

THE ROYAL LIFE SAVING SOCIETY - U.K.

England & Wales · Charity number 1046060

Details

Other names	ROYAL LIFE SAVING SOCIETY - UNITED KINGDOM, LIFEGUARDS, LIFESAVERS
Status	Registered
Legal form	Charitable company
Company number	03033781
Registered	1995-04-26
Register	View on the Charity Commission register

Contact

Address	Royal Life Saving Society UK Red Hill House 227 London Road Worcester WR5 2JG
Phone	03003230096
Email	info@rlss.org.uk
Website	www.rlss.org.uk

Activities

Objects: THE OBJECTS OF THE COMPANY ARE TO ADVANCE HEALTH AND SAVE HUMAN LIVES BY PREVENTING DROWNING AND IN PARTICULAR TO:(A) PROMOTE EDUCATION AND TRAINING IN THE SAVING OF LIFE FROM DROWNING; THE RESUSCITATION OF THE APPARENTLY DROWNED; THE TECHNIQUES OF RESUSCITATION AND FIRST AID GENERALLY; AND THE SKILLS OF LIFEGUARDING. AND (B) PROMOTE THE SPORT OF LIFE SAVING

Activities: Preventing loss of life through drowning & injury through near-drowning, Reducing the number of people drowning year on year, Lead provider of water safety & drowning prevention education, Lead industry body for awarding & training lifeguards, Recognised by Sport England as governing body for Lifesaving Sport in the UK, Club & volunteer network across UK & Republic of Ireland.

Classification

- **How:** Provides Human Resources, Provides Services, Provides Advocacy/advice/information, Sponsors Or Undertakes Research, Acts As An Umbrella Or Resource Body
- **What:** Education/training, The Advancement Of Health Or Saving Of Lives, Amateur Sport
- **Who:** The General Public/mankind

Geography

- Ireland
- Northern Ireland
- Scotland
- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£6,183,390	£5,831,216	£2,200,380	79
2023-12-31	£6,005,602	£5,818,976	£1,848,206	76
2022-12-31	£5,417,841	£5,028,410	£1,661,580	69
2021-12-31	£4,379,106	£4,160,396	£1,272,149	63
2020-12-31	£4,825,298	£4,499,817	£1,053,439	57

Trustees

Name	Role	Appointed
BRYAN FINLAY		2015-06-13
Carol Avril Jones		2025-01-07
Christopher Owen-Smith		2024-10-19
Craig Kerr		2024-04-12
Dr Benjamin Johns		2023-10-28
Joanne Frances Young		2023-10-28
Peter Moyes		2019-10-19
Rachel Healey		2023-10-28
Sharon Johal		2023-10-30
Sheena Harper		2024-10-19
Stephen Mark Gould		2025-10-18

THE ROYAL LIFE SAVING SOCIETY - U.K.

England & Wales - Charity number 1046060

Accounts



ROYAL
LIFE SAVING
SOCIETY UK

Enjoy Water **Safely**

Royal Life Saving Society UK

Annual Report and Accounts 2024

Our purpose is to enhance communities, so everyone can enjoy being in, on or near water safely - because every life is worth saving.

Our vision is a nation without drowning where everyone can safely enjoy being in, on or near water.

Our mission is to be the leader in lifesaving and lifeguarding in the UK and Ireland; sharing our expertise and knowledge with as many people as possible, giving everyone the potential to save lives and safely enjoy water.

Company Number: 03033781

Registered Charity England and Wales: 1046060

Registered Charity Scotland: SC037912

CONTENTS

Welcome from the President	3
Our Impact in 2024	5
Financial Review	20
Governance	23
Governance documents	
Developing Governance	
Board of Trustees	
Environmental, Social, and Governance (ESG) Initiatives	
Future plans	
Principle risks and uncertainties	
Internal controls	
Statement of Trustee Directors	29
Patrons, Board of Trustees (Directors) and Advisers	30
Independent Auditor's Report	31
Financial Statements	35
Notes To The Financial Statements	40

President's Year-End Summary – 2024

As we reflect on 2024, I am proud to report that it has been another year of progress, and reaffirmed purpose for the Royal Life Saving Society UK. Together, we have continued our mission to prevent drowning and promote water safety across our communities.

We continue to expand our education of drowning prevention initiatives with a focus on children and young people. The first full year of our Water Smart Schools Accreditation saw 8,000+ children complete the programme.

RLSS has continued to play a leading role in professional development for lifeguards ensuring our standards remain among the highest in the world. We delivered over 160,000 lifesaving and qualification awards in 2024.

Our volunteers are the heart of our organisation. From patrolling waterways to delivering water safety talks in schools, their dedication inspires us all. In 2024, more than 8,500 volunteer hours were logged—an extraordinary contribution to public safety.

Financially, the Society remains in a stable financial position. While inflationary pressures and increased operational costs challenged our margins, prudent financial oversight ensured we closed the year with a modest surplus.

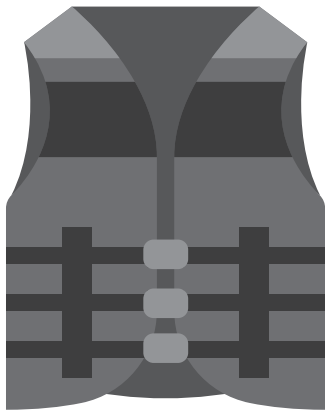
The success of 2024 is owed entirely to our passionate community of members, volunteers, staff, and partners. I extend my sincere thanks to all who contributed to our shared mission. While our work is far from done, we are well-positioned to meet the evolving needs of our communities with purpose, compassion, and resilience.

Deborah Hunt, President
Royal Life Saving Society UK



Our Purpose

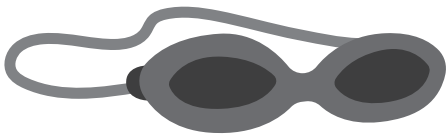
To **prevent drowning**, so everyone can **enjoy water safely**



Our Mission

We will **save lives** by being the **leader in lifesaving, lifeguarding,** and **water safety education** so that everyone can enjoy water safely.

We will share our expertise, skills, and knowledge. **Together** we will **prevent drowning**



Our Vision

Communities **free from drowning**

2024 in numbers

15,382 RLSS UK members registered, representing our growing lifesaving community, and supporting our lifesaving work

46,005 Rookie Lifeguard awards presented, celebrating important milestones in children's lifesaving ability.

46,566 online training sessions completed by lifesavers and lifeguards keeping up to date with their training and continued professional development.

278 RLSS UK affiliated clubs active across local communities, delivering lifesaving activities, growing water safety knowledge for thousands of young lifesavers.

262 schools signed up to deliver our Water Smart Schools programme, equipping pupils with classroom-based vital water safety knowledge.

8,672 volunteering hours registered by our passionate community of lifesavers and educators, recognising our work in communities.

85 lifesaving qualifications and awards on offer, ensuring everyone has the chance to continually enhance their water safety knowledge and skills.

336 members were recognised via our Honours programme, celebrating their outstanding contributions to the society's work.

Why our charity is important

In the past five years, over 1,700 people have accidentally lost their lives to drowning in the UK and Ireland.¹

At the Royal Life Saving Society UK (RLSS UK), we believe that no one should drown. It is our vision to eliminate accidental drowning so that everyone can enjoy being in, on or around water safely.

As the leading provider of lifeguarding qualifications and lifesaving awards in the UK and Ireland, we equip individuals with the knowledge and expertise to prevent drowning incidents and save lives.

In local communities, our free educational materials and resources help teach children vital water safety skills, whilst our Water Smart Schools programme offers schools the opportunity to participate in classroom-based water safety lessons. Our network of RLSS UK affiliated clubs work tirelessly, equipping young lifesavers with the knowledge of how to stay safe in, on and around water.

Our work is more important than ever

Fewer swimming pools in operation

Since 2019, the total number of sites operating swimming pools in the UK has fallen by 8.7%². This equates to the loss of 274 venues, reducing safe public access to warm, indoor, lifeguarded water spaces.

More people swimming outdoors

4.3 million people participated in outdoor swimming in 2022-23³, and the mental and physical benefits are now widely recognised. Open water bodies like lakes and rivers can, however, pose significant hazards, such as strong currents, underwater obstacles, and cold-water temperatures. These potential dangers emphasise the importance of the open water swimming community having access to expert water safety advice to stay safe. For those seeking to swim outdoors more occasionally, there are currently a limited number of lifeguarded open water venues offering safe spaces to enjoy the benefits of open water swimming.

Fewer children reaching statutory swimming and water safety outcomes

In England, the Government set statutory outcomes for swimming and water safety that all children are expected to achieve by the end of Key Stage 2 (KS2). However, data from Sport England Active Lives Survey showed the 70.2% of Year 7 children reaching these statutory outcomes in 2023-24 remains significantly behind the 76.8% who did so in 2017-18⁴. Their data also shows that children from ethnic minority groups and those from families on the lowest incomes are most impacted⁵.

More children are losing their lives to drowning

In summer 2024, RLSS UK reported that child drowning deaths in England had doubled from 20 in 2019-20 to 41 in 2022-23⁶. It was also evident that children were not only losing their lives to drowning in open water, but also at home. For RLSS UK, this reinforces the critical importance of water safety knowledge, not only for those actively choosing to take part in water related activities, but also in everyday life at home.

Whether choosing to enjoy water for leisure or just going about your day-to-day life, knowing how to keep you and your family safe in, on and around water is vital. At RLSS UK, we remain focused on ensuring that everyone, no matter their background, has access to high quality water safety education to ensure their safety, as well as working towards our vision of eliminating drowning and allowing everyone to enjoy water safely.

¹ UK data, WAID enhanced data (2019-2023), Irish Data, Water Safety Ireland (2019-2023)

² Leisure DB, State of the UK Swimming Industry Report 2024

³ Sport England Active Lives, Adult Data (2022-23)

⁴ Sport England Active Lives, Child Data, (2017-18 to 2023-24)

⁵ Royal Life Saving Society UK (RLSS UK), National Drowning Report UK (June 2023) – 89.1% of children in year 7 from high affluence families can swim 25m compared to 51.8% from low affluence families. 79.8% of children in year 7 who are White British can swim 25m compared to 56.9% of those who are Asian and 57.3% of those who are Black.

⁶ Royal Life Saving Society UK (RLSS UK), News: Charity urges focus on water safety as child drownings in England double over last four years (June 2024)

Our Impact

In 2024, we awarded

160,000+

lifesaving qualifications
and awards,



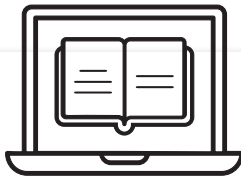
which included our
industry-leading
National Pool Lifeguard
Qualification (NPLQ).

In addition, our work sees vital
water safety education delivered
across the UK and Ireland.

An estimated

1.48m

children were educated in
water safety using our free,
downloadable materials and resources,
thanks to support from educators and
our community networks.



Our work in 2024
impacted across all
four UK nations and
in Ireland.

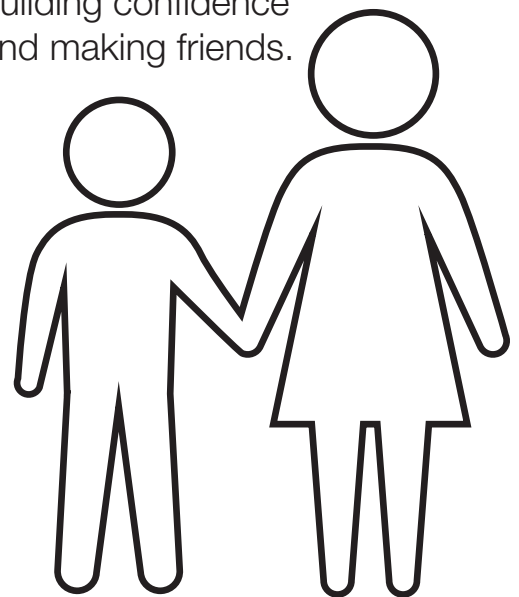
We supported the availability of safe
places to swim and play in the water,
ensuring competent lifeguard provision
at both indoor and outdoor venues.

We worked passionately to ensure vital
water safety education was delivered
to children and young people in home,
educational and leisure settings.

In our RLSS UK
affiliated clubs,
more than

6,950

children developed
their lifesaving skills,
building confidence
and making friends.



EDUCATION, TRAINING, AND PERSONAL DEVELOPMENT



OUR OBJECTIVE: To excel in the development of internationally recognised, creative education and training opportunities that enhance everyone's ability to save lives, develop opportunities to embrace diversity, inclusivity and well-being, and provide affordable access for everyone, to help unlock their potential.

RLSS UK remains the leading provider of training in lifesaving and lifeguarding in the UK and Ireland, awarding 160,000+ qualifications and awards in 2024.

We qualified 40,305 lifeguards with our National Pool Lifeguard Qualification (NPLQ), the UK and Ireland's leading lifeguard qualification. This award ensures lifeguards have the best possible knowledge and skills to help members of the public stay safe in a pool environment.

In addition, a further 1,254 National Vocational Beach Lifeguard Qualifications (NVBLQ) and 1,446 Open Water Lifeguard (OWL) qualifications were awarded in 2024. These bespoke qualifications ensure candidates have the right knowledge and skills to keep people safe on beaches and increasingly popular open water spaces, such as lakes and aqua parks.

RLSS UK selected as ukactive's Education Provider of the Year Award Winner 2024 for our National Pool Lifeguard Qualification (NPLQ) Gen 10

The Education Provider of the Year Award recognises an organisation or programme that delivers excellent services, demonstrates innovative resources and assessments, and enables learners to obtain high-quality skills valued by employers.

The 2024 winners were announced during a night of celebrations in Birmingham that showcased the sector's progress and growth.

The best of the best were recognised at the industry's most prestigious awards, with more than 800 people joining the ceremony at the ICC in Birmingham.

The Awards were hosted by Professor Greg Whyte OBE, and comedian, Esther Manito, who ran through the fantastic range of operators, suppliers and individuals shortlisted across 16 categories. This year's ukactive Awards saw nominations from across the breadth of the sector, with the judges praising the high quality and excellent achievements demonstrated by all the finalists.

RLSS UK was selected as the winner of the Education Provider of the Year award due to how it revolutionised pool lifeguarding and improved swimming pool safety for operators by launching the Level 3 Award in Pool Lifeguarding - more commonly known as the National Pool Lifeguard Qualification (NPLQ) Gen 10 in July 2023.

In 2024, more than 6,500 RLSS UK members benefited from our online learning continuing professional development (CPD) sessions,

keeping our Instructors, Trainer Assessors and Lifeguards up to date with the latest technical skills and developments.

