

## **Dover LifeGuards Chairman's Report 2020/21**

Wow, what a year and some would say a baptism of fire! When I started out in this role, my one main aim was to get all swimmers and disciplines back in the pool. I knew from there we could then look at recovering and growing the club, as we were one of the lucky ones, a Club that survived the pandemic, where so many didn't, and we are fortunate to have had great support from the pool provider and the team to start our recovery as a Club. I am pleased to say that each discipline that was running in March 2019 is back swimming, we have work to do, but we will continue to grow stronger over the coming year.

The Executive Team surrounding me have been amazing. They have questioned and challenged when needed and supported and encouraged more than I could ever ask! We have had a great workforce that have all pulled together, the coaches on the ground, the volunteers and the parents. Our workforce has grown both those that you see poolside and also those behind the scenes who without we would not be able to function, so thank you to everyone!

One of the biggest challenges we have faced this year has been our finances. 2020/2021 has been a year of minimum income, but several running costs that we had to continue to fund, did make an impact. Coupled with that, our much-anticipated return to the pool with covid bubbles and restrictions meant swimming with limited numbers to keep everyone safe created a further financial deficit, that as a Club meant having to run at a loss. Luckily our previous prudent financial planning meant that we were able to continue to do this in the short term but did alert us to a long-term review of training fees to cover future cost increases. From September when things started to ease, we continued to be cautious, but we have been able to deliver a fuller programme and have seen more and more swimmers return to the water. This is especially true with the growth in our membership for our Learn to Race and Masters sessions which has had a positive impact on not only future income but reinvigorating the club as a whole.

So, what have we been up to?

- **Competitive Squad:** A slow but exciting return to competition started in the spring with Level X introducing the competitive squad back into racing and some swimmers qualified and competed at the Festival of Swimming (regionals) on the back of these times. As the year has progressed more galas are starting to take place. Arena league commenced in September with our relatively inexperienced squad heading off to Brighton for the first round. The team spirit, excitement and determination from the team was testament to what we are as Dover Lifeguards, being on the poolside involved in the first team gala for over 18 months was nothing short of overwhelming! This end of the year has seen more galas available and a later than normal Club Champs allowed our swimmers from all areas to get some needed race practice and times. Four of our squad represented their school as a relay team at the National Secondary School's Gala, showing the strength that we have as a Club. We have also had two swimmers recognised and picked for the National Talent Pathway. We turn now to look at East Invicta's and Kent Champ's 2022 and hope that we continue the positive racing and determination the squad have shown.

- **Learn To Race:** Led and trained by Tracy Anstis and Tracey Bessent the Learn to Race section has grown in numbers and strength, finishing this year at full capacity and trials and queries still coming in! The growth and nurturing of this section is all down to the amazing dedication and team work by Tracy and Tracey who have spent untold amount of hours developing these sections.

- **Life-Saving:** Finally resumed back in September after almost 18 months. Although the

numbers are significantly reduced at present it will remain a focus for 2022 to increase participants and the awareness of these sessions.

- **Masters:** Kaira Redman, with strong support from Carolyn Bond have grown the number of sessions and swimmers in our Masters section. The growth will continue into 2022 encouraging Junior Masters to transfer across to Masters and continue the skills they have gained. Masters have been able to enjoy some competitions being represented at the Master's Regional event but most poignant to me, was the representation we had at our own Club Champs. These competitors were amazing and most importantly for me, it felt that we were really joining our club up with all disciplines and inspiring swimmers to continue and show it doesn't have to stop when you leave school or head to Uni!

- **Open-Water:** This year has only seen adult open waters commence, however heading into 2022 with hopefully fewer restrictions we will be able to commence all open water swimming with the lead from Tanya.

- **Water-Polo:** Water-Polo remains suspended

- **Membership:** Our membership declined slightly following Covid-19, however we are now seeing a steady increase in the number of members throughout each discipline of the Club.

- **Media:** We continue to see extended coverage in our local press from all disciplines. This is really helping to promote and celebrate the great work and team we have as a club. We will be increasing our presence on all platforms of social media over the coming few months, celebrating success but also promoting each of the disciplines to try and attract more members.

- **Executive Committee/Trustees:** I would like to thank the Executive Committee and Board of Trustees for their support and guidance over the past year. We are all volunteers from different walks of life and the commitment and time spent on work for the club does not go unnoticed, you have made what has been a challenging year a successful one that we can celebrate!

### **In Summary....**

Watching the faces of the swimmers over the past year, whether its been as they have competed for the first time, competed at team galas, or achieved their next stage has brought home to me why we all do this and why I am so proud of what we achieve. There has been more than one occasion when I have become overwhelmed by the smile and delight on a swimmer's face as they have achieved something! Swimming is not an easy sport for either the swimmers, supporters, coaches or any one involved and we may not always get it right, but we are a team and I firmly believe that together we can achieve so much.

Reflecting on the last year, it's been a challenge, I have had ups and downs as the Chair. There have been some hard decisions to make and some uncomfortable moments as we have had to do the right thing for the club and all swimmers, but I would do it a thousand times over! I believe we are really starting to grow the club again following a very challenging couple of years that none of us could have predicted.

