

**Registered Charity No: 270111**

**DOVER LIFE GUARD CLUB  
FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 AUGUST 2025**

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**FOR THE YEAR ENDED 31 AUGUST 2025**

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## DOVER LIFE GUARD CLUB

### ANNUAL REPORT OF THE EXECUTIVE COMMITTEE FOR THE YEAR ENDED 31 AUGUST 2025

The Club is governed by its Constitution, the most recent version of this being adopted in April 2024 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 2024 was as follows:

A Carson	Chairman
N Monger	General Secretary
K Scott	Treasurer
J Francis	Fees Treasurer
J Worboys	Membership Secretary
R Nicholas	Competition Secretary
J Menniss	Workforce Secretary
A Menniss	Learn To Race Secretary
K Redman	Masters Secretary
S Philpott	Open Water & Lifesaving Secretary
C Steed	Parent Liaison Officer

Changes to Executive Committee members after the year end, but prior to the date of approval of the financial statements were as follows:

K Scott replaced by R Nicholas as Treasurer  
R Nicholas replaced by J Griffin as Competition Secretary  
K Redman replaced by D Hutton as Masters Secretary

The three property holding Trustees of the Club are as follows:

C Cotton  
S Walker  
S Grieb

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 2025 (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, lifesaving 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, lifesaving, 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 2025 amounted to £86,925. 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 criterion 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.

#### **Structure, governance and management**

Trustees – Under the Club's Constitution there shall be three Trustees appointed to service for three years at the AGM. Trustees are entitled to attend all meetings of the Committee but have no voting rights unless they are also elected Committee members. Two of the Trustees have been appointed in excess of the maximum term of service, are aware of this, and are taking appropriate steps to address this breach.

Executive Committee - Under the Club's Constitution, the executive committee shall consist of nine elected members including the roles of chairman, secretary and treasurer. The elected members of the committee may co-opt up to three further members who will serve until the next AGM. All committee members have powers to vote at meetings.

The Club must also appoint a Welfare Officer in accordance with its Constitution, who must be independent from the members of the Executive Committee. The Welfare Officer can attend meetings but does not have entitlement to vote. For the year under review the position was held by K Manser.

## **DOVER LIFE GUARD CLUB**

### **ANNUAL REPORT OF THE EXECUTIVE COMMITTEE FOR THE YEAR ENDED 31 AUGUST 2025 (CONTINUED)**

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

The 2024–2025 financial year has been one of continued growth, consolidation, and performance for Dover Life Guard Club. Building on the strong foundations established in the previous year, the club has progressed with confidence, delivering against its objectives both in and out of the water.

A key priority over the past year has been strengthening the operational and financial stability of the club. Through the ongoing dedication of the Executive Committee and the invaluable contribution of our volunteers, the club remains in a secure financial position. This stability ensures we are well placed to invest in swimmer development, coaching provision, and future initiatives that will sustain long-term success.

One of the most important developments this year has been the successful embedding of high-quality Poolside Leads across all training sessions. This has brought greater consistency, structure, and accountability to our programme, ensuring that swimmers at every level benefit from a well-coordinated and progressive coaching environment. The positive impact of this can be seen across all squads, with improved engagement, progression, and performance.

Our Competitive Squads have continued to perform strongly, with swimmers representing the club with distinction at county, regional, and national level. These performances reflect not only individual commitment but also the strength of the programme as a whole. The club has also maintained its strong reputation for supporting para swimming, continuing to provide inclusive opportunities and achieving notable success in this area.

The Learn to Race programme has experienced significant growth over the past year. Increased demand has required the allocation of additional lane space, demonstrating both the strength of our pathway and the enthusiasm of younger swimmers progressing through the club. This area remains a critical component of our long-term sustainability, providing a clear and effective transition from lessons into competitive swimming.

Our Masters section continues to thrive, with strong participation levels and continued success in competition. The section plays an important role in promoting lifelong involvement in the sport and contributes positively to the club's inclusive culture.

Membership across the club has remained strong, with continued interest from swimmers of all ages and abilities. This reflects the positive environment that Dover Life Guard Club has worked hard to create—one that is welcoming, supportive, and focused on development and achievement.

Looking ahead, the club is well positioned to build on this progress. Priorities for the coming year include further strengthening the coaching structure, expanding competitive opportunities, and continuing to invest in athlete development at all levels. The ongoing commitment of our volunteers, coaches, and committee members will remain central to achieving these goals.

In summary, the 2024–2025 year has been one of stability, growth, and success. Dover Life Guard Club continues to move forward with purpose, maintaining its commitment to excellence while fostering a strong and inclusive community for all its members.