SPOTLIGHT ON...

WATER SMART SCHOOLS

The first full year of our Water Smart Schools Accreditation saw 8,000+ children complete the programme.

At RLSS UK, we believe that every young person should have access to water safety skills that can be used throughout their life. This knowledge will help keep them safe in and around the water and enrich their opportunities to engage in water-related activities and play.

Aimed at being inclusive to children of all backgrounds, our Water Smart Schools (WSS) is a flexible and adaptable award scheme that can be applied to any learned environment with agility and ease, including primary, secondary and Special Educational Needs and Disabilities (SEND) settings.

The first full year of the programme saw 262 schools register to take part from across the UK. Many of those taking part chose to align their engagement with RLSS UK's annual flagship campaign, Drowning Prevention Week, thereby maximising water safety knowledge and understanding in a holistic and intensive way.

Developing partnerships with external agencies has seen the WSS programme reach an increasing number of schools across the UK, with Tyne and Wear and North Wales Fire and Rescue Services both actively promoting the award to their network of contacts. In addition, Everton Football Club is in the process of using WSS materials to deliver water safety education to their network of schools, encouraging them to sign up to complete the rest of the programme and gain an award.



We are proud to offer a range of lifesaving awards for children starting their lifesaving journey

This includes our Rookie Lifeguard programme, progressing to our National Lifesaving Academy (NLA) scheme.

46,000+ Rookie Lifeguard awards were presented during the year, marking the start of a lifesaving journey for thousands in our RLSS UK affiliated clubs.

Rookie Lifeguards learn basic rescue and lifesaving skills, equipping them with the essential knowledge to recognise hazards, respond effectively in emergency situations, and stay safe in, on and around water.

RLSS UK campaigning sees classroom-based water safety lessons included in draft RHSE guidance for England for the first time.

RLSS UK has lobbied for classroom-based water safety education to be included in the National Curriculum for several years. We used data and insights collated through our partnerships, coupled with our own expert knowledge on water safety to submit strong evidence for the inclusion of water safety education in the classroom. In May 2024, a draft Relationships, Sex Education and Health (RHSE) curriculum was released for consultation, which, for the first time, included the Water Safety Code. RLSS UK subsequently submitted further evidence in support of its confirmed inclusion and eagerly awaits the outcomes of the review, due in October 2025.

RLSS UK named as 'Educational Resource Provider of the Year' at the Education Awards for our Water Smart Schools programme.

July 2024 saw the Water Smart Schools programme selected as 'Educational Resource Provider of the Year' at the Education Awards - Midlands, reflecting the RLSS UK's exceptional dedication and commitment to shaping the future of children's access to water safety education.

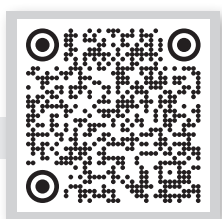
The Education Awards recognises individuals, organisations, institutions, or initiatives for their outstanding contributions, achievements, or advancements in the field of education. The awards aim to celebrate and acknowledge the exceptional efforts and impact made in various areas of education, such as teaching, research, innovation, leadership, advocacy, community engagement, and more.

"We're over the moon and are especially excited that we've been recognised for our dedication, commitment and time that has been invested into our Water Smart Schools programme, which we successfully launched in September 2023 and have had over 200 schools sign up since.

"We believe that every child should have access to water safety education – and with our Water Smart Schools initiative, we are one step closer to achieving this!"

Andy Lane, RLSS UK Education Manager

Scan here
to find out more.



The roll-out of the National Lifesaving Academy (NLA) programme continued, with 1,881 sign-ups, more than double the number in 2023.

The aim of the programme is to teach candidates aged 12 years and over how to stay safe in and around water, as well as how to safely assist others who may have gotten into difficulty in both aquatic and non-aquatic situations.

The programme is aligned to our NPLQ, so candidates can start practicing the skills required to become a lifeguard ahead of completing future lifeguarding qualifications.

During the year, NLA awards were issued across pool, beach, and open water settings, including:

- 793 Bronze Lifesaving Certificates
- 839 Bronze Stars
- 217 Bronze Medallions
- 32 NLA Distinctions

The RLSS UK NLA Sports Awards have proved a popular addition to the NLA programme, with 70 awarded.

These awards provide a fantastic opportunity for those aged 12 years and over to engage with Lifesaving Sport, one of the world's only competitive sports with humanitarian origins.

Ensuring inclusivity in lifesaving and lifeguarding remained a firm focus.

At RLSS UK, we are passionate about ensuring that our lifesaving awards and qualifications are inclusive for everyone.

Since its introduction in June 2024, **869 RLSS UK Licence to Operate members have completed the neurodiversity module, which is now included in the Trainer Assessor Standardisation Training.**

The module teaches the key domains of learning, how people process, use and store information and how best to support neurodiverse candidates during courses.

Special Considerations can help candidates overcome disadvantage arising from an event outside their control, which had or was likely to have, a significant material effect on their ability to take an assessment. This includes when an individual may be unable to demonstrate the required level of competency, for example for a candidate who has temporarily experienced an illness or injury. **In 2024, the RLSS UK Compliance team assisted with 318 Special Consideration requests for qualification candidates.** For those candidates who were deemed to be disadvantaged, RLSS UK offered a post-assessment adjustment to the candidate's assessment results, or rearrangement of an assessment time or date.

Reasonable Adjustment requests help to reduce the effect of a disclosed disability or difficulty, which may place the candidate at a disadvantage during the delivery of a qualification or an assessment situation. The most common Reasonable Adjustments that centres applied themselves were allocating candidates an extra 25% of time to sit a theory exam or providing candidates with a reader during the assessment. **In addition, the RLSS UK Compliance team supported a further 110 candidates with more complex reasonable adjustment requests during the year.**

RLSS UK awarded 45,000+ first aid qualifications and bolt-on awards in 2024.

More than half of these awards consisted of an AED bolt-on appended to one of our lifeguarding qualifications, helping ensure lifeguards are even more well-prepared for an emergency.

RLSS UK's First Aid Essentials suite includes all the essential first aid courses that individuals and employers need to meet their health and safety requirements.

Our first aid qualifications are endorsed and quality-assured by the Chartered Institute for the Management of Sport and Physical Activity (CIMSPA), the professional development body for the UK's sport and physical activity sector. RLSS UK remains an active member of the First Aid Awarding Organisation Forum (FAAOF), collaborating on best practice to maintain quality to ensure the integrity and currency of regulated qualifications.

SPOTLIGHT ON... EXCITING DEVELOPMENTS TO RLSS UK FIRST AID QUALIFICATIONS.

As part of our ongoing focus on keeping our qualifications and awards current and up to date, in 2024 our Qualifications and Development team worked with groups of experienced trainers to review the look and feel of our first aid qualification.

As a result, we launched an updated and refreshed first aid programme, including changes to the RLSS UK's First Aid suite.

Changes included:

- New look 'First Aid Essentials' suite
- Refreshed Candidate Manuals
- New images and videos
- New supporting resources
- Improved learner journey

1,499 of RLSS UK's new National Water Safety Management Programme DEFRA qualifications awarded, helping ensure safer working practices in, on and around water.

Water safety training is a legal requirement and essential for ensuring your workforce remains safe. Incidents with water can happen quickly and unexpectedly, and the consequences can be severe. Hence, having the knowledge and skills to make informed decisions about managing water safety is incredibly important.

The National Water Safety Management Programme DEFRA (NWSMP DEFRA) aligns with the Department for Environment, Food and Rural Affairs (DEFRA)'s outcomes and objectives. It equips anyone working in, on, or near water with essential knowledge and skills to make informed decisions about managing water safety.

Consultancy, expertise and partnership

SPOTLIGHT ON...

Met Office PARTNERSHIP

RLSS UK analysis showed teenagers and young adults are most at risk in high temperatures.

Using data provided by the Met Office, RLSS UK was able to complete an analysis of the relationship between air temperature and accidental drowning fatalities. In the report, we provided evidence of a relationship between the two factors and demonstrated, that when average maximum air temperatures are at their highest, more than half of those who accidentally drowned were swimming.

OUR OBJECTIVE:
To create strategic partnerships and collaborations to share expertise and maximise our impact and reach.



Water safety messages amplified via Met Office WeatherReady pages and #WeatherHacks

We established an exciting new partnership with the Met Office, which has seen RLSS UK's expert water safety knowledge and advice feature on the Met Office's website, as part of their WeatherReady

pages. This part of their site publicises expert seasonal advice to help members of the public prepare for and respond to seasonal changes in weather, as well as specific weather events.

As part of the partnership, we launched an RLSS UK #WeatherHack. A top tip for staying safe that was shared with the Met Office's circa. 600k followers on Instagram and TikTok. The co-branded graphic, "Be bright, take a light" helped to raise the profile of RLSS UK with audiences across the UK.

National Child Mortality Database (NCMD) partnership grows access to child drowning data and supports the engagement of new audiences.

RLSS UK maintained its dynamic partnership with NCMD during 2024, enabling the additional release of child drowning statistics in England, covering the period 2022-23. They were used to promote awareness of the drowning risk during our Drowning Prevention Week (DPW) campaign.

The partnership also created opportunities for RLSS UK to raise the drowning agenda by presenting highlights of our work in communities at The Annual Trauma Conference and engage healthcare professional audiences via our campaign messaging specifically targeted at healthcare workers.

Child Drowning Update published in response to increase in child drowning deaths

Following the release of new data from the NCMD, RLSS UK published a more detailed analysis of child drownings from 1 April 2019 to 31 March 2023 highlighting the significant number of drownings that had occurred at home.

Water Safety at Home Campaign sees RLSS UK engage with Institute of Health Visitors for the first time, driving vital messaging into homes of new parents.

In response to findings in RLSS UK's Child Drowning Update, we developed a brand-new water safety awareness campaign aimed at driving a renewed focus on how to stay safe when in and around water at home as well as promoting the importance of competent adult supervision.

Splash Safety at your Pad launched in October 2024 and saw coverage in national news media, including **The Sun**, **The Mirror** and **The Daily Mail**. The launch post saw a fantastic response on social media, being liked, shared and commented on over **5,000 times**.

The campaign also included materials targeted specifically at health professionals, such as the



Institute for Health Visitors – asking them to support our ambition to reduce drowning by encouraging families to always supervise children in, on and around water, including when at home.

SPOTLIGHT ON...

‘Don’t Drink and Dive’ campaign saw water safety messages reach younger adults

In partnership with Malibu, as part of its ambition to be a socially responsible brand, Summer 2024 saw former Olympic gold medallist and five-time Olympian Tom Daley remind Brits to avoid alcohol around water, as part of the launch of the ‘Don’t Drink and Dive’ campaign.

The campaign gained enormous engagement across social media and press channels, resulting in RLSS UK seeing an additional 500 followers accessing our regular water safety messages on Instagram and delivering a significant increase in brand awareness, amongst the 18–34-year-old age group, providing a greater opportunity to deliver the society’s vital water safety messages.

The campaign also ran in December, reminding partygoers to avoid drinking alcohol around water and ensure they found a safe route home with friends.

Holidaymakers’ safety reviewed at 50 holiday parks via Lifeguard Zone Visibility Tests (LZVTs).

Lifeguard Zone Visibility Tests (LZVTs) are designed to help pool operators find the optimal positions for lifeguards, ensuring they can effectively manage swimming pool hazards and maintain high visibility in their zone. They are essential for ensuring that our lifeguard practices align with the industry’s best guidance. The tests help ensure the safety of all pool users, upholding RLSS UK’s commitment to excellence in lifeguard supervision.

Corporate Partnerships

amplify the reach of our important water safety messaging through bold and creative marketing campaigns.

On the Beach partnership drives water safety messages in time for school holidays.

We joined package holiday company, On the Beach, to help raise awareness around safer swimsuit colours, encouraging members of the public looking to go abroad to take the time to get educated around water safety.



RLSS UK Consultancy projects continue to expand the number of people benefitting from our water safety advice and guidance.

RLSS UK Consultancy continues to grow its number of projects, from 21 in 2022 to 65 in 2024.

Our consultancy work is varied and in 2024 we conducted risk assessments for Sustainable Urban Drainage Systems. Our work ensured the correct signage and rescue equipment was in place for open water sites for local authorities, verified that lifeguard numbers and positions were correct for swimming pool operators, and collaborated with landowners to help them understand and meet their responsibilities to the public around their bodies of water.

71+ mystery site visits conducted

on behalf of leading holiday and water park operators, safeguarding the welfare of thousands of holidaymakers and visitors.

Visits involved RLSS UK representatives attending sites as guests and assessing important aspects of water safety, ensuring standards are being adhered to and always maintained. Through our mystery visits, we support the continuous improvement of swimming pool operations, reinforcing our commitment to safety and excellence.

AN ESTIMATED 1.6M VISITORS

benefited from enhanced water safety via RLSS UK's aqua park safety accreditation.

RLSS UK is the appointed auditor for the Aqua Parks Association UK and Ireland, inspecting parks that have signed up for the scheme against the standards set. In 2024, 41 UK and Irish aqua parks undertook the RLSS UK aqua park accreditation, up from 31 in 2023, keeping an estimated 300,000 additional visitors safe.

1,475 pieces of safety equipment registered on the GoodSAM app, driving easy access for responders in an emergency.

The GoodSAM app includes a register of both those willing to respond in an emergency ('responders'), but also lifesaving equipment, which can prove vital in rescuing someone who is in difficulty in the water.

With the help of RLSS UK, the GoodSAM app, which now boasts over 1m users, has been updated to allow those registering equipment to plot their exact location, to allow quick and easy access when needed.

Critically, the app also now allows people to report if a piece of equipment is missing or damaged. In 2024, there were 28 reports of missing or damaged equipment, which RLSS UK followed up with the relevant landowners to help rectify the issues and ensure equipment is fit for purpose when needed.



Brave mums share their stories to help save lives.

On behalf of everyone at RLSS UK, we'd like to express our heartfelt gratitude to Ness Abbess and Stephanie Williams who collaborated with us to bravely tell the stories of the day they tragically lost their children, 17-year-old Joe and 12-year-old Sunnah, to drowning.

“Thank you to Joe and Sunnah’s families for sharing their stories and helping raise awareness... please, please, make sure your young people know about water safety.”

Facebook comment



Building our community

Growing member numbers continue to expand our lifesaving community.

Our members play a critical role in helping to support our work, raising awareness of water safety, and sharing lifesaving knowledge and skills in our communities. The number of RLSS UK members rose by over 1,000 in 2024 to 15,382.

