



**CHARITY COMMISSION**  
FOR ENGLAND AND WALES

## Trustees' Annual Report for the period

From 1<sup>st</sup> April 2024 To 31<sup>st</sup> March 2025

Charity name: Crantock Surf Lifesaving Club

Charity registration number: 1179066

## Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The objects for which the CIO is established is to save lives, prevent drowning and to provide education and training in all areas relating to lifesaving, rescue and resuscitation/first aid for the benefit of the public in Cornwall and in particular on Crantock Beach, Newquay;
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	Crantock Surf Life Saving Club's main activities include:  a) The promotion and provision of Surf Lifesaving qualifications and training in water safety, rescue, lifesaving, coaching, resuscitation, first aid and patrolling. b) The promotion of and the provision of voluntary lifesaving and rescue services to the community and public at large.(Patrols) c) The provision of lifesaving safety awareness and prevention of drowning information. d) The promotion of our work and activities within the local community. e) To support our members who want to participate in lifesaving competition at local, county, national and European level.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	In planning and delivering our activities the Trustees have given careful consideration to the Charity Commission's public benefit guidance

### Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	

Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	We are a totally volunteer-led organisation and are hugely grateful to our volunteers who run the Club, provide training to members and carry out essential beach patrols and life-saving activities.
Other		

## Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>Throughout the year we have delivered lifesaving training sessions for our 150 members Adults/nippers. We have provided Beach Patrol training for our volunteers and the wider community and carried out a significant number of beach patrols (out of hours and supporting the RNLI at busier periods).</p> <p>We have worked with local businesses, community organisations, the RNLI and National Trust to help spread information and awareness on water safety.</p> <p>Over the Spring/Summer/Autumn our volunteers carried out over 1,300 hours of beach patrols/volunteering, dealing with assists (23), rescues (8) and advisories (273).</p>

### Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	

Investment performance against objectives	Para 1.41	
Other		

## Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The Club remains in a positive financial state see Accounts Below for details. This year we received a grant from Sport England/Lottery which we match funded and were able to buy new nipper/ junior boards and 2 x surf ski's The club is working closely with The Making Space for Sand project.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	We have a small savings account put aside for larger projects, emergencies and applying for grants.
Amount of reserves held	Para 1.22	see Accounts Below
Reasons for holding zero reserves	Para 1.22	
Details of fund materially in deficit	Para 1.24	
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	

## Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	Our principal source of funds are membership fees, fundraising and grant awards.
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		

## Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Association Model' Constitution
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	CIO
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Trustees are appointed or reappointed annually at the Annual General Meeting held in April and approved by our members.

### Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	Crantock SLSC works closely with Cornwall Surf Life Saving, Surf Life Saving GB (governing organisation), RNLI, Big Green Surf school, National Trust and Plymouth University. MSFS project
Relationship with any related parties	Para 1.51	
Other		

## Reference and Administrative details

Charity name	Crantock Surf Life Saving Club
Other name the charity uses	The Crantock Surf life Saving Club
Registered charity number	1179066
Charity's principal address	Location:  Crantock Beach, Crantock Newquay Cornwall TR8 5RE  Correspondence: 23 Carneton Close, Crantock, TR8 5RY

**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	Emmie Seward-Adams	Chair		CSLSC members
2	Lisa Sensier	Fundraising Officer		CSLSC members
3	Belinda Perkins	Treasurer		CSLSC members
4	Ben Sousek	Membership Officer		CSLSC members
5	Patrick Harty	Beach Safety Officer		CSLSC members
6	Mark Colvin	Secretary		CSLSC members
7	Martyn White	Club Captain		CSLSC members
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**Corporate trustees – names of the directors at the date the report was approved**

Director name		

**Name of trustees holding title to property belonging to the charity**

Trustee name	Dates acted if not for whole year	

**Funds held as custodian trustees on behalf of others**

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the	

assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

#### **Additional information (optional)**

#### **Names and addresses of advisers (Optional information)**

<b>Type of adviser</b>	<b>Name</b>	<b>Address</b>

#### **Name of chief executive or names of senior staff members (Optional information)**

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#### **Exemptions from disclosure**

Reason for non-disclosure of key personnel details

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#### **Other optional information**

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## Declarations

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

Signed on behalf of the charity's trustees

<b>Signature(s)</b>	B A Perkins	
<b>Full name(s)</b>	Belinda Ann Perkins	
<b>Position (eg Secretary, Chair, etc)</b>	Treasurer	
<b>Date</b>	21/01/26	

**CRANTOCK SURF LIFE SAVING CLUB****INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31ST MARCH 2025**

	£	£
<b>Open Bank Balance as at 1st April 2024</b>		<b>£ 13,661.42</b>
<b>Deposit Account Balance as at 1st April 2024</b>		<b>£ 4,035.75</b>
<b>INCOME</b>		
Memberships	£ 14,591.94	
Adult swim	£ 1,821.89	
Circuit Training Subs	£ 820.40	
Courses/ competitions	£ 1,301.75	
RNLI HUT RENTAL	£ 1,000.00	
Kit	£ 577.00	
Xmas Party	£ 775.00	
Donations/grants	£ 28,042.55	
Miscellaneous	£ 30.65	
Insurance/ affiliations	£ 90.00	
	<b>£ 49,051.18</b>	<b>£ 49,051.18</b>
<b>Less EXPENSES:</b>		
Adult swim	£ 1,794.00	
Nipper Swim (1,460 Nipper Swim Previous Year)	£ 3,332.00	
Circuit Training Subs	£ 497.00	
Courses/ competitions	£ 3,794.50	
Mule	£ 2,165.55	
Maintenanace	£ 5,677.36	
Kit	£ 20,255.56	
Xmas Party	£ 868.80	
Donations/grants	£ 40.00	
Printing, Postage and Stationery	£ 95.53	
Miscellaneous (5,000 to savings account)	£ 5,829.46	
Accountant Fee	£ 216.00	
Insurance/ affiliations	£ 6,864.01	
	<b>£ 51,429.77</b>	<b>£ 51,429.77</b>
<b>Excess of Income over Expenditure</b>		<b>-£ 2,378.59</b>
<b>Bank Balance as at 31st March 2025</b>		<b>£ 11,282.83</b>
<b>Deposit Balace as at 31st March 2025</b>		<b>£ 9,112.18</b>

**ACCOUNTANT'S REPORT**

In accordance with instructions given to me, I have carried out without doing an audit the above Income and Expenditure account from the accounting records of Crantock Surf Life Saving Club and from information and explanations supplied to me.

Please note that where the the transfer of £5,000 between the bank accounts has been recorded as a payment, it has NOT been recorded within the income section. Along with this, bank interest receivable of £76.43 has not been recorded - there would be a total decrease in deficit of £5,076.43 as a result of this.

Total overall deficit would now become a surplus of £2,697.84

**JAMES BENDREY**  
**ACCOUNTANTS LTD**

**17th November 2025**

AGREED AND SIGNED BY: .....

**CRANTOCK SURF LIFE SAVING CLUB**