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**WEST KIRBY DISABLED SWIMMING CLUB**  
**FINANCIAL STATEMENTS**

**31 March 2025**

**Registered Charity : 1203815**

**RICHARD COULTHARD FCA  
CHARTERED ACCOUNTANT  
28-30 GRANGE ROAD WEST  
BIRKENHEAD  
MERSEYSIDE  
CH41 4DA**



**WEST KIRBY DISABLED SWIMMING CLUB**

**CHARITY INFORMATION**

**31 March 2025**

**Charity Number: 1203815**

**Trustees:**

<b>Chairperson</b>	<b>Marion McGourty</b>
<b>Treasurer</b>	<b>Juliet Allan</b>
<b>Minutes Secretary</b>	<b>David Keith Allan</b>
<b>Events Secretary</b>	<b>Wendy Purvis</b>
<b>Non-Executive</b>	<b>Ian Gouldson</b>
<b>Non-Executive</b>	<b>Peter Wright</b>
<b>Non-Executive</b>	<b>Norman Stevens</b>
<b>Non-Executive</b>	<b>Sheena Murray</b>
<b>Non-Executive</b>	<b>Tracey Craig</b>

**Bankers:**

**Barclays Bank plc.**

**Contact Address:**

**Mrs Juliet Allan  
64 Cleveley Road  
Meols  
Wirral  
CH47 8XR**

**Independent Examiner:**

**Richard Coulthard FCA  
Chartered Accountant  
28-30 Grange Road West  
Birkenhead  
Wirral  
CH41 4DA**



**WEST KIRBY DISABLED SWIMMING CLUB**

**TRUSTEES' REPORT**

**31 March 2025**

The Trustees present their report and financial statements for the year ended 31 March 2025.

**Constitution and Management**

The Charity is constituted under a written constitution adopted March 1984 as amended May 2000 and May 2001 and re-written and updated 13 May 2005 and amended in May 2016.

The Trustees comprise President, Chairperson, Treasurer, Events Secretary, Minutes Secretary and a number of other Non-Executive Trustees. The Trustees meet as required to decide upon matters relevant to the Charity.

Sadly the President, Mr J Riley, passed away on 26 June 2024.

**Principal objects**

The principal objects of the Charity are to provide or assist in the provision of facilities for recreation and leisure time occupation, in particular but not exclusively by the provision of facilities for swimming for disabled persons in a safe and secure environment in the interests of social welfare with the object of improving their conditions of life.

**Review of Activities**

The Trustees continue to provide swimming sessions and offer professional coaching if required.

The Club could not function without the support of the Volunteers and Trustees for which we are grateful.

We organise trips and events and any profit we make on these is kept in the bank until required for equipment.

**Risks**

The Trustees review, on a regular basis, the major risks which the Charity faces and believe that they have established suitable systems to mitigate significant risks.

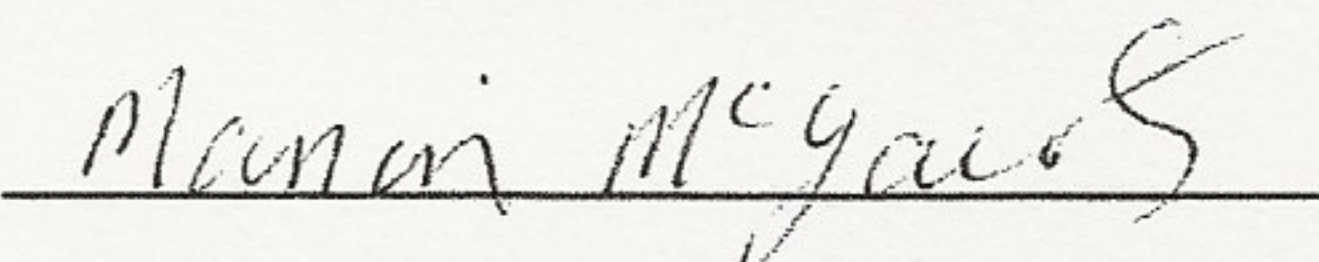
**Public Benefit**

The Trustees continue to strive to meet the objectives and provide the activities referred to above and believe they have complied with the duty in the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission.