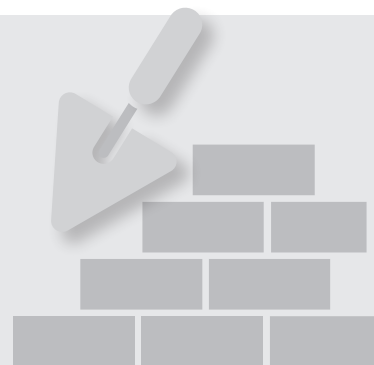
278 RLSS UK affiliated clubs offered lifesaving activities in communities across the UK and Ireland

More than 6,950 children participated in lifesaving activities at our clubs. The clubs run in local communities and aim to teach children, from the age of eight, vital lifesaving knowledge and skills.

Being involved in one of our affiliated clubs is hugely beneficial for children who love making new friends and learning new skills.

Our Objective

To build a sustainable, active, and thriving RLSS UK community.





We're committed to helping develop and grow our affiliated clubs to become more sustainable and successful.

To support this, in July 2024, we launched our Club Check accreditation. The scheme recognises high standards of governance, sustainability and effectiveness and supports clubs with growing membership, developing volunteers and helping to meet the industry needs. At the end of 2024, there were 54 clubs enrolled in the scheme, and 36 have fully completed the accreditation.

We had 1,000+ lifesaving sport entrants displaying their incredible lifesaving skills at RLSS UK events.

Lifesaving Sport is the only sport in the world with humanitarian origins and helps celebrate the incredible skills that exist in our communities, as well as encouraging others to get involved.

The weekend of 23 – 24 March marked the start of the RLSS UK Lifesaving Sport calendar with the **National Speed Lifesaving Championships**, affectionately known as Speeds. The 2024 event was not only one of the largest events in Speeds history with over 550 competitors taking part, but the competition was held in the impressive Sandwell Aquatics Centre for the first time – a pool that was purpose-built for the Commonwealth Games in Birmingham 2022.

In addition to a new venue, the team was also able to debut a new **livestream**, hosted on the RLSS UK **YouTube** channel. This amazing opportunity allowed parents, relatives and fans of Lifesaving Sport around the UK, Ireland and further afield to watch all the action as it happened – including friends and family of the Norwegian Lifesaving Club that was taking part.

In addition, during the summer, Lifesaving Sport athletes selected to represent Team GBR headed to the Gold Coast of Australia to take part in the **Lifesaving World Championships**, whilst back in the UK, Regional Heats took place up and down the country ready for the **National Lifesaving Championship Finals** on 2 November in Leeds. The Championship finals saw brilliant performances throughout the day.

104 William Henry volunteering awards have been presented,

celebrating more than 8,600 hours and expanding our community footprint.

Hours were registered for a broad range of activities, including delivering practical and class-based education, representing RLSS UK at a community event, delivering water safety or first aid education in schools, providing Save a Baby's Life training and facilitating Drowning Prevention Week campaign activity.

763 members and associates completed Equality, Diversity, and Inclusion training, totalling 190 study hours.



Eight events and festivals were safeguarded by the RLSS UK Water Safety team,

keeping more than half a million people safe whilst having fun in, on and around the water.

Our #Don'tDrinkandDrown campaign reached a third more people on Facebook and Instagram

amplifying our stay safe and #BeAMate message.

336 RLSS UK Members

were recognised for their outstanding contributions to the society's work totalling an incredible 3,500+ years of lifesaving.

Our Honours event recognised RLSS UK members on merit, for long service and via special awards, each of which aims to salute the significant impact of volunteers in educating and training more people to enjoy water safely across the UK and Ireland.



26 #EverydayHeroes were recognised for their heroic interventions to assist someone in trouble.

This year's heroes ranged in age from 10 to 60 years of age, showing how lifesaving skills can be used to save another at any point in our own lives.



Our flagship Drowning Prevention Week (DPW) campaign had increased momentum, with shares, likes and comments on social media up by over 80%, enabling more members of the public to see our critical water safety messages.

Thanks to support from our network of clubs, branches, volunteers, educators and leisure centres, during the campaign, an estimated **1.25m+ children** were taught vital water safety skills using our free, downloadable educational resources, equipping them with the knowledge to stay safe ahead of the summer.

Our
Water Safety Code
animation was
**SHARED OVER
1.500 TIMES,**
on social media.

*Did you
know?*

Drowning
Prevention Week 2024
was featured in 275 news
articles and broadcasts
including the **BBC, ITV
and Sky.**





Thank you to all our supporters and partners

Where our purpose is similar and our values aligned, we strive to create strategic partnerships and collaborations which enable us to share expertise to ensure we maximise our impact and reach.

**We'd like to say thank you to all the partners
who worked alongside us in 2024.**

**Our full Impact Report 2024
can be found at**

<https://www.rlss.org.uk/rlss-uk-charity-impact-report>

FINANCIAL REVIEW

FOR THE YEAR ENDED 31 DECEMBER 2024

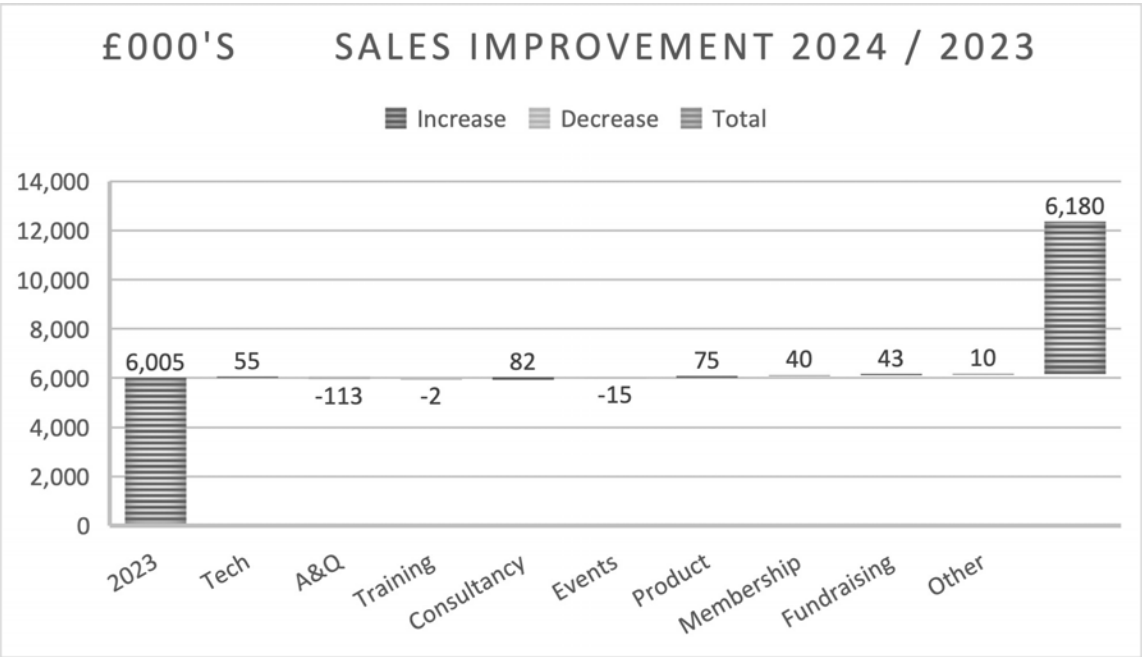
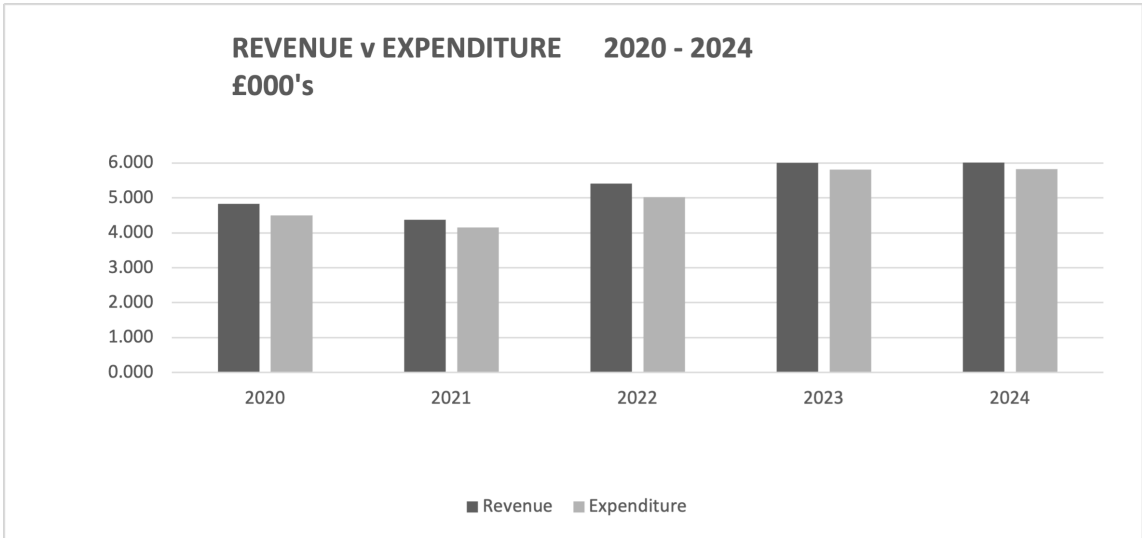
SUMMARY

Despite the challenging trading conditions of the past few years the Charity has again increased its revenue, the third successive year. Along with well managed expenditure we have provided a stable platform to again improve the direct spend on our Charitable Aims and objectives.

During 2024 we also reviewed and updated our reserves and liquidity policies to ensure we have sufficient resource to provide the Charity with the ability to more adequately address any short term financial instabilities.

INCOME

In 2024 we increased our sales by 3% to reach £6.18m. Our key Awards & Qualification Programmes and Product sales again performed well and we have continued to Increase the revenue streams. These now provide a more robust mix to our portfolio. Expenditure is well managed and remains lower than revenue, last five years.



INCOME FROM CHARITABLE ACTIVITIES

2024 income from charitable activity was £95k, 31% lower than 2023, (£138k). This reduction reflects the accounting treatment of Awards which was transferred to RLSS UK Enterprises Ltd. After adjusting for this, income from Charitable Activity would have increased by £10k.

INCOME FROM OTHER VOLUNTARY SOURCES

2024 income from Other Voluntary Sources increased by £43k (+107%) against 2023 of £41k, the result of an increase in Corporate Fundraising.

FUNDRAISING

Fundraising contributed 1.4% percent of our total income of £6.18m.

Fundraising and Grants form part of a longer-term ambition to diversify our financial model to create greater financial stability and reduce the reliance on our current key product, Awards & Qualifications, stream.

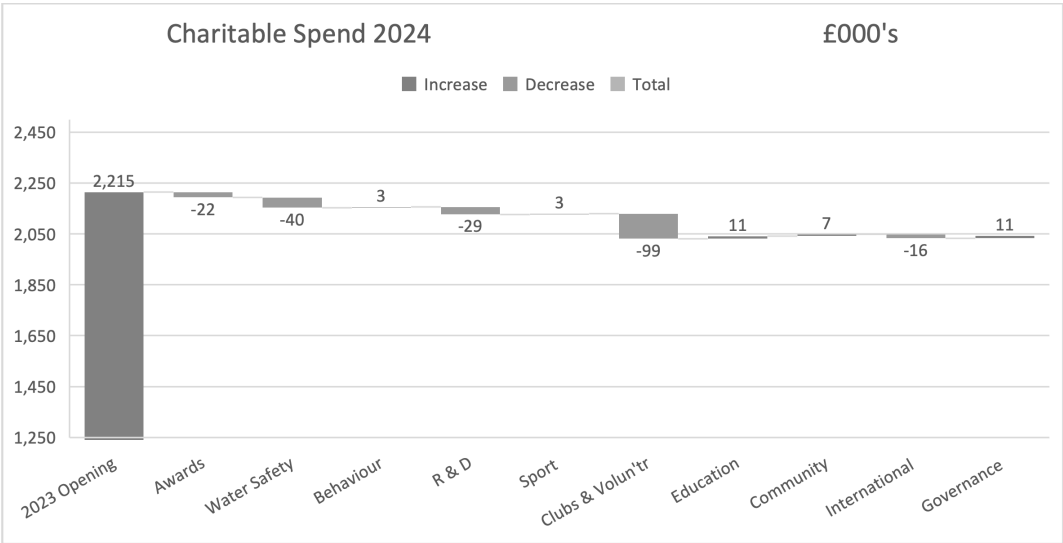
RLSS UK's Expenditure on Charitable Activity (2024)	£'s	%
Award Costs	323,301	16%
Water Safety training, consultancy and provision	233,253	11%
Behaviour change campaigns	202,370	10%
Research and Development	123,307	6%
Lifesaving Sport	224,296	11%
Volunteer & Clubs	432,581	21%
Educating Young People	184,673	9%
Community Outreach	174,211	9%
International	77,492	4%
Governance	70,347	3%
Total	2,045,831	

EXPENDITURE

Whilst 2024 income rose by £178k (+3%) against 2023, expenditure for the period rose by £12k (+0.2%) for the same period.

2024 charitable expenditure fell by £169k (-7.6%) against 2023.

Our total spend on our charitable activity decreased by 3%, from £2,215k to £2,046k (-£169k).



RESERVES POLICY

RLSS UK's Trustees (Directors) are responsible for setting the minimum level of free reserves required to support the charity's operations, ensuring RLSS UK holds sufficient funds to continue to operate at any time, to avoid financial difficulties and to sustain the delivery of core services to beneficiaries. It takes account of possible risks and aims to allow the RLSS UK to respond to new opportunities.

During 2023 the RLSS UK Trustees (Directors) reviewed the level of reserves required as part of RLSS UK's strategic, operational and budgetary planning process and our current policy. Following this review the Reserves Policy was strengthened to protect the Company. There are now four measures to provide an increased level of financial assurance:

1. that the General Reserves cover 3 months "Cost of Service and Operating costs" which currently equates to £1.48m.
At 31 December 2024, General Reserves were valued at £2.15m.
2. a liquidity target that must be greater than £1m
At 31 December 2024, the value of the Liquidity Reserve was £1.57m
3. that the liquidity ration must remain greater than 2.0
At 31 December 2024 the Liquidity Ratio was 2.71
4. that the level of free reserves (General Reserves less non financed Fixed Assets) should not be less than £1.25m.
At 31 December 2024 the value of free reserves was £1.99m

DESIGNATED FUNDS

Designated Funds are funds identified by RLSS UK Trustees (Directors) for supporting specific projects that fall within the charitable activities of the Charity (in line with the strategic business plan). They form part of the unrestricted funds of the Charity and may be undesignated at the discretion of RLSS UK Trustees (Directors).

