



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 01 March 2022 Period start date
To 28 February 2023 Period end date

Charity name: **DARWEN MASTERS SWIMMING CLUB**

Charity registration number: **1200203**

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	<i>The key aims of Darwen Masters Swimming Club are the advancing of health or saving lives and health education or sickness prevention. It exists for the promotion of community participation in healthy recreation, primarily but not exclusively, for the benefit of the inhabitants of Darwen, Blackburn and the surrounding areas by the provision of facilities for swimming and associated activities.</i>
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	<ul style="list-style-type: none">• <i>Provision of swimming sessions at an indoor pool, delivered by a coach qualified to Swim England standards.</i>• <i>Sessions are tailored, dependant on the abilities and fitness of the participants.</i>• <i>As a result, members improve their overall health, fitness and wellbeing.</i>• <i>Members are encouraged participate in competitive swimming events for adults indoors and in open water, in line with the ethos and values of Swim England</i>• <i>The charity has run on a not-for-profit basis. Charity specific events that generate a surplus revenue, enable donations to local/national charities.</i>
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	<p><i>The charity was granted charitable status with the Charity Commission in 2022. The membership voted to incorporate as a charitable organisation to reflect its values and constitution. These include treating everyone equally and with due respect for difference of individuals.</i></p> <p><i>The club caters for any local adult members of the public (local to Blackburn with Darwen) and its neighbouring communities. It provides opportunities for adults to improve their health fitness and wellbeing in an area of the country with relatively poor health outcomes.</i></p>

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	<i>Pre-pandemic, events that were organised by the charity, included competitions which produced a financial surplus. These led to donations to local/national health related charities (i.e., local hospice, Alzheimer's Society, Macmillan Nurses) as determined by the committee and the wider membership (as per the constitution). Since 2020 there have been no additional events to date due to Covid.</i>
Policy on social investment including program related investment	Para 1.38	<i>The charity is run on a not-for-profit basis and though the outcomes for members are better health and wellbeing. Thus, the charity contributes to the health and wellbeing of the community.</i>
Contribution made by volunteers	Para 1.38	<i>The committee and trustees form the main volunteer body.</i>
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<ul style="list-style-type: none">• <i>"Stronger Affiliation" status as a Masters Swimming Club within Swim England (SE) the national body, meeting the required regulatory framework including risk assessments and welfare.</i>• <i>In the year 2022-23 more than 86 coached pool sessions were delivered.</i>• <i>Attendance improved from a post-Covid low, and by February 2023 the membership numbers were beginning to recover.</i>• <i>As a result, members reported their own improved health, fitness and wellbeing.</i>• <i>A small number of members entered SE regional swimming events as competitors. This marked a return to competitions previously cancelled by Covid.</i>• <i>Nine members swam regularly in open waters and entered several regional</i>

		<p><i>events across the north of England, Wales.</i></p> <ul style="list-style-type: none"> <i>Prudent management of resources and a concerted drive to re-establish the membership post-Covid, has secured financial stability. Lessons learned include the establishment of a reserves policy to secure longer term sustainability.</i>
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Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	<ul style="list-style-type: none"> <i>The charity is now in better financial health than in the previous three years.</i> <i>In the year 1 March 2022 to 28 February 2023, the charity made a small loss of £94.12 (1% of income). This represented a small improvement from the loss of £243.69 in 2021-22 (3.4% of income).</i> <i>The COVID pandemic had significantly disrupted the flow of income.</i> <i>Lockdowns and pool closures resulted in membership reduced by almost half.</i> <i>The committee have been successful in re-invigorating membership and the financial position.</i>
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	<ul style="list-style-type: none"> <i>Whilst the charity exists on a not-for-profit basis – for the benefit of the community it serves, the committee has steered a deliberate course to sustainability, including setting aside reserves which reflect advice for the charity sector (3-6 months operational costs).</i>
Amount of reserves held	Para 1.22	<i>£8000.00 (reserves policy available on request)</i>
Reasons for holding zero reserves	Para 1.22	<i>N/A</i>
Details of fund materially in deficit	Para 1.24	<i>N/A</i>
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	<ul style="list-style-type: none"> <i>The committee was strengthened by new additional members, following the last AGM.</i> <i>The committee learned from the pandemic experience the importance of accurate financial planning and risk assessment (physical and financial).</i> <i>The committee now has procedures in place to minimise and mitigate uncertainties.</i> <i>The committee meets (at a minimum), quarterly to receive treasurer and secretary reports, review and review the business plan going forward.</i> <i>The two key factors that govern sustainability as a going concern – are membership numbers and management of costs.</i> <i>There are no issues about the charity continuing as a going concern.</i>