Here's to 2022, growth of the club, the swimmers and our DLGC family. Thank you all for your support!

Lou

**Lou Goldup**

**Chairwoman – DLGC Executive Committee**

## **Presidents Report 2021**

It has been a privilege to serve as President of Dover Life Guard Club for a fourth year. I have been a member of this fantastic club since I was 2 years old. This club is run by an incredible group of volunteers, without whom the smooth running of this successful club would not happen. I would like to take this opportunity to thank them for their time and efforts to make the club what it is.

We have had another disrupted year to our swimming, caused by the Covid 19 Pandemic. We have had to adapt our training and teaching to fit in with Swim England guidance to keep everyone as safe as possible. This could not have happened without the tireless work behind the scenes by the volunteers who help to run this club.

We have had a bit more normalcy this year, with the return of Club Championships which demonstrated some fantastic swimming from all age groups within the club and with the start up of more competitions things are returning to a more normal state.

Swimming is such an important life skill to learn and you are never too old to learn to swim. We are lucky to be a part of a fantastic swimming club, with so much history behind it, which is successful in many areas not just competitive swimming, we have a wealth of knowledge within the club to support all our members.

Finally, I look forward to the coming year and all the exciting prospects that it will bring to the club, I'm sure we will continue to thrive and support all our members from the very young to the young at heart with their goals and dreams for the future.

Kaira Redman DLGC President 2021

## **Competition Report 2021**

This is my third year as Competition Secretary and the time has come to reflect on the past year. This year has again proven to be a difficult one for many of us in dealing with the restrictions that Covid-19 has brought on us all. Due to this the Club has had sporadic training at the beginning of the year and started some very restrictive competition since the Summer, with Kent and Spring Regional Championships being cancelled.

However, as a Club we have managed some competition starting with the Level X time trials which many of our swimmers took part in - even though some found it nerve racking getting out the stopwatches, I was pleasantly surprised how well all the swimmers did. As a result of this 9 of our top squad managed to gain qualification into Swim England Festival of Swimming Regional Competition, with many of our swimmers achieving top 10 finishes. The icing on the cake following this competition is that 2 of our swimmers have been selected for the National Development Pathway for the top 13 and 14 year old swimmers, a massive congratulations to Emily-Rose Evans and Tommy Goldup - wishing you both every success and I have enjoyed watching your swimming journey.

I am delighted that during October we were able to host Club Champs over a full weekend and distance swim mornings. It was just fabulous to see so many swimmers come together from all facets of the Club compete with spectators on the balcony and a fabulous atmosphere poolside - this is without doubt the highlight of my year and especially so as we were not able to run Club Champs last year.

We are also able to compete at National Arena League this year and have done two of the three rounds so far. The team have stepped up a league and I am proud to say that we are looking good to stay up in that league for next year. During round two the team of 19 swimmers achieved over 20 personal best times!

We have also had three swimmers qualify for the very prestigious Winter Regionals held at Winchester this year - this is one of the hardest competitions to qualify for as it is not age grouped ranked, they just take the fastest swimmers. Our club swimmers were against international level swimmers and as always they represented the team brilliantly and each achieved a personal best time. Well done to Jordan Rogers-Mills, Molly Lown and Emily-Rose Evans.

During 2021 we even had some swimmers that have broken club records, evidencing the fact that the Club is moving in the right direction and improving all the time even through the toughest of times. Congratulations to Abigail Hogben, Emily-Rose Evans, Jordan Rogers-Mills, Molly Lown, Edward Dill-Russell and Tommy Goldup for breaking club records during the year.

The Club are very proud of all the swimmers and I'm looking forward to next year where we will hopefully get more competition and wish all the swimmers every success in 2022.

Becky Lown  
Competition Secretary

## **Learn To Race Report for AGM**

There are currently 4 Learn to Race sessions spread over 2 nights Thursday and Friday.

### **1. Thursday Night**

We now have 2 hours, 3 lanes for 7-8pm and 1 lane for 8-9pm. The numbers have recently swelled, and requests for trials are coming in thick and fast.

The swimmers have adapted to the changes to hours and new swimmers joining them. The highlight was the Level X events in the summer, which, whilst only a handful of swimmers were category 2, we ensured that the whole group participated. The children loved it.

We have held our own fun events at various points in the year, including Halloween and there will be some seasonal activity.

Our Junior helpers for Thursdays are Abi, Elizabeth and Hareni who are always there supporting the swimmers.

### **2. Friday Night**

Two-hour sessions including the preliminary group run by Jordan Roger Mills, who are our pre stage 8 swimmers. They are making steady progress and Jordan is working on developing them for future transition into the Thursday group.

This group contains our pre squad swimmers, stage 10's, including some Thursday night swimmers seeking additional hours. The group all took part in level X, their first competitive event, and they did themselves proud.

Our Junior helpers for Fridays are Katherine, Freya, Nathaniel, Ted, and Molly  
Special mention and thank you to Tracey Bessent who was instrumental in the learn to race Level X events.

Swimmers are really progressing, they have completed distance work, and most are at stage 9 level and beyond. Some swimmers have transitioned having additional hours and into early morning sessions.

