

Swim Inspiration

Charity registration number 1210839

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 December 2025

Swim Inspiration

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	M Percival P Smith H Dowen S Jones B Holliday B Lafford C France N John
Charity number	1210839
Bank	Lloyds Bank 48 Bellevue Terrace, Worcestershire WR14 4QG

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Trustees Report

For the year ended 31st December 2025

The trustees present their annual report and financial statements for the year ended 31 March 2025

The financial Statement below is in compliant with the CC16a form and guidance notes

Objectives

The objects of the charity set out in the constitution are:-

to advance the health and wellbeing of people of all ages who are living with, or are recovering from, long term health conditions and/or , particularly but not exclusively, have a disability as defined in s.6 of the Equality Act 2010 by, providing facilities for them to enjoy being in the water, whether swimming or not, and in so doing to not only relieve health conditions but also, where appropriate, to increase their mobility and to provide social support to overcome problems associated with isolation which are often associated with disability and ill health

Main Activities

Over the course of 2025 the main activities of the group have been

i) Trustees

All 7 Trustees have remained in place for the initial 3 Years commencing 2024. We have asked Naomi John to also join us and she has accepted

ii) Grants

We have had 2 new grants from

Lottery for £9000 this is restricted funding to be used by May 2026

Waitrose for 1250 this is unrestricted funding

We have some residual funding restricted to Aqua Yoga from MHCF which has been used by year end.

iii) Instructors

There have been a number of changes to the instructors and volunteers. We try and have a minimum of 3 Instructors at each session

We have had 2 new volunteers join this year we welcome them to the group and hope that they will be regular contributors, one of our original instructors has rejoined the group and a new volunteer has joined

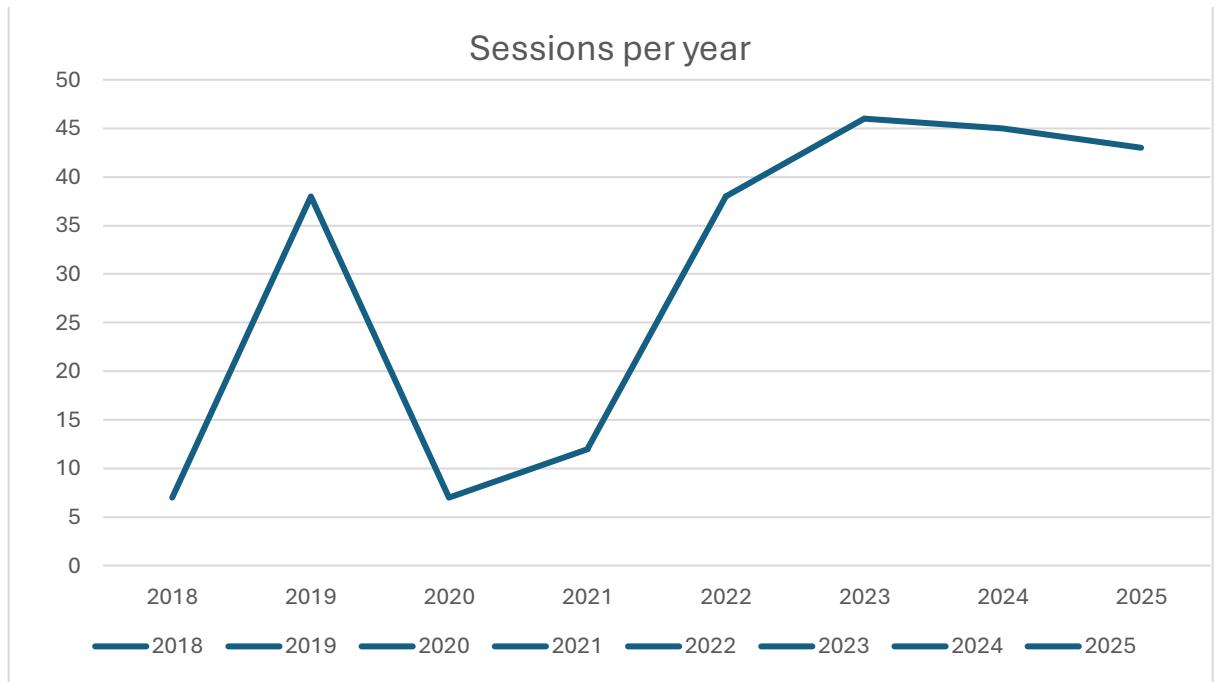
Sincere thanks also go to the longer standing Helpers Their help is very much appreciated

iv) Sessions

We will have had 43 sessions this year slightly down from last year but the pool has again been closed for a short period. We continued with the Land Yoga again during this period.