### 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



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Mr R Nicholas – 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 2025, which are set out on pages 6 to 13.

**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 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 4 June 2026

# DOVER LIFE GUARD CLUB

## STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 AUGUST 2025

	Notes	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Total Funds 2024 £
<b>INCOME AND EXPENDITURE</b>					
<b>Incoming Resources</b>					
Incoming resources from swimming activities	3	204,013	-	204,013	151,997
Incoming resources from activities for generating funds	4	5,511	2,358	7,869	2,520
Income from investments	5	1,043	-	1,043	912
<b>Total incoming resources</b>		<b>210,567</b>	<b>2,358</b>	<b>212,925</b>	<b>155,429</b>
Less cost of generating funds	6	9,775	1,500	11,275	8,176
<b>Net incoming resources for charitable application</b>		<b>200,792</b>	<b>858</b>	<b>201,650</b>	<b>147,253</b>
<b>CHARITABLE EXPENDITURE</b>					
Cost of swimming activities	7	177,169	358	177,527	126,496
Managing and administering the charity	8	17,590	-	17,590	12,221
<b>Total charitable resources expended</b>		<b>194,759</b>	<b>358</b>	<b>195,117</b>	<b>138,717</b>
<b>TOTAL RESOURCES EXPENDED</b>		<b>204,534</b>	<b>1,858</b>	<b>206,392</b>	<b>146,893</b>
<b>Net surplus for the year</b>		<b>6,033</b>	<b>500</b>	<b>6,533</b>	<b>8,536</b>
Total funds brought forward		79,992	400	80,392	71,856
<b>Total funds carried forward</b>		<b>86,025</b>	<b>900</b>	<b>86,925</b>	<b>80,392</b>

The notes form part of these financial statements

**DOVER LIFE GUARD CLUB**  
**BALANCE SHEET AS AT 31 AUGUST 2025**

	Notes	2025 £	2024 £
<b>FIXED ASSETS</b>			
Tangible fixed assets	9	13,465	13,819
<b>CURRENT ASSETS</b>			
Cash at bank and in hand		89,512	81,467
		<u>89,512</u>	<u>81,467</u>
<b>CURRENT LIABILITIES</b>			
Sundry creditors	10	4,960	3,802
		<u>4,960</u>	<u>3,802</u>
<b>NET CURRENT ASSETS</b>		84,552	77,665
<b>NET ASSETS</b>		<u>98,017</u>	<u>91,484</u>
<b>FUNDS</b>			
Unrestricted funds: General	11	86,025	79,992
Restricted		900	400
		<u>86,925</u>	<u>80,392</u>
Revaluation reserve		11,092	11,092
		<u>98,017</u>	<u>91,484</u>

03/06/2026

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



Mr R Nicholas – Treasurer

The notes form part of these financial statements

## DOVER LIFE GUARD CLUB

### NOTES TO THE FINANCIAL STATEMENTS AS AT 31 AUGUST 2025

#### 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 received.

##### 2.3 Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

##### 2.4 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% on cost

Trophies are included at valuation, which is based on their insured value. The valuation is reviewed periodically by the Committee to ensure that it remains appropriate. Any revaluation surplus is credited to the revaluation reserve.

##### 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 comprise amounts used for specific restricted purposes within the objects of the charity. During the year, grants totalling £2,358 were received in respect of restricted funds and were used for club kits and swimming courses in line with the grant conditions. Of these grants, £500 remained unspent at the year-end.

Restricted funds at the year-end total £900 and relate to £400 for Masters equipment carried forward from a prior year grant, plus £500 for club kit and swimming course activities. These funds were applied for their intended purposes shortly after the year-end.

# DOVER LIFE GUARD CLUB

## NOTES TO THE FINANCIAL STATEMENTS AS AT 31 AUGUST 2025

### 3. INCOMING RESOURCES FROM SWIMMING ACTIVITIES

	Unrestricted Funds 2025 £	Unrestricted Funds 2024 £
Subscriptions	21,651	15,366
Training, coaching, and income from Galas	181,685	135,961
Badges and engraving	-	12
Open water	677	658
	<u>204,013</u>	<u>151,997</u>

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

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2024 £
Trading income	311	-	540
Fund raising	5,200	-	250
Grants and donations	-	2,358	1,170
Awards night income	-	-	560
	<u>5,511</u>	<u>2,358</u>	<u>2,520</u>

### 5. INCOME FROM INVESTMENTS

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2024 £
Bank interest	1,043	-	912
	<u>1,043</u>	<u>-</u>	<u>912</u>