There are other evenings our Learn to Race members are mixed in with other sections e.g., Tuesday nights, which, we are pleased to report is so popular that it is full!

We look forward to the next year and our Learn to Race section developing into our competitive squad of the future.

Tracy Anstis  
Learn to Race Section

## **Masters Report 2021**

The Masters section of the club is growing, along with the Junior Masters. For the first time in the Club's history we have four coached masters sessions, with the Juniors continuing to have two coached sessions.

The Junior Masters section has grown so much that I am creating a new section to make room for up and coming Juniors. This new section will be the Intermediate Masters and they will have sessions alongside the Juniors and the Masters to help create a seamless transition from Junior to Master.

With the Covid 19 Pandemic still afoot, competitions have not been running, but with the easing of some of the restrictions the Short Course Regionals at the K2 Crawley managed to take place. We sent a team of three along, Ellie Matthews, Tracey and Louis Martin. For Ellie, this was her first ever competition and Tracey and Louis first competition in a long time. The team did fantastically well and won several medals between them.

We also had a strong representation at the Club Championships, with the Masters having their own heats. This was enjoyed by all and next year we hope to encourage more Masters to take place.

In the New Year, with more competitions on the horizon we are taking a team of six to the Long Course Regionals, so keep your eyes peeled for the results of how the team get on. We are continuing to build all three areas of the Masters section and if you fancy giving it go come along and give it a try.

Hopefully we will have an enjoyable year ahead of us with plenty of competitions and fun along the way.

I would like to take this opportunity to thank our Master Coach Carolyn Bond for all her hard work.

Kaira Redman Master Secretary 2021

**Registered Charity No: 270111**

**DOVER LIFE GUARD CLUB  
FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 AUGUST 2021**

**DOVER LIFE GUARD CLUB**  
**FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 AUGUST 2021**

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## **DOVER LIFE GUARD CLUB**

### **ANNUAL REPORT OF THE EXECUTIVE COMMITTEE FOR THE YEAR ENDED 31 AUGUST 2021**

The Club is governed by its Constitution, the most recent version of this being adopted on 25 November 2014 and is a registered charity, number 270111. The Club is based at Dover District Leisure Centre, Fitness Fields, Whitecliffs Business Park, Whitfield, Dover, Kent.

#### **Executive Committee**

The Executive Committee has general powers of management over the affairs of the Club, and each member is elected at the Annual General Meeting.

The Executive Committee elected at the Annual General Meeting on 30 November 2020 was as follows:

L Goldup	Chairman
K Manser	General Secretary
K Curtis	Treasurer
M Turner	Membership Secretary
B Lown	Competition Secretary
Vacant	Workforce Co-ordinator
T Harding	Long Distance & Life Saving Secretary
K Redman	Masters Secretary
T Anstis	Learn to Swim Secretary
T Evans	Welfare Officer

There are also three property holding Trustees of the Club as follows:

M Fidock  
C Cotton  
S Walker

Registered Charity Number

270111

Bankers

Lloyds Bank plc  
4 Market Square  
DOVER  
Kent  
CT16 1ND

Santander UK plc  
BBAM  
Bridle Road  
Bootle  
MERSEYSIDE  
L30 4GB

National Savings & Investments  
GLASGOW  
G58 1SB

Independent Examiner

I D Pascall FCA  
Chartered Accountant  
McCabe Ford Williams  
Charlton House  
Dour Street  
DOVER  
Kent CT16 1BL

## **DOVER LIFE GUARD CLUB**

### **ANNUAL REPORT OF THE EXECUTIVE COMMITTEE FOR THE YEAR ENDED 31 AUGUST 2021 (CONTINUED)**

The objects of the Club are those of Swim England and in particular to:

1. Promote the teaching, development and practice of swimming, open water swimming, life saving and to stimulate Masters competition in all disciplines of the sport for its members.
2. Raise public awareness of the sport and stimulate public opinion in favour of providing proper accommodation and facilities.
3. Promote uniformity of rules for the control and regulation of swimming, life saving and the management of all competitions hereunder.
4. Enforce observance of the laws of Swim England.
5. Provide instruction in life saving, artificial resuscitation and the use of life saving apparatus.

#### **Reserves and investment policy**

The financial reserves that we have set aside provide financial stability and the means for the development of our objectives, as above.

The committee regularly reviews the amount of funds that the Club requires to ensure that they are adequate to fulfil the Club's continuing obligations.

The Club's income reserves held at 31 August 2021 amounted to £74,298 (including stock of £1,500). Income reserves excluding stock amounted to £72,798. The reserves remain adequate to fulfil the clubs continuing obligations, specifically:-

**Dissolution of the Dover Life Guard Club** - The reserves contain a prudent sum set aside to ensure the Club can discharge its debts and liabilities and engage the necessary professional assistance to ensure the winding up of the club is undertaken effectively and in line with the laws and regulations regulating the dissolution of a charity.

**Retention of the SwimMark Accreditation** - The criteria for maintaining this accreditation is continually evolving to assist clubs like DLGC in club management and the development of effective and professional working practices. In particular there is a focus on the training of volunteers including a programme of continual refresher training.

**Deficit Funding** - Within the reserves a prudent sum provides a contingency fund to help absorb the peaks and troughs of financial pressures within the operational activities of the Club.