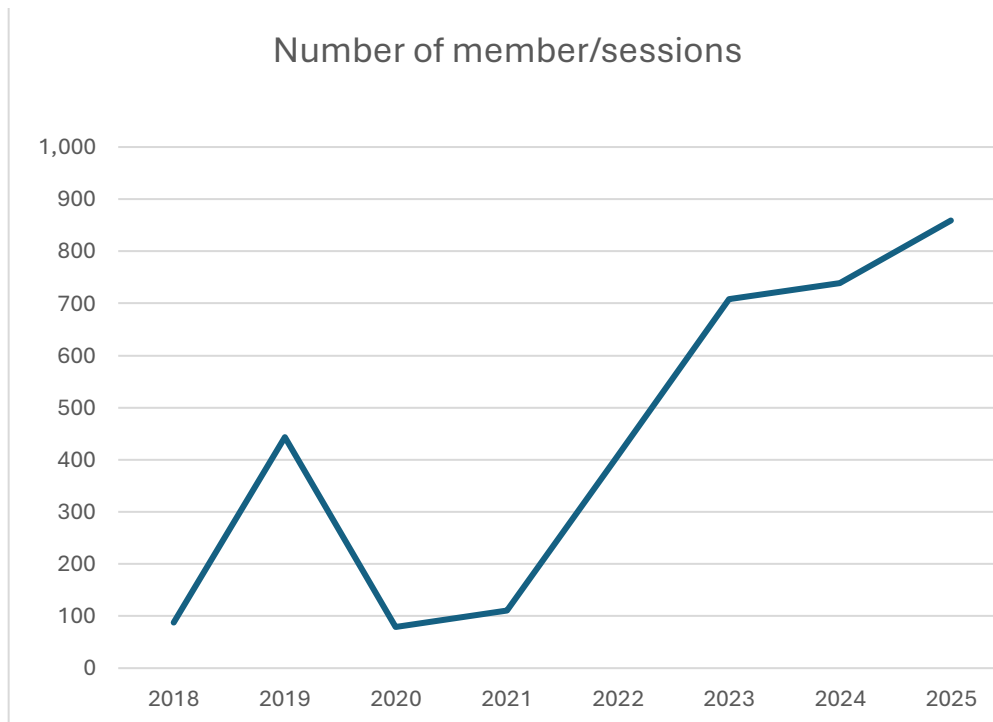
We continued with the family and wave sessions over the summer with friends and family included. New this year was the introduction of a Coffee and Cake session. This was held in the Christmas half term and attracted 25 people. Thanks to the Lottery funding of "outside activities"

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v) members

We have, for the first time, provided over 850 (859 to be exact) member/sessions over the course of the year. 120 more member/sessions with 2 less sessions.



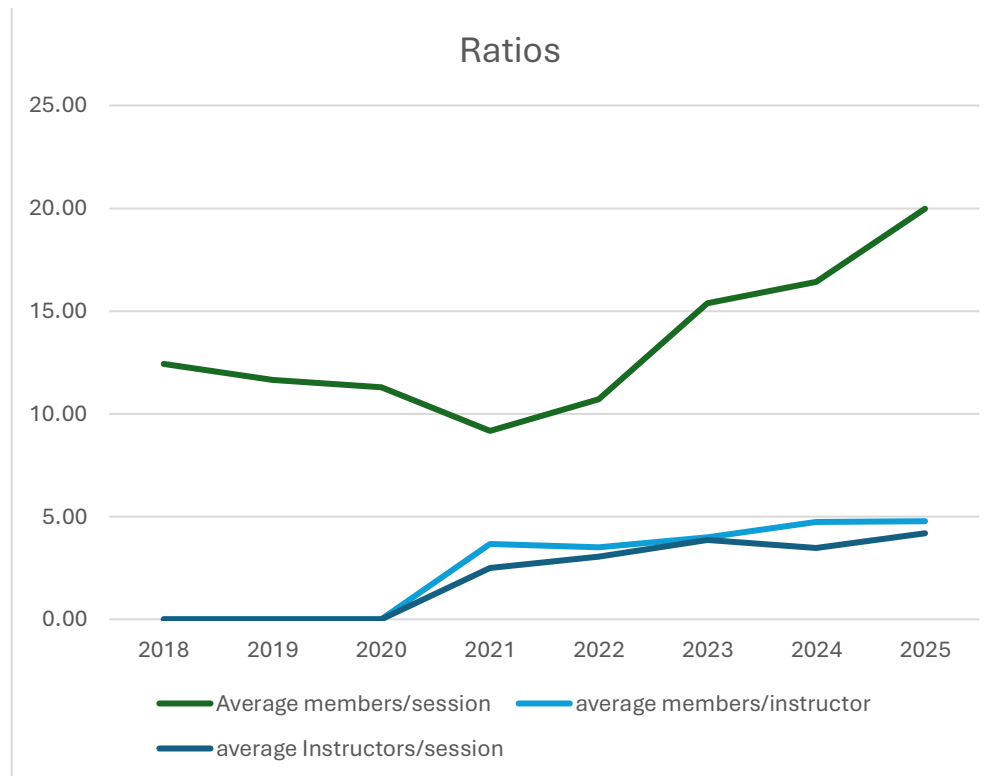
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vi) Attendees and instructors

