ST AGNES SURF LIFE SAVING CLUB

Registered Charity Number: 1037741

Trustees' Annual Report & Chairperson's Summary

For the Reporting Period: Year Ended 30 December 2025

1. Governance & Charitable Objectives

St Agnes Surf Life Saving Club is a registered charity governed by its constitution. The charity's activities and operations are structured around three core charitable objectives:

1. **Protection against loss of life at sea** through education, training, and direct action.
2. **Promotion and representation** of the sports of surf lifesaving and surfing within the St Agnes community.
3. **Encouragement of safe enjoyment** of the coastal environment.

2. Achievements and Performance

Objective 1: Protection Against Loss of Life at Sea

- **Lifeguard Training & Professional Pathways:** Successfully trained 10 new lifeguards this year. Many individuals trained by the club over recent years have transitioned into professional lifeguard roles with the RNLI, with confirmed life-saving interventions credited to these individuals during the season.
- **Volunteer Patrols:** Delivered 22 days of lifeguard patrols, predominantly operating at Type 4 full patrol level. Volunteers contributed approximately 400 hours—a benchmark achieved by only one other surf lifesaving club nationally.
- **Community Life-Saving:** Skills delivered through club training yielded direct real-world impact, including a notable incident where member Monty Robertson used his training to successfully save a life in Bristol.

- **Safeguarding & Operations:** Modernised the governance framework by appointing a dedicated Safeguarding Officer, increasing Disclosure and Barring Service (DBS) coverage, and updating Standard Operating Procedures (SOPs).

Objective 2: Promotion of Surf Life Saving & Surfing

- **Participation & Inclusion:** High participation rates were sustained across all age demographics. The club trialled a women-only starter programme which was heavily oversubscribed, establishing strong demand for adult participation (work continues on pathways to transition these participants into long-term equipment users).
- **Competitive Performance:**
    - Achieved 2nd place overall at the National Surfing Interclubs.
    - Entered a team of 40 Nippers into the Cornish Championships.
    - Delivered strong representation at the Cardiff Nationals.
- **Capital Investments in Fleet & Equipment:** Completed a major refresh of rescue and surf equipment, including:
    - 10 new Bennett Nipper boards.
    - 4 mid-length Nipper boards.
    - 5 new Bennett lifeguard boards.
    - 15–20 new surfboards.
    - Upgraded VHF radio equipment.

Objective 3: Safe Enjoyment of the Coastal Environment

- **Community Outreach:** Continued execution of the *Surf Cadet Project*, bringing hundreds of local children to the coast, including many who had never previously visited a beach despite living in Cornwall.
- **Financial Accessibility:** Maintained the club Hardship Fund to ensure cost is not a barrier to participation. Introduced monthly instalment options for membership fees via the Spond platform to widen financial inclusion.

3. Operational Challenges & Strategic Updates

- **Volunteer Management & Programme Pauses:** Due to a critical shortage of lead volunteers and the associated burden of complex risk management, the trustees have taken the decision to pause the *Surf Cadet Project* for the upcoming year. This decision prioritises volunteer well-being and operational safety while a sustainable delivery model is established.

- **Premises Maintenance:** Escalating professional trades costs have increased reliance on volunteer "work parties" to deliver essential structural maintenance and keep facilities operational.
- **Membership Systems & Communication:** Successfully transitioned membership operations to the Spond platform, with over 1,000 registered individuals. Communication processes, including member newsletters, are currently being refined to keep the membership informed outside core seasonal sessions.

4. Financial Review

Statement of Financial Position (Year Ended 30 December 2025)

- **Year-End Bank Balance:** £38,402.63
- **Ring-Fenced / Restricted Funds:**
    - Chops Fund: £1,000.00
    - Ceiling Repair Project: £1,000.00
- **Unrestricted Cash Reserves:** £36,402.63
- **Liabilities:** No outstanding trade invoices at period end (pending upcoming Surf Life Saving Great Britain membership dues).

Operating Deficit & System Transition

The accounts show an operating deficit of **-£59,456.64** for the financial period.

