Crosby Swimming Club

Annual accounts

For The Period Ended 31st December 2025

	Unrestricted Funds £	Total 2025 £	Total 2024 £
Receipts			
Subscription and membership Fees	34,662	34,662	33,227
Galas	10,833	10,833	8,595
Interest	151	151	209
Donations	991	991	-
PSG Fund Raising Events	2,562	2,562	2,118
Transport Receipts	-	-	257
Total Receipts	**49,199**	**49,199**	**44,406**
Payments			
Pool Fees	26,469	26,469	22,172
Swimwear and Accessories	288	288	1,132
Printing, Postage and Stationary	-	-	18
Training Courses	478	478	1,215
Membership/Affiliation	4,843	4,843	4,005
Galas	10,253	10,253	9,219
Medals/Trophies	260	260	220
PSG Events	1,143	1,143	699
Transport Expenses	-	-	1,225
Club Equipment	220	220	-
IT/Software	1,034	1,034	809
Professional Fees	63	63	63
Miscellaneous	175	175	-
Total Payments	**45,224**	**45,224**	**40,777**
Net Receipts For Period	**3,974**	**3,974**	**3,629**
Net Cash Funds B/F	**17,871**	**17,871**	**14,242**
Net Cash Funds C/F	**21,845**	**21,845**	**17,871**

	Total 2025 £	Total 2024 £
Monetary Assets		
Cash at Bank	21,845	17,871
Cash in hand	-	-
	21,845	**17,871**
Barclays Community Account	10236	
Barclays Reserve Account	11609	
	21845	

Signed.....

Name. MARK JAMES

Date. 10/09/26

I can confirm that I have examined the accounting records which were presented to me and the the accounts set out above are in accordance with those records.

Ian Wright FCA
Community Accountant
Sefton Council for Voluntary Service
3rd Floor, Suite3b
Burlington House
Crosby Road North
Waterloo
Liverpool
L22 0LG

Signed: Ian Wright

Date: 01/10/26

CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From - 01/01/25 **Period start date** **To -** 31/12/25 **Period end date**

Charity name: Crosby Swimming Club

Charity registration number: 1208182

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The objects of the CIO are the promotion of community participation in healthy recreation, primarily but not exclusively, for the benefit of the inhabitants of Sefton and the surrounding areas by the provision of teaching, development and competitive activities in swimming. The CIO is committed to equality, respects individual differences, does not apply or endorse unlawful or unjustified discrimination, and acts in accordance with the Equality Act 2010 (as amended from time to time). It implements the Swim England Equality Policy as amended from time to time.
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	Crosby Swimming Club provides structured swimming teaching, coaching and competitive training, primarily for children and young people in Sefton and the surrounding areas. Regular sessions are delivered at Crosby Leisure Centre across four squad levels. Swimmers can improve technique, fitness and competition skills, take part in galas and progress towards higher level training, including through the club's pathway with City of Liverpool Swimming Club. Fees are kept accessible so far as the club's finances permit.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The trustees confirm that they have had regard to the Charity Commission's guidance on public benefit when making decisions relevant to the charity's activities.

Additional information (optional)
You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	Not applicable - the charity does not make grants.
Policy on social investment including program related investment	Para 1.38	Not applicable - the charity made no social investments.
Contribution made by volunteers	Para 1.38	The club depends substantially on unpaid trustees, coaches, officials and parent or Parent Support Group helpers. Volunteers support coaching, administration, galas, fundraising, safeguarding and governance. No monetary value has been placed on this contribution in the accounts.
Other		Not Applicable

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	During 2025, Crosby Swimming Club continued to provide regular, structured coaching and competitive opportunities for swimmers across its four squad pathway. Members were supported to develop all four strokes, improve fitness and competition skills, represent the club at galas and progress towards higher level training where appropriate. The club maintained its pathway relationship with City of Liverpool Swimming Club, enabling talented swimmers to access further development while retaining a supportive local club environment. The club also continued to welcome swimmers moving on from Stage 7 lessons and to offer a route from first club sessions through to advanced squad training. By maintaining accessible fees, a broad range of squad levels and a volunteer led community, the club promoted physical fitness, mental resilience, confidence, friendship and community participation among children and young people.