At 31 December 2024, Designated Funds totalled £150,831 (2023 £115,279).

Projects funded from Designated Funds during 2024 included equipment funding for Branches & Clubs.

RESTRICTED FUNDS

The Charity's Restricted Funds are subject to restrictions on their use through the terms of an appeal or as requested by the donor (held in accordance with the donor's requirements). At 31 December 2024, Restricted Funds totalled £48,662 (2023 £55,076).

Projects funded from Restricted Funds during 2024 included Safety Managers, Disabled Children Water Safety and Club Hardship.

INVESTMENTS

The charity's general policy is to invest money that is not immediately required to meet its objectives. Such investments are low to medium risk, and medium-term.

The Board has approved the following ethical policy:

The charity will not invest directly in the producers or suppliers of tobacco, alcohol and armaments or similar products nor directly invest in the securities of organisations involved in activities incompatible with the objects and ethos of the charity.

At 31 December 2024, the Charity had no reserves held in investments.

FIXED ASSETS

At 31 December 2024, the net book value of fixed assets totalled £164,234 (2023 £186,674). This predominantly relates to RLSS UK's IT hardware and software.

TRUSTEE (DIRECTOR) INDEMNITY INSURANCE

Trustee (Director) Indemnity Insurance (£10,000,000 limit of indemnity) was purchased for the year 2024 for £3,200, (2023, £3,200).

STATEMENT OF PUBLIC BENEFIT

The RLSS UK provides public benefit through reducing drownings and the impact of drownings in the community across the UK and Ireland.

Our Trustees (Directors) have complied with their duty in accordance with the Charities Act 2016 to follow the Charity Commission's guidance on the operation of this public benefit.

OUR GOVERNANCE STRUCTURE

Royal Life Saving Society UK (RLSS UK) is registered as a charity in England and Wales (1046060) and in Scotland (SC037912).

- RLSS UK is registered with Companies House as a private company limited by guarantee (3033781).
- RLSS UK has two wholly-owned trading subsidiaries, both of whom gift aid their profits back to the parent charity RLSS UK, to support RLSS UK's drowning prevention work.
- IQL UK Ltd – Business was transferred to RLSS UK Enterprises Ltd and was made dormant on 1st January 2024. Registered with Companies House as a private limited company (03719774)
- RLSS UK Enterprises Ltd – operates as RLSS UK's online shop and catalogue and now incorporates the regulated qualification business (formerly managed through IQL UK Ltd) including Office of Qualifications and Examinations Regulation (Ofqual), Scottish Qualifications Authority (SQA) and Qualifications Wales. Registered with Companies House as a private limited company (02559199).
- RLSS UK has a strong volunteer network delivering water safety messages and lifesaving skills across the UK, Ireland and internationally. RLSS UK's volunteer structure includes RLSS UK Trustee Board, RLSS UK Ambassadors, 47 RLSS UK Branches and over 450 affiliated Lifesaving and Lifeguarding Clubs.
- RLSS UK is recognised by Sport England as the governing body for Lifesaving.
- RLSS UK is a Membership Organisation, with circa 14,000 Individual Members.
- As a result of above, RLSS UK has several functions and identities (all working together to reduce drownings), including charity, trading subsidiary, awarding organisation; training organisation; governing body; membership organisation and voluntary organisation. RLSS UK's main identity is 'to enjoy water safely'.
- RLSS UK is one of twenty-seven countries who are a national branch of the Royal Life Saving Society Commonwealth (RLSS), with RLSS UK being the UK branch of RLSS Commonwealth. The RLSS (originally known as the Life Saving Society) was formed in 1891. In 1904, as there was great support for the organisation from the Royal Family, the society was granted permission to use the Royal title and became the Royal Life Saving Society. In 1924, RLSS received its formal Royal Charter from King George V. RLSS UK's patron is the Right Honourable Lord Storey CBE.

GOVERNING DOCUMENTS

RLSS UK operates within a constitutional framework that includes:

- The governing document of RLSS Commonwealth (which includes controls on National Branches across the Commonwealth).
- The governing document of the RLSS UK (Articles of Association), which were amended in 2023.
- The rules applicable to the members of the RLSS UK, the Model Constitution for Branches of RLSS UK and the Model Constitution for Clubs affiliated to RLSS UK.

RLSS UK's Articles of Association state that RLSS UK's objects are:

To advance health and save human lives by preventing drowning and in particular to:

- 1) promote education and training in:
 - the saving of life from drowning;
 - the resuscitation of the apparently drowned;
 - the techniques of resuscitation and first aid generally; and
 - the skills of lifeguarding.
- 2) promote the sport of life saving.

DEVELOPMENTS IN GOVERNANCE

We continue to invest time and resources into the RLSS UK's governance to ensure it is fit to deliver our charitable purposes in a challenging environment.

We continue to engage in formal consultation with members and stakeholders to help inform the Board and influenced the decision-making process in relation to our Strategic Framework 2020-2025 and our future infrastructure.

Regular reviews, incorporating external support, of policies and practices of the Board help ensure that the Society continues to work towards meeting its objectives and that it operates in accordance with statutory requirements and in a manner consistent with best practice guidance published by the Charity Commission of England and Wales, the Charity Commission for Northern Ireland and the Scottish Charity Regulator. At 31 December 2024, the Charity had no reserves held in investments.

RLSS UK'S BOARD OF TRUSTEES (DIRECTORS)

RLSS UK is controlled by a Board of Trustees (Directors). As RLSS UK is both a registered charity and private company limited by guarantee, RLSS UK Trustees are also company Directors and therefore beholden to both charity and company law.

RLSS UK's Board of Trustees (Directors) currently includes the President, Deputy President, Honorary Treasurer, up to six elected Trustees and up to three appointed Trustees. The term of office for a Trustee shall be as near as possible to three years from the date of appointment. A Trustee (whether elected or appointed, other than the President and Deputy President, may serve no more than three terms (whether consecutive or otherwise).

RLSS UK's Trustees (Directors) are volunteers who bring valued experience to RLSS UK from a range of backgrounds. Names of RLSS UK's Trustees (Directors) can be found on page 30. The appointed Trustees are appointed following an application and interview process with Trustees and Senior Management Team. The elected Trustees are appointed following an application process and a vote by the membership through a 'one member one vote' process.

RLSS UK's Board of Trustees (Directors) has four sub-committees where Trustees with specific skills and experience can focus on priority governance areas in more detail (Finance, Commercial Performance, Governance and Charity Committees).

RLSS UK's Board of Trustees (Directors) is supported by a Legal Advisor and Youth Advisor.

New RLSS UK Trustees (Directors) undergo induction training to brief them on their legal obligations under both charity and company law, the content of the Articles of Association, the structure and decision-making process, the strategic framework, RLSS UK's Business Plan and recent performance of the Charity. Each new Trustee (Director) is provided with a copy of the Trustee Handbook which sets out the Charity's expectations of Trustees (Directors) in terms of governance and behaviour. Ongoing training is provided as and when required and an annual budget is provided for this.

RLSS UK's Trustees (Directors) do not receive remuneration for their time or services as Trustees (Directors) and only directly incurred expenses are reimbursed (full details on page 48). Appropriate indemnity insurance cover is held for the Trustees (Directors) of the Charity and of its subsidiary trading companies (in line with RLSS UK's Articles of Association). RLSS UK has a Trustee Conflict of Interest policy and register, where all Trustees declare any conflict of interest.

A Chief Executive is appointed by RLSS UK Trustees (Directors) to manage the day to day operations of the Charity. The Chief Executive has delegated authority, as approved by RLSS UK Trustees (Directors) for all operational matters. These include Key Management Personnel, who are the Senior Management Team.

TRUSTEE (DIRECTOR) INDEMNITY INSURANCE

Trustee (Director) Indemnity Insurance (£10,000,000 limit of indemnity) was purchased for the year 2024 for £3,200, (2023, £3,200).

Environmental, Social, and Governance (ESG) Initiatives by the Royal Life Saving Society UK

In addition to its core objectives, the RLSS UK also takes active measures to address ESG issues.

ENVIRONMENTAL INITIATIVES

RLSS UK aspires to have a positive impact on the environment and be committed to playing our part in making a difference in the areas where we operate, influence and control.

Water Pollution Prevention

The RLSS UK recognises the importance of preserving the quality of water bodies to ensure the safety and well-being of individuals engaging in water-related activities. The society actively promotes initiatives aimed at preventing water pollution and raising awareness about the detrimental effects of pollutants on aquatic ecosystems. Through educational campaigns and partnerships with environmental organisations such as Surfers Against Sewage, the RLSS UK emphasises the need for responsible waste management and the adoption of sustainable practices in and around water bodies.

Members of the End Sewage Pollution Coalition and Sustainable Resource Management

In line with its commitment to environmental sustainability, which is embedded within our strategic framework, the RLSS UK promotes responsible resource management in its operations. The society strives to minimise its ecological footprint by adopting energy-efficient practices, reducing waste generation, and utilising renewable resources whenever possible. This year we began preparations for ISO 14001:2015 accreditation which specifies the requirements for us to build an environmental management system. ISO 14001:2015 will be utilised by us to manage our environmental responsibilities in a systematic manner that will contribute to the sustainability foundation of our strategy.

Our waste management program successfully diverted 50% of waste generated from landfills through recycling initiatives.

SOCIAL INITIATIVES

Inclusive Water Safety Education

The RLSS UK believes that everyone should have access to water safety education, regardless of their background or abilities. The society actively works towards inclusivity by developing educational resources and programs that cater to diverse audiences. Through partnerships with community organisations and schools, the RLSS UK ensures that its water safety initiatives reach individuals from all walks of life.

- Through Drowning Prevention Week, we help educate over 1.2m children.
- Provided a scholarship fund of £30,000 for migrants and individuals from low-income backgrounds, enabling them to access our quality education programmes.
- Over 48,000 Rookie lifeguards started their journey on our pathway in 2024, with the new National Lifesaving Academy offering a raft of opportunities in lifesaving and lifeguarding.
- Our partnership with the Black Owned Swim School helped us focus on reaching new, underrepresented communities.
- We made 140 reasonable adjustments to help break down barriers during course delivery or assessment situations on behalf of a candidate who has a disability or difficulty which may place them at a disadvantage.

Community Engagement

Community engagement is a key aspect of the RLSS UK's social initiatives. The society encourages its members and volunteers to actively participate in community outreach programs, where they can share their knowledge and skills to promote water safety. By organising public events, workshops, and training sessions, the RLSS UK fosters a sense of community and empowers individuals to become advocates for drowning prevention within their own neighbourhoods.

Our dedicated team of volunteers contributed a total of 8,500 hours to various community projects, including delivering the 'save a baby' training, events, school visits and environmental clean-ups.

We provided training for over 500 volunteers to deliver lifesaving awards.

Preventing accidents are a key part of our community engagement plans and, on average, RLSS UK Pool Lifeguards prevent 1 probable in-water accident every 6 minutes. Helping to keep everyone safe in, on or near water.

We collaborated with local businesses, government agencies, and other non-profits to maximise our impact and address community needs effectively.

Drowning Prevention Advocacy

As a leading drowning prevention charity, the RLSS UK is dedicated to advocating for policies and regulations that prioritise water safety. The society actively engages with government bodies, policymakers, and stakeholders to raise awareness about the importance of drowning prevention measures. By leveraging its expertise and research, the RLSS UK strives to influence decision-making processes and promote the implementation of effective strategies to reduce drownings in the UK.

- Use our research to lobby Government in legislation (e.g. water safety in the curriculum) and technology developments and help shape decision-making.
- Re-launched the All-Party Parliamentary Group (APPG) to establish more accessible water safety education across the UK to prevent future drownings. The group primarily focuses on how information can better be integrated into the education system, especially to those with existing inequalities and barriers, and communities with geographical risk factors.
- Supported our Patron, Lord Storey CBE, to create the first ever Education Bill on water safety.

GOVERNANCE INITIATIVES

Transparency and Accountability

The RLSS UK places great emphasis on transparency and accountability in its governance practices. The society adheres to rigorous reporting standards and ensures that its financial statements and activities are accessible to the public. By maintaining open lines of communication and providing regular updates to its members and stakeholders, the RLSS UK demonstrates its commitment to ethical governance and responsible decision-making.

- Board minutes are published on the RLSS UK website.
- Introduced the engaging initiative of 'Getting to Know Your Board of Trustees,' shedding light on the invaluable contributions made by each trustee. This initiative aims to not only showcase the important work carried out by these individuals but also to inspire and encourage RLSS members to contemplate the possibility of becoming a trustee themselves.
- We implemented robust risk management practices to identify and mitigate potential risks to our operations and reputation.

Ethical Codes of Conduct

As a reputable organisation, the RLSS UK upholds high ethical standards in all aspects of its operations. The society has established comprehensive codes of conduct that guide the behaviour of its members, volunteers, and staff. These codes emphasise integrity, professionalism, and respect for all individuals. By promoting ethical conduct, the RLSS UK maintains a positive organisational culture and fosters trust among its stakeholders.

Board Diversity and Inclusion

The RLSS UK recognises the importance of diverse perspectives in effective governance. The society actively promotes board diversity and inclusion by seeking individuals from different backgrounds and experiences to serve on its governing body. By embracing diversity, the RLSS UK ensures that a wide range of voices are represented in its decision-making processes, leading to more comprehensive and inclusive policies.

We partnered with the Centre for Diversity to undertake our first ever Diversity Cultural Audit. We have undertaken a number of diagnostic surveys developed by the National Centre for Diversity (NCfD):

- Internal staff survey
- Member survey
- Commercial survey

The review of RLSS UK's policies and procedures revealed that the organisation has diligently compiled an extensive set of policies relating to Equality, Diversity, and Inclusion (EDI). The majority of these policies and procedures were deemed effective at providing RLSS UK staff with valuable support and guidance. Additionally, upon reviewing the RLSS UK website, it is evident that there is commitment to enhancing their EDI practices.

To facilitate further improvements, a comprehensive action plan has been developed. These suggestions aim to bolster the existing framework and augment the organisation's commitment to EDI. RLSS UK recruited a dedicated member of staff to lead on EDI initiatives.

Conclusion

The RLSS UK's commitment to environmental, social, and governance (ESG) initiatives reflects its dedication to creating a safer and more sustainable future. Through its environmental initiatives, the society actively works towards preventing water pollution. In terms of social initiatives, the RLSS UK focuses on promoting inclusive water safety education, community engagement, and drowning prevention advocacy. Lastly, the society upholds high governance standards through transparency, ethical codes of conduct, and board diversity. By integrating ESG principles into its operations, the RLSS UK sets an example for organisations within the water safety sector and contributes to the overall well-being of society and the environment.