**Financial Report**

Income during the year was less than expenditure by £1,946 (2024 was more than expenditure by £4,387). Net assets at the year end were £117,620 (2024 £119,566) and are considered adequate for the Charity's immediate future.

**For and on behalf of the Trustees**



**Date:** 16-May-25



**REPORT OF THE INDEPENDENT EXAMINER TO THE TRUSTEES OF**

**WEST KIRBY DISABLED SWIMMING CLUB**

**FINANCIAL STATEMENTS TO 31 MARCH 2025**

I report on the accounts for the year ended 31 March 2025, which are set out on pages 5 to 8.

**Respective responsibilities of trustees and independent examiner**

As the charity's trustees, you are responsible for the preparation of financial statements for each financial year which give a true and fair view of the charity's incoming resources and application of resources during the year and of its state of affairs at the end of the year.

In preparing those financial statements you are required to:

- \* select suitable accounting policies and then apply them consistently;
- \* make judgements and estimates that are reasonable and prudent;
- \* state whether applicable standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- \* prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

Your responsibilities as trustees include keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable you to ensure that the financial statements comply with the Charities Act 2011. You are also responsible for safeguarding the charity's assets and hence for taking reasonable steps for the prevention and detection of fraud and breaches of law and regulations.

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility:

- to examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the Act; and
- to state whether particular matters have come to my attention.

**Basis of Independent Examiner's Statement**

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also included consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently we do not express an audit opinion on the view given by the accounts.



**REPORT OF THE INDEPENDENT EXAMINER TO THE TRUSTEES OF**  
**WEST KIRBY DISABLED SWIMMING CLUB**  
**FINANCIAL STATEMENTS TO 31 MARCH 2025**

**Independent Examiner's Statement**

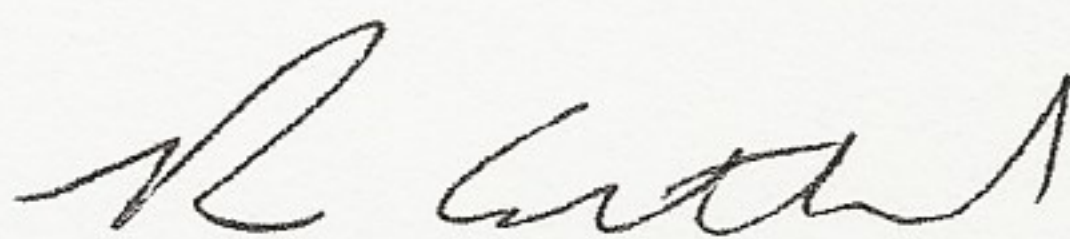
In the course of my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep proper accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have not been met: or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



**Richard Coulthard FCA**  
**Institute of Chartered Accountants in England and Wales**  
**28 – 30 Grange Road West**  
**Birkenhead Wirral**  
**CH41 4DA**

**Date:** 16-May-25



# **WEST KIRBY DISABLED SWIMMING CLUB**

## **STATEMENT OF FINANCIAL ACTIVITIES**

**For the Year Ended 31 March 2025**

		<b>Total Unrestricted Funds 2025</b>	<b>Total Unrestricted Funds 2024</b>
	<b>Notes</b>		
<b>INCOME AND EXPENDITURE</b>			
<b>Income and endowments</b>			
Donations and voluntary income		426	589
Fundraising and other events	3	11,582	11,054
Fees & Subscriptions		785	1,025
Interest received		1,617	1,244
Other Income		891	6,349
Memorials & Legacy Income		-	-
<b>Total income</b>		<u>15,300</u>	<u>20,261</u>
<b>Expenditure on Charitable activities</b>			
Charitable activities	4	16,539	15,550
Governance costs	4	708	324
<b>Total expenditure</b>		<u>17,247</u>	<u>15,874</u>
<b>Net income/(expenditure)</b>		<u>(1,946)</u>	<u>4,387</u>
<b>Net movement in funds</b>		(1,946)	4,387
<b>Total funds brought forward</b>		119,566	115,179
<b>Total funds carried forward</b>		<u>117,620</u>	<u>119,566</u>

The net movement in funds referred to above is the net incoming resources as defined by the Statement of Recommended Practice for Accounting and Reporting issued by the Charity Commission for England and Wales and is reconciled to the total funds as shown in the Balance Sheet on page 6 as required by the said Statement. All activities derive from continuing operations.