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	<ul style="list-style-type: none"> <i>Membership subscriptions.</i>

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	<i>Constitution</i>
How is the charity constituted? (e.g unincorporated association , CIO)	Para 1.25	<i>Charitable Incorporated Organisation (CIO)</i>
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	<i>The Trustees are elected by the wider membership, in accordance with the constitution. The officers and the committee are the de facto Trustees</i>

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	<i>The charity operates through a constitution which is endorsed and regulated by Swim England NW.</i>
Relationship with any related parties	Para 1.51	<i>Swim England NW is the relevant national body for swimming.</i>
Other		

Reference and Administrative details

Charity name	<i>Darwen Master Swimming Club</i>
Other name the charity uses	
Registered charity number	<i>1200203</i>
Charity's principal address	<i>299, Blackburn Road, Darwen, Lancashire BB3 0AB</i>

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	Geoff Dodd	Chairman	From 30 August 2022	The wider membership
2	Gerard Johnson	Secretary	From 30 August 2022	The wider membership
3	Kevin Massey	Treasurer	From 30 August 2022	The wider membership
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Corporate trustees – names of the directors at the date the report was approved

[illegible]

Name of trustees holding title to property belonging to the charity

[illegible]

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	N/A
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	N/A
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	N/A

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

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

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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

Signature(s)	<i>Kevin Massey</i>	
Full name(s)	Kevin Massey	
Position (eg Secretary, Chair, etc)	Treasurer and Trustee	
Date	6 October 2023	

TREASURER'S ANNUAL REPORT 2022-23

Darwen Master Swimming Club
Profit and Loss Account for the year end at
28 February 2023

	<u>2022-23</u>	<u>2022-23</u>	<u>2021-22</u>	<u>2021-22</u>
<u>Income</u>				
Subscription income	9,178.20		7,126.74	
Other training	0.00		0.00	
ASA income	0.00		0.00	
Capernwray	0.00		0.00	
Postal swim entries	0.00		0.00	
100 x 100	0.00		0.00	
Building society interest	9.13		11.78	
Other income	0.00	9,187.33	56.00	7,194.52
<u>Expenditure</u>				
Pool hire costs	6,197.40		4,889.60	
Coach's fees	1,980.00		1,305.00	
ASA costs	903.45		534.15	
Other expenses	200.60	9,281.45	709.46	7,438.21
<u>(Loss) / Profit for the year</u>		<u>(94.12)</u>		<u>(243.69)</u>

1. Financially, a year not affected directly by Covid closures, but the income stream from subscriptions was severely disrupted by the closure of the Nationwide bank account and the 16 weeks with no banking facilities. Overall income, though an increase on the previous covid affected year was less than projected. Many thanks are due to Blackburn with Darwen Council and our swimming coach for their patience regarding with our credit facilities.
2. Membership fluctuated significantly (15 lost, 7 new including 3 returners)
3. The closure of the account resulted in the loss of some two not attending who had continued to contribute.
4. The closure and reopening of bank accounts resulted in some members overpaying subscriptions and the treasurer recommended reimbursement (totalling £198). There were some underpayments.
5. Expenses increased by £1860 from the previous year.
6. The three key expenses remain; pool hire, coaching fees and Swim England affiliation fees.
7. Overall, the club operated at a just below break-even level (-£94.12).
8. Reserves remained healthy in the short term and within the Charity Commission guidelines of "up to 6 months operating costs".
9. Consideration needs to be given to increasing the membership to a sustainable level compatible within the limits of the facilities.

10. Consideration is also required to address the legacy donation of £500 designated for the development of the club.
11. The club needs to fulfil its responsibilities to the Charity Commission and publish audited accounts and other information within the time limit.

Darwen Master Swimming Club
Balance Sheet at year end
28 February 2023

	<u>2022-23</u>	<u>2022-23</u>	<u>2021-22</u>	<u>2021-22</u>
<u>Current Assets</u>				
Cash at Building Society	11,695.21		12,162.18	
Prepayments and stock	0.00		0.00	
Total Current Assets		11,695.21		12,162.18
<u>Current Liabilities</u>				
Accruals	1,014.50		1,387.35	
Donation provision	500.00		500.00	
Total Current Liabilities		1,514.50		1,887.35
Net Assets		10,180.71		10,274.83
<u>Member Funds</u>				
Funds brought forward	10,274.83		10,518.52	
Profit / (Loss) for the year	(94.12)		(243.69)	
Funds carried forward		10,180.71		10,274.83

The accounts were independently examined and verified by

Mrs B Hoyle

Dated.....25 September 2023