Future Goals and Commitments

Environmental Sustainability

We aim to be a carbon neutral organisation by 2025.

Social Impact

We plan to expand our educational programs to reach an additional 500,000 children and continue to push for a water safety inclusive curriculum for all children.

Stakeholder Engagement

We will continue to prioritise stakeholder engagement and actively listen to the voices of our beneficiaries and communities.

Equality, Diversity, and Inclusion

We are committed to embracing all the recommendations from the Diversity Cultural Audit.

PRINCIPAL RISKS AND UNCERTAINTIES

Through RLSS UK's Risk Control Framework, RLSS UK's principal risks and uncertainties have been identified as follows (including their potential impact on the charity, and steps taken to manage and mitigate risks).

Risk Mitigation

The Society will maintain liquidity and a reserves level that allows it to continue for the foreseeable future. Reserves are above the minimum level set for the Society and are reviewed monthly by the Trustees and senior staff members via a Board sub-group. Plans to create a sustainable medium term finance strategy linked to the Strategic framework to address the risk and seek out grants and initiatives to alleviate the reduction in activity in the leisure industry. Linked to this is a short-term re-prioritisation of resources to support Commercial income but with a clear timeline to develop charitable resources to meet the aims of the strategic framework. This has also highlighted that our plans to diversify income into new markets and services are timely.

RLSS UK's Risk Policy And Control Framework

RLSS UK has a formal Risk Register and a Risk Management Policy based on Charity Commission best practice. The Risk Management Policy and Procedures guidance help RLSS UK employees and volunteers understand what risk management is, how RLSS UK should identify risks associated with the achievement of objectives and ensure that risk management is embedded into day to day activity.

Risks are identified and escalated up to the Board as appropriate. Each of the Board's three sub- committees are responsible for identifying risks in their specialist areas and ensuring they are included on RLSS UK's main Risk Register. The Board has ultimate responsibility for overseeing the management of risk – both identifying strategic risks and evaluating the mitigations in place. Risk is a regular item on both the Leadership Team and Board meeting agendas.

Internal Controls

RLSS UK has a robust range of policies and processes in place to ensure they perform well against the standards of a range of regulatory bodies e.g. qualification regulators, charity regulators, fundraising regulators and safeguarding bodies. RLSS UK has an annual external audit, organisational performance is measured on an ongoing basis through key performance indicators (KPI).

SAFEGUARDING

RLSS UK Safeguarding - RLSS UK is committed to safeguarding and promoting the welfare of children and adults at risk and expects everyone involved in RLSS UK activity to share this commitment.

Safeguarding is everyone's responsibility to be proactive in promoting good practice and creating a supportive environment. It is also everyone's responsibility to pass on any concerns in relation to questionable conduct.

LEADING, SUPPORTING AND IMPROVING EMPLOYEES

RLSS UK has a successful Apprenticeship Programme, enabling a number of local young people to work whilst studying for a work-based qualification. A number of these apprentices have progressed into full time roles with RLSS UK.

We are committed to staff development and strive to ensure staff reach their full potential.

RLSS UK PAY POLICY

In setting pay levels for our employees, RLSS UK reviews salaries annually in two key ways:

- Reviewed against inflation (RPI and CPI).
- Reviewed via a benchmarking exercise, with individual posts benchmarked against local and sector pay norms to ensure that the remuneration set is fair and in line with that generally paid for similar roles.

RLSS UK adheres to the requirement of the UK Government's National Living Wage.

RLSS UK is committed to openness and transparency on senior executive pay levels, with amounts disclosed on page 48.

STATEMENT OF TRUSTEES'/DIRECTORS' RESPONSIBILITIES

The Trustees (who are also the directors of RLSS UK for the purposes of company law) are responsible for preparing a Trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charitable company and the group and of the incoming resources and application of resources, including the income and expenditure of the charitable group for that period. In preparing the financial statements, the trustees are required to:

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

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and group and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and the group and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Statement as to Disclosure to our auditors

In so far as the trustees are aware at the time of approving our trustees' annual report:

- there is no relevant information, being information needed by the auditor in connection with preparing their report, of which the group's auditor is unaware, and
- the trustees, having made enquiries of fellow directors and the group's auditor that they ought to have individually taken, have each taken all steps that he/she is obliged to take as a director in order to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

AUDITORS

The Financial Statements for the year ended 31 December 2024 have been audited by RSM UK Audit LLP.

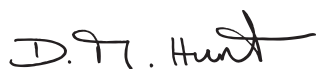
The financial statements have been prepared in accordance with the provisions applicable to small companies within Part 15 of the Companies Act 2006 and in accordance with Section 1A of Financial Reporting Standard 102.

STATEMENT OF GOING CONCERN

The Trustees have given due regard to the on-going increased pressure on income streams brought about by changes in economic conditions. They have concluded that the positive level of general reserves and a healthy cash balance means that the going concern basis remains appropriate for the preparation of these financial statements.

Approved by the Board of Trustees (Directors) and signed on its behalf by:

Deborah Hunt President
Royal Life Saving Society UK



Date: 13th September 2025

PATRONS, BOARD OF TRUSTEES (DIRECTORS) AND ADVISERS

Patrons:

RLSS UK Patron: The Rt. Hon. Lord Storey

Trustees (Directors) who were Charity Trustees during 2024:

Deborah Hunt (President)

Bryan Finlay

Peter Moyes

Rachel Healey

Benjamin Johns

Joanne Young

Rachel Healey

Sharon Johal

Craig Kerr – Appointed 12 April 2024

Christopher Owen-Smith – appointed 19 October 2024

James Lloyd – Resigned 24 November 2024

David Elliott – Resigned 19 October 2024

Trustees (Directors) who were Charity Trustees appointed after 2024

Carol Jones – appointed 14 January 2025

Board Advisors during 2024:

Georgina Tomlinson (Youth Advisor)

Chief Executive:

Robert Gofton – resigned 31st May 2024

Simmy Akhtar – appointed 6th January 2025

Auditor:

RSM UK Audit LLP, 10th Floor, 103 Colmore Row, Birmingham B3 3AG

Bankers and Investment Advisors:

Coutts and Co, St Martin's Office, 440 The Strand, London, WC2R 0QS

Solicitors:

Motor Industry Legal Services Limited t/a MILS, Canonteign House, Lower Ashton, Nr. Exeter, EX6 7RH

The Royal Life Saving Society UK wishes to say thank you to all the volunteers, members, supporters, fundraisers, partners and employees who work collaboratively with the Charity to prevent drowning.

The Royal Life Saving Society UK (RLSS UK)
The Drowning Prevention Charity.

Registered Charity (England and Wales 1046060, Scotland SC037912).

Private Limited by Guarantee Company (3033781).

Web: www.rlss.org.uk

E-mail: info@rlss.org.uk

Telephone: 0300 323 0096

INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES AND MEMBERS OF THE ROYAL LIFE SAVING SOCIETY UK

Opinion

We have audited the financial statements of Royal Life Saving Society UK (the 'parent charitable company') and its subsidiaries (the 'group') for the year ended 31 December 2024 which comprise the Consolidated and Company Statement of Financial Activities, the Consolidated and Company Balance Sheets, the Consolidated Cash Flow Statement and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the group's and the parent charitable company's affairs as at 31 December 2024; and of the group's and the parent charitable company's incoming resources and application of resources, including their income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the Companies Act 2006, the Charities Act 2011, the Charities and Trustee Investment (Scotland) Act 2005 and regulations 6 and 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended).

Basis for opinion

We have been appointed auditor under section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005, section 151 of the Charities Act 2011 and under the Companies Act 2006 and report in accordance with regulations made under those Acts.

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the group and parent charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the group's or parent charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the directors' report, prepared for the purposes of company law and included within the trustees' annual report, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report, included within the trustees' annual report, has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the group and the parent charitable company and their environment obtained in the course of the audit, we have not identified material misstatements in the directors' report, included within the trustees' annual report.

We have nothing to report in respect of the following matters where the Companies Act 2006, the Charities Act 2011 and the Charities Accounts (Scotland) Regulations 2006 (as amended) require us to report to you if, in our opinion:

- sufficient, adequate and proper accounting records have not been kept by the parent charitable company, or returns adequate for our audit have not been received from branches not visited by us; or
- the parent charitable company financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the directors were not entitled to prepare the financial statements in accordance with the small companies regime.

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities set out on page 24 the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the group's and parent charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the group or parent charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion.

Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which the audit was considered capable of detecting irregularities, including fraud

Irregularities are instances of non-compliance with laws and regulations. The objectives of our audit are to obtain sufficient appropriate audit evidence regarding compliance with laws and regulations that have a direct effect on the determination of material amounts and disclosures in the financial statements, to perform audit procedures to help identify instances of non-compliance with other laws and regulations that may have a material effect on the financial statements, and to respond appropriately to identified or suspected non-compliance with laws and regulations identified during the audit.

In relation to fraud, the objectives of our audit are to identify and assess the risk of material misstatement of the financial statements due to fraud, to obtain sufficient appropriate audit evidence regarding the assessed risks of material misstatement due to fraud through designing and implementing appropriate responses and to respond appropriately to fraud or suspected fraud identified during the audit.

However, it is the primary responsibility of management, with the oversight of those charged with governance, to ensure that the entity's operations are conducted in accordance with the provisions of laws and regulations and for the prevention and detection of fraud.

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud, the group audit engagement team:

- obtained an understanding of the nature of the sector, including the legal and regulatory frameworks that the group and parent charitable company operates in and how the group and parent charitable company are complying with the legal and regulatory frameworks;
- inquired of management, and those charged with governance, about their own identification and assessment of the risks of irregularities, including any known actual, suspected or alleged instances of fraud; and
- discussed matters about non-compliance with laws and regulations and how fraud might occur including assessment of how and where the financial statements may be susceptible to fraud.

As a result of these procedures we consider the most significant laws and regulations that have a direct impact on the financial statements are FRS 102, Charities SORP (FRS 102), Companies Act 2006, Charities Act 2011, Charities and Trustee Investment (Scotland) Act 2005 and the parent charitable company's governing document. We performed audit procedures to detect non-compliances which may have a material impact on the financial statements which included reviewing the financial statements including the trustees' report, remaining alert to new or unusual transactions which may not be in accordance with the governing documents and inspecting minute books and other internal records.

The most significant laws and regulations that have an indirect impact on the financial statements are those in relation to employment law. We performed audit procedures to inquire of management whether the group is in compliance with these law and regulations.

The group audit engagement team identified the risk of management override of controls and the revenue recognition as the areas where the financial statements were most susceptible to material misstatement due to fraud. Audit procedures performed included but were not limited to testing manual journal entries and other adjustments, evaluating the business rationale in relation to significant, unusual transactions and transactions entered into outside the normal course of business, challenging judgments and estimates and detailed substantive testing of revenue.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at <http://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

Use of our report

This report is made exclusively to the members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006, and to the charitable company's trustees, as a body, in accordance with section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and regulation 10 of the Charities Accounts (Scotland) Regulations 2006 (as amended) and the Charities Act 2011. Our audit work has been undertaken so that we might state to the members and the charitable company's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company, its members as a body, and its trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Anna Spencer-Gray

Anna Spencer-Gray (Senior Statutory Auditor)

For and on behalf of RSM UK AUDIT LLP,
Statutory Auditor Chartered Accountants
10th Floor 103 Colmore Row, Birmingham,
B3 3AG

Date: 23/09/25

RSM UK AUDIT LLP is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006

CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES

(Incorporating an Income and Expenditure Account) For the year ended 31 December 2024

	Notes	Unrestricted General £	Unrestricted Designated £	Restricted £	Total 2024 £	Total 2023 £
INCOME						
Income from donations & legacies:						
Membership		430,359	-	-	430,359	395,272
Other voluntary income		79,274	4,929	-	84,203	40,677
	2a	<u>509,633</u>	<u>4,929</u>	<u>-</u>	<u>514,562</u>	<u>435,949</u>
Income from charitable activities	2a	86,775	8,123	250	95,148	137,873
Income from trading activities	2a	5,494,176	-	-	5,494,176	5,403,080
Investment income	2a/4c	78,870	-	-	78,870	28,700
Other income		634	-	-	634	-
Total Income	2a	<u>6,170,088</u>	<u>13,052</u>	<u>250</u>	<u>6,183,390</u>	<u>6,005,602</u>
EXPENDITURE						
Cost of raising funds:						
Membership		331,867	-	-	331,867	309,367
Other voluntary income		138,498	478	-	138,976	147,659
Trading activities		3,312,114	-	-	3,312,114	3,142,043
Investment		2,428	-	-	2,428	4,868
Expenditure on charitable activities		<u>3,784,907</u>	<u>478</u>	<u>-</u>	<u>3,785,385</u>	<u>3,603,937</u>
		1,970,010	69,157	6,664	2,045,831	2,215,039
Total expenditure	3a	<u>5,754,917</u>	<u>69,635</u>	<u>6,664</u>	<u>5,831,216</u>	<u>5,818,976</u>
Net gains/(losses) on investments:						
NET SURPLUS /(EXPENDITURE) FOR THE YEAR		415,171	(56,583)	(6,414)	352,174	186,626
Transfer between funds	9f	(92,135)	92,135	-	-	-
NET MOVEMENT IN FUNDS		<u>323,036</u>	<u>35,552</u>	<u>(6,414)</u>	<u>352,174</u>	<u>186,626</u>
FUND BALANCES BROUGHT FORWARD		1,677,851	115,279	55,076	1,848,206	1,661,580
FUND BALANCES CARRIED FORWARD	9c	<u>2,000,887</u>	<u>150,831</u>	<u>48,662</u>	<u>2,200,380</u>	<u>1,848,206</u>

Total recognised gains and losses

There are no recognised gains or losses other than those shown above.

The surplus for the year for Companies Act purposes was £352,174 (2023: £186,626).