None of the charity's activities were acquired or discontinued during the above two financial years. There are no recognised gains and losses in 2025 and 2024 other than the movements shown above.

The notes on pages 7 and 8 form part of these Financial Statements.



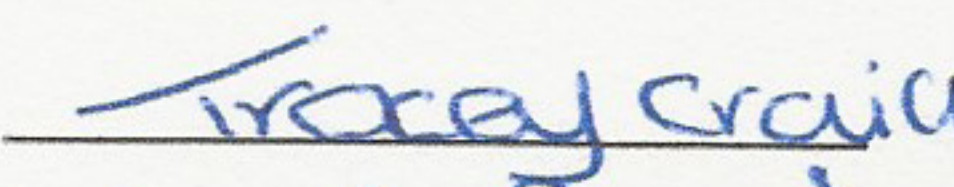
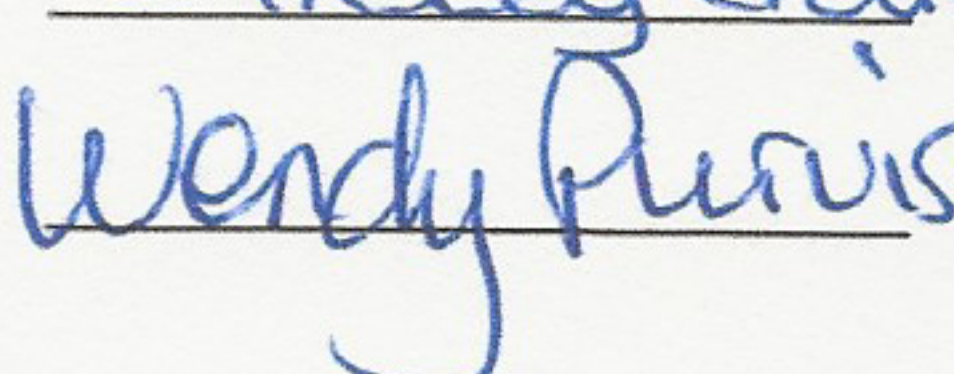
**WEST KIRBY DISABLED SWIMMING CLUB**

**BALANCE SHEET**

**31 March 2025**

	Notes	2025		2024	
		£	£	£	£
Fixed Assets	6		2,837		3,893
Current Assets					
Stock			100		100
Debtors	7		20		-
Cash at Bank & in Hand			19,940		22,065
Philippa Rough Legacy Account			95,183		93,738
			<u>115,243</u>		<u>115,903</u>
Creditors: amounts falling due within one year	8		<u>460</u>		<u>230</u>
Net Current Assets			114,783		115,673
Net Assets			<u>117,620</u>		<u>119,566</u>
Income Funds					
Unrestricted			<u>117,620</u>		<u>119,566</u>

Approved by the Board of Trustees on 16 May 2025  
and signed on its behalf by

 Trustee  
 Trustee

The notes on pages 7 and 8 form part of these Financial Statements.



**WEST KIRBY DISABLED SWIMMING CLUB**

**NOTES ON FINANCIAL STATEMENTS**

**31 March 2025**

**1. Accounting policies**

**Basis of the preparation of the accounts**

The financial statements have been prepared in accordance with the Accounting by Charities' Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) issued on 16 July 2014, and the Charities Act 2011 and applicable regulations.

**Reconciliation with previously Generally Accepted Accounting Practice**

In preparing the accounts, the trustees have considered whether in applying the accounting policies required by FRS 102 and the Charities SORP FRS 102 a restatement of comparative items was needed. No restatements were required.

**Accounting convention**

The financial statements are prepared on an ongoing basis, under the historical cost convention, on an accruals basis.

**Grants and voluntary income**

All grants, fundraising and voluntary income are accounted for when received.

**Funds**

There were no Restricted Funds during the year.

**2. Taxation Status**

The charity is registered with the Charity Commission in accordance with the Charities Act 2011 and as such is not liable to taxation on its charitable activities.

