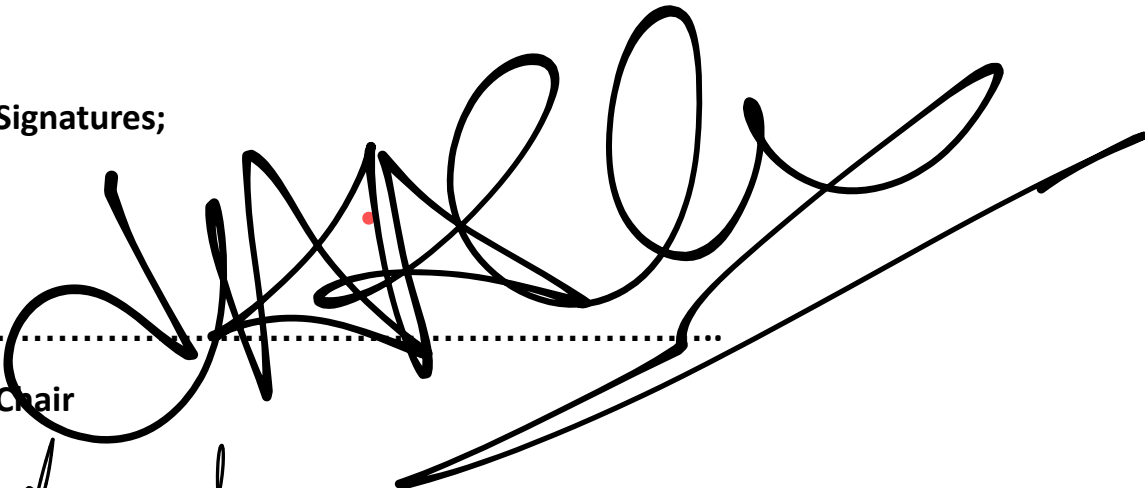
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<b>Charities Commission</b>		<b>Copy 4</b>

**Ratified;**

**Signatures;**



Chair



[Joanne Hibberd \(Feb 28, 2025 07:50 GMT\)](#)

.....

**Vice Chair**



.....

**Treasurer**



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-  Signer vicechair@woolacombesurflifesavingclub.org entered name at signing as Joanne Hibberd  
2025-02-28 - 7:50:33 AM GMT
-  Document e-signed by Joanne Hibberd (vicechair@woolacombesurflifesavingclub.org)  
Signature Date: 2025-02-28 - 7:50:35 AM GMT - Time Source: server
-  Agreement completed.  
2025-02-28 - 7:50:35 AM GMT

Woolacombe Surf Life Saving Club

Income & Expenditure Account

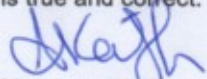
Year Ending 30th September 2024

INCOME :-	2024	2023
Memberships	28396	25218
Competitions	12858	8641
Training	0	0
Kit/Clothing	4888	6877
Equipment (sale of IRB & outboard)	0	0
Fundraising	9852	4945
Fundraising (online shop)	0	1927
Bank Interest	623	100
Grants/ Donations	25024	14264
Miscellaneous Receipts	<u>0</u>	<u>0</u>
	81641.00	61972.00
LESS EXPENDITURE:-		
Memberships	7805	6854
Competitions	11933	10089
Training	15896	9447
Online Shop Eps	0	13
Accreditations/Competencies	3613	749
Kit/Clothing	4955	8014
Equipment	24046	9030
Fundraising	2115	
Stripe fee	688	
Club Hut	2748	16132
Miscellaneous Expenses	<u>920</u>	<u>205</u>
	74719	60533
SURPLUS INCOME OVER EXPENDITURE	<u>6922</u>	<u>1439</u>
Balance held in bank accounts at 1st October 2023 b/f		44372
Balance held in petty cash at 1st October 2023 b/f		0
Surplus Income over Expenditure		<u>6922</u>
Balance at 30th September 2024		<u>51294</u>

Represented By :

General Current Account 23184560	32845.70
Club Hut Savings Account 00721053	10.89
Grants Account 17157260	120.00
Membership Account 16896460	0.00
Fixed term Savings Account	18317.72
Unrepresented Cheque	0
Unrepresented Cheque	0
	<u>51294.31</u>

I certify that these accounts have been audited and that the above information is true and correct.