**Other Contingencies** - A prudent sum within the reserves provides for any larger/exceptional costs outside of the normal operational workings and/or budgeting/forecasting processes of the Club.

The Club invests its surplus funds so as to earn the maximum return with the minimum of risk.

**Trustees** – The Trustees are elected at the General Meeting of the Club and must be nominated by the Executive Committee or any member.

## **DOVER LIFE GUARD CLUB**

### **ANNUAL REPORT OF THE EXECUTIVE COMMITTEE FOR THE YEAR ENDED 31 AUGUST 2021 (CONTINUED)**

#### **Progress during the year**

Dover Life Guard Club has continued to operate as normally as possible, when legally allowed to do so, in order to maximise the amount of swimming time our members could have. Due to the hard work of the Executive Committee and our Club volunteers we created a new normality, balancing the health of our individual members with the financial implications of our decisions. We are now looking to move the club forward as we come out of restrictions, with new members wanting to join the club, a variety of competitions available for all our swimmers and getting back to hosting galas at our pool.

We are financially sound. Overall, the club is in a healthy position.

#### **Statement of the committee's responsibilities**

The committee is required to prepare annual financial statements and in preparing these financial statements, the committee is required to

- select suitable accounting policies and then apply them consistently.
- make judgments and estimates that are reasonable and prudent.
- prepare the financial statements on a going concern basis unless it is inappropriate to presume that the Club will continue.

The committee is responsible for keeping proper accounting records. It is also responsible for safeguarding the assets of the Club and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The committee confirm that the financial statements have been prepared in accordance with the Charities Act 2011, Charities Statement of Recommended Practice (FRS 102) and the governing instrument.

ON BEHALF OF THE EXECUTIVE COMMITTEE

K Curtis - Treasurer

**INDEPENDENT EXAMINER'S REPORT TO THE EXECUTIVE COMMITTEE OF  
DOVER LIFE GUARD CLUB**

I report to the Executive Committee on my examination of the financial statements of the Dover Life Guard Club (the Club) for the year ended 31 August 2021, which are set out on pages 5 to 11.

**Responsibilities and basis of report**

As the Executive Committee of the Club you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

I report in respect of my examination of the Club's financial statements carried out under section 145 of the Charities Act 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

**Independent Examiner's Statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Club as required by section 130 of the Act; or
2. the financial statements do not accord with those records.
3. the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting charities (applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and republic of Ireland (FRS 102)).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

I D Pascall FCA  
Chartered Accountant  
McCabe Ford Williams  
Charlton House  
Dour Street  
DOVER  
Kent  
CT16 1BL

Date: 29 November 2021

# DOVER LIFE GUARD CLUB

## STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 AUGUST 2021

	Notes	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Total Funds 2021 £	Total Funds 2020 £
<b>INCOME AND EXPENDITURE</b>					
<b>Incoming Resources</b>					
Incoming resources from swimming activities	3	28,346	-	28,346	80,097
Incoming resources from activities for generating funds	4	709	-	709	2,971
Investment income	5	421	-	421	194
<b>Total incoming resources</b>		<b>29,476</b>	<b>-</b>	<b>29,476</b>	<b>83,262</b>
Less cost of generating funds	6	1,354	-	1,354	5,949
<b>Net incoming resources for charitable application</b>		<b>28,122</b>	<b>-</b>	<b>28,122</b>	<b>77,313</b>
<b>CHARITABLE EXPENDITURE</b>					
Cost of swimming activities	7	31,958	-	31,958	75,925
Managing and administering the charity	8	8,661	-	8,661	10,260
Total charitable resources expended		40,619	-	40,619	86,185
<b>TOTAL RESOURCES EXPENDED</b>		<b>41,973</b>	<b>-</b>	<b>41,973</b>	<b>92,134</b>
<b>Net deficit for the year</b>		<b>(12,497)</b>	<b>-</b>	<b>(12,497)</b>	<b>(8,872)</b>
Total funds brought forward		90,596	-	90,596	99,468
<b>Total funds carried forward</b>		<b>78,099</b>	<b>-</b>	<b>78,099</b>	<b>90,596</b>

The notes form part of these financial statements

**DOVER LIFE GUARD CLUB**  
**BALANCE SHEET AS AT 31 AUGUST 2021**

		<b>2021</b>		<b>2020</b>	
	<b>Notes</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>FIXED ASSETS</b>					
Tangible fixed assets	10		14,893		15,843
<b>CURRENT ASSETS</b>					
National Savings income bonds		7,000		7,000	
Stock	11	1,500		1,100	
Cash at bank		66,728		79,465	
Prepayment		-		80	
		<u>75,228</u>		<u>87,645</u>	
<b>CURRENT LIABILITIES</b>					
Accruals		930		1,800	
		<u>930</u>		<u>1,800</u>	
<b>NET CURRENT ASSETS</b>			74,298		85,845
<b>NET ASSETS</b>			<u>89,191</u>		<u>101,688</u>
<b>FUNDS</b>					
Unrestricted funds: General			78,099		90,596
Restricted			-		-
			<u>78,099</u>		<u>90,596</u>
Revaluation reserve			11,092		11,092
			<u>89,191</u>		<u>101,688</u>

These financial statements were approved on behalf of the Executive Committee on 25 November 2021.

