WEST KIRBY DISABLED SWIMMING CLUB
FINANCIAL STATEMENTS

31 March 2026

Registered Charity : 1203815

RICHARD COULTHARD FCA
CHARTERED ACCOUNTANT
28-30 GRANGE ROAD WEST
BIRKENHEAD
MERSEYSIDE
CH41 4DA

WEST KIRBY DISABLED SWIMMING CLUB

CHARITY INFORMATION

31 March 2026

Charity Number: **1203815**

Trustees:

President	**Marion McGourty**
Chairperson	**Stuart Purvis**
Treasurer	**Juliet Allan**
Minutes Secretary	**David Keith Allan**
Events Secretary	**Wendy Purvis**
Non-Executive	**Ian Gouldson**
Non-Executive	**Peter Wright**
Non-Executive	**Norman Stevens**
Non-Executive	**Sheena Murray**
Non-Executive	**Tracey Craig**

Bankers: **Barclays Bank plc.**

Contact Address:

Mrs Juliet Allan
64 Cleveley Road
Meols
Wirral
CH47 8XR

Independent Examiner:

Richard Coulthard FCA
Chartered Accountant
28-30 Grange Road West
Birkenhead
Wirral
CH41 4DA

WEST KIRBY DISABLED SWIMMING CLUB

TRUSTEES' REPORT

31 March 2026

The Trustees present their report and financial statements for the year ended 31 March 2026.

Constitution and Management

The Charity is constituted under a written constitution adopted March 1984 as amended May 2000 and May 2001 and re-written and updated 13 May 2005 and amended in May 2016.

The Trustees comprise President, Chairperson, Treasurer, Events Secretary, Minutes Secretary and a number of other Non-Executive Trustees. The Trustees meet as required to decide upon matters relevant to the Charity.

Principal objects

The principal objects of the Charity are to provide or assist in the provision of facilities for recreation and leisure time occupation, in particular but not exclusively by the provision of facilities for swimming for disabled persons in a safe and secure environment in the interests of social welfare with the object of improving their conditions of life.

Review of Activities

The Trustees continue to provide swimming sessions and offer professional coaching if required.

The Club could not function without the support of the Volunteers and Trustees for which we are grateful.

We organise trips and events and any profit we make on these is kept in the bank until required for equipment.

Risks

The Trustees review, on a regular basis, the major risks which the Charity faces and believe that they have established suitable systems to mitigate significant risks.

Public Benefit

The Trustees continue to strive to meet the objectives and provide the activities referred to above and believe they have complied with the duty in the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission.

Financial Report

Income during the year was less than expenditure by £1,515 (2025 was less than expenditure by £1,946). Net assets at the year end were £116,105 (2025 £117,620) and are considered adequate for the Charity's immediate future.

For and on behalf of the Trustees

S Purdy

Date: 22-May-26

REPORT OF THE INDEPENDENT EXAMINER TO THE TRUSTEES OF

WEST KIRBY DISABLED SWIMMING CLUB

FINANCIAL STATEMENTS TO 31 MARCH 2026

I report on the accounts for the year ended 31 March 2026, which are set out on pages 5 to 8.

Respective responsibilities of trustees and independent examiner

As the charity's trustees, you are responsible for the preparation of financial statements for each financial year which give a true and fair view of the charity's incoming resources and application of resources during the year and of its state of affairs at the end of the year.
In preparing those financial statements you are required to:

* select suitable accounting policies and then apply them consistently;
* make judgements and estimates that are reasonable and prudent;
* state whether applicable standards have been followed, subject to any material departures disclosed and explained in the financial statements;
* prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

Your responsibilities as trustees include keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable you to ensure that the financial statements comply with the Charities Act 2011. You are also responsible for safeguarding the charity's assets and hence for taking reasonable steps for the prevention and detection of fraud and breaches of law and regulations.

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility:

- to examine the accounts under section145 of the 2011Act;
- to follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b)of the Act; and
- to state whether particular matters have come to my attention.

Basis of Independent Examiner's Statement

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also included consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently we do not express an audit opinion on the view given by the accounts.