  
Mrs Janet Keiff  
05/01/2025

J Keiff Accounting Services  
Fircroft  
Station Road  
Woolacombe  
Devon  
EX34 7AW

**WOOLACOMBE SURF LIFE SAVING CLUB (CIO)**

England & Wales - Charity number 1176269

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# Accounts

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Charity number 1176269

Affiliated to The Surf Life Saving Association of Great Britain – Charity Number 1015668

**2022 – 2023**

**Annual Financial Report**

**1<sup>st</sup> of October 2022 – 30<sup>th</sup> September 23**

## Financial year 01/10/22 – 30/09/23

### Statement of accounts

Statements of accounts	01/10/2022	30/09/2023	Profit/loss
Current (CIO)	£8,181.74	£8,584.98 /	£403.24
Membership	£14,960.58	£17,882.88 /	£2,922.30
Club hut savings	£17,606.09	£10.77 /	-£17,595.32
Grants	£2,184.71	£198.71 /	-£1,986.00
Fixed term savings	£ -	£17,695.00	£17,695.00
<b>Total</b>	<b>£42,933.12</b>	<b>£44,372.34</b>	<b>£1,439.22</b>

Statement of profit and loss	
Opening balance 01/10/22	£42,933.12
Closing balance	£44,372.34
Net profit/loss	£1,439.22
<b>Income</b>	<b>£65,296.72</b>
<b>Expenditure</b>	<b>£63,857.50</b>
Net profit/loss	£1,439.22
Difference/check	£0.00

### Explanation of profit/loss

- The club has made an overall profit of £1439.22.
- The club has had an increase in income this year through membership numbers and an increase in membership costs.
- The club has had a significant increase in fundraising income.
- Some regular costs such as storage hire and contractors to move sand for the club hut have not been needed this year, reducing expenditure.
- Due to this the club has managed to support a significant outlay to modify the club hut to make movement easier and less costly.
- The impact of increased pool fees has also been supported.

## Income and expenditure

	Income	Expenditure	Profit/loss
Members	£ 25,217.28	£ 6,854.20	£ 18,363.08
Online shop		£ 13.00	£ (13.00)
Competitions	£ 2,293.50	£ 10,089.00	£ (7,795.50)
Competitions (online shop)	£ 6,346.86		£ 6,346.86
Misc	£ -	£ 41.25	£ (41.25)
Club kit	£ 3,650.09	£ 8,014.46	£ (4,364.37)
Club kit (online shop)	£ 3,226.79		£ 3,226.79
Engraving	£ -	£ 163.27	£ (163.27)
Training	£ 210.50	£ 9,656.70	£ (9,446.20)
Accreditations/Competencies	£ -	£ 749.00	£ (749.00)
Equipment	£ -	£ 9,029.62	£ (9,029.62)
Storage	£ -	£ -	£ -
Club hut		£ 16,132.00	£ (16,132.00)
Fundraising	£ 8,060.39	£ 3,115.00	£ 4,945.39
Fundraising (online shop)	£ 1,927.50		£ 1,927.50
Grants	£ 10,167.00	£ -	£ 10,167.00
Donations	£ 4,097.13	£ -	£ 4,097.13
Interest	£ 99.68	£ -	£ 99.68
Total	<b>£65,296.72</b>	<b>£ 63,857.50</b>	<b>£ 1,439.22</b>

Due to now having an online shop, I have broken down each category to show sales for club kit, competitions, and fundraising.

## Memberships

	2022-2023	2021-2022
Limpets	15	10
Masters	49	80
Nippers	102	76
Parents	70	15
Seniors	7	10
Youth	31	34
<b>Total</b>	<b>274</b>	<b>225</b>

- Membership numbers have increased by 22% this year, this is seen mainly in Nippers. The Master's numbers look as if they have decreased but this is due to some parent helpers being allocated as Masters in 2021-2022.
- Membership income has increased due to the rise in numbers but also due to the increased fees brought in in Jan 2023.
- The membership fees increased by £10 per member last year, this has supported an additional £2740 in income for the club this year.
- The previous year's membership income totalled £14313, this year its £18378 (28% increase).
- As in previous years there were some challenges in January in making sure that everyone who attends the sessions had renewed their memberships. This was often not picked up until a member needed to enter a competition when membership details were checked.

## Competitions

- Club income for competitions totals £8640 and expenditure is £10089, a loss of £1444.
- This is mainly due to the club's contribution to pairs and team events for Youth, Seniors and Masters is £1326, see below.

Club team support	
Youth pool nationals	£144.00
Youth open water nationals	£480.00
Masters open water	£432.00
Seniors	£216.00
Extra fees requested SLSGB	£54.00
Additional team/individual support costs	£0.00
	<b>£1,326.00</b>

- The loss is £188 (this is due to competition payments not being paid).
- The loss in competition payments has reduced significantly from the previous year, this has been helped by the online payment system.
- I know about 2 payments which are unpaid – 1 Masters entry, that was submitted on the sheet before payment had been made, they then opted out of the competition. Likewise, one Nipper parent, who had issues with the online payment system, then didn't make payment via BACS.
- To reduce this further in the future the access to competition entries should be opened as early as possible and then closed in good time before the entry deadline. Entries must only be submitted based on the payments received.