### 6. COST OF GENERATING FUNDS

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2024 £
Trading expenses	4,272	1,500	3,690
Badges, books, awards and engraving	4,310	-	3,038
Awards night expenses	1,192	-	1,448
	<u>9,775</u>	<u>1,500</u>	<u>8,176</u>

# DOVER LIFE GUARD CLUB

## NOTES TO THE FINANCIAL STATEMENTS AS AT 31 AUGUST 2025

### 7. COST OF SWIMMING ACTIVITIES

	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2024 £
Pool hire	95,391	-	67,107
Transport and accommodation	1,648	-	2,815
Coach payments	50,582	-	33,578
Courses, exams, and entry fees	3,462	358	2,022
Gala expenses	26,086	-	20,974
	<u>177,169</u>	<u>358</u>	<u>126,496</u>

### 8. MANAGING AND ADMINISTERING THE CHARITY

	Unrestricted Funds 2025 £	Unrestricted Funds 2024 £
Subscriptions and affiliation fees	9,673	8,075
Independent examiner's fee	2,640	1,730
Bank charges	2,605	135
	<u>14,919</u>	<u>9,940</u>
<b>Establishment expenses</b>		
Insurance	375	376
<b>Running expenses</b>		
Printing and stationery	595	671
Depreciation	354	354
Sundry expenses	1,347	880
	<u>2,296</u>	<u>1,905</u>
	<u>17,590</u>	<u>12,221</u>

# DOVER LIFE GUARD CLUB

## NOTES TO THE FINANCIAL STATEMENTS AS AT 31 AUGUST 2025

### 9. TANGIBLE FIXED ASSETS

	Trophies £	Equipment £	Total £
<b>Cost or valuation</b>			
At 1 September 2024	12,538	3,535	16,073
At 31 August 2025	12,538	3,535	16,073
<b>Depreciation</b>			
At 1 September 2024	-	2,254	2,254
Charge for the year	-	354	354
At 31 August 2025	-	2,608	2,608
<b>Net Book Value</b>			
At 31 August 2025	12,538	927	13,465
At 31 August 2024	12,538	1,281	13,819

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

Trophies £1,446

The Committee has reviewed the insurance policy covering trophies for the year under review and is satisfied that the insured values provide an appropriate basis for their carrying value at the balance sheet date.

### 10. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Creditors and accruals	4,960	3,802

# DOVER LIFE GUARD CLUB

## NOTES TO THE FINANCIAL STATEMENTS AS AT 31 AUGUST 2025

### 11. MOVEMENT IN FUNDS

	As at 01.09.24 £	Net movement in Funds £	As at 31.08.25 £
Unrestricted funds	79,992	6,033	86,025
Restricted funds	400	500	900
<b>TOTAL FUNDS</b>	<u>80,392</u>	<u>6,533</u>	<u>86,925</u>

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

	Incoming Resources £	Resources expended £	Movement in funds £
Unrestricted funds	210,567	(204,534)	6,033
Restricted funds	2,358	(1,858)	500
<b>TOTAL FUNDS</b>	<u>212,925</u>	<u>(206,392)</u>	<u>6,533</u>

### Comparatives for movement in funds

	As at 01.09.23 £	Net movement in Funds £	As at 31.08.24 £
Unrestricted funds	71,456	8,536	79,992
Restricted funds	400	-	400
<b>TOTAL FUNDS</b>	<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)	-
<b>TOTAL FUNDS</b>	<u>155,429</u>	<u>(146,893)</u>	<u>8,536</u>

## **DOVER LIFE GUARD CLUB**

### **NOTES TO THE FINANCIAL STATEMENTS AS AT 31 AUGUST 2025**

#### **12. COMMITTEE MEMBERS**

Committee members received sums from the charity amounting to £10,509 (2024 - £5,563) for coaching and related activities in the year. None of the trustees, nor any related parties connected with them, received any remuneration.

No payments were made to ex-committee members who resigned during the year, with regards to coaching activities. However, £13,139 (2024 - £942) was paid from the charity to ex-committee members who have resigned in prior years, in respect of coaching and related activities undertaken for Dover Life Guard Club.

Committee members received a total of £5,388 (2024 - £2,938) in reimbursement for costs incurred in carrying out their duties. All expenses related to training courses and resources used for the running of the charity, fundraising, and gala events.

Additionally, £404 (2024 - £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.

The Committee is satisfied that these payments are made on an arm's length basis.

#### **13. EMPLOYEES**

The club had no employees during the year.

