



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From **1 March 2023** Period start date
To **29 February 2024** 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	<i>Provision of swimming sessions at an indoor pool, delivered by a coach qualified to Swim England standards.</i> <ul style="list-style-type: none"><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	<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 the club constitution.</i> <i>These include treating everyone equally and with due respect for difference of individuals. 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 very poor health outcomes.</i>

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 small 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 the outcomes for members are better health and wellbeing. Thus, the charity contributes to the health and wellbeing of the community overall and reduced demands on the NHS.</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	<i>"Stronger Affiliation" status as a Masters Swimming Club within Swim England (SE) the national body, meeting all the required regulatory frameworks including risk assessments, Safeguarding and general welfare.</i> <ul style="list-style-type: none"><i>• In the year 2023-24 more than 100 coached pool sessions were delivered.</i><i>• Considerable changes in membership which recovered to 48 by February 2024. Virtually all swimmers being regular attendees.</i><i>• As a result, members reported their own improvements in health, fitness and wellbeing.</i><i>• 12 members entered Swim England local and regional competitive swimming events.</i><i>• 15 members swam in open waters regularly at events across the north and south of England and in Wales.</i><i>• Continued prudent management of resources and increased membership post-Covid and has brought greater financial stability. Reserves are in place and well</i>

		<i>managed.</i>
--	--	-----------------

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 continued to consolidate its financial position through a two-year plan.</i> • <i>In the year to 29 February 2024, the charity made a loss of £1418.70p. Although this was greater than the previous year, it represented positive progress with the two-year recovery plan agreed by all members at the AGM in 2023.</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>£6000.00 of reserves are in place and well managed. (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>Potential financial risks remain managing the balance between outgoings (mostly pool hire/coaching) and increasing membership (balance of the number of members and capacity of the pool). These moved towards a balance by the end of the reporting year.</i> • <i>The committee had consistently used attendance data, the financial accounts and forecasts to inform decisions at regular meetings.</i> • <i>Monitoring procedures are in place to minimise and mitigate uncertainties.</i> • <i>There were 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 committee (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>C/o 41 Sandringham Drive Brinscall Chorley PR6 8SU</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	Trustee	From 30 August 2022	The wider membership
2	Gerard Johnson	Trustee	From 30 August 2022	The wider membership
3	Kevin Massey	Welfare Officer	From 30 August 2022	The wider membership
4	John Holland	Chairman	From 8 November 2023	The wider membership
5	Keith Eagle	Treasurer	From 8 November 2023	The wider membership
6	Lee Blackburn	Secretary	From 8 November 2023	The wider membership
7	Tracey Yates	Trustee	From 13 January 2024	The wider membership
8	Johnathan Cooney	Trustee	From 13 January 2024	The wider membership
9	Anthony Gottweiss	Trustee	From 13 January 2024	The wider membership
10	David Henry	Trustee	From 13 January 2024	The wider membership
11	Harry Hayden	Trustee	From 13 January 2024	The wider membership
12	Craig Blackburn	Trustee	From 13 January 2024	The wider membership
13				
14				
15				
16				
17				
18				
19				
20				

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)

--

Exemptions from disclosure

Reason for non-disclosure of key personnel details

--

Other optional information

--

Declarations

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

Signed on behalf of the charity's trustees

Signature(s)

Kevin Massey

Full name(s)

Kevin Massey

Position (eg Secretary,
Chair, etc)

Trustee

Date

5 October 2024

TREASURER'S ANNUAL FINANCIAL REPORT 2023-24

Darwen Master Swimming Club
Profit and Loss Account
Year ending 29/02/2024

Income

Subscription income
 Other training
 ASA income
 Sale of merchandise
 Postal swim entries
 100 x 100
 Building society interest
 Other income