## Club kit

Club kit	In	out	Profit/loss
Online clothing sales	£3,226.00	£13.00	
Other clothing sales	£3,650.00		
Essential club kit (coach vests, stickers, throwlines)		£350.00	
Other clothing purchases		£8,014.00	
Clothing in stock (to be sold)	£2,189.00		
	<b>£9,065.00</b>	<b>£8,377.00</b>	<b>£688.00</b>

- Sales for clothing have increased significantly this year this is due a more accessible system of purchasing kit through the club's online shop.
- There is a value of £2189 of club kit in hand, considering this clothing has then made a profit of £688.
- As a club we now have a swimwear range for both beach and pool, this has been really popular amongst members, we have kept the profit margins very low on this due to the higher expense of these items.
- Profit margins are generally higher on some items then others and through switching suppliers, club t-shirts are now much lower in price and more affordable.
- The aim is to ensure items are affordable to members but also support a small profit for the club, this is potentially an area for increased future income if this reviewed.

## Training

- Pool fees have increased this year to £9446 only slightly from the previous year's £9002, increase of £444.
- In 2021-2022 a need was identified to increase income to support pool hire costs which had increased by £5000 in that year. The increase in club membership fees has supported some of these costs £2740.
- A new additional cost of hiring lifeguards to support pool sessions is also in this overall figure and would probably explain some of the increase for this year.

## Equipment

- A Fullbrook grant was accessed to purchase 4 new skis for the club - £8256.
- These are now included on the club's asset list.
- There were also repairs to boards/ski's required - £773

## Club hut

- The committee decided last year to support costs to modify the club hut to enable it to be move to and from the beach more easily, with an aim to reduce future costs for moving the hut. A steal frame has now been installed on the hut. The overall cost of this (and to move it on to the beach) was £10'452.
- The expenditure to remove the hut from the beach in September 2022, have also been included in this year's figures, due to invoices being received in this financial year. The costs include £2800 to Nick Sampson, £2400 to Adams plant LTD (for sand movement), also £400 to B R Sloogie for dismantling the hut a total of; £5680.
- A request for a prediction of future costs for this process has been requested (but not received). Additional modifications to the hut have also been discussed e.g. blocks for it to sit on and galvanisation of the frame – it is essential that the club knows how much future costs for this will be and prepare for this.

## Other expenses

- Miscellaneous - £41.25 for business rates to North Devon Council
- Engraving - £163.27 for end of season trophies
- Accreditation and competencies – this has been a mixture of training (SLSGB update day) NRASTC lifeguard training, also Nipper pathway costs covered by the club £309.

## Storage

There have been no storage costs this year due to Wayne ending the previous storage hire arrangement. Previously this had cost £2500 per year. Going forward there will be some costs attached to storage, but clarity around this must be gained.

## Grants, fundraising and donations

<b>Grants, donations, fundraising</b>	
National Grid grant for club hut	£1,667.00
Black tie	£678.00
Big Barn Bash	£2,822.00
End of season do	£1,632.00
Bonfire	£500.00
Black Rock Run	£790.36
Kings Race	£325.00
Fullabrook	£8,500.00
HMRC gift aid	£4,157.00
Other donations (Core, Easy)	£50.66
Croyde Tri	£150.00
	<b>£21,137.02</b>

- The club has had some significant support in fundraising this year, which has increased income significantly and buffered the additional club hut expenses.
- Income from grants, donations and fundraising has significantly increased this year by nearly 3 times as much in 2021-2022 (£7118.23) this year to £21122.
- We received a larger than expected HMRC gift aid payments of £4157 which great contribution to club income.
- The club fundraising has made a real positive impact this year – raising £6747 in total. Fundraising income alone has increased by 3 times as much (£2141 in 2021-2022).
- **A huge thank you to Andrey, Simon Jones, Keith, Nicola (and many other helpers!) who have pulled together some amazing fundraising events this year. Without this the club would have suffered a considerable loss this year.**

### **Savings account and interest income**

The saving account has made a small income through minor interest payments £99.68.

The funds in this account are classed as reserved income. They were collected many years ago to support a permanent dwelling for the club. Unfortunately, after fundraising this was unable to happen as there are no names or addresses of the donors the permission to repurpose the funds cannot be gained. Therefore under the Charity Commission guidelines this funding must only be used for a permanent dwelling. If the club are keen to repurpose the funds, they must gain permission from the charity commission.

Due to the increased interest rate on savings the funds have now been transferred to a 12mth fixed savings account, where they will accumulate £690 in interest over the year, providing an additional income for the club. This will mature at the beginning of September 2024, a decision can then be made about the next steps for this money.

### **Asset list**

Board inventory did not get completed this year. Many boards on the asset list are over 7 years, so they value has depreciated. Additional work needs to be done to gather a clear understanding of assets in the next financial year.

