

Registered Charity No: 270111

DOVER LIFE GUARD CLUB
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 AUGUST 2024

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FOR THE YEAR ENDED 31 AUGUST 2024

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DOVER LIFE GUARD CLUB

ANNUAL REPORT OF THE EXECUTIVE COMMITTEE FOR THE YEAR ENDED 31 AUGUST 2024

The Club is governed by its Constitution, the most recent version of this being adopted on 25 November 2019 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 in November 2023 was as follows:

A Carson	Chairman
N Monger	Club Secretary
K Scott	Treasurer
J Williams	Membership Secretary
R Nicholas	Competition Secretary
J Menniss	Workforce Co-ordinator
K Redman	Masters Secretary
A Menniss	Learn to Race Secretary
K Manser	Welfare Officer
C Steed	Parent Liaison Officer

There are also three property holding Trustees of the Club as follows: C Cotton
S Walker
S Grieb (appointed on 27/11/2023)

Registered Charity Number 270111

Bankers Lloyds Bank plc

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 2024 (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 reserves held at 31 August 2024 amounted to £80,392. 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 2024 (CONTINUED)

Progress during the year

This year has been one of remarkable progress and achievement for Dover Life Guard Swimming Club. Thanks to the dedication and tireless efforts of the Executive Committee and our invaluable volunteers, the club has emerged from past uncertainties stronger than ever, establishing a solid financial foundation that will support our continued growth.

One of the most significant milestones has been securing high quality Poolside Leads for all training sessions. This ensures consistency in coaching and guidance, enhancing the development of swimmers across all levels. Our Competitive Squad has excelled, competing at the highest level and showcasing their talent in various national, regional, and county events, and we have had continued success and recognition for our support for para swimming. Their hard work and commitment have not only brought individual success but have also elevated the club's reputation in competitive swimming circles.

The Learn to Race squad has seen tremendous growth, necessitating additional lanes to accommodate the rising demand. This is a testament to the enthusiasm and potential among our younger swimmers, eager to take their skills to the next level. Meanwhile, the Masters section continues to thrive, with increasing participation and outstanding results in competitions.

Moreover, the club continues to attract new members across all age groups, highlighting the positive impact of our inclusive and supportive environment. With a bright future ahead, Dover Life Guard Swimming Club remains committed to excellence, development, and fostering a vibrant swimming community for all.

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 Scott – 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 2024, 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:.....

DOVER LIFE GUARD CLUB

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 AUGUST 2024

	Notes	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £	Total Funds 2023 £
INCOME AND EXPENDITURE					
Incoming Resources					
Incoming resources from swimming activities	3	151,997	-	151,997	127,438
Incoming resources from activities for generating funds	4	1,350	1,170	2,520	4,672
Income from investments	5	912	-	912	-
Total incoming resources		154,259	1,170	155,429	132,110
Less cost of generating funds	6	8,176	-	8,176	6,688
Net incoming resources for charitable application		146,083	1,170	147,253	125,422
CHARITABLE EXPENDITURE					
Cost of swimming activities	7	125,326	1,170	126,496	112,198
Managing and administering the charity	8	12,221	-	12,221	11,510
Total charitable resources expended		137,547	1,170	138,717	123,708
TOTAL RESOURCES EXPENDED		145,723	1,170	146,893	130,396
Net surplus for the year		8,536	-	8,536	1,714
Total funds brought forward		71,456	400	71,856	70,142
Total funds carried forward		79,992	400	80,392	71,856


The notes form part of these financial statements

DOVER LIFE GUARD CLUB
BALANCE SHEET AS AT 31 AUGUST 2024

		2024		2023	
	Notes	£	£	£	£
FIXED ASSETS					
Tangible fixed assets	9		13,819		14,173
CURRENT ASSETS					
Stock	10	-		970	
Cash at bank and in hand		81,467		68,832	
		<u>81,467</u>		<u>69,802</u>	
CURRENT LIABILITIES					
Accruals	11	3,802		1,027	
		<u>3,802</u>		<u>1,027</u>	
NET CURRENT ASSETS			77,665		68,775
NET ASSETS			<u>91,484</u>		<u>82,948</u>
FUNDS					
Unrestricted funds: General	12	79,992		71,456	
Restricted		400		400	
		<u>80,392</u>		<u>71,856</u>	
Revaluation reserve		11,092		11,092	
		<u>91,484</u>		<u>82,948</u>	

20/06/2025

These financial statements were approved on behalf of the Executive Committee on



K Scott – Treasurer

The notes form part of these financial statements

DOVER LIFE GUARD CLUB

NOTES TO THE FINANCIAL STATEMENTS AS AT 31 AUGUST 2024

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.