- **Cause & Reconciliation:** This temporary deficit is primarily attributable to administrative delays and timing differences associated with migrating the entire membership base to the Spond platform. As of May 2026, approximately £30,000 in outstanding membership fees remains collectible.
- **Solvency Impact:** While available cash balances (£36,402.63) are lower than historical seasonal benchmarks, day-to-day operations and pool bookings remain unaffected. Cash flow controls are actively monitored to secure outstanding subscription payments prior to independent examination and submission.

Asset Disposals

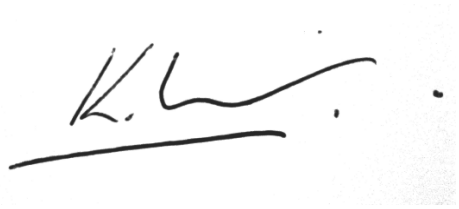
- **Quad Bike:** The club quad bike is currently non-operational (SORN) and stored securely. After offering the asset to membership with no uptake, it will be repaired and sold on the open market, with an estimated recovery value of £1,500 to £2,000 to be returned to general reserves.

5. Plans for Future Periods

The primary focus for the incoming year involves:

1. Supporting and retaining the volunteer core to prevent burnout.
2. Streamlining administrative workflows and governance via full embedding of the Spond platform.
3. Securing outstanding membership revenue to restore capital reserve buffers.
4. Continuing maintenance works to protect physical assets and ensure safe, compliant facilities.