COMPANY STATEMENT OF FINANCIAL ACTIVITIES

(Incorporating an Income and Expenditure Account)

For the year ended 31 December 2024

	Notes	Unrestricted General £	Unrestricted Designated £	Restricted £	Total 2024 £	Total 2023 £
INCOME						
Income from donations & legacies:						
Membership		430,359	-	-	430,359	395,272
Other voluntary income		79,274	4,929	-	84,203	40,677
	2b	509,633	4,929	-	514,562	435,949
Income from charitable activities		86,775	8,123	250	95,148	137,873
Income from trading activities	2b	3,978,663	-	-	3,978,663	4,604,096
Investment income	2b/4c	70,771	-	-	70,771	13,669
Other income		634	-	-	634	-
Total Income	2b	4,646,476	13,052	250	4,659,778	5,181,587
EXPENDITURE						
Cost of raising funds:						
Membership		331,867	-	-	331,867	309,367
Other voluntary income		138,498	478	-	138,976	147,659
Trading activities		1,500,987	-	-	1,500,987	1,279,891
Investment		2,428	-	-	2,428	4,868
Expenditure on charitable activities		1,973,780	478	-	1,974,258	1,741,785
		1,970,010	69,157	6,664	2,045,831	2,215,039
Total expenditure	3b	3,943,790	69,635	6,664	4,020,089	3,956,824
NET SURPLUS FOR THE YEAR		702,686	(56,583)	(6,414)	639,689	1,234,763
Transfer between funds	9f	(92,135)	92,135	-	-	-
NET MOVEMENT IN FUNDS		610,551	35,552	(6,414)	639,689	1,234,763
FUND BALANCES BROUGHT FORWARD	9d	578,441	115,279	55,076	748,796	(485,967)
FUND BALANCES CARRIED FORWARD	9d	1,188,992	150,831	48,662	1,388,485	748,796

Total recognised gains and losses

There are no recognised gains or losses other than those shown above.

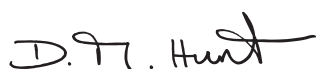
The surplus for the year for Companies Act purposes was £639,688 (2023 £1,234,763)

CONSOLIDATED BALANCE SHEET AS AT 31 DECEMBER 2024**COMPANY NUMBER: 3033781**

	Notes	2024	2023
		£	£
FIXED ASSETS			
Tangible fixed assets	5a	104,163	106,942
Intangible fixed assets	5b	60,071	79,732
		<u>164,234</u>	<u>186,674</u>
CURRENT ASSETS			
Portfolio Investments		-	-
Stocks		367,823	350,958
Debtors	7	354,249	350,806
Cash and cash equivalents		2,237,792	1,891,629
		<u>2,959,864</u>	<u>2,593,393</u>
CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR	8a	(923,718)	(931,861)
NET CURRENT ASSETS		2,036,146	1,661,532
CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR	8b	-	-
NET ASSETS		<u>2,200,380</u>	<u>1,848,206</u>
FUNDS	9a		
General		2,000,887	1,677,851
Designated		150,831	115,279
Restricted		48,662	55,076
		<u>2,200,380</u>	<u>1,848,206</u>

The financial statements have been prepared in accordance with the provisions applicable to small companies within Part 15 of the Companies Act 2006.

Approved and authorised for issue by the Board of Directors and signed on its behalf by



Deborah Hunt
Director

Date: 13th September 2025

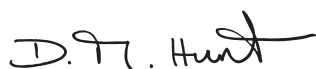
COMPANY BALANCE SHEET AS AT 31 DECEMBER 2024

COMPANY NUMBER: 3033781

	Notes	2024	2023
		£	£
FIXED ASSETS			
Tangible fixed assets	5a	104,163	106,942
Intangible fixed assets	5b	60,071	79,732
Investments	6b	101	101
		<u>164,335</u>	<u>186,775</u>
CURRENT ASSETS			
Portfolio Investments	6b	-	-
Stocks		-	-
Debtors	7	155,753	91,137
Cash and cash equivalents		1,693,098	1,080,632
		<u>1,848,851</u>	<u>1,171,769</u>
CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR	8a	(624,701)	(609,748)
NET CURRENT ASSETS		1,224,150	562,021
CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR	8a	-	-
NET ASSETS	9d	<u>1,388,485</u>	<u>748,796</u>
FUNDS			
General		1,188,992	578,441
Designated		150,831	115,279
Restricted		48,662	55,076
		<u>1,388,485</u>	<u>748,796</u>

The financial statements have been prepared in accordance with the provisions applicable to small companies within Part 15 of the Companies Act 2006.

Approved and authorised for issue by the Board of Directors and signed on its behalf by



Deborah Hunt
Director

Date: 13th September 2025

CONSOLIDATED CASH FLOW STATEMENT AS AT 31 DECEMBER 2024

	2024 £	2023 £
Reconciliation of net incoming resources to net cash inflow from operating activities:		
Net incoming resources	352,174	186,626
Depreciation	79,694	82,199
Investment income	(78,870)	(28,700)
Equalisation of investments	-	1
(Increase)/decrease in debtors	(3,443)	237,290
(Increase) / decrease in stocks	(16,865)	35,437
Increase/(decrease) in creditors	(8,143)	(250,816)
Net cash inflow / (outflow) from operating Activities	<u>324,547</u>	<u>262,037</u>

	2024 £	2023 £
NET CASH FLOW FROM OPERATING ACTIVITIES	324,547	262,037
RETURN ON INVESTMENTS		
Interest received	78,870	28,700

CAPITAL EXPENDITURE

Purchase of tangible fixed assets	(39,041)	(96,239)
Disposal of tangible fixed assets	-	-
Purchase of intangible fixed assets	(18,213)	(92,362)
Disposal of investments	-	-
	<u>(57,254)</u>	<u>(188,601)</u>
Movement in cash	<u>346,163</u>	<u>102,136</u>

Cash and cash equivalents		
31 December	2,237,792	1,891,629
1 January	1,891,629	1,789,493
Movement in cash	<u>346,163</u>	<u>102,136</u>
Analysis of change in net (debt)/cash	At 1 January 2024 £	Cash flows £
Cash in hand and at bank	<u>1,891,629</u>	<u>346,163</u>
		At 31 December 2024
		<u>2,237,792</u>

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2024

1 ACCOUNTING POLICIES

The Royal Life Saving Society - UK is incorporated as a company limited by guarantee, registered in England and Wales (No. 03033781). It is also registered as a charity in England and Wales (No. 1046060) and in Scotland (No. SCO37912)

The financial statements are presented in Sterling, which is the functional currency of the Company and Group. Monetary amounts in these financial statements have been rounded to the nearest whole pound.

The following accounting policies have been used consistently in dealing with items which are considered material in relation to the Group's financial statements:

a) Accounting Convention

The financial statements are prepared under the historical cost convention (modified to include the revaluation of investments), in accordance and compliance with: (i) FRS 102, the Financial Reporting Standard applicable in the United Kingdom; (ii) Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) 'Charities SORP (FRS 102) (second edition – October 2019)' issued by the Charity Commission; (iii) Companies Act 2006; Charities and Trustee Investment (Scotland) Act 2005; and Charities Accounts (Scotland) Regulations 2006.

b) Statement of Going Concern

The Trustees acknowledge that the unprecedented level of uncertainty caused by unstable economic conditions and rapidly changing circumstances mean that the judgements and estimates required by management are more challenging than under normal circumstances.

As set out in the Directors Report, the Trustees have given due regard to the increased pressure on income streams brought about by uncertain economic conditions and have concluded that the positive level of general reserves, a healthy cash balance and access to initiatives made available by the Government mean that the going concern basis remains appropriate for the preparation of these financial statements. The Trustees continue to prepare and review revised forecasts as the situation develops. The latest forecasts indicate that, with the increased headroom afforded by new funding mentioned above, the Group and Charity will maintain sufficient liquidity to continue in operation for at least 12 months from the approval of these financial statements.

c) Basis of Consolidation

The financial statements consolidate, on a line by line basis, the financial statements of The Royal Life Saving Society - U.K. and its subsidiary undertakings made up to 31 December each year.

d) Branches

The Society is responsible for the financial affairs of its branches in accordance with the Constitution. Any branch funds have been consolidated in these financial statements.

e) Income

Income is mainly derived from RLSS UK Membership fees, the sales of Award and Qualifications, and from RLSS UK's trading subsidiary, RLSS UK Enterprises Limited. All income is included when the charity is entitled to the income, the receipt of funds is probable and the amount can be reliably quantified.

(f) Fixed assets and depreciation

Tangible and intangible fixed assets costing more than £400 are capitalised at cost. Depreciation is calculated on a straight line basis over the estimated useful life of fixed assets at the following annual rates:

Furniture, fixtures and fittings 15%
Equipment, database and software 33.3%

(g) Stock

Stocks are valued at the lower of cost and net realisable value after making due allowance for obsolete and slow-moving stocks on a first in, first out basis. Cost includes all direct costs and an appropriate proportion of fixed and variable costs.

h) Donations

Donations and legacies are accounted for on a receivable basis.

(i) Trading Subsidiaries

The Charity has two trading subsidiaries, RLSS UK Enterprises Limited (company number 2559199) and IQL UK Limited (company number 3719774).

RLSS UK Enterprises Limited is the RLSS UK's online shop and mail order catalogue. RLSS UK Enterprises Limited sells lifesaving, lifeguarding and water safety products (from award and qualification resources to merchandise, clothing and equipment.) shop.rlss.org.uk

RLSS UK Enterprises Limited is also the leading UK provider of Lifeguard training and the awarding body for the UK's premier pool lifeguard qualification - the National Pool Lifeguard Qualification (NPLQ).

The profits earned by the company are passed to the Charity by means of Gift Aid. IQL UK Limited was made dormant on 1 January 2024.

(j) Leases

Rentals payable under operating leases are dealt with on a straight line basis over the lease term.

(k) Pension costs

Contributions in respect of the Charity's defined contribution pension scheme are included in the expenditure for the year in which they are payable to the scheme.

The Charity operates a defined contribution scheme. The assets of the scheme are held separately from those of the Charity in an independently administered fund. The pension cost charge represents contributions payable by the Charity to the fund and amounted to £47,835 (2023 £42,470).

(l) Investments

Investments are stated at market value at the Balance Sheet date. The Statement of Financial Activities includes the net gain arising on revaluation.

(m) Volunteers

In view of the large numbers of volunteers and their varying participation in the activities of the Charity, it is not possible to quantify the financial value of their work and hence no such value is included in the Financial Statements.

(n) Allocation of Expenditure – Statement of financial activities

- Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure is reported as part of the expenditure to which it relates.
- Costs of generating funds comprise the costs associated with membership, fundraising, consultancy, investment management and the commercial trading costs of branches and the subsidiary trading companies.
- Charitable expenditure comprises those costs incurred by the Charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.
- Governance costs include those costs associated with meeting the constitutional and statutory requirements of the Charity and include the audit fees and costs linked to the strategic management of the Charity.
- All costs are allocated between the expenditure categories of the SoFA on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, other costs have been allocated following salary apportionment calculations.

(o) Fund Accounting

General funds are unrestricted funds which are available for use at the discretion of the Directors in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Directors for particular purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

(p) Judgements and estimations

In applying the accounting policies, the Trustees have made critical accounting judgements, estimates and assumptions about the carrying amount of the assets and liabilities. These estimates and assumptions are based on historical experience and are reviewed on a continual basis.

- The critical accounting judgements, estimates and assumptions that have a material effect on the amounts recognised in the financial statements for both the current and next financial years are discussed below.
- Stock is valued at the lower of cost and net realisable value after making due allowance for obsolete and slow-moving stocks on a first in, first out basis.
- Depreciation is calculated on a straight line basis over the estimated useful life of fixed asset, being 15% for furniture, fixtures and fittings and 33.3% for all other fixed assets.
- Legacies are included when the control over the rights or access to the economic benefit has passed to RLSS UK or when it becomes probable and more likely than not that the economic benefit associated with the transaction or gift will flow to the charity and the monetary amount or value of the income can be measured reliably and the costs incurred for the transaction and to complete the transaction can be measured reliably.

2a ANALYSIS OF INCOME - GROUP

	2024 £	2023 £
MEMBERSHIP		
Gift aid	15,965	17,798
Membership fees	414,394	377,474
	<u>430,359</u>	<u>395,272</u>
OTHER VOLUNTARY INCOME		
Fundraising	31,041	31,677
Legacies	-	-
Corporate donations	52,510	9,000
Other	652	-
	<u>84,203</u>	<u>40,677</u>
OTHER TRADING ACTIVITIES		
Commercial trading	5,494,176	5,403,080
	<u></u>	<u></u>
INVESTMENT INCOME		
Interest received	78,870	28,700
	<u></u>	<u></u>
FROM CHARITABLE ACTIVITIES		
Awards	-	52,711
Water Safety Training	26,349	-
Behaviour Change Campaigns	-	-
Research & Development	-	-
Lifesaving Sport	41,950	35,718
Volunteer & Clubs	9,260	31,355
Educating Young People	-	-
Community Outreach	8,474	7,249
Other	9,115	10,840
	<u>95,148</u>	<u>137,873</u>
OTHER INCOME		
Other	634	-
	<u>6,183,390</u>	<u>6,005,602</u>

2b ANALYSIS OF INCOME - COMPANY

	2024 £	2023 £
MEMBERSHIP		
Gift aid	15,965	17,798
Membership fees	414,394	377,474
	<u>430,359</u>	<u>395,272</u>
OTHER VOLUNTARY INCOME		
Fundraising	31,041	31,677
Legacies	-	-
Corporate donations	52,510	9,000
Other	652	-
	<u>84,203</u>	<u>40,677</u>
OTHER TRADING ACTIVITIES		
Commercial Trading	3,978,663	4,604,096
INVESTMENT INCOME		
Interest received		
	<u>70,771</u>	<u>13,669</u>
FROM CHARITABLE ACTIVITIES		
Awards	-	52,711
Water Safety Training	26,349	-
Behaviour Change Campaign	-	-
Research & Development	-	-
Lifesaving Sport	41,950	35,718
Volunteer & Clubs	9,260	31,355
Educating Young People	-	-
Community Outreach	8,474	7,249
Other	9,115	10,840
	<u>95,148</u>	<u>137,873</u>
OTHER INCOME		
Other	634	-
	<u>4,659,778</u>	<u>5,191,587</u>

3a ANALYSIS OF TOTAL EXPENDITURE - GROUP

	Staff costs	Direct costs	Other apportioned costs	Total 2024	Total 2023
	£	£	£	£	£
Cost of generating income					
Membership					
Membership	157,908	84,022	89,937	331,867	309,367
Fundraising					
Fundraising	75,195	17,396	46,385	138,976	147,659
Other Trading Activities					
Commercial Trading	1,111,247	2,220,867	-	3,312,114	3,142,033
Investment Management costs					
Investment management	1,871	-	557	2,428	4,868
Charitable Activities					
Awards	224,700	-	98,601	323,301	345,042
Water Safety Training	137,586	37,373	58,294	233,253	272,650
Behaviour Change Campaigns	132,951	435	68,894	202,370	199,318
Research & Development	64,402	38,744	20,161	123,307	151,835
Lifesaving Sport	104,221	77,637	42,438	224,296	221,327
Volunteer & Clubs	244,229	89,318	99,034	432,581	532,202
Educating Young People	124,887	850	58,936	184,673	174,377
Community Outreach	111,461	12,725	50,025	174,211	167,469
International	40,224	15,313	21,955	77,492	92,991
Governance	30,455	8,704	31,188	70,347	57,828
	1,215,116	281,099	549,616	2,045,831	2,215,039
	2,561,337	2,583,384	686,495	5,831,216	5,818,976

