

REGISTERED CHARITY NUMBER: 1032099

**Report of the Trustees and**  
**Unaudited Financial Statements for the Year Ended 31 December 2024**  
**for**  
**Bude Surf Life Saving Club**

Bude Surf Life Saving Club

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for the Year Ended 31 December 2024

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**Trustees' Annual Report for the period**

**From 1<sup>st</sup> January 2024 To 31<sup>st</sup> December 2024**

**Charity name: Bude Surf Life Saving Club**

**Charity registration number: 1032099**

**Objectives and Activities**

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	<b>The teaching of water and beach safety, and training to qualification standards for surf lifeguarding. Search and Rescue activities through lifeguarding of local beaches.</b>
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<b>Promote water safety to community, train members to obtain relevant qualifications, develop life saving techniques, offer coaching and competition opportunities. Patrol local beaches and carry out rescues.</b>
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	<b>Trustees have had regard.</b>

**Additional information (optional)**

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	

Other		
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## Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<b>Bude Surf Lifesaving Club members have carried out rescues and prevented drowning through contact with thousands of visitors this year. Teaching of lifesaving skills to all club members has been carried out with an increased number of members. The club has also delivered safety and lifesaving training to members of the local community.</b>

### Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

## Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	<b>The club is running well with a surplus this year which will be put towards future building maintenance and equipment purchase.</b>
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	<b>Reserves are held to pay for future building projects and repairs to existing buildings as well as being held for club training/equipment and day to day running expenses.</b>
Amount of reserves held	Para 1.22	<b>£107,243</b>
Reasons for holding zero reserves	Para 1.22	<b>n/a</b>
Details of fund materially in deficit	Para 1.24	<b>n/a</b>
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	<b>n/a</b>

### Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		

## Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	<b>Constitution</b>
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	<b>Association</b>
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	<b>Elected from membership</b>

### Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

### Reference and Administrative details

Charity name	Bude Surf Life Saving Club
Other name the charity uses	
Registered charity number	1032099
Charity's principal address	Crooklets Beach, Bude, Cornwall EX23 8NE



**Names of the charity trustees who manage the charity**

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	G. Jeremiah	Committee Member		
2	J Henwood	Chair		
3	M Ward	Chief Instructor		
4	J. Azzoug	Treasurer		
5				
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20				

**Corporate trustees – names of the directors at the date the report was approved**

Director name		

**Name of trustees holding title to property belonging to the charity**

Trustee name	Dates acted if not for whole year	

**Funds held as custodian trustees on behalf of others**

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

**Additional information (optional)**

**Names and addresses of advisers (Optional information)**

Type of adviser	Name	Address

**Name of chief executive or names of senior staff members (Optional information)**

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**Exemptions from disclosure**

Reason for non-disclosure of key personnel details

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**Other optional information**

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## Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)

	
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Full name(s)

Mark Ward	
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Position (eg Secretary,  
Chair, etc)

Chief Instructor, Trustee	
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Date

14/10/2025
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Independent Examiner's Report to the Trustees of  
Bude Surf Life Saving Club

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I report to the charity trustees on my examination of the accounts for the year ended 31 December 2024 set out on pages nine to ten.

**Responsibilities and basis of report**

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the 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 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 charity as required by section 130 of the Act; or
- (2) the accounts do not accord with those records

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 accounts to be reached.



Gregory Ross Cook FCCA  
Metherell Gard Ltd  
Chartered Accountants  
Burn View  
Bude  
Cornwall  
EX23 8BX

Date: 20.10.25

**Bude Surf Life Saving Club**  
**Receipts and Payments Account**  
**for the Year Ended 31 December 2024**

	Unrestricted funds £	Restricted funds £	2024 Total funds £	2023 Total funds £
<b>RECEIPTS</b>				
Subscriptions, pool, entry and exam fees	48,256	-	48,256	43,512
Fund raising & donations	18,519	5,114	23,633	58,645
Gift aid	-	-	-	-
Grants	600	-	600	9,800
Sales/ hire and sundries	979	-	979	5,551
VAT refunds	-	-	-	6,447
Refunds of expenses	39	-	39	2,711
	68,393	5,114	73,507	126,666
<b>Asset and investment sales</b>	-	-	-	-
<b>Total receipts</b>	68,393	5,114	73,507	126,666
<b>Direct costs</b>				
SLS costs and other entry fees	12,662	-	12,662	13,631
<b>Net receipts</b>	55,731	5,114	60,845	113,035
<b>PAYMENTS</b>				
Cleaning & cleaning materials	2,734	-	2,734	1,040
Water rates	1,634	-	1,634	742
Light, heat & power	3,095	-	3,095	1,779
Repairs & renewals	16,648	5,114	21,762	11,389
Postage, stationery, telephone & advertising	731	-	731	1,227
Stock purchases & sundries	8,312	-	8,312	6,927
Insurance	10,508	-	10,508	9,833
Trophies	937	-	937	1,225
Fund raising expenses	209	-	209	3,862
Pool Hire and training	17,085	-	17,085	19,632
Professional fees	-	-	-	1,310
Rent	877	-	877	500
Other	775	-	775	-
Card charges	1,784	-	1,784	1,546
	65,329	5,114	70,443	61,012
<b>Asset and investment purchases</b>	6,793	-	6,793	32,551
	6,793	-	6,793	32,551
<b>Total payments</b>	84,784	5,114	89,898	107,194
<b>NET RECEIPTS/(PAYMENTS)</b>	- 16,391	-	- 16,391	19,472
<b>RECONCILIATION OF FUNDS</b>				
Transfer between funds	-	-	-	-
Cash funds brought forward	123,634	-	123,634	104,162
<b>CASH FUNDS CARRIED FORWARD</b>	107,243	-	107,243	123,634

**Bude Surf Life Saving Club**  
**Statement of Assets**  
**for the Year Ended 31 December 2024**

	Unrestricted funds £	Restricted funds £	2024 Total funds £	2023 Total funds £
<b>CASH FUNDS</b>				
Petty cash	-	-	-	77
Cash at bank	107,243	-	107,243	123,557
	<u>107,243</u>	<u>-</u>	<u>107,243</u>	<u>123,634</u>
<b>ASSETS RETAINED FOR THE CHARITY'S OWN USE</b>				
Property- Leased (cost)	138,843	-	138,843	132,050
Equipment (cost)	197,927	-	197,927	197,927
	<u>336,770</u>	<u>-</u>	<u>336,770</u>	<u>329,977</u>

The financial statements were approved by the Board of Trustees on 18/10/25  
and were signed on its behalf by:

Jayne S. Henwood  
-Trustee

Julie Arday  
-Trustee