### **Club reserves**

At the end of the financial year £ 8,181.74 remains in the CIO account + £198. 71 in the grants account at total of £8380. Included in this is the surplus from the current year of £1439.22. As the club runs on the income of the previous year, through an annual transfer from the membership account to the CIO account, it is essential that the club reserves a 'good' buffer to protect against financial changes and challenges in the future year, this also protects cashflow against payments that are made in advance for essential items such as kit.



**Section A**

**Independent Examiner's Report**

**Report to the trustees/  
members of**

Charity Name  
Woolacombe Surf Life Saving Club (CIO)

**On accounts for the year  
ended**

30/09/2023

**Charity no  
(if any)**

1176269

**Set out on pages**

1

**Responsibilities and  
basis of report**

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 30/09/2023  
As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

**Independent  
examiner's statement**

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below \*) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

*\* Please delete the words in the brackets if they do not apply.*

**Signed:**

**Date:**

03/09/2024

**Name:**

Janet Keiff

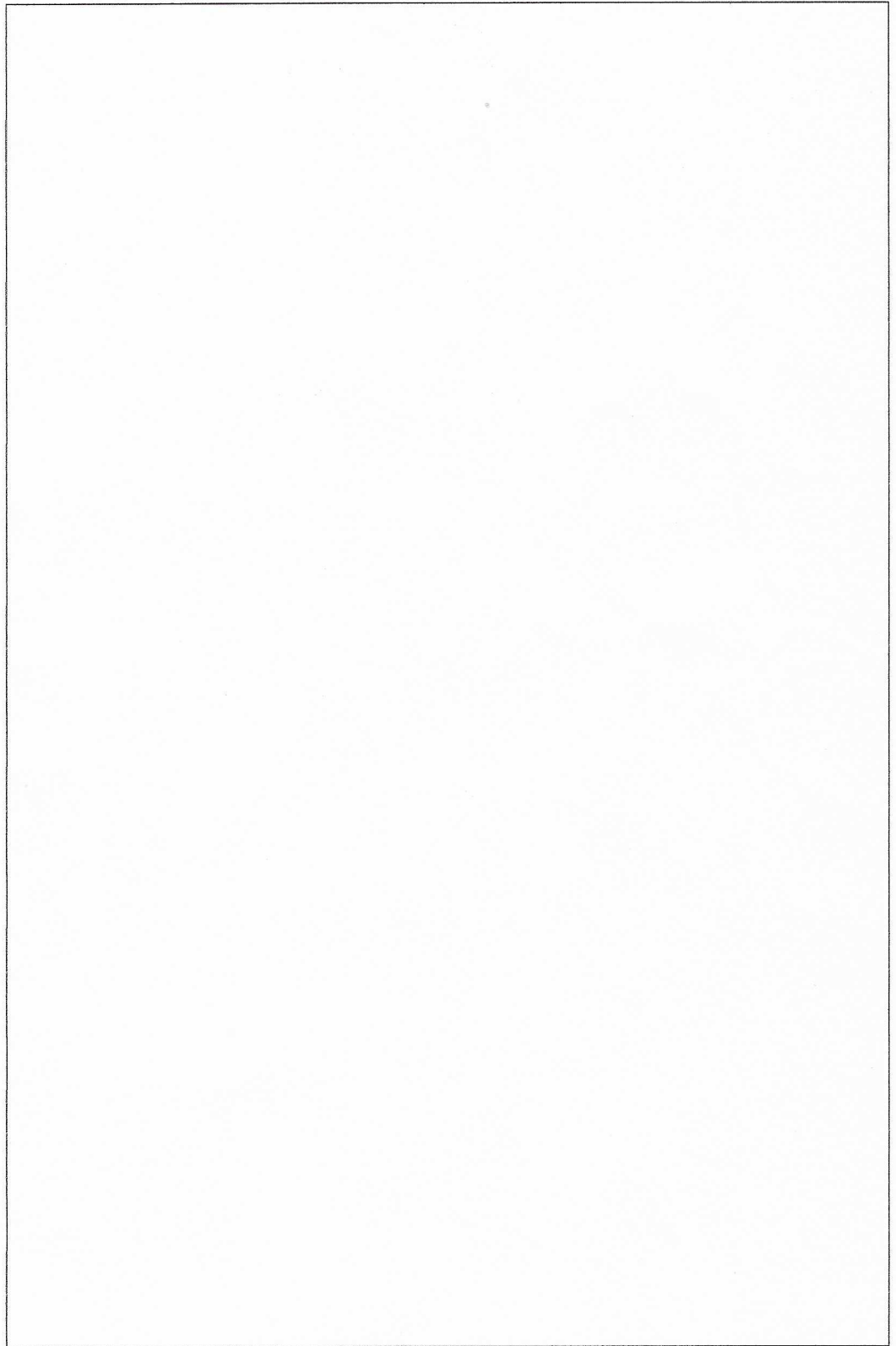
**Relevant professional  
qualification(s) or body  
(if any):**