The presentation currency of the financial statements is the Pound Sterling (£).

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 2019)', 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.

2.2 Income

Income, including membership subscriptions, is recognised when received. No amounts are included in the financial statements for services donated by volunteers. Gift aid is recognised when claimed.

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. This year, a grant was received from Dover District Council of £1,170, for the purpose of transport hire for team galas, which was fully spent at 31 August 2024.

Last year, a grant was received from Dover District Council of £2,340 for headsets. The balance represents donations for trophies and £400 for Masters equipment, not yet spent. This balance remained unspent at 31 August 2024.

DOVER LIFE GUARD CLUB

NOTES TO THE FINANCIAL STATEMENTS AS AT 31 AUGUST 2024

3. INCOMING RESOURCES FROM SWIMMING ACTIVITIES

	Unrestricted Funds 2024 £	Unrestricted Funds 2023 £
Subscriptions	15,366	13,584
Training, coaching and income from Galas	135,961	112,887
Transport and accommodation	-	270
Badges and engraving	12	45
Open water	658	652
	<u>151,997</u>	<u>127,438</u>

4. INCOMING RESOURCES FROM ACTIVITIES FOR GENERATING FUNDS

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total Funds 2023 £
Trading income	540	-	874
Fund raising	250	-	203
Grants and donations	-	1,170	3,040
Awards night income	560	-	555
	<u>1,350</u>	<u>1,170</u>	<u>4,672</u>

5. INCOME FROM INVESTMENTS

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total Funds 2023 £
Bank interest	912	-	-
	<u>912</u>	<u>-</u>	<u>-</u>

6. COST OF GENERATING FUNDS

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total Funds 2023 £
Trading expenses	3,690	-	2,459
Badges, books, awards and engraving	3,038	-	2,983
Awards night expenses	1,448	-	1,246
	<u>8,176</u>	<u>-</u>	<u>6,688</u>

DOVER LIFE GUARD CLUB

NOTES TO THE FINANCIAL STATEMENTS AS AT 31 AUGUST 2024

7. COST OF SWIMMING ACTIVITIES

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total Funds 2023 £
Pool hire	67,107	-	50,703
Transport and accommodation	1,645	1,170	3,526
Staff/coach payments	33,578	-	23,109
Courses, exams, and entry fees	2,022	-	2,807
Gala expenses	20,974	-	29,713
Headsets	-	-	2,340
	<u>125,326</u>	<u>1,170</u>	<u>112,198</u>

8. MANAGING AND ADMINISTERING THE CHARITY

	Unrestricted Funds 2024 £	£	Unrestricted Funds 2023 £	£
Subscriptions and affiliation fees	8,075		6,901	
Independent examiner's fee	1,730		1,044	
Bank charges	135		111	
	<u></u>	9,940	<u></u>	8,056
Establishment expenses				
Insurance		376		652
Running expenses				
Printing and stationery	671		1,292	
Depreciation	354		353	
Sundry expenses	880		1,157	
	<u></u>	1,905	<u></u>	3,054
		<u>12,221</u>		<u>11,510</u>

DOVER LIFE GUARD CLUB

NOTES TO THE FINANCIAL STATEMENTS AS AT 31 AUGUST 2024

9. TANGIBLE FIXED ASSETS

	Trophies £	Equipment £	Total £
Cost or valuation			
At 1 September 2023	12,538	27,323	39,861
Disposals	-	(23,788)	(23,788)
	<u>12,538</u>	<u>3,535</u>	<u>16,073</u>
At 31 August 2024	12,538	3,535	16,073
	<u>12,538</u>	<u>3,535</u>	<u>16,073</u>
Depreciation			
At 1 September 2023	-	25,688	25,688
Charge for the year	-	354	354
Elimination on disposal	-	(23,788)	(23,788)
	<u>-</u>	<u>2,254</u>	<u>2,254</u>
At 31 August 2024	-	2,254	2,254
	<u>-</u>	<u>2,254</u>	<u>2,254</u>
Net Book Value			
At 31 August 2024	12,538	1,281	13,819
	<u>12,538</u>	<u>1,281</u>	<u>13,819</u>
At 31 August 2023	12,538	1,635	14,173
	<u>12,538</u>	<u>1,635</u>	<u>14,173</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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10. STOCK

	2024 £	2023 £
Badges	-	870
Swimshop	-	100
	<u>-</u>	<u>970</u>
	<u>-</u>	<u>970</u>

11. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024 £	2023 £
Accruals and deferred income	3,802	1,027
	<u>3,802</u>	<u>1,027</u>