**3. Fundraising & other events**

	2025	2024
	£	£
Entrance fees	1,550	1,767
Outings	640	225
Lunches/Parties	1,054	1,896
Llandudno	8,338	7,166
	<u>11,582</u>	<u>11,054</u>



**WEST KIRBY DISABLED SWIMMING CLUB**

**NOTES ON FINANCIAL STATEMENTS**

**31 March 2025**

**4. Expenditure on Charitable activities**

	<b>Total Unrestricted Funds 2025 £</b>	<b>Total Unrestricted Funds 2024 £</b>
<b>Charitable activities</b>		
Cost of fundraising events	15,097	13,463
Insurance	276	265
Training & Coaching costs	60	880
Committee costs	50	-
Depreciation of fixed assets	1,056	942
	<u>16,539</u>	<u>15,550</u>
<b>Governance costs</b>		
Stationery, Accountancy & General Expenses	708	324
	<u>708</u>	<u>324</u>

**5. Employees and Trustees' remuneration**

There are no employees. No Trustee received any remuneration or expenses either directly or indirectly during 2025 or 2024.

**6. Fixed Assets**

	<b>2025 £</b>	<b>2024 £</b>
<b>COST</b>		
1 April 2024	23,061	22,563
Additions in year	-	498
31 March 2025	<u>23,061</u>	<u>23,061</u>
<b>DEPRECIATION</b>		
1 April 2024	19,168	18,226
Charge for the year	1,056	942
31 March 2025	<u>20,224</u>	<u>19,168</u>
<b>NET BOOK VALUE</b>		
31 March 2025	<u>2,837</u>	<u>3,893</u>

**7. Debtors**

	<b>2025 £</b>	<b>2024 £</b>
<b>Amounts falling due within one year</b>	<u>20</u>	<u>-</u>

**8. Creditors**

	<b>2025 £</b>	<b>2024 £</b>
<b>Amounts falling due within one year</b>	<u>460</u>	<u>230</u>



**WEST KIRBY DISABLED SWIMMING CLUB**

**DETAILED INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2025**

	2025		2024	
	£	£	£	£
<b>INCOME</b>				
Entrance Fees		1,550		1,767
Annual Subscriptions		785		1,025
Donations / Sponsorships		1,075		2,025
Hoylake Community Centre		-		-
Christmas Party Income		405		460
Llandudno Trips		8,338		7,166
Penrhyn Trip		640		-
Tatton Park		-		225
Bank Deposit Interest		1,617		1,244
Misc Income		891		-
Memorials and Legacy				6,349
		<hr/> 15,300		<hr/> 20,261
<b>LESS: EXPENDITURE</b>				
Insurance	276		265	
40th Anniversary Celebration	-		2,994	
Christmas Party expenses	484		134	
Llandudno expenses	8,795		8,930	
Stationery & General expenses (see below)	708		324	
Penrhyn Castle	2,135		894	
Summer Lunch	538		421	
Swimming Instruction	60		880	
Committee expenses	50		-	
Equipment Maintenance	3,145		89	
Depreciation	<hr/> 1,056		<hr/> 942	
		17,247		15,874
<b>NET (DEFICIT)/SURPLUS FOR YEAR</b>		<hr/> <hr/> (1,946)		<hr/> <hr/> 4,385
<b>STATIONERY, ACCOUNTANCY &amp; GENERAL EXPENSES</b>				
Stationery:				
Post & Stationery		21		108
General: Cards/Birthday Cakes/Refreshments/Gifts		297		99
Computer Costs		-		80
Awards Badges		31		37
Accountancy:		360		-
		<hr/> <hr/> 708		<hr/> <hr/> 324

This page does not form part of the Charities Act Financial Statements.



Mrs J Allan  
64 Cleveley Road  
Meols  
Wirral

CH47 8XR

13 November 2025

Statement of account

Premium Plus

Deposit Account No. 20524 West Kirby Disabled Swimming Club

As an eligible depositor, your deposits are covered by the Financial Services Compensation Scheme (FSCS). A copy of the FSCS Information Sheet and Exclusions List will be sent to you annually.

For further details about the FSCS, refer to the website at [www.FSCS.org.uk](http://www.FSCS.org.uk).

Your current interest rate is 3.10%. For further details of our interest rates, please see overleaf.

Opening balance as at 29 July 2024 0.00

Closing balance as at 31 March 2025 50503.42

Transactions

<u>Date</u>	<u>Description</u>	<u>Amount</u>
29 Jul 2024	Deposit	50000.00
15 Nov 2024	Interest	503.42