REGISTERED CHARITY NUMBER: 1032099

Report of the Trustees and Unaudited Financial Statements for the Year Ended 31 December 2025 for Bude Surf Life Saving Club

Bude Surf Life Saving Club

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for the Year Ended 31 December 2025

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CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 1st January 2025 To 31st December 2025

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	**The teaching of water and beach safety, and training to qualification standards for surf lifeguarding. Search and Rescue activities through lifeguarding of local beaches.**
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	**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.**
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	**Trustees have had regard.**

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		

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	**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.** **Water safety skills have been taught to local schoolchildren and advice given to local open water swimmers.**

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	**The club is running well with a surplus this year which will be put towards future building maintenance and equipment purchase.**
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	**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.**
Amount of reserves held	Para 1.22	**£136,528**
Reasons for holding zero reserves	Para 1.22	**n/a**
Details of fund materially in deficit	Para 1.24	**n/a**
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	**n/a**

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 (eg trust deed, rules of charity)	Para 1.25	**Constitution**
How is the charity constituted? (eg unincorporated association, CIO)	Para 1.25	**Association**
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	**Elected from membership**

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				
6				
7				
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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)

Exemptions from disclosure

Reason for non-disclosure of key personnel details

Other optional information

Declarations

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

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Mark Ward	
Position (eg Secretary, Chair, etc)	Chief Instructor, Trustee	
Date	26/09/2026	

Independent Examiner's Report to the Trustees of Bude Surf Life Saving Club

I report to the charity trustees on my examination of the accounts for the year ended 31 December 2025 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
Streets Metherell Gard Ltd
Chartered Accountants
Burn View
Bude
Cornwall
EX23 8BX

Date: 15/10/26

Bude Surf Life Saving Club
Receipts and Payments Account
for the Year Ended 31 December 2025

	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
RECEIPTS				
Subscriptions, pool, entry and exam fees	43,849	-	**43,849**	48,256
Fund raising & donations	68,078	-	**68,078**	23,633
Grants	-	-	**-**	600
Sales/ hire and sundries	5,356	-	**5,356**	979
Refunds of expenses	70	-	**70**	39
	117,353	-	**117,353**	73,507
Asset and investment sales	-	-	**-**	-
Total receipts	117,353	-	**117,353**	73,507
Direct costs				
SLSGB costs and other entry fees	10,436	-	**10,436**	12,662
Net receipts	106,917	-	**106,917**	60,845
PAYMENTS				
Cleaning & cleaning materials	2,124	-	**2,124**	2,734
Water, light, heat & power	4,190	-	**4,190**	4,729
Repairs & renewals	15,889	-	**15,889**	21,762
Postage, stationery, telephone & advertising	871	-	**871**	731
Stock purchases & sundries	6,887	-	**6,887**	8,312
Insurance	11,312	-	**11,312**	10,508
Trophies	281	-	**281**	937
Fund raising expenses	634	-	**634**	209
Other	935	-	**935**	775
Pool Hire and training	16,752	-	**16,752**	17,085
Professional fees	8,062	-	**8,062**	-
Rent	633	-	**633**	877
Card charges	1,818	-	**1,818**	1,784
	70,388	-	**70,388**	70,443
Asset and investment purchases	7,244	-	**7,244**	6,793
	7,244	-	**7,244**	6,793
Total payments	88,068	-	**88,068**	89,898
NET RECEIPTS/(PAYMENTS)	29,285	-	**29,285**	- 16,391
RECONCILIATION OF FUNDS				
Transfer between funds	-	-	**-**	-
Cash funds brought forward	107,243	-	**107,243**	123,634
CASH FUNDS CARRIED FORWARD	136,528	-	**136,528**	107,243

Bude Surf Life Saving Club
Statement of Assets
for the Year Ended 31 December 2025

	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
CASH FUNDS				
Petty cash	-	-	-	-
Cash at bank	136,528	-	**136,528**	107,243
	136,528	-	**136,528**	107,243
ASSETS RETAINED FOR THE CHARITY'S OWN USE				
Property- Leased (cost)	138,843	-	**138,843**	138,843
Equipment (cost)	205,171	-	**205,171**	197,927
	344,014	-	**344,014**	336,770

The financial statements were approved by the Board of Trustees on 9/10/2026.
and were signed on its behalf by:

James D. Henwood
.....
-Trustee

Julie Aggag
.....
-Trustee