DOVER LIFE GUARD CLUB

NOTES TO THE FINANCIAL STATEMENTS AS AT 31 AUGUST 2024

12. MOVEMENT IN FUNDS

	As at 1.9.23 £	Net movement in Funds £	As at 31.08.24 £
Unrestricted funds	71,456	8,536	79,992
Restricted funds	400	-	400
TOTAL FUNDS	<u>71,856</u>	<u>8,536</u>	<u>80,392</u>

Net movement in funds, included in the above are as follows:

	Incoming Resources £	Resources expended £	Movement in funds £
Unrestricted funds	154,259	(145,723)	8,536
Restricted funds	1,170	(1,170)	-
TOTAL FUNDS	<u>155,429</u>	<u>(146,893)</u>	<u>8,536</u>

Comparatives for movement in funds

	As at 1.9.22 £	Net movement in Funds £	As at 31.08.23 £
Unrestricted funds	70,142	1,314	71,456
Restricted funds	-	400	400
TOTAL FUNDS	<u>70,142</u>	<u>1,714</u>	<u>71,856</u>

Net movement in funds, included in the above are as follows:

	Incoming Resources £	Resources expended £	Movement in funds £
Unrestricted funds	129,070	(127,756)	1,314
Restricted funds	3,040	(2,640)	400
TOTAL FUNDS	<u>132,110</u>	<u>(130,396)</u>	<u>1,714</u>

DOVER LIFE GUARD CLUB

NOTES TO THE FINANCIAL STATEMENTS AS AT 31 AUGUST 2024

13. COMMITTEE MEMBERS

Committee members received sums from the charity amounting to £5,563 for coaching and related activities in the year. None of the trustees, nor any related parties connected with them, received any remuneration.

Additionally, £942 was paid from the charity to ex-committee members who resigned during the year, in respect of coaching and related activities.

Committee members received a total of £2,938 in reimbursement for costs incurred in carrying out their duties. All expenses were regarding training courses and resources for the running of the charity, fundraising and gala events.

Additionally, £1,032 was paid from the charity to ex-committee members who resigned during the year, as reimbursement of expenditure incurred in carrying out their duties.

14. EMPLOYEES

The club had no employees during the year.

Dover Lifeguard Club
Dover District Leisure Centre, Fitness Fields, Whitecliffs Business Park, Whitfield, Dover, CT16 3FZ
Registered Charity No: 270111

McCabe Ford Williams
Charlton House
Dour Street
DOVER
Kent
CT16 1BL

20/06/2025

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Dear Sirs

We confirm to the best of our knowledge and belief and having made appropriate enquiries of other officials of the Club, the following representations given to you in connection with your examination of the Club's financial statements for the year ended 31 August 2024.

General

We acknowledge as members of the Executive Committee our responsibility for ensuring that the financial statements are in accordance with the accounting records and for making accurate representations to you. All the accounting records have been made available to you for the purpose of your review and all the transactions undertaken by the Club have been properly reflected and recorded in the accounting records. All other records and related information have been made available to you.

Going Concern

We believe that the Club's financial statements should be prepared on a going concern basis on the grounds that current and future sources of funding or support will be adequate for the Club's needs for the foreseeable future.

Law and Regulations

We are not aware of any irregularities, including fraud, involving anybody involved with the Club, nor are we aware of any breaches or possible breaches of statute, regulations, contracts or agreements which might prejudice the Club's going concern status or that might result in the Club suffering significant penalties or other loss. No allegations of such irregularities, including fraud, or such breaches have come to our notice. In particular, we confirm that we do not consider Poolside Leads, and other staff/coaches, to be employees of the club.

Transactions with Committee Members

During the year committee members and those related to committee members received sums from the charity amounting to £5,563 coaching and related activities and £2,938 in reimbursements for costs incurred in carrying out their duties.

Post Balance Sheet Events

There have been no events since the balance sheet date which necessitate revision of the figures included in the financial statements or inclusion of a note thereto, other than that disclosed. Should further material events occur, which may necessitate revision of the figures included in the financial statements or inclusion of a note thereto, we will advise you accordingly.

Contingent Liabilities

At the balance sheet date there were no contingent or potential liabilities under claims of pending or threatened litigation.

Stock

At the balance sheet date, there was no stock held by the charity with regards to the swim shop or badges.

Fixed Assets

We confirm that the trophies valuation is derived from the value stated on the insurance agreement, which has remained unchanged.

Yours faithfully

Signed: _____

A handwritten signature in black ink, appearing to read 'Kevin Scott', written over a horizontal line.

K Scott – Treasurer (DLGC)