Additional information (optional)
You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	The trustees consider that the charity achieved its objectives by maintaining regular teaching, development and competitive swimming activities throughout 2025 and by providing an inclusive, progressive pathway for swimmers.
Performance of fundraising activities against objectives set	Para 1.41	No formal fundraising target was set for 2025. Parent Support Group fundraising events generated £2,562 and donations generated £991, helping to support the club's activities and financial resilience. The club are currently seeking a volunteer/s to manage and implement fundraising activities to further help with funds to reinvest back into the club.
Investment performance against objectives	Para 1.41	Interest income of £151 was earned on bank balances. The charity held no other investments during the year.
Other		Not Applicable

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	At 31st December 2025 the charity held £21,845 in unrestricted cash at bank, comprising £10,236 in the Barclays Community Account and £11,609 in the Barclays Reserve Account. The charity remained in a positive cash position and generated a modest cash surplus during the year.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The trustees hold reserves to protect continuity of swimming provision against increases in pool hire costs, short term reductions in membership, unexpected expenditure and the cost of essential training or equipment. The policy also supports the trustees' aim of keeping membership subscriptions as low as reasonably possible. The level of reserves is reviewed periodically at our AGM.
Amount of reserves held	Para 1.22	£11,609 was held in the Barclays Reserve Account at the year end. Total unrestricted cash balances were £21,845.
Reasons for holding zero reserves	Para 1.22	Not applicable - the charity held reserves at the year end.
Details of fund materially in deficit	Para 1.24	None
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	The trustees have not identified any material uncertainty about the charity's ability to continue as a going concern.

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	The principal sources of funds were subscription and membership fees and gala receipts. The club also received income from Parent Support Group fundraising events, donations and bank interest.
Investment policy and objectives including any social investment policy adopted	Para 1.46	Funds not required for immediate use may be retained in interest bearing bank accounts or invested as the trustees consider appropriate, with priority given to security and ready access. The charity

		made no social investments during the year.
A description of the principal risks facing the charity	Para 1.46	The principal risks are rising pool-hire and operating costs; changes in membership and fee income; availability of suitable pool time; reliance on volunteer coaches, officials and helpers; and safeguarding, health and safety and regulatory compliance. The trustees manage these risks through financial monitoring and reserves, volunteer recruitment and training, appropriate insurance and the application of Swim England policies and procedures.
Other		Not applicable

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Constitution - CIO association model, registered on 9 May 2024.
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Charitable Incorporated Organisation (association model).
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	Nominations for election as a charity trustee must be made in writing by a proposer and seconder to the secretary no later than 21 days before the annual general meeting, and the nominee must confirm in writing their willingness to stand. At each annual general meeting, one-third of the trustees retire from office. If the number of trustees is not three or a multiple of three, the number nearest to one-third retires; if there is only one trustee, that trustee retires. Retiring trustees may stand for re-election in accordance with the constitution.

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	On or before appointment, each new trustee is provided with a copy of the constitution and any amendments, together with the charity's latest trustees' annual report and accounts. Trustees are also made aware of relevant governance, safeguarding and conflict-of-interest responsibilities.
The charity's organisational structure and any wider network with which the charity works	Para 1.51	The trustees are responsible for the overall governance and management of the CIO. Day-to-day club activities are delivered with the support of volunteer coaches, officials and parent helpers. The club is affiliated to Swim England North West Region and follows applicable rules and constitutions of the Lancashire County Water Polo and Swimming Association, Swim England North West Region, Swim England, Aquatics GB, European Aquatics and World Aquatics, including relevant safeguarding and anti-doping requirements. The club maintains a swimmer development pathway relationship with City of Liverpool Swimming Club.

Relationship with any related parties	Para 1.51	None identified.
Other		Not applicable.

Reference and Administrative details

Charity name	Crosby Swimming Club
Other name the charity uses	None
Registered charity number	1208182
Charity's principal address	11 Victoria Avenue Crosby Liverpool L23 8UH

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	Dr Timothy Irvine	Chair		
2	Thomas Davies			
3	Elliot Griffiths			
4	Christopher Arnold			
5	Stephanie Laidlaw			
6	Matthew Morgan			
7	Claire Lambert			
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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	None
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	Not applicable
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	Not applicable

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
Community accountant	Ian Wright FCA	Sefton Council for Voluntary Service 3rd Floor, Suite 3b, Burlington House Crosby Road North Waterloo Liverpool L22 0LG

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

None - the charity is volunteer-led and has no chief executive or senior paid staff.

Exemptions from disclosure

Reason for non-disclosure of key personnel details

Not applicable.

Other optional information

The charity is volunteer led. No trustees received remuneration or benefits from the charity during the year.

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 James	
Position (eg Secretary, Chair, etc)	Club Treasurer	

Date	10/09/26