K Curtis – Treasurer

The notes form part of these financial statements

## DOVER LIFE GUARD CLUB

### NOTES TO THE FINANCIAL STATEMENTS AS AT 31 AUGUST 2021

#### 1. STATUTORY INFORMATION

The Dover Life Guard Club is an unincorporated charity registered in England. The charity's registered number, principal address and nature of operations can be found in the Executive Committee Report.

#### 2. ACCOUNTING POLICIES

##### 2.1 Basis of Accounting

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2020)', the provisions of Section 1A "Small Entities" of Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011.

The financial statements are presented in sterling which is the functional currency of the charity.

##### 2.2 Income

Income is recognised when received. No amounts are included in the financial statements for services donated by volunteers.

##### 2.3 Depreciation

Depreciation is provided on all tangible fixed assets at rates calculated to write off the cost less estimated residual value over their expected useful lives as follows:

Equipment: 10% - 33% on cost

Trophies are valued at their insured values.

##### 2.4 Taxation

No provision is made in the financial statements for taxation, as the Committee is of the opinion that all the Club's activities are of a charitable nature and therefore outside the scope of taxation.

##### 2.5 Stock

Stock is valued at the lower of cost and net realisable value.

##### 2.6 Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the Committee.

Restricted funds can only be used for particular restricted purposes within the objects of the charity.

# DOVER LIFE GUARD CLUB

## NOTES TO THE FINANCIAL STATEMENTS AS AT 31 AUGUST 2021

### 3. INCOMING RESOURCES FROM SWIMMING ACTIVITIES

	Unrestricted Funds 2021 £	Unrestricted Funds 2020 £
Subscriptions	7,338	10,894
Training, coaching and income from Galas	21,008	57,091
Income from internal Galas	-	5,069
Sundry income	-	3
Badges and engraving	-	93
Open Water (Regatta)	-	461
Gift Aid claimed on subscriptions	-	6,486
	<u>28,346</u>	<u>80,097</u>

### 4. INCOMING RESOURCES FROM ACTIVITIES FOR GENERATING FUNDS

	Unrestricted Funds 2021 £	Total Funds 2020 £
Trading income	471	399
Fund raising	238	2,572
	<u>709</u>	<u>2,971</u>

### 5. INVESTMENT INCOME

	Unrestricted Funds 2021 £	Unrestricted Funds 2020 £
Bank interest	396	28
Income bond interest	25	81
HMRC interest	-	85
	<u>421</u>	<u>194</u>

### 6. COST OF GENERATING FUNDS

	Unrestricted Funds 2021 £	Unrestricted Funds 2020 £
Trading expenditure (Note 9)	1,354	2,876
Fund raising	-	1,452
Badges, books, awards and engraving	-	1,621
	<u>1,354</u>	<u>5,949</u>



# DOVER LIFE GUARD CLUB

## NOTES TO THE FINANCIAL STATEMENTS AS AT 31 AUGUST 2021

### 7. COST OF SWIMMING ACTIVITIES

	Unrestricted Funds 2021 £	Total Funds 2020 £
Pool hire	16,815	35,345
Transport and accommodation	425	3,312
Staff/coach payments	10,359	15,305
Training camps	-	90
Courses, exams and entry fees	2,897	3,038
Gala expenses	1,462	18,835
	<u>31,958</u>	<u>75,925</u>

### 8. MANAGING AND ADMINISTERING THE CHARITY

	Unrestricted Funds 2021 £	Unrestricted Funds 2020 £
Subscriptions and affiliation fees	3,993	5,812
Independent examiner's fee	960	960
Bank charges	78	177
	<u>5,031</u>	<u>6,949</u>
<b>Establishment expenses</b>		
Insurance	580	399
 <b>Running expenses</b>		
Printing and stationery	1,087	438
Depreciation	950	1,084
Sundry expenses	1,013	1,390
	<u>3,050</u>	<u>2,912</u>
	<u>8,661</u>	<u>10,260</u>

# DOVER LIFE GUARD CLUB

## NOTES TO THE FINANCIAL STATEMENTS AS AT 31 AUGUST 2021

### 9. TRADING EXPENDITURE

	Unrestricted Funds 2021 £	Unrestricted Funds 2020 £
Stock at 1 September 2020	600	350
Purchases	1,754	3,126
	<u>2,354</u>	<u>3,476</u>
Less: Stock at 31 August 2021	(1,000)	(600)
	<u>1,354</u>	<u>2,876</u>

The above purchases figure includes the cost of items that are not for resale.