3b ANALYSIS OF TOTAL EXPENDITURE - COMPANY

	Staff costs	Direct costs	Other apportioned costs	Total 2024	Total 2023
	£	£	£	£	£
Cost of generating income					
Membership					
Membership	157,908	84,002	89,937	331,847	309,367
Fundraising					
Fundraising	75,195	17,396	46,385	138,976	147,659
Other Trading Activities					
Subsidiary undertakings	1,111,247	-	389,740	1,500,987	1,279,891
Investment management costs					
Investment management	1,871	-	557	2,428	4,868
Charitable activities					
Awards	224,700	-	98,601	323,301	345,042
Water Safety Training	137,586	37,373	58,294	233,253	272,650
Behaviour Change Campaigns	132,951	435	68,984	202,370	199,318
Research & Development	64,402	38,744	20,161	123,307	151,835
Lifesaving Sport	104,221	77,637	42,438	224,296	221,327
Volunteer & Clubs	244,229	89,318	99,034	432,581	532,202
Educating Young People	124,887	850	58,936	184,673	174,377
Community Outreach	111,461	12,725	50,025	174,211	167,469
International	40,244	15,313	21,955	77,512	92,991
Governance	30,455	8,704	31,188	70,347	57,828
	1,215,136	281,099	549,616	2,045,851	2,215,039
	2,561,337	382,497	1,076,235	4,020,069	3,956,824

4a TOTAL EXPENDITURE – GROUP

Total expenditure includes the following:

	General £	Designated £	Restricted £	Total 2024 £	Total 2023 £
Staff costs	2,561,337	-	-	2,561,337	2,349,859
Depreciation and amortisation	79,694			79,694	82,199
Amounts due in respect of :					
Audit	39,000	-	-	39,000	37,950
Other services	105	-	-	105	9,645
Operating lease rentals – property	96,296			96,296	140,894
– other	5,729	-	-	5,729	4,627

Staff costs comprise:

	2024 £	2023 £
Salaries	2,290,521	2,109,165
Social security costs	222,981	198,224
Pension costs	47,835	42,470
	<u>2,561,337</u>	<u>2,349,859</u>

The average number of persons employed by the group during this year were as follows

	2024 FTE	2023 FTE	2024 NO	2023 NO
Directly charitable	51	48	59	59
Fundraising	11	8	13	9
Management and administration	6	7	7	8
	<u>68</u>	<u>63</u>	<u>79</u>	<u>76</u>

The directors listed on page 26 are all volunteers and are therefore excluded.

The emoluments of five (2023: four) members of staff, including benefits in kind, are within the ranges.

	2024	2023
	No	No
£60,001 to £70,000	3	1
£70,001 to £80,000	1	1
£80,001 to £90,000	-	1
£90,001 to £100,000	1	-
£100,001 to £110,000	-	1

All employees earning more than £60,000 participated in the pension scheme.

4a TOTAL EXPENDITURE – GROUP (continued)

The total emoluments for key management personnel, excluding pension, including benefits in kind were:

	2024 £	2023 £
Key Members of Staff		
Chief Executive Officer	111,619	109,592
Commercial Director	82,023	87,028
Director of Finance & HR	24,537	51,386
Director of Charity	76,186	79,800
Total Key Members of Staff	294,365	327,806

The ratio of our highest salary to our median salary is 3.7:1.

In 2024 (2023: nil) RLSS UK members of staff received redundancy and termination payments.

	2024	2023
Redundancy & Settlement payments	-	-

Directors' remuneration

The Directors neither received nor waived any emoluments during the year (2023: Nil). Indemnity insurance of £10,000,000 was purchased during the year for £3,200, (2023, £3,200).

Out of pocket expenses were reimbursed to directors as follows:

	2024 Number	2023 Number	2024 £	2023 £
Travel and subsistence	8	11	12,230	10,501

In 2024, (2023: nil) no RLSS UK Trustee received payment for professional services supplied to the charity outside of their Trustee capacity.

	2024 Number	2023 Number	2024 £	2023 £
Payments for Professional services	-	-	-	-

Related Parties

There was one Director (2023: nil) and no key management personnel (2023: nil) who had interest in related parties that were involved in transactions during 2024.

Directors

Peter Moyes, Barnsley Premier Leisure; this company paid £15,229 to RLSS and was paid £200 by RLSS during 2024 (2023 paid £4,439 and was paid £0).

4b TOTAL EXPENDITURE – COMPANY

	General £	Designated £	Restricted £	Total 2024 £	Total 2023 £
Total resources expended include the following:					
Staff costs	2,561,337	-	-	2,561,337	2,349,859
Depreciation and amortisation	79,694	-	-	79,694	82,199
Amounts due in respect of :					
- audit	27,000	-	-	27,000	27,000
- other services	-	-	-	-	2,000
Operating leases rentals – Property	96,296	-	-	96,296	140,894
– Other	5,729	-	-	5,729	4,627
Staff costs comprise:					
				2024 £	2023 £
Salaries				2,290,521	2,109,165
Security costs				222,981	198,224
Pension costs				47,835	42,470
				<u>2,561,337</u>	<u>2,349,859</u>

4c INVESTMENT & TRADING INCOME

	2024 £	2023 £
GROUP		
Interest receivable and capitalised dividends	<u>78,870</u>	<u>28,700</u>
COMPANY		
Interest receivable and capitalised dividends	<u>70,771</u>	<u>13,669</u>

5a GROUP AND COMPANY TANGIBLE FIXED ASSETS

	Equipment £
COST	
At 1 January 2024	756,413
Additions	39,040
Disposals	-
Transfer to Intangible Assets	-
At 31 December 2024	<u>795,453</u>
DEPRECIATION	
At 1 January 2024	649,471
Charge for the year	41,819
On Disposals	-
At 31 December 2024	<u>691,290</u>
NET BOOK VALUE	
At 31 December 2024	<u>104,163</u>
At 31 December 2023	<u>106,942</u>

5b GROUP AND COMPANY INTANGIBLE FIXED ASSETS

	Software £
COST	
At 1 January 2024	192,982
Additions	18,214
Disposals	-
Transfer from Tangible Assets	-
At 31 December 2024	<u>211,196</u>
AMORTISATION	
At 1 January 2024	113,250
Charge for the year	37,875
On Disposals	-
At 31 December 2024	<u>151,125</u>
NET BOOK VALUE	
At 31 December 2024	<u>60,071</u>
At 31 December 2023	<u>79,732</u>

6a INVESTMENT - GROUP**NIL****6b INVESTMENTS - COMPANY****2024
£****2023
£**

Shares in subsidiaries:

Cost at 1 January and 31 December

101**101**

Total at 1 January and 31 December

101**101**

The Charity owns 100% of the ordinary share capital of RLSS UK Enterprises Limited and IQL UK Limited, all companies being registered in England and Wales.

The following amounts have been included in the Consolidated Statement of Financial Activities in respect of the trading subsidiaries before consolidating adjustments.

	IQL	Enterprises	2024	2023
	£	£	£	£
Activities for generating funds	-	5,623,062	5,623,062	6,032,995
Investment income	-	8,100	8,100	15,031
	-	5,631,162	5,631,162	6,048,026
Resources expended				
Fundraising trading	-	3,328,931	3,328,931	3,608,282
Gift aid	-	2,589,745	2,589,745	3,487,882
	-	5,918,676	5,918,676	7,096,164
Net Incoming Resources	-	(287,514)	(287,514)	(1,048,138)

The following amounts have been included in the Consolidated Balance Sheet in respect of the trading subsidiaries before consolidating adjustments.

	IQL	Enterprises	2024	2023
	£	£	£	£
Stock	-	367,823	367,823	350,958
Debtors	-	251,377	251,377	804,272
Bank	1,502	543,192	544,694	810,997
Creditors	(1,501)	(350,396)	(351,897)	(866,716)
Accumulated funds	1	811,996	811,997	1,099,511

7 DEBTORS

	2024		2023	
	Group	Company	Group	Company
	£	£	£	£
DUE WITHIN ONE YEAR:				
Trade	203,713	7,581	277,164	7,051
Amount due from subsidiary undertakings	-	35,736	-	12,265
Prepayments and Accrued Income	150,546	112,436	73,642	71,821
	<u>354,359</u>	<u>115,753</u>	<u>350,806</u>	<u>91,137</u>

8a CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024		2023	
	Group	Company	Group	Company
	£	£	£	£
Trade	235,952	88,055	170,182	53,338
Amount due to subsidiary undertakings	-	10,808	-	11,625
Accruals	128,504	100,940	192,904	142,770
Deferred income	366,503	236,714	322,713	207,601
Tax and social security	50,044	50,044	51,321	51,321
Borrowings	-	-	-	-
Other creditors	142,715	138,140	194,741	143,093
	<u>923,718</u>	<u>624,701</u>	<u>931,861</u>	<u>609,748</u>

8b CREDITORS: AMOUNTS FALLING DUE AFTER ONE YEAR

	2024		2023	
	Group	Company	Group	Company
	£	£	£	£
Borrowings at 3.25% above base rate	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

Amounts due from subsidiary undertakings are interest free and payable on demand.

	Group	Company
	£	£
Movement in deferred income		
Balance as at 1 January 2024	322,713	207,601
Released to income during the year	(322,713)	(207,601)
Deferred income arising during the year	366,503	236,714
Balance as at 31 December 2024	<u>366,503</u>	<u>236,714</u>

Deferred Income relates to Approved Training Centre and Membership Fees each for a 12 month period in 2024/2025.

9a RESERVES CATEGORY COMPARATIVES - GROUP

	General 2023 £	Designated 2023 £	Restricted 2023 £	Total 2023 £
INCOME				
Income from donations legacies:				
Membership	395,272	-	-	395,272
Other voluntary income	33,182	7,495	-	40,677
	428,454	7,495	-	435,949
Income from charitable activities	128,272	9,601	-	137,873
Income from trading activities	5,403,080	-	-	5,403,080
Investment income	28,700	-	-	28,700
Other income	-	-	-	-
Total Income	5,988,506	17,096	-	6,005,602
EXPENDITURE				
Cost of raising funds:				
Membership	309,367	-	-	309,367
Other voluntary income	141,794	5,865	-	147,659
Trading activities	3,142,043	-	-	3,142,043
Investment	4,868	-	-	4,868
	3,598,072	5,865	-	3,603,937
Expenditure charitable activities	2,089,346	101,728	23,965	2,215,039
Total expenditure	5,687,418	107,593	23,965	5,818,976
NET SURPLUS/EXPENDITURE FOR THE YEAR				
	301,088	(90,497)	(23,965)	186,626
Transfer between funds	(176,345)	176,345	-	-
NET MOVEMENT IN FUNDS	124,743	85,848	(23,965)	186,626
FUND BALANCES BROUGHT FORWARD	1,553,108	29,431	79,041	1,661,580
FUND BALANCES CARRIED FORWARD	1,677,851	115,279	55,076	1,848,206

9b RESERVES CATEGORY COMPARATIVES - COMPANY

	General 2023 £	Designated 2023 £	Restricted 2023 £	Total 2023 £
INCOME				
Income from donations legacies:				
Membership	395,272	-	-	395,272
Other voluntary income	33,182	7,495	-	40,677
	<u>428,454</u>	<u>7,495</u>	<u>-</u>	<u>435,949</u>
Income from charitable activities	128,272	9,601	-	137,873
Income from trading activities	4,604,096	-	-	4,604,096
Investment income	13,669	-	-	13,669
Other income	-	-	-	-
Total Income	<u>5,174,491</u>	<u>17,096</u>	<u>-</u>	<u>5,191,587</u>
EXPENDITURE				
Cost of raising funds:				
Membership	309,367	-	-	309,367
Other voluntary income	141,794	5,865	-	147,659
Trading activities	1,279,891	-	-	1,279,891
Investment	4,868	-	-	4,868
	<u>1,735,920</u>	<u>5,865</u>	<u>-</u>	<u>1,741,785</u>
Expenditure charitable activities	<u>2,089,346</u>	<u>101,728</u>	<u>23,965</u>	<u>2,215,039</u>
Total expenditure	<u>3,825,266</u>	<u>107,593</u>	<u>23,965</u>	<u>3,956,824</u>
NET EXPENDITURE FOR THE YEAR				
	<u>1,349,225</u>	<u>(90,497)</u>	<u>(23,965)</u>	<u>1,234,763</u>
Transfer between funds	(176,345)	176,345	-	-
NET MOVEMENT IN FUNDS	<u>1,172,880</u>	<u>85,848</u>	<u>(23,965)</u>	<u>1,234,763</u>
FUND BALANCES BROUGHT FORWARD	<u>(594,439)</u>	<u>29,431</u>	<u>79,041</u>	<u>(485,967)</u>
FUND BALANCES CARRIED FORWARD	<u>578,441</u>	<u>115,279</u>	<u>55,076</u>	<u>748,796</u>

9c MOVEMENT IN GROUP FUNDS

	At 31 December 2023 £	Statement of financial activities £	At 31 December 2024 £
General	1,677,581	323,036	2,000,887
Designated	115,279	35,552	150,831
Restricted	55,076	(6,414)	48,662
	1,848,206	352,174	2,200,380

Represented by	Restricted funds £	Designated funds £	General fund £	Total £
Tangible fixed assets	-	-	104,163	104,163
Intangible fixed assets	-	-	60,071	60,071
Investments	-	-	-	-
Cash at bank	48,662	150,831	2,038,299	2,237,792
Other net assets	-	-	(201,646)	(201,646)
	48,662	150,831	2,000,887	2,200,380

9d MOVEMENT IN COMPANY FUNDS

	At 31 December 2023 £	Statement of financial activities £	At 31 December 2024 £
General	578,441	610,551	1,188,992
Designated	115,279	35,552	150,831
Restricted	55,076	(6,414)	48,662
Total funds	748,796	639,689	1,388,485

Represented by	Restricted funds £	Designated funds £	General fund £	Total £
Tangible fixed assets	-	-	104,163	104,163
Intangible fixed assets	-	-	60,071	60,071
Investments	-	-	101	101
Cash at bank	48,662	150,831	1,493,605	1,693,098
Other net liabilities	-	-	(468,948)	(468,948)
	48,662	150,831	1,188,992	1,388,485

9e MOVEMENT IN GROUP AND COMPANY RESTRICTED FUNDS

	At 31 December 2023 £	Income £	Expenditure £	Transfers £	At 31 December 2024 £
Education Crowdfunding	1,000	-	435	-	565
Disabled Children Water Safety	11,054	-	850	-	10,204
Diverse Community Training	5,000	-	-	-	5,000
Club Hardship Fund	4,664	-	640	-	4,024
Don't Drink & Drown	1,161	-	-	-	1,161
Drowning Prevention Week	915	-	-	-	915
Youth Lifesaving	667	-	-	-	667
Lifesaving-Disadvantaged Children	250	-	-	-	250
Drowning Prevention Bath	116	-	-	-	116
Search & Rescue Training UK	7,197	-	-	-	7,197
Sports Officials Development	1,000	-	-	-	1,000
ECORYS Safety Managers	3,691	-	3,431	-	260
Worcester Water Safety	259	-	-	-	259
Regional Legacy Funds	18,102	250	1,308	-	17,044
	<u>55,076</u>	<u>250</u>	<u>6,664</u>	<u>-</u>	<u>48,662</u>

Restricted funds have been received on a number of projects in regard to Water Safety training, research and development and these funds are used solely for the purpose or areas stated.