Signed on behalf of the Board of Trustees



Karl Wilcox

Chairperson, St Agnes Surf Life Saving Club

Date: September 2026

St Agnes Surf Life Saving Club

Statement of Accounts for the year ended 31/: 31/12/2024

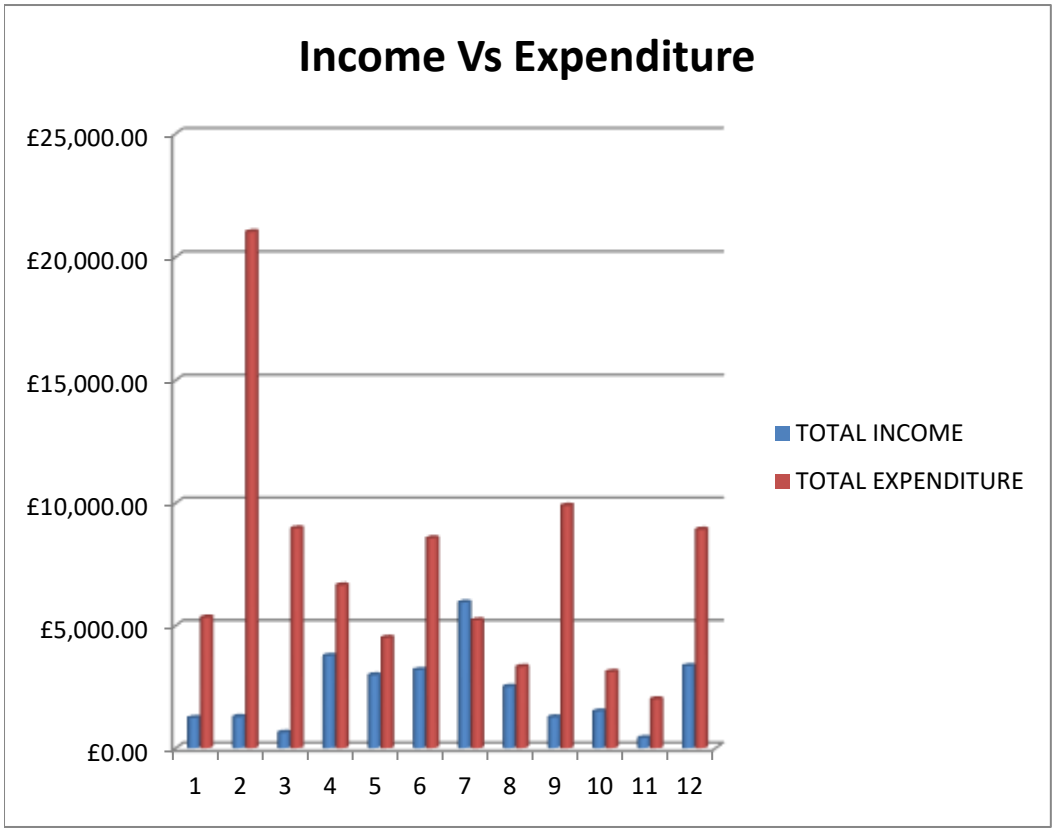
Income

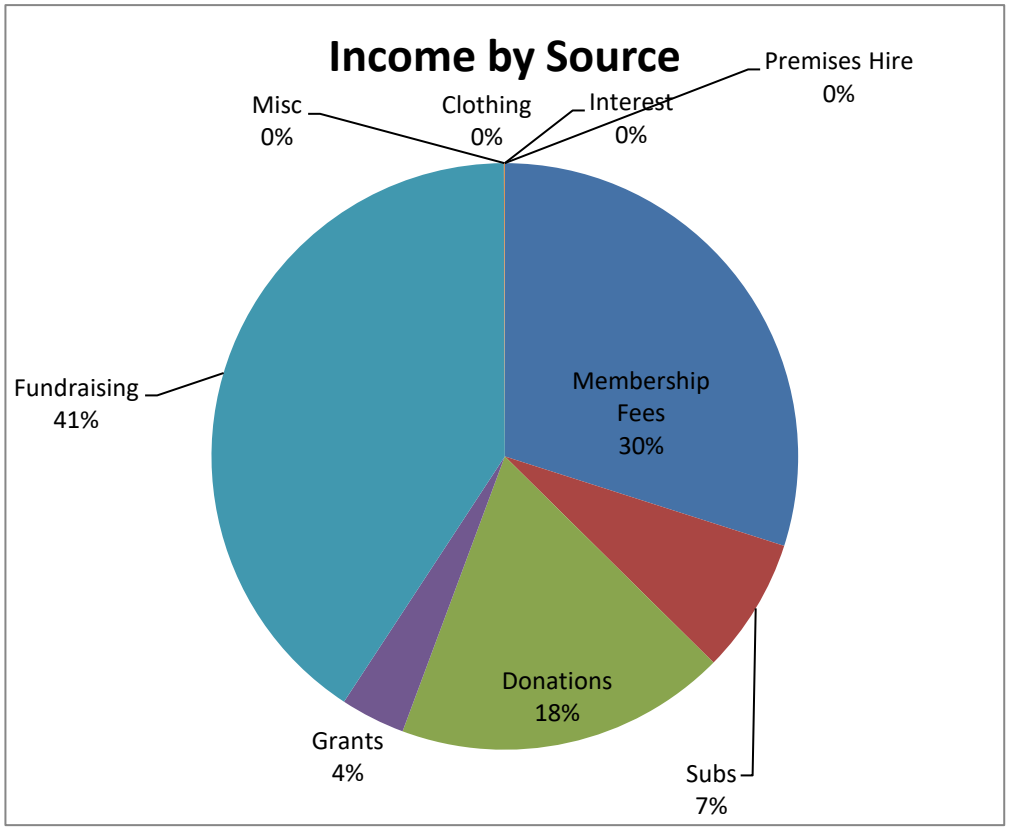
	1	2	3	4	5	6	7	8	9	10	11	12	TOTAL
Membership Fees	£1,224.88	£750.89	£0.00	£69.95	£2,209.88	£766.36	£1,502.39	£493.01	£727.78	£237.90	£408.15	£0.00	**£8,391.19**
Subs	£0.00	£0.00	£631.51	£666.16	£195.00	£285.00	£225.69	£30.00	£0.00	£60.00	£0.00	£0.00	**£2,093.36**
Donations	£3.24	£205.00	£0.00	£450.00	£0.97	£38.02	£1,295.98	£470.00	£0.00	£2.40	£0.00	£2,655.00	**£5,120.61**
Grants	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£1,000.00	£0.00	£0.00	**£1,000.00**
Fundraising	£0.00	£319.24	£0.00	£2,582.07	£572.35	£2,099.04	£2,903.39	£1,512.71	£531.00	£200.00	£0.00	£692.91	**£11,412.71**
Misc	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£14.74	£0.00	£0.00	£0.00	£0.00	£0.00	**£14.74**
Clothing	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	**£0.00**
Premises Hire	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	**£0.00**
Interest	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	**£0.00**
TOTAL	**£1,228.12**	**£1,275.13**	**£631.51**	**£3,768.18**	**£2,978.20**	**£3,188.42**	**£5,942.19**	**£2,505.72**	**£1,258.78**	**£1,500.30**	**£408.15**	**£3,347.91**	£28,032.61