### 10. TANGIBLE FIXED ASSETS

	Trophies £	Equipment £	Total £
<b>Cost or valuation</b>			
At 1 September 2020 and 31 August 2021	<u>12,538</u>	<u>27,323</u>	<u>39,861</u>
<b>Depreciation</b>			
At 1 September 2020	-	24,018	24,018
Charge for the year	-	950	950
	<u>-</u>	<u>24,968</u>	<u>24,968</u>
At 31 August 2021	-	24,968	24,968
<b>Net Book Value</b>			
At 31 August 2021	<u>12,538</u>	<u>2,355</u>	<u>14,893</u>
At 31 August 2020	<u>12,538</u>	<u>3,305</u>	<u>15,843</u>

Had the assets not been revalued they would have been shown at the following cost:

Trophies	<u>£1,446</u>
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**DOVER LIFE GUARD CLUB**

**NOTES TO THE FINANCIAL STATEMENTS AS AT 31 AUGUST 2021**

**11. STOCK**

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Badges	500	500
Swimshop	1,000	600
	<u>1,500</u>	<u>1,100</u>

- 12.** None of the committee members or trustees, nor any person connected with them, received any remuneration during the year. No expenses were paid to the committee members or trustees.
- 13.** There were no reportable related party transactions for the year ended 31 August 2021.

**Registered Charity No: 270111**

**DOVER LIFE GUARD CLUB  
FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 AUGUST 2021**

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**FOR THE YEAR ENDED 31 AUGUST 2021**

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## **DOVER LIFE GUARD CLUB**

### **ANNUAL REPORT OF THE EXECUTIVE COMMITTEE FOR THE YEAR ENDED 31 AUGUST 2021**

The Club is governed by its Constitution, the most recent version of this being adopted on 25 November 2014 and is a registered charity, number 270111. The Club is based at Dover District Leisure Centre, Fitness Fields, Whitecliffs Business Park, Whitfield, Dover, Kent.

#### **Executive Committee**

The Executive Committee has general powers of management over the affairs of the Club, and each member is elected at the Annual General Meeting.

The Executive Committee elected at the Annual General Meeting on 30 November 2020 was as follows:

L Goldup	Chairman
K Manser	General Secretary
K Curtis	Treasurer
M Turner	Membership Secretary
B Lown	Competition Secretary
Vacant	Workforce Co-ordinator
T Harding	Long Distance & Life Saving Secretary
K Redman	Masters Secretary
T Anstis	Learn to Swim Secretary
T Evans	Welfare Officer

There are also three property holding Trustees of the Club as follows:

M Fidock  
C Cotton  
S Walker

Registered Charity Number

270111

Bankers

Lloyds Bank plc  
4 Market Square  
DOVER  
Kent  
CT16 1ND

Santander UK plc  
BBAM  
Bridle Road  
Bootle  
MERSEYSIDE  
L30 4GB

National Savings & Investments  
GLASGOW  
G58 1SB

Independent Examiner

I D Pascall FCA  
Chartered Accountant  
McCabe Ford Williams  
Charlton House  
Dour Street  
DOVER  
Kent CT16 1BL

## **DOVER LIFE GUARD CLUB**

### **ANNUAL REPORT OF THE EXECUTIVE COMMITTEE FOR THE YEAR ENDED 31 AUGUST 2021 (CONTINUED)**

The objects of the Club are those of Swim England and in particular to:

1. Promote the teaching, development and practice of swimming, open water swimming, life saving and to stimulate Masters competition in all disciplines of the sport for its members.
2. Raise public awareness of the sport and stimulate public opinion in favour of providing proper accommodation and facilities.
3. Promote uniformity of rules for the control and regulation of swimming, life saving and the management of all competitions hereunder.
4. Enforce observance of the laws of Swim England.
5. Provide instruction in life saving, artificial resuscitation and the use of life saving apparatus.

#### **Reserves and investment policy**

The financial reserves that we have set aside provide financial stability and the means for the development of our objectives, as above.

The committee regularly reviews the amount of funds that the Club requires to ensure that they are adequate to fulfil the Club's continuing obligations.

The Club's income reserves held at 31 August 2021 amounted to £74,298 (including stock of £1,500). Income reserves excluding stock amounted to £72,798. The reserves remain adequate to fulfil the clubs continuing obligations, specifically:-

**Dissolution of the Dover Life Guard Club** - The reserves contain a prudent sum set aside to ensure the Club can discharge its debts and liabilities and engage the necessary professional assistance to ensure the winding up of the club is undertaken effectively and in line with the laws and regulations regulating the dissolution of a charity.

**Retention of the SwimMark Accreditation** - The criteria for maintaining this accreditation is continually evolving to assist clubs like DLGC in club management and the development of effective and professional working practices. In particular there is a focus on the training of volunteers including a programme of continual refresher training.

**Deficit Funding** - Within the reserves a prudent sum provides a contingency fund to help absorb the peaks and troughs of financial pressures within the operational activities of the Club.

**Other Contingencies** - A prudent sum within the reserves provides for any larger/exceptional costs outside of the normal operational workings and/or budgeting/forecasting processes of the Club.

The Club invests its surplus funds so as to earn the maximum return with the minimum of risk.

**Trustees** – The Trustees are elected at the General Meeting of the Club and must be nominated by the Executive Committee or any member.

## **DOVER LIFE GUARD CLUB**

### **ANNUAL REPORT OF THE EXECUTIVE COMMITTEE FOR THE YEAR ENDED 31 AUGUST 2021 (CONTINUED)**

#### **Progress during the year**

Dover Life Guard Club has continued to operate as normally as possible, when legally allowed to do so, in order to maximise the amount of swimming time our members could have. Due to the hard work of the Executive Committee and our Club volunteers we created a new normality, balancing the health of our individual members with the financial implications of our decisions. We are now looking to move the club forward as we come out of restrictions, with new members wanting to join the club, a variety of competitions available for all our swimmers and getting back to hosting galas at our pool.