**Address:**

Fircroft, Station Road, Woolacombe, Devon, EX34 7AW

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

**Give here brief details of any items that the examiner wishes to disclose.**



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**1<sup>st</sup> of October 2021 – 30<sup>th</sup> September 22**

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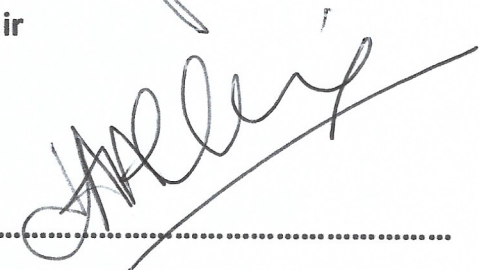
<b>Chair</b>	<b>Mrs Annette Deasy</b>	<b>Copy 1</b>
<b>Secretary</b>	<b>Mrs Nathalie Sayer</b>	<b>Copy 2</b>
<b>Treasurer</b>	<b>Lucy Capron</b>	<b>Copy 3</b>
<b>Charities Commission</b>		<b>Copy 4</b>

**Ratified;**

**Signatures;**

  
.....

**Chair**

  
.....

**Vice Chair**

  
.....

**Treasurer**

9/11/22

## Financial year 01/10/21 – 30/09/22

### Statement of accounts

Account	Balance 01/10/21	Balance 30/9/22	Difference
Current (CIO)	£ 14,178.98	£ 8,181.74	<b>-£ 5,997.24</b>
Membership	333246 £ 3,350.19	£ 14,960.58	£ 11,610.39
Club hut savings	£ 17,603.30	£ 17,606.09	£ 2.79
Grants	£ 10,179.11	£ 2,184.71	<b>-£ 7,994.40</b>
<b>Total</b>	<b>£ 45,311.58</b>	<b>£ 42,933.12</b>	<b>-£ 2,378.46</b>
Opening balance 01/10/21	£ 45,311.58	45293.85	
Closing balance 30/09/22	£ 42,933.12	✓ auditor 25/3/23	
Net profit/loss	<b>-£ 2,378.46</b>	2360.73	
Income	<b>£ 39,454.58</b>		
Expenditure	<b>£ 41,798.14</b>		
Net profit/loss	<b>-£ 2,343.56</b>	-2342.53	
Difference	<b>-£ 34.90</b>	-17.17 - 17.90	

### Overall income and expenditure

	Income	Expenditure	Profit/loss
Membership	£ 19,913.49	£ 5,600.00	£ 14,313.49
Competitions	£ 6,034.00	£ 7,910.00	<b>-£ 1,876.00</b>
Training	£ -	£ 9,002.70	<b>-£ 9,002.70</b>
Clothing	£ 3,728.21	£ 4,526.19	<b>-£ 797.98</b>
Equipment	£ 2,000.00	£ 8,378.04	<b>-£ 6,378.04</b>
Competencies	£ 50.00	£ 464.00	<b>-£ 414.00</b>
Storage	£ -	£ 2,400.00	<b>-£ 2,400.00</b>
Kit repairs	£ -	£ 300.00	<b>-£ 300.00</b>
Engraving	£ -	£ 255.21	<b>-£ 255.21</b>
Miscellaneous	£ 180.00	£ 912.00	<b>-£ 732.00</b>
Club hut	£ -	£ 2,050.00	<b>-£ 2,050.00</b>
Grants	£ 1,500.00	£ -	£ 1,500.00
Fundraising	£ 2,621.91	£ -	£ 2,621.91
Donations	£ 3,424.18	£ -	£ 3,424.18
Interest	£ 2.79	+730 £ -	£ 2.79 ✓
	<b>£ 39,454.58</b>	<b>£ 41,798.14</b>	<b>-£ 2,343.56</b>

## The accounts commentary

### Explanation of profit/loss

- The club has made a loss of £2378.46 by bank account figures but £2343.56 by income and expenditure figures. A difference of £34.90, which cannot be explained (but possibly due to double accounting when payments have been made into the wrong accounts, but it's really difficult to decipher where this happened despite multiple attempts).
- The club has had an increase in income this year through memberships, sales of equipment and fundraising, however there has been a significant increase in training costs, the purchase of new equipment and competition fees.
- It was highlighted that the purchase of the equipment £7994 would tip the profit and loss balance to a loss for this year, however this was agreed due to a £10000 grant being given to the club in 2020, which had not been used and was required to be spent. This grant is recorded in the 2019-2020 accounts where a profit of £12,511 was made (mainly due to this grant).
- Likewise last year 2020-2021 the club also made a loss of £7017 but this was due to a reduction in membership fees to compensate members during covid.