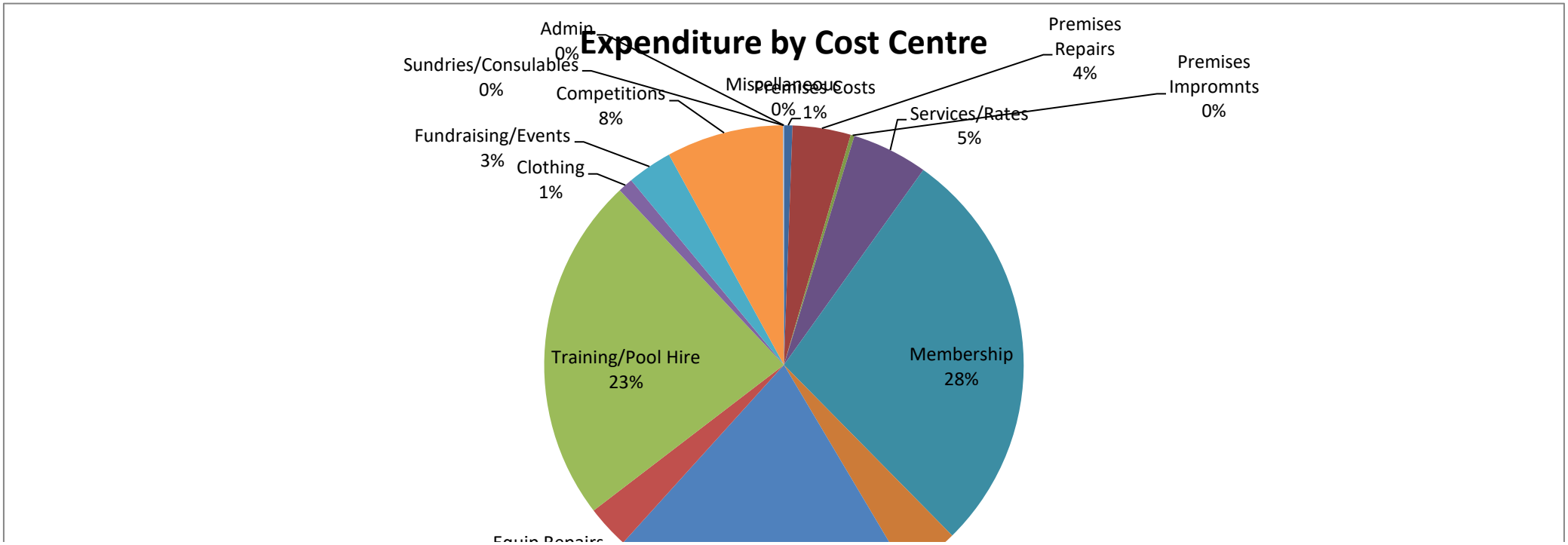
Expenditure

	1	2	3	4	5	6	7	8	9	10	11	12	TOTAL
Premises Costs	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£168.00	£0.00	£0.00	£331.76	£0.00	£0.00	**£499.76**
Premises Repairs	£0.00	£33.00	£329.05	£2,313.00	£0.00	£0.00	£472.76	£0.00	£45.60	£240.00	£0.00	£0.00	**£3,433.41**
Premises Impromnts	£0.00	£0.00	£0.00	£224.40	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	**£224.40**
Services/Rates	£500.69	£580.03	£669.61	£29.95	£30.67	£258.14	£228.18	£452.55	£347.67	£721.90	£188.71	£476.19	**£4,484.29**
Membership	£95.00	£15,960.00	£660.00	£2,220.00	£1,110.00	£1,950.00	£510.00	£330.00	£528.00	£606.00	£0.00	£300.00	**£24,269.00**
Insurances	£0.00	£2,918.34	£0.00	£0.00	£0.00	£224.69	£0.00	£0.00	£0.00	£232.42	£0.00	£0.00	**£3,375.45**
Equip Purchase	£496.80	£0.00	£836.96	£188.70	£0.00	£4,556.02	£722.10	£734.14	£7,983.38	£585.00	£707.28	£883.80	**£17,694.18**
Equip Repairs	£0.00	£205.00	£1,548.00	£0.00	£90.45	£569.97	£0.00	£0.00	£0.00	£121.00	£0.00	£0.00	**£2,534.42**
Training/Pool Hire	£4,237.47	£964.97	£3,756.22	£1,287.45	£3,272.50	£0.00	£800.00	£0.00	£330.00	£275.01	£1,100.04	£4,447.80	**£20,471.46**
Clothing	£0.00	£0.00	£0.00	£0.00	£0.00	£649.53	£200.00	£0.00	£0.00	£0.00	£0.00	£30.00	**£879.53**
Fundraising/Events	£0.00	£200.00	£0.00	£385.12	£0.00	£0.00	£965.18	£449.23	£627.75	£0.00	£0.00	£31.24	**£2,658.52**
Competitions	£0.00	£150.00	£1,170.00	£0.00	£0.00	£330.00	£1,150.00	£1,353.31	£0.00	£0.00	£0.00	£2,750.10	**£6,903.41**
Sundries/Consulables	£0.00	£0.00	£0.00	£0.00	£0.00	£28.61	£0.00	£0.00	£32.81	£0.00	£0.00	£0.00	**£61.42**

Admin	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	**£0.00**
Miscellaneous	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	**£0.00**