We are financially sound. Overall, the club is in a healthy position.

#### **Statement of the committee's responsibilities**

The committee is required to prepare annual financial statements and in preparing these financial statements, the committee is required to

- select suitable accounting policies and then apply them consistently.
- make judgments and estimates that are reasonable and prudent.
- prepare the financial statements on a going concern basis unless it is inappropriate to presume that the Club will continue.

The committee is responsible for keeping proper accounting records. It is also responsible for safeguarding the assets of the Club and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The committee confirm that the financial statements have been prepared in accordance with the Charities Act 2011, Charities Statement of Recommended Practice (FRS 102) and the governing instrument.

ON BEHALF OF THE EXECUTIVE COMMITTEE

K Curtis - Treasurer



**INDEPENDENT EXAMINER'S REPORT TO THE EXECUTIVE COMMITTEE OF  
DOVER LIFE GUARD CLUB**

I report to the Executive Committee on my examination of the financial statements of the Dover Life Guard Club (the Club) for the year ended 31 August 2021, which are set out on pages 5 to 11.

**Responsibilities and basis of report**

As the Executive Committee of the Club you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

I report in respect of my examination of the Club's financial statements carried out under section 145 of the Charities Act 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

**Independent Examiner's Statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Club as required by section 130 of the Act; or
2. the financial statements do not accord with those records.
3. the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting charities (applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and republic of Ireland (FRS 102)).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

I D Pascall FCA  
Chartered Accountant  
McCabe Ford Williams  
Charlton House  
Dour Street  
DOVER  
Kent  
CT16 1BL

Date: 29 November 2021

# DOVER LIFE GUARD CLUB

## STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 AUGUST 2021

	Notes	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Total Funds 2021 £	Total Funds 2020 £
<b>INCOME AND EXPENDITURE</b>					
<b>Incoming Resources</b>					
Incoming resources from swimming activities	3	28,346	-	28,346	80,097
Incoming resources from activities for generating funds	4	709	-	709	2,971
Investment income	5	421	-	421	194
<b>Total incoming resources</b>		<b>29,476</b>	<b>-</b>	<b>29,476</b>	<b>83,262</b>
Less cost of generating funds	6	1,354	-	1,354	5,949
<b>Net incoming resources for charitable application</b>		<b>28,122</b>	<b>-</b>	<b>28,122</b>	<b>77,313</b>
<b>CHARITABLE EXPENDITURE</b>					
Cost of swimming activities	7	31,958	-	31,958	75,925
Managing and administering the charity	8	8,661	-	8,661	10,260
Total charitable resources expended		40,619	-	40,619	86,185
<b>TOTAL RESOURCES EXPENDED</b>		<b>41,973</b>	<b>-</b>	<b>41,973</b>	<b>92,134</b>
<b>Net deficit for the year</b>		<b>(12,497)</b>	<b>-</b>	<b>(12,497)</b>	<b>(8,872)</b>
Total funds brought forward		90,596	-	90,596	99,468
<b>Total funds carried forward</b>		<b>78,099</b>	<b>-</b>	<b>78,099</b>	<b>90,596</b>

The notes form part of these financial statements

**DOVER LIFE GUARD CLUB**  
**BALANCE SHEET AS AT 31 AUGUST 2021**

		<b>2021</b>		<b>2020</b>	
	<b>Notes</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>FIXED ASSETS</b>					
Tangible fixed assets	10		14,893		15,843
<b>CURRENT ASSETS</b>					
National Savings income bonds		7,000		7,000	
Stock	11	1,500		1,100	
Cash at bank		66,728		79,465	
Prepayment		-		80	
		<u>75,228</u>		<u>87,645</u>	
<b>CURRENT LIABILITIES</b>					
Accruals		930		1,800	
		<u>930</u>		<u>1,800</u>	
<b>NET CURRENT ASSETS</b>			74,298		85,845
<b>NET ASSETS</b>			<u>89,191</u>		<u>101,688</u>
<b>FUNDS</b>					
Unrestricted funds: General			78,099		90,596
Restricted			-		-
			<u>78,099</u>		<u>90,596</u>
Revaluation reserve			11,092		11,092
			<u>89,191</u>		<u>101,688</u>

These financial statements were approved on behalf of the Executive Committee on 25 November 2021.

K Curtis – Treasurer

The notes form part of these financial statements

## DOVER LIFE GUARD CLUB

### NOTES TO THE FINANCIAL STATEMENTS AS AT 31 AUGUST 2021

#### 1. STATUTORY INFORMATION

The Dover Life Guard Club is an unincorporated charity registered in England. The charity's registered number, principal address and nature of operations can be found in the Executive Committee Report.

#### 2. ACCOUNTING POLICIES

##### 2.1 Basis of Accounting

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2020)', the provisions of Section 1A "Small Entities" of Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011.

The financial statements are presented in sterling which is the functional currency of the charity.