We have had the highest attendance per session we have ever had, reaching 20 averaged over the whole year

As well as the increase numbers per sessions we have added 2 new Instructors/Volunteers to cover the increase average attendance maintaining our volunteers per member figure

It is a difficult balance to make, but the feeling of the trustees is that the quality of our offering would be reduced with too many in each session. It will be a challenge for next year to try and resolve this.



vii) Training

We have continued with our commitment to training the volunteers and trustees. With some inclusion of the members.

We have had the Swim England “Teaching disabled people to swim” and also the “safeguarding” internet based courses made available to the new volunteers and also the trustees.

We are looking at the handling and assisting course again and have included through “Young Solutions” a “first aider at work” course for volunteers and Trustees for the first time this year

viii) Financial review

We have a net incoming totalled £13,383 (2024 £3,260). This was made up of £4383 unrestricted and £9000 restricted income

The total funds held by the charity at the year end amounted to £13,223 (2024 £7,980) of which £3286 are restricted funds (2024: £7468) and £9937 are restricted funds (2024:£451).

Our total out goings this year were £8,140 (2024: £8411).

We have paid for the pool hire for 2026/2027 in advance which is included in the above figures

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We are dependent on grants and donations for our continued operation and we are truly grateful to the organisations and individuals who have supported us this year, enabling us to continue our work including those who have devoted time and effort to fundraising internally..

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level where the group can support itself for one year (about £7500) assuming an average income from subscription (£2500). This means a bank balance of around £5000. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

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CHARITY COMMISSION
FOR ENGLAND AND WALES

Charity Name

No (if any)

Receipts and payments accounts

CC16a

For the period
from

Period start date
01/01/2025

To

Period end date
31/12/2025

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Subscription	3,120	-	-	3,120	2,764
Lottery	-	9,000	-	9,000	-
Waitrose	1,250	-	-	1,250	-
Donations	13	-	-	13	46
MHCF	-	-	-	-	450
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	4,383	9,000	-	13,383	3,260
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	4,383	9,000	-	13,383	3,260
A3 Payments					
pool hire	1,250	3,288	-	4,538	4,100
Instructors	175	1,735	-	1,910	1,953
Equipment	-	51	-	51	207
Training	-	90	-	90	553
Professional Help	-	30	-	30	463
Insurance	-	690	-	690	438
Tech support	265	-	-	265	437
Outside Activities	-	229	-	229	37
other	108	229	-	337	225
	-	-	-	-	-
Sub total	1,798	6,342	-	8,140	8,412
A4 Asset and investment purchases, (see table)					
no assets or investments	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	1,798	6,342	-	8,140	8,412
Net of receipts/(payments)	2,585	2,658	-	5,243	5,152
A5 Transfers between funds Subsidy	1,240	-	1,240	-	-
A6 Cash funds last year end	6,112	1,868	-	7,980	13,132
Cash funds this year end	9,937	3,286	-	13,223	7,980

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Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Bank	9,937	3,286	-
	cash	353	-	-
		-	-	-
	Total cash funds	10,290	3,286	-
	(agree balances with receipts and payments account(s))	Agreement Error	OK	OK
B2 Other monetary assets	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	Unused Grants.	lottery	-	1,696
			-	
	pool hire paid in advance 45 session at £50 44 sessions at £52	lottery	-	4,538
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature

Mark Percival

Print Name

Mark Percival

Date of approval

23/7/26