History of profit and loss figures for past 4 years shows a profit overall;

Profit and loss figures	
2018 -2019	£1,119.48
2019-2020	£12,511.12
2020-2021	-£7,017.00
2021-2022	-£2,378.46
	<b>£4,235.14</b>

### Memberships

- Membership figures are significantly higher for 2021-2022. An increase of 59% this year from £8142 to £19913
- This increase is partly due to lower membership fees last year to compensate members during covid
- However membership figures are up 20% from 2019-2020 (£15860), also an increase of 13 % from 2018-2019 (£17137)
- Some challenges in January in making sure that everyone who attends the sessions had renewed their memberships. This was often not picked up until a member needed to enter a competition when membership details were checked, there was a similar issue with DBS's too.

Woolacombe Surf Life Saving Club

Income & Expenditure Account

Year Ending 30th September 2022

INCOME :-	2022		2021	
Memberships	19913		8293	
Competitions	6034		979	
Training	0		190	
Kit/Clothing	3728		1111	
Equipment (sale of IRB & outboard)	2000		0	
Fundraising	2622		22	
Bank Interest	3		2	
Grants/ Donations	4924		1150	
Miscellaneous Receipts	<u>230</u>	39454.00	<u>2255</u>	14002.00
LESS EXPENDITURE:-				
Memberships	5600		5178	
Competitions	7910		1022	
Training	9003		4364	
Accreditations/Competencies	0		102	
Kit/Clothing	4526		1816	
Equipment	8378		2038	
Storage	2400		4800	
Kit Repairs	300		1295	
Club Hut	2050		0	
Miscellaneous Expenses	<u>1647</u>	41814	<u>255</u>	20870
SURPLUS INCOME OVER EXPENDITURE		<u><u>-2360</u></u>		<u><u>-6868</u></u>
Balance held in bank accounts at 1st October 2021 b/f			45293	
Balance held in petty cash at 1st October 2021 b/f			0	
Excess expenditure over income			<u>-2360</u>	
Balance at 30th September 2022			<u><u>42933</u></u>	

Represented By :

General Current Account 23184560	8181.74
Club Hut Savings Account 00721053	17606.09
Grants Account 17157260 (to 2/8/22)	2184.71
Membership Account 16896460	14960.58
Petty Cash	0
Unrepresented Cheque	0
Unrepresented Cheque	0
	<u><u>42933.12</u></u>

I certify that these accounts have been audited and that the above information is true and correct.

Mrs Janet Keiff   
19/04/2023

J Keiff Accounting Services  
Fircroft  
Station Road  
Woolacombe  
Devon  
EX34 7AW

**WOOLACOMBE SURF LIFE SAVING CLUB (CIO)**

England & Wales - Charity number 1176269

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# Accounts

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Charity number 1176269

Affiliated to The Surf Life Saving Association of Great Britain – Charity Number 1015668

**2020 – 2021**

**Annual Financial Report**

**1<sup>st</sup> of October 2020 – 30<sup>th</sup> September 21**

**Distribution**

<b>Chair</b>	<b>Mrs Annette Deasy</b>	<b>Copy 1</b>
<b>Secretary</b>	<b>Mrs Nathalie Sayer</b>	<b>Copy 2</b>
<b>Treasurer</b>	<b>Lucy Capron</b>	<b>Copy 3</b>
<b>Charities Commission</b>		<b>Copy 4</b>

**Ratified;**

**Signatures;**

A. Deasy 15/3/22

**Chair**



**Vice Chair**

L Capron 14/3/22

**Treasurer**

**Financial year 01/10/20 – 30/09/21**

<b>Account</b>	<b>Balance 30/09/20</b>		<b>Balance 01/10/21</b>		<b>Difference</b>	
Current (CIO)	£	13,718.26	£	14,178.98	£	460.72
Membership	£	11,697.74	£	3,332.46	-£	8,365.28
Club hut savings	£	17,601.55	£	17,603.30	£	1.75
Club hut repairs	£	114.82	£	-	-£	114.82
Grants	£	9,179.11	£	10,179.11	£	1,000.00
<b>Total</b>	<b>£</b>	<b>52,311.48</b>	<b>£</b>	<b>45,293.85</b>	<b>-£</b>	<b>7,017.63</b>

**Statement of profit and loss**

Opening balance 01/10/20	£	52,311.48
Closing balance 30/09/21	£	45,293.85
Net profit/loss	£	7,017.63