##### 2.2 Income

Income is recognised when received. No amounts are included in the financial statements for services donated by volunteers.

##### 2.3 Depreciation

Depreciation is provided on all tangible fixed assets at rates calculated to write off the cost less estimated residual value over their expected useful lives as follows:

Equipment: 10% - 33% on cost

Trophies are valued at their insured values.

##### 2.4 Taxation

No provision is made in the financial statements for taxation, as the Committee is of the opinion that all the Club's activities are of a charitable nature and therefore outside the scope of taxation.

##### 2.5 Stock

Stock is valued at the lower of cost and net realisable value.

##### 2.6 Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the Committee.

Restricted funds can only be used for particular restricted purposes within the objects of the charity.

# DOVER LIFE GUARD CLUB

## NOTES TO THE FINANCIAL STATEMENTS AS AT 31 AUGUST 2021

### 3. INCOMING RESOURCES FROM SWIMMING ACTIVITIES

	Unrestricted Funds 2021 £	Unrestricted Funds 2020 £
Subscriptions	7,338	10,894
Training, coaching and income from Galas	21,008	57,091
Income from internal Galas	-	5,069
Sundry income	-	3
Badges and engraving	-	93
Open Water (Regatta)	-	461
Gift Aid claimed on subscriptions	-	6,486
	<u>28,346</u>	<u>80,097</u>

### 4. INCOMING RESOURCES FROM ACTIVITIES FOR GENERATING FUNDS

	Unrestricted Funds 2021 £	Total Funds 2020 £
Trading income	471	399
Fund raising	238	2,572
	<u>709</u>	<u>2,971</u>

### 5. INVESTMENT INCOME

	Unrestricted Funds 2021 £	Unrestricted Funds 2020 £
Bank interest	396	28
Income bond interest	25	81
HMRC interest	-	85
	<u>421</u>	<u>194</u>

### 6. COST OF GENERATING FUNDS

	Unrestricted Funds 2021 £	Unrestricted Funds 2020 £
Trading expenditure (Note 9)	1,354	2,876
Fund raising	-	1,452
Badges, books, awards and engraving	-	1,621
	<u>1,354</u>	<u>5,949</u>

# DOVER LIFE GUARD CLUB

## NOTES TO THE FINANCIAL STATEMENTS AS AT 31 AUGUST 2021

### 7. COST OF SWIMMING ACTIVITIES

	Unrestricted Funds 2021 £	Total Funds 2020 £
Pool hire	16,815	35,345
Transport and accommodation	425	3,312
Staff/coach payments	10,359	15,305
Training camps	-	90
Courses, exams and entry fees	2,897	3,038
Gala expenses	1,462	18,835
	<u>31,958</u>	<u>75,925</u>

### 8. MANAGING AND ADMINISTERING THE CHARITY

	Unrestricted Funds 2021 £	Unrestricted Funds 2020 £
Subscriptions and affiliation fees	3,993	5,812
Independent examiner's fee	960	960
Bank charges	78	177
	<u>5,031</u>	<u>6,949</u>
<b>Establishment expenses</b>		
Insurance	580	399
<b>Running expenses</b>		
Printing and stationery	1,087	438
Depreciation	950	1,084
Sundry expenses	1,013	1,390
	<u>3,050</u>	<u>2,912</u>
	<u>8,661</u>	<u>10,260</u>

# DOVER LIFE GUARD CLUB

## NOTES TO THE FINANCIAL STATEMENTS AS AT 31 AUGUST 2021

### 9. TRADING EXPENDITURE

	Unrestricted Funds 2021 £	Unrestricted Funds 2020 £
Stock at 1 September 2020	600	350
Purchases	1,754	3,126
	<u>2,354</u>	<u>3,476</u>
Less: Stock at 31 August 2021	(1,000)	(600)
	<u>1,354</u>	<u>2,876</u>

The above purchases figure includes the cost of items that are not for resale.

### 10. TANGIBLE FIXED ASSETS

	Trophies £	Equipment £	Total £
<b>Cost or valuation</b>			
At 1 September 2020 and 31 August 2021	<u>12,538</u>	<u>27,323</u>	<u>39,861</u>
<b>Depreciation</b>			
At 1 September 2020	-	24,018	24,018
Charge for the year	-	950	950
	<u>-</u>	<u>24,968</u>	<u>24,968</u>
At 31 August 2021	-	24,968	24,968
<b>Net Book Value</b>			
At 31 August 2021	<u>12,538</u>	<u>2,355</u>	<u>14,893</u>
At 31 August 2020	<u>12,538</u>	<u>3,305</u>	<u>15,843</u>

Had the assets not been revalued they would have been shown at the following cost:

Trophies	<u>£1,446</u>
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**DOVER LIFE GUARD CLUB**

**NOTES TO THE FINANCIAL STATEMENTS AS AT 31 AUGUST 2021**

**11. STOCK**

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Badges	500	500
Swimshop	1,000	600
	<u>1,500</u>	<u>1,100</u>

- 12.** None of the committee members or trustees, nor any person connected with them, received any remuneration during the year. No expenses were paid to the committee members or trustees.
- 13.** There were no reportable related party transactions for the year ended 31 August 2021.