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Charles Bennett
Treasurer, Dawlish Swimming Club
Trinity School
Buckeridge Road
Teignmouth
TQ14 8LY

Our Ref: KFG/1705

16 October 2026

Dear Sirs

Independent examiner's report to the trustees of Dawlish Swimming and Life Saving Association

I report to the trustees on my examination of the accounts of the Dawlish Swimming and Life Saving Association for the year ended 31 December 2025.

Responsibilities and basis of the report

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

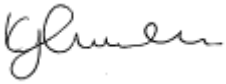
I report in respect of my examination of the charities accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145 (5)(b) of the Act.

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.

Signed:  Date: 16 October 2026

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Bibbyscharteredaccountants

Director: Kelly Fulford Green ACA
(Bibbys is the trading name of
Fulford and Green Ltd).
Registered in England 06298125
VAT Reg No. 889501187

DAWLISH SWIMMING CLUB

DAWLISH SWIMMING AND LIFE SAVING ASSOCIATION

ANNUAL RETURN 2025 (JAN 25 - DEC 25)

Charity Number: 1145478

Trustees

Charles Bennett

Mary Twomey

Clare Hayward

Structure & Aims

Dawlish Swimming & Life Saving Association (Dawlish Swimming Club) is a small swimming club focused on providing local children the opportunity to learn to swim and then progress through to competitive swimming. We aim to provide a club that is suitable for all ambitions and abilities, from fitness swimming through to County, Regional and National standards. Our framework follows the Swim England Athlete Development Support Pathway (ADSP).

Management

The Club is run by a small committee made up of parents and long-standing members. All decisions are put through the committee and then voted on. We hold a committee meeting once a month and hold an Annual General Meeting once a year. Our trustees are nominated by the committee and then voted in.

Financial Review

The 2025 accounts (January 2025 to December 2025) show a surplus of **£17,951.**

Income slightly decreased from £77,787 in 2024 to **£77,458** in 2025. While membership fees increased by £3950, our Firecracker and Summer Splash gala raised less income.

Expenditure decreased from £76,557 in 2024 to **£59,506** in 2025. This was primarily due to an upfront investment in the swimming pool infrastructure at the end of 2024 that was offset against pool hire fees at the start of 2025.

The Club's reserve account balance at the end of 2025 had a balance of £30,614.75

Note there is a difference between the bank statement values and the accounting values as membership fees collected in December 2024 are not paid out until January 2025, and a large invoice for pool hire associated with our Firecracker Gala had not yet been paid out.

Income	£77,458
Expenditure	£59,506
Accounting Surplus	**£17,951**

Opening Current Account Balance on 1 January 2025	£1,450.33
Opening Savings Account Balance on 1 January 2025	£18,044.14
Opening Total Account Balance on 1 January 2025	***£19,494.47***
Closing Current Account Balance on 31 December 2025	£10,000.93
Closing Savings Account Balance on 31 December 2025	£30,614.75
Closing Total Account Balance on 31 December 2054	***£40,615.68***
Annual Banking Surplus / (Deficit)	**£21,121.21**

Category	Income
[01] Swim Fees	£46,098.50
[02] Masters Fees	£2,520.00
[03] Club Kit Orders	£192.00
[04] LTS Swim Badges & Certificates	£0.00
[08] Fundraising Income	£591.50
[09] Meet Fees	£2,736.75
[10] Swim England Membership Fees	£5,300.34
[12] Unknown income	£375.00
[13] Dawlish Galas Income	£13,964.66
[14] Gift Aid	£4,692.51
[15] Long Course Swimmer Payments	£528.00
[16] Social	£0.00
[17] Sponsorship	£0.00
[18] Grants & Bursaries	£300.00
[19] Interest	£158.61
Total	**£77,457.87**

Category	Expense
[EX01] Staff/Coaching Costs	£17,885.72
[EX02] Training Courses	£1,974.83
[EX03] Pool Hire Fees	£14,400.00
[EX04] Meet Fees	£3,230.00
[EX05] Fees (Bank or other)	£1,299.88
[EX06] Swim England Fees	£5,181.65
[EX07] S&C Training	£0.00
[EX08] Underpayment of Fees	£0.00

[EX09] Club Kit Orders	£1,601.75
[EX10] Refunds	£410.50
[EX11] Accountancy / Bookkeeping	£304.80
[EX12] Employer Tax / NI	£54.00
[EX13] Website / Subscriptions	£424.50
[EX14] Club Purchases	£1,594.82
[EX15] Heating Fuel Costs	£1,355.96
[EX16] Staff/Volunteer Travel Expenses	£30.00
[EX17] Dawlish Gala Costs	£4,974.06
[EX18] Longcourse pool hire	£242.40
[EX19] Arena League Costs	£0.00
[EX20] Social & Awards Evening	£0.00
[EX21] Insurance	£0.00
[EX22] Maintenance & Cleaning	£4,541.99
Unclassified	£0.00
Total	**£59,506.86**

SURPLUS	**Total**
	17,951.01