Income	£	13,851.89
Expenditure	£	20,869.52
Net profit/loss	-£	7,017.63

	Income		Expenditure		Profit/loss	
Membership	£	8,142.83	£	5,177.66	£	2,965.17
Competitions	£	979.50	£	1,022.50	-£	43.00
Training	£	189.90	£	4,364.40	-£	4,174.50
Clothing	£	1,111.46	£	1,815.57	-£	704.11
Equipment	£	-	£	2,038.00	-£	2,038.00
Competencies	£	-	£	102.00	-£	102.00
Storage	£	-	£	4,800.00	-£	4,800.00
Kit repairs	£	12.00	£	1,294.70	-£	1,282.70
Engraving	£	-	£	-	£	-
Miscellaneous	£	2,242.69	£	254.69	£	1,988.00
Grants	£	1,000.00			£	1,000.00
Fundraising	£	21.76	£	-	£	21.76
Donations	£	150.00	£	-	£	150.00
Interest	£	1.75	£	-	£	1.75
	£	13,851.89	£	20,869.52	-£	7,017.63

### Commentary on figures

- The transfer to the CIO a/c was the end of year figure from Membership a/c 2019/20 of £11462.10.
- Membership figures - This year we reduced membership fees to compensate for limited pool use and competitions in the 2019/2020 season. There were £402.66 of refunds to members for fees paid for the 20/21 season refunds related to membership fees paid for the 2021 season before we reduced the fee to those that had paid early.
- Competitions - two payments outstanding from competition fees for the Carnival and Devon's
- Training - the total is for all pool fees paid during the season, including September/October 21, no fees between Jan and Dec 21
- Clothing - numerous payments for club kit, competition vests (58) competition caps (50), swimming hats (100) + other club kit items, payments outstanding for kit at the end of September £360.60 + we have stock in hand
- Equipment - £2038 for the purchase of 2 new beach tents for the club.
- Storage - 2 x £2400, 2 years of storage paid in one year, due to late invoice in the previous year
- Kit repairs - £1294.70 - replacement fins and repairs to nipper boards, only 1 payment received from members for damages.

- Miscellaneous payments - £38.91 for NDDC business rates, £20.98 for the purchase of a Go Cardless cash machine for kit sales, £10 for graphic work for the beach tent, £14.40 web hosting fees, £150 for SLSGB affiliation fees
- 

### **Many thanks for our donations and grants received**

- To Groundwork, Tesco's, we received £1000 for intermediate racing boards
- We also received £150 donation from Jenny Bates, from the retiring collection at the funeral of her husband Pete Bates, who worked at the Red Barn for many years, particularly helping the club during it's early years.

### **Why is there a loss?**

- Previous years accounts showed a £12511.12 profit, partly due to NDCC covid grant
- Reduction in income from memberships is significant, possibly up to £8000, however the NDCC Covid grant was allocated to cover some of these loses so we could reduce membership income, this year; £8142.83, previous 2 years; 2019-20 £15'860, 2018-2019 £17'137.
- We have paid two years on storage in this financial year, this equates £2400 of the loss.
- Increase in club kit costs, previous year we had only spent £75, many children had grown over this period and needed replacement items.
- Grants and fundraising – in previous years there's been more income from grants fundraising, previous 2 years this has been around £1200, this year this has been reduced with a total for fundraising and donations of £171.76 and 1 grant of £1000.

### **Considerations for next year**

- Pool costs will increase, last year they were £4364 for only half the pool season, the 2 previous years they were £4910 and £4391 for the full pool season, £200 per week to hire Ilfracombe, yet to receive a invoice for Barnstaple hire for Youth on a Saturday afternoon. So just for Ilfracombe we are looking at costs of £5600 for the season (September to end of March 22).
- The costs of moving the club hut to the beach, a high quote had been received in the region of £5000, however there is belief that we can reduce this.

**WOOLACOMBE SURF LIFE SAVING CLUB (CIO)**

England & Wales - Charity number 1176269

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# Accounts

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Charity Number 1176269

Affiliated to The Surf Life Saving Association of Great Britain – Charity Number 1015668

**2019-2020**

**Annual Financial Report**

**1 October 2019 - 30 September 2020**

DISTRIBUTION

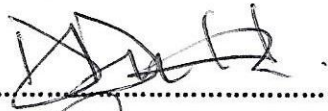
Chair	Mrs Annette Deasy	Copy 1
Secretary	Mrs Nathalie Sayer	Copy 2
Treasurer	Mrs Jess Szymankiewicz	Copy 3
Charities Commission		Copy 4

Ratified: AGM 11/11/20

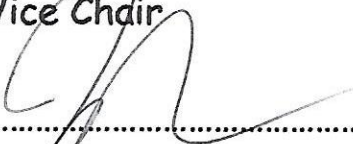
Signature:



