



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From **1 March 2024** Period start date
To **28 February 2025** 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>Historically, 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.</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	<ul style="list-style-type: none">• <i>The club has maintained "Stronger Affiliation" status as a Masters Swimming Club within Swim England (SE) the national body, meeting all the required regulatory frameworks including risk assessments, coaching standards, Safeguarding and general welfare.</i>• <i>In the year 2024-25 more than 100 coached pool sessions were delivered.</i>• <i>Over time membership tends varies according to personal circumstances and the 39 years it has been within the range 35 – 58. In 2024-25 it stabilised at around 48. Virtually all swimmers being regular attendees.</i>• <i>As a result, members reported their own improvements and maintenance in health, fitness and wellbeing.</i>• <i>High quality coaching has enthused members and 16 entered Swim England's local and regional competitive swimming events and 15 members swam in open waters regularly</i>

		<p><i>at events across the north and south of England and in Wales.</i></p> <ul style="list-style-type: none"> • <i>Continued prudent management of resources and increased membership has brought greater financial stability. Reserves are in place and well are managed.</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	<ul style="list-style-type: none"> • <i>Increased participation in the number of members competing.</i>
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	<ul style="list-style-type: none"> • <i>The club has maintained its reserves</i>
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 club consolidated its financial position in line with the two-year plan agreed at the 2023 AGM.</i> • <i>In the year to 28 February 2025, the charity made a loss of £1,279.45p. This was a reduction from the previous year, it represented positive progress with the two-year recovery plan agreed by all members.</i> • <i>Costs for 2025-26 were forecast to rise so at the AGM in November 2024 the membership agreed new membership subscriptions, annual fees and a gift aid scheme was agreed with HMRC.</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>£6139.29 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	<ul style="list-style-type: none"> • <i>Rising costs, particularly the inflation of pool-hire charges.</i> • <i>Potential loss of memberships through personal financial circumstances leads to reduced income could make the club unviable.</i>
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	<i>Constitution agreed with Swim England NW (due for review 2026)</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)

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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)

Kevin Massey

Full name(s)

Kevin Massey

Position (eg Secretary,
Chair, etc)

Trustee

Date

31 August 2025

TREASURER'S ANNUAL REPORT 2024-25

Darwen Master Swimming Club

Profit and Loss Account for the year ended

28/02/2025

	<u>2024-25</u>	<u>2024-25</u>	<u>2023-24</u>	<u>2023-24</u>
<u>Income</u>				
Subscription income	14,658.00		10,652.00	
Other training	0.00		0.00	
Swim England member contributions	418.50		471.05	
Sale of merchandise	661.00		378.50	
Raffle	144.00		0.00	
100 x 100	0.00		0.00	
Bank interest	139.29		0.00	
Other income	0.00	16,020.79	0.00	11,501.55
<u>Expenditure</u>				
Pool hire costs	12,189.00		7,922.50	
Coach's fees	2,362.50		2,448.75	
Swim England fees paid	1,725.60		1,583.95	
Purchase of merchandise	677.00		554.00	
Postal swim fees	0.00		0.00	
Donation 100 x 100	0.00		0.00	
Other expenses	346.14	17,300.24	411.05	12,920.25
<u>(Loss) / Profit for the year</u>		<u>(1,279.45)</u>		<u>(1,418.70)</u>

- The club agreed at the AGM in November 2023 to adopt a strategy to take action to return to breakeven over a two-year period. The 2024-25 year being the first of these two years, and as such a loss was expected
- Overall, the club operated at a loss of £1,279.45 in the year
- Further action was agreed at the AGM in November 2024 that would achieve a breakeven position across the 2025-26 year. The actions are:
 - A £1/month increase to the monthly subscription
 - The introduction of an annual £25 membership fee
 - Reclaim of 25% Gift Aid on the annual fee
- The club started the year with 48 members and ended it with 47. With 10 leavers and 9 joiners in the year. To support this level of swimming, pool hire was at seven lanes for most of the year.
- Income in the year increased by £4,501.24.
 - The sustained higher level of membership across the year combined with the £4/month subscription increase resulted in an additional £4,006 of subscriptions
 - Donations of £144 were received from the Xmas party
 - The deposit account holds £6,000, and received interest of £139.29 during the year
- The three key expenses remain; pool hire, coaching fees and Swim England affiliation fees.

7. Expenses increased by £4,361.9 from the previous year. Pool hire cost increase of £4,266.50 accounted for most of this reflecting the sustained higher level of lane hire and a 5% rental increase.
8. The legacy donation of £500 designated for the development of the club was used during the year to train additional coaches and part fund a banner
9. Reserves at year end are at five months of operating costs and remained within the Charity Commission guidelines of “up to six months operating costs”. However, to retain this position the actions agreed at the AGM must be implemented
10. 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
28 February 2025

	<u>2024-25</u>	<u>2024-25</u>	<u>2023-24</u>	<u>2023-24</u>
<u>Current Assets</u>				
Cash at Bank	7,482.56		9,267.41	
Prepayments and stock	0.00		0.00	
Total Current Assets		7,482.56		9,267.41
<u>Current Liabilities</u>				
Accruals	0.00		5.40	
Donation provision	0.00		500.00	
Total Current Liabilities		0.00		505.40
Net Assets		7,482.56		8,762.01
<u>Member Funds</u>				
Funds brought forward	8,762.01		10,180.71	
Profit / (Loss) for the year	(1,279.45)		(1,418.70)	
Funds carried forward		7,482.56		8,762.01

The accounts were independently examined and verified by

Mrs B Hoyle.....B Hoyle.....

Dated.....5 September 2025.....