REPORT OF THE INDEPENDENT EXAMINER TO THE TRUSTEES OF

WEST KIRBY DISABLED SWIMMING CLUB

FINANCIAL STATEMENTS TO 31 MARCH 2026

Independent Examiner's Statement

In the course of my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep proper accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have not been met: or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Richard Coulthard FCA
Institute of Chartered Accountants in England and Wales
28 – 30 Grange Road West
Birkenhead Wirral
CH41 4DA

Date: 22-May-26

WEST KIRBY DISABLED SWIMMING CLUB

STATEMENT OF FINANCIAL ACTIVITIES

For the Year Ended 31 March 2026

	Notes	Total Unrestricted Funds 2026	Total Unrestricted Funds 2025
INCOME AND EXPENDITURE			
Income and endowments			
Donations and voluntary income		333	426
Fundraising and other events	3	8,825	11,582
Fees & Subscriptions		420	785
Interest received		2,381	1,617
Other Income		400	891
Memorials & Legacy Income		-	-
Total income		12,359	15,300
Expenditure on Charitable activities			
Charitable activities	4	13,036	16,539
Governance costs	4	838	708
Total expenditure		13,874	17,247
Net income/(expenditure)		(1,515)	(1,946)
Net movement in funds		(1,515)	(1,946)
Total funds brought forward		117,620	119,566
Total funds carried forward		116,105	117,620

The net movement in funds referred to above is the net incoming resources as defined by the Statement of Recommended Practice for Accounting and Reporting issued by the Charity Commission for England and Wales and is reconciled to the total funds as shown in the Balance Sheet on page 6 as required by the said Statement. All activities derive from continuing operations.

None of the charity's activities were acquired or discontinued during the above two financial years. There are no recognised gains and losses in 2026 and 2025 other than the movements shown above.

The notes on pages 7 and 8 form part of these Financial Statements.

WEST KIRBY DISABLED SWIMMING CLUB

BALANCE SHEET

31 March 2026

	Notes	2026 £	£	2025 £	£
Fixed Assets	6		5,824		2,837
Current Assets					
Stock		100		100	
Debtors	7	6,821		20	
Cash at Bank & in Hand		11,758		19,940	
Philippa Rough Legacy Account		45,222		95,183	
MCA Investment Account		52,198		-	
		116,099		115,243	
Creditors: amounts falling due within one year	8	5,817		460	
Net Current Assets			110,282		114,783
Net Assets			116,105		117,620
Income Funds					
Unrestricted			116,105		117,620

Approved by the Board of Trustees on 22 May 2026
and signed on its behalf by

SPurvis **Trustee**

Manan. **Trustee**

The notes on pages 7 and 8 form part of these Financial Statements.

NOTES ON FINANCIAL STATEMENTS

31 March 2026

1. Accounting policies

Basis of the preparation of the accounts

The financial statements have been prepared in accordance with the Accounting by Charities' Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) issued on 16 July 2014, and the Charities Act 2011 and applicable regulations.

Reconciliation with previously Generally Accepted Accounting Practice

In preparing the accounts, the trustees have considered whether in applying the accounting policies required by FRS 102 and the Charities SORP FRS 102 a restatement of comparative items was needed. No restatements were required.

Accounting convention

The financial statements are prepared on an ongoing basis, under the historical cost convention, on an accruals basis.

Grants and voluntary income

All grants, fundraising and voluntary income are accounted for when received.

Funds

There were no Restricted Funds during the year.

2. Taxation Status

The charity is registered with the Charity Commission in accordance with the Charities Act 2011 and as such is not liable to taxation on its charitable activities.

3. Fundraising & other events

	2026	2025
	£	£
Entrance fees	1,038	1,550
Outings	20	640
Lunches/Parties	1,035	1,054
Llandudno & Dunham Massey	6,732	8,338
	8,825	11,582

NOTES ON FINANCIAL STATEMENTS

31 March 2026

4. Expenditure on Charitable activities

	Total Unrestricted Funds 2026 £	Total Unrestricted Funds 2025 £
Charitable activities		
Cost of fundraising events	10,865	15,097
Insurance	172	276
Training & Coaching costs	-	60
Committee costs	272	50
Telephone	144	-
Depreciation of fixed assets	1,583	1,056
	13,036	16,539
Governance costs		
Stationery, Accountancy & General Expenses	838	708
	838	708

5. Employees and Trustees' remuneration

There are no employees. No Trustee received any remuneration or expenses either directly or indirectly during 2026 or 2025.

6. Fixed Assets

	2026 £	2025 £
COST		
1 April 2024	23,061	23,061
Additions in year	4,569	-
31 March 2025	27,631	23,061
DEPRECIATION		
1 April 2024	20,224	19,168
Charge for the year	1,583	1,056
31 March 2025	21,807	20,224
NET BOOK VALUE		
31 March 2025	5,824	2,837

7. Debtors

	2026 £	2025 £
Amounts falling due within one year	6,821	20

8. Creditors

	2026 £	2025 £
Amounts falling due within one year	5,817	460