.....  
Chair



.....  
Vice Chair



.....  
Treasurer

## Financial Year 01/10/19 -30/09/20

Account	Balance 01/10/19	Balance 30/9/20
Current	1,194.53	13,718.26 ✓
Membership	20,746.71	11,547.60 ✓
Club Hut Savings	17,593.46	17,601.55 /
Club Hut Repairs	114.82	114.82 ✓
Grants	0	9,179.11 ✓
 Total		

*agreed*  
*J. Keiff*  
*22/3/21*  
*J. Keiff*  
*auditor*

### Statement of profit and loss

Opening balance as of 1/10/19	39,649.52
Closing balance as of 30/9/20	<u>52,161.34</u> ✓
Net Profit/Loss	+ 12,511.82

*Cheques not cashed last year - none*

*Cheques not yet cashed this year - none*

Income 28,576.74

Expenditure 16,065.62

Net Profit/Loss + 12,511.12

*J. Keiff*  
*22/3/21*

	<u>Income</u>	<u>Expenditure</u>	<u>Profit/Loss</u>
Membership	15,860	5,020	+10,840
Competitions	1,110	1,060	+50
Training	110	4,300	-4,190
Clothing	75	30	+45
Equipment	0	590	-590
Competencies	0	520	-520
Storage	0	0	0
Kit repair	0	0	0
Engraving	0	45	-45
Miscellaneous	5	670	-665
Grants	10,000	3,820	+6,180
Fundraising	1,290	0	+1,290
Donations	120	0	+120
Interest	8	0	+8

## Notes to the accounts

- Membership - we made the decision to continue to charge membership during lock down as the costs to the club continued as lock down happened at the end of the pool season and just delayed the start of the beach season. We made it clear to members that if they were suffering from financial hardship that their fees could be paused.
- Only a few competitions went ahead this year due to Covid hence the low amounts going through the club for entry fees.
- Training costs are very similar to last year reflecting that pool hire costs remained the same this year. Pool hire for September 2020 was paid after year end so will appear in next year's accounts (£700)
- Main equipment purchased - Water rescue mannikin for lifeguard training £514
- Expenditure under competencies is for 4 x trainer assessor course
- The storage costs for the year were invoiced after year end so will appear in next year's accounts (£2400)
- Main miscellaneous costs: £300 trainers fund, £120 website costs, 2 x £100 donation from club towards costs for members competing for GB
- £3000 from the Tesco's community grant scheme is in last year's accounts. We spent the money this accounts year. We have now bought 10 (?11) transition boards which our nipper juniors have really enjoyed using this summer despite the lack of competitions. The final £1000 of the grant was not received into our account until after year end so will show on next year's accounts.
- We received a covid grant of £10,000 from North Devon Council as a small business receiving rate relief on our council tax. This was something we discussed at committee as we were not 100% clear we were eligible. However the council encouraged me to complete the application. We need to decide as a committee what to do with this money. Suggestions at committee were around discounting membership fees for 2021 - but have to be confirmed.
- Fundraising - this is mainly from gift aid - thank you to Don for the many hours you spent making this happen!

Woolacombe Surf Life Saving Club

Income & Expenditure Account  
Year Ending 30th September 2020

INCOME :-

Memberships	15860	
Competitions	1110	
Training	110	
Accreditations/Competencies	0	
Kit/Clothing	75	
Equipment	0	
Fundraising	1290	
Bank Interest	8	
End of Season Parties	0	
Grants/ Donations	10120	
Miscellaneous Receipts	5	28578
	<hr/>	

LESS EXPENDITURE:-

Memberships	5020	
Competitions	1060	
Training	4300	
Accreditations/Competencies	520	
Kit/Clothing	30	
Equipment	590	
Fundraising	0	
Club Hut Repairs/ erection	0	
Storage	0	
Engraving	45	
End of Season Parties	0	
Liability Insurance	0	
SLSGB Affiliation	0	
Website	0	
Grants	3820	
Miscellaneous Expenses	682	16067
	<hr/>	

SURPLUS INCOME OVER EXPENDITURE

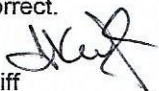
12511

Balance held in bank accounts at 1st October 2019 b/f	39650
Balance held in petty cash at 1st October 2019 b/f	0
Surplus Income over Expenditure	12511
Balance at 30th September 2020	<hr/> <hr/> 52161

Represented By :

General Current Account 23184560	13718
Club Hut Current Account 00721835	115
Club Hut Savings Account 00721053	17602
Grants Account	9179
Membership Account 16896460	11548
Petty Cash	0
Unrepresented Cheque	0
Unrepresented Cheque	0
	<hr/> <hr/> 52161

I certify that these accounts have been audited and that the above information is true and correct.

  
Mrs Janet Keiff  
22nd March 2021

J Keiff Accounting Services  
Fircroft  
Station Road  
Woolacombe  
Devon  
EX34 7AW