	<u>2023-24</u>	<u>2023-24</u>	<u>2022-23</u>	<u>2022-23</u>
	10,652.00		9,178.20	
	0.00		0.00	
	471.05		0.00	
	378.50		0.00	
	0.00		0.00	
	0.00		0.00	
	0.00		9.13	
	0.00	11,501.55	0.00	9,187.33
	7,922.50		6,197.40	
	2,448.75		1,980.00	
	1,583.95		903.45	
	554.00		0.00	
	0.00		0.00	
	0.00		0.00	
	411.05	12,920.25	200.60	9,281.45
		-1,418.70		-94.12

Expenditure

Pool hire costs
 Coach's fees
 ASA costs
 Purchase of merchandise and logo design
 Postal swim fees
 Donation East Lancs Hospice 100 x 100
 Other expenses

(Loss) / Profit for the year

1. Treasurer role transitioned from Kevin Massey to Keith Eagle in the early part of the financial year.
2. A year of considerable change within the club. Membership started at 37 and ended at 48 with virtually all swimmers being regular attendees. To support this growth and ensure a good quality of swim for all, pool lane hire increased through the year from four to all seven.
3. In the summer, the Committee recognised that this approach would result in an operating loss but considered this the right course of action given that the funds at the bank exceeded six months of operating costs, the level recommended by the Charity Commission as a financially robust level.
4. Overall, the club operated at a loss of £1,418.70 in the year.
5. The club agreed at the AGM in November to adopt a strategy to take action to return to breakeven over a two-year period. The first element of this was the increase of the monthly subscription by £4/month commencing January 2024. The financial position will be reviewed during the 2024-25 year and further proposals made to bridge the remaining gap.
6. Income increased by £2,314.22. £849.55 was additional payments by members for merchandise, and for the Swim Compete category of Swim England membership. The remainder of the increase reflects the growth in membership, and two months impact of the £4/month subscription increase.
7. The three key expenses remain; pool hire, coaching fees and Swim England affiliation fees. All had inflationary increases of between 5 and 10%.
8. Expenses increased by £3,638.80 from the previous year.

- a. Pool hire costs increased by £1,725.10 mainly driven by the increase in the number of lanes hired.
 - b. Coach fees increased by £468.75 as the coach supported more sessions as well as receiving a pay rise.
 - c. Swim England fees increased by £680.50 mainly due to more members electing for the Swim Compete category. This increase being offset by the Swim England income of £471.05 received from members.
 - d. Design and purchase of merchandise cost £554, though this was offset by sales to members of £378.50.
 - e. Other expenses increased by £210.45 to £411.05. The major element was the AGM which accounted for £307.25 of the total.
9. Reserves remained healthy in the short term and within the Charity Commission guidelines of “up to 6 months operating costs”, however, as noted above action is being planned to retain this position going forwards.
 10. The legacy donation of £500 designated for the development of the club has been identified to be used on training additional coaches early in the new financial year.
 11. The club opened a deposit account during the year which currently holds £6,000. This will deliver interest during the coming year.
 12. The club fulfilled its responsibilities to the Charity Commission and published audited accounts within the scheduled time limit.

Darwen Master Swimming Club
Balance Sheet at year end
29 February 2024

	<u>2023-24</u>	<u>2023-24</u>	<u>2022-23</u>	<u>2022-23</u>
<u>Current Assets</u>				
Cash at Bank	9,267.41		11,695.21	
Prepayments and stock	0.00		0.00	
Total Current Assets		9,267.41		11,695.21
<u>Current Liabilities</u>				
Accruals	5.40		1,014.50	
Donation provision	500.00		500.00	
Total Current Liabilities		505.40		1,514.50
Net Assets		8,762.01		10,180.71
<u>Member Funds</u>				
Funds brought forward	10,180.71		10,274.83	
Profit / (Loss) for the year	(1,418.70)		(94.12)	
Funds carried forward		8,762.01		10,180.71

The accounts were independently examined and verified by

Mrs B Hoyle B Hoyle

Dated 1 September 2024