TOTAL	**£5,329.96**	**£21,011.34**	**£8,969.84**	**£6,648.62**	**£4,503.62**	**£8,566.96**	**£5,216.22**	**£3,319.23**	**£9,895.21**	**£3,113.09**	**£1,996.03**	**£8,919.13**	**£87,489.25**
TOTAL INCOME	£1,228.12	£1,275.13	£631.51	£3,768.18	£2,978.20	£3,188.42	£5,942.19	£2,505.72	£1,258.78	£1,500.30	£408.15	£3,347.91	**£28,032.61**
TOTAL EXPENDITURE	£5,329.96	£21,011.34	£8,969.84	£6,648.62	£4,503.62	£8,566.96	£5,216.22	£3,319.23	£9,895.21	£3,113.09	£1,996.03	£8,919.13	**£87,489.25**
Surplus / Deficit	**-£4,101.84**	**-£19,736.21**	**-£8,338.33**	**-£2,880.44**	**-£1,525.42**	**-£5,378.54**	**£725.97**	**-£813.51**	**-£8,636.43**	**-£1,612.79**	**-£1,587.88**	**-£5,571.22**	**-£59,456.64**






Expenditure by Cost Centre
Admin
0%
Sundries/Consulables
0%
Competitions
8%
Miscellaneous
0%
Premises Costs
1%
Premises
Repairs
4%
Premises
Impromnts
0%
Services/Rates
5%
Fundraising/Events
3%
Clothing
1%
Training/Pool Hire
23%
Membership
28%

CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of

Charity Name
ST AGNES SURF LIFE SAVING CLUB

On accounts for the year ended

31ST DECEMBER 2025

Charity no (if any)

1037741

Set out on pages

1 AND 2

Responsibilities and basis of report

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2025.

As the charity trustees of the Trust, 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 Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed 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 which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:

Date:

26/08/2026

Name:

C L MORGAN

Relevant professional qualification(s) or body (if any):

FMAAT

Address:

EAST LYNNE, MITHIAN DOWNS, ST AGNES

TR5 0PY

Section B **Disclosure**

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.