9f DESIGNATED FUNDS

	At 31 December 2023 £	Income £	Expenditure £	Transfers £	At 31 December 2024 £
Designated funds have been allocated by the Charity for development					
Planned Development projects	100,000	87	60,222	92,135	132,000
Legacies	-	-	-	-	-
Regional Development Funds	15,279	12,965	9,413	-	18,831
	<u>115,279</u>	<u>13,052</u>	<u>69,635</u>	<u>92,135</u>	<u>150,831</u>

Trustees set aside a sum of £100,000 for Planned Branch Development Projects.

10 CAPITAL COMMITMENTS

At 31 December 2024 capital expenditure commitments authorised by the Board of Directors but not contracted for amounted to £Nil (2023 – £Nil).

11 CONTINGENT LIABILITIES

There were no known contingent liabilities at 31 December 2024 (2023 - £Nil)

12 LEASING COMMITMENTS – GROUP AND COMPANY

	2024 £	2023 £
At 31 December 2024 there were annual commitments under non-cancellable operating leases expiring as follows:		
Land and buildings		
Within one year	100,000	100,000
Between two and five years	400,000	400,000
Over 5 years	641,667	741,666
Other operating leases		
Within one year	5,628	3,702
Between two and five years	19,444	-
	2024 £	2023 £

At 31 December 2024 there were annual commitments under non-cancellable financial leases and loans expiring as follows:

Fixtures & Fittings		
Within one year	-	-
Between two and five years	-	-
CIBL Loan		
Within one year	-	-
Between two and five years	-	-
The Balance Sheet amount for “Creditors: amounts falling due more than one year” relates to a CIBL Loan received due to COVID19 with both being between two and five years.		
Other financial leases		
Within one year	-	-
Between two and five years	-	-

THE ROYAL LIFE SAVING SOCIETY - U.K.

England & Wales - Charity number 1046060

Accounts



ROYAL
LIFE SAVING
SOCIETY UK

Enjoy Water **Safely**

Royal Life Saving Society UK

Annual Report and Accounts 2023

Our purpose is to enhance communities, so everyone can enjoy being in, on or near water safely - because every life is worth saving.

Our vision is a nation without drowning where everyone can safely enjoy being in, on or near water.

Our mission is to be the leader in lifesaving and lifeguarding in the UK and Ireland; sharing our expertise and knowledge with as many people as possible, giving everyone the potential to save lives and safely enjoy water.

Company Number: 03033781

Registered Charity England and Wales: 1046060

Registered Charity Scotland: SC037912

CONTENTS

Welcome from the President	3
Our Impact in 2023	4
Financial Review	13
Governance	17
Governance documents	
Developing Governance	
Board of Trustees	
Environmental, Social, and Governance (ESG) Initiatives	
Future plans	
Principle risks and uncertainties	
Internal controls	
Statements of Trustees’/Directors’ Responsibilities	24
Patrons, Board of Trustees (Directors) and Advisers	26
Independent Auditor’s Report	27
Financial Statements	31
Notes To The Financial Statements	36

Welcome to the Royal Life Saving Society UK's (RLSS UK) 2023 Annual Report and Accounts

This report shows the fantastic work and commitment of our volunteers, members and staff in ensuring our water safety message is spread far and wide.

Some achievements from the report...

Over 250 affiliated clubs offer courses and other services to their local areas.

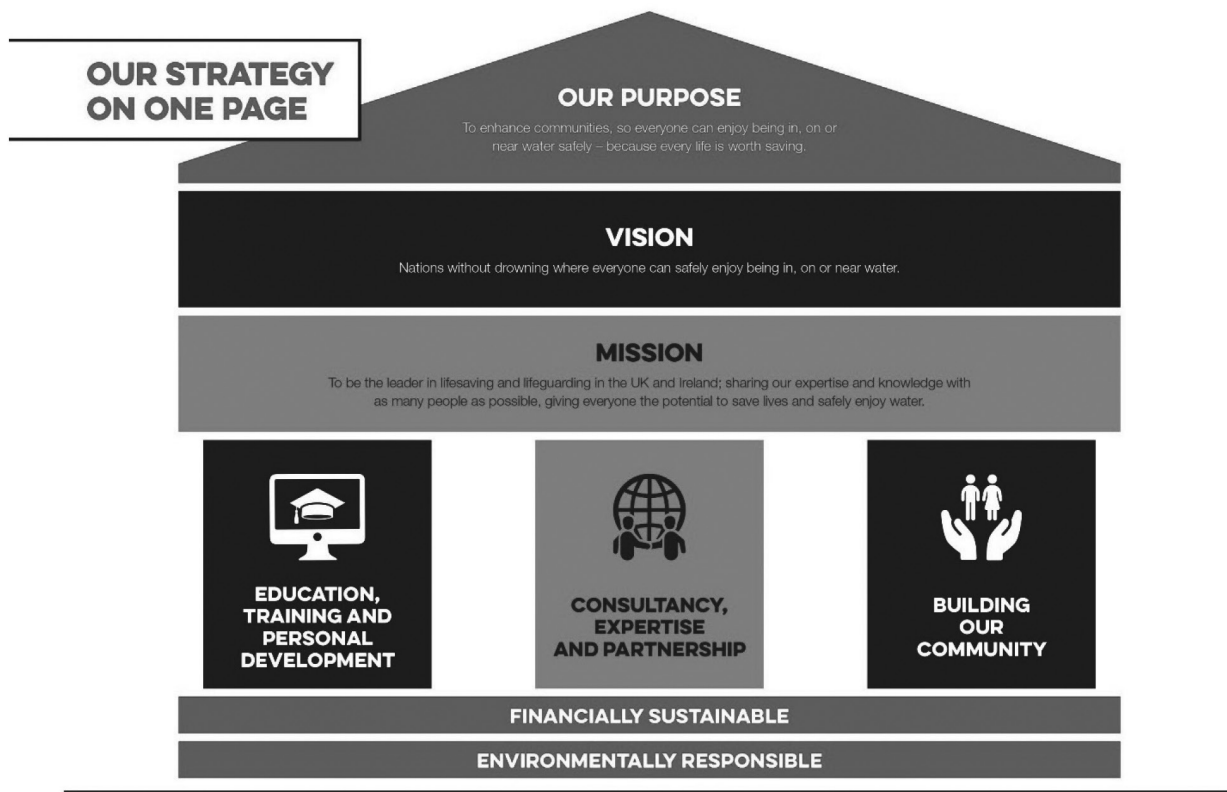
Our Branches continue to work in their local communities offering support to clubs, our members and the public. The Save a Life series continues to grow, offering free classes at grassroots.

Financial stability is at the front of our thinking on the Board of Trustees, and it is pleasing that our continued growth in this area is impressive.

- Over 45 thousand Lifeguard qualifications were delivered by our trainers ensuring our presence in local facilities.
- Drowning Prevention Week continues to grow with more schools involved.
- Over 2.26 million children received free water safety messages in 2023.
- The National Lifesaving Academy programme was a major highlight of the year, and its success will continue to grow in 2024.

None of this would be possible without the dedication of our members both volunteer and commercial with the support of our staff.

Deborah Hunt, President
Royal Life Saving Society UK



Our Impact in 2023

Reflecting on the achievements showcased in our impact report is a powerful reminder of the remarkable breadth and depth of our Society's work. Leading this organisation over the past five years has been an immense privilege, and witnessing the transformative impact of our initiatives has been truly inspiring. Our Society continues to set the benchmark for excellence, paving the way for others to follow in our footsteps.

Throughout the year, we have made significant investments in our research and insight programmes, solidifying our position as global leaders in water safety.

Our ultimate mission as a charity focused on water safety education hinges on the breadth of our reach.

By prioritising children and young people, we lay the foundation for a safer future, evident in the engagement of over 1.85 million children during Drowning Prevention Week and the delivery of over 220,000 lifesaving qualifications and awards.

Each of these achievements contributes to the safety of communities nationwide.

With the unwavering support of our dedicated volunteers, our community is poised for continued expansion.

As we look ahead, I am confident that our Society will remain a beacon of innovation and collaboration, providing a welcoming space for all who share our commitment to water safety.

Robert Gofton, Chief Executive Officer
Royal Life Saving Society UK

2023

in numbers

99 lifesaving qualifications and awards on offer, ensuring everyone has the chance to continually enhance their water safety knowledge and skills.

13,275 hours spent volunteering by our passionate community of lifesavers and educators to amplify our work in communities.

250+ RLSS UK affiliated clubs active across the UK and Ireland, ran by our fantastic volunteers, delivering skills for life.

129,000+ visits to the water safety pages on our website, providing important advice and guidance.

14,205 RLSS UK members registered, representing our growing lifesaving community, supporting our lifesaving work.

354 delegates attended the RLSS UK Conference, sharing expertise and best practices in lifesaving and lifeguarding.

48,005 Rookie Lifeguard awards presented, celebrating important milestones in children's lifesaving ability.

377 members were recognised via our Honours programme, celebrating their outstanding contributions to the Society's work.

45,832 RLSS UK lifeguard qualifications were awarded, ensuring that indoor pools, aqua parks, outdoor water venues and beaches are lifeguarded across the UK and Ireland.

50,506 online training sessions completed by lifesavers and lifeguards keeping up to date with their training and continued professional development.

Our Impact



In 2023, we awarded
221,428
lifesaving qualifications and awards, which included our industry-leading National Pool Lifeguard Qualification (NPLQ).

The impact of our work is visible across all four UK nations and in Ireland.

Our work supports the availability of safe places to play and swim, ensuring competent lifeguard provision at venues, both indoors and outdoors, at locations across the UK and Ireland.

In addition, our work sees vital water safety education delivered across the UK and Ireland.



2.26m+
children were educated in water safety using our free materials and resources, thanks to support from educators and our community networks.



In our RLSS UK affiliated clubs, more than
6,250 children enhanced their lifesaving skills building confidence and making friends.

EDUCATION, TRAINING, AND PERSONAL DEVELOPMENT



OUR OBJECTIVE: To excel in the development of internationally recognised, creative education and training opportunities that enhance everyone's ability to save lives, develop opportunities to embrace diversity, inclusivity, and well-being, and provide affordable access for everyone, to help unlock their potential.

SPOTLIGHT ON...

RLSS UK is committed to ensuring that the NPLQ continues to lead the way in lifesaving and lifeguarding.

Having worked closely with the University of Chichester for the last five years on pioneering lifeguard research, and gathering our own feedback from lifeguards and operators, we launched our next-generation NPLQ in July 2023.

Building on the findings of our lifeguard research, the new NPLQ Gen 10 includes a wide range of updates, including:

- Focus on building lifeguards' customer communication skills
- New scanning videos will enhance the opportunity to practice hazard identification
- Increased focus on a lifeguard's mental health
- Updated guidance for operators on best practices
- Statutory updates
- Novel toolbox ideas for trainers, ensuring our training continues to engage all types of learners

RLSS UK continues to demonstrate its commitment to supporting its candidates' personal development.

As part of being a leading qualification provider, we believe it's vital that our training not only provides essential lifesaving knowledge but also gives candidates an opportunity to enhance transferrable skills that could be used in a future career.

98%

of those completing an RLSS UK qualification agreed that they learnt new skills that will be useful in their long-term career.

In 2023, more than

8,000

RLSS UK members benefited from our online learning (CPD) sessions, keeping our Instructors, Trainer Assessors and Lifeguards up to date with the latest technical skills and developments.

RLSS UK remains the leading provider of training in lifesaving and lifeguarding in the UK and Ireland, awarding 221,000+ qualifications and awards in 2023.

We qualified 42,994 lifeguards with our National Pool Lifeguard Qualification (NPLQ), the UK and Ireland's leading lifeguard qualification. This award helps ensure lifeguards have the best possible knowledge and skills to help members of the public stay safe in a pool environment.

In addition, a further 1,508 Open Water Lifeguard (OWL) qualifications and 1,330 National Vocational Beach Lifeguard Qualifications (NVBLQ) were awarded. These bespoke qualifications ensure candidates have the right knowledge and skills to keep people safe on beaches and increasingly popular open water spaces, such as lakes and aqua parks.



We are proud to offer a range of lifesaving awards for children starting their lifesaving journey.

This includes our Rookie Lifeguard programme, progressing to our National Lifesaving Academy (NLA) scheme.

48,000+ Rookie Lifeguard awards were presented during the year, marking the start of a lifesaving journey for thousands in our RLSS UK affiliated clubs.

In addition, 2023 marked the final year of our **Survive & Save series**, with 3,842 awards issued as children completed the programme.

We also celebrated our first full year of the **National Lifesaving Academy (NLA)** programme, with 867 awards presented. This new, flexible approach to the initial stages of lifesaving has seen the following awards issued across pool, beach, and open water settings:

- 547 Bronze Lifesaving Certificates
- 273 Bronze Stars
- 47 Bronze Medallion awards

SPOTLIGHT ON...

We officially launched our pioneering school accreditation programme, which offers high-quality, flexible water safety education to all children, whatever their background.

At RLSS UK, we believe that every young person should have access to water safety skills that can be used throughout their life, no matter their background. This knowledge will help keep them safe around the water and enrich their opportunities to engage in water-related activities and play.

In September 2023, Water Smart Schools was launched. Water Smart Schools is a flexible and adaptable course that can be applied to any learning environment with agility and ease, including primary, secondary, further and Special Educational Needs and Disabilities (SEND) settings.

The first of its kind, the programme allows schools to deliver the highest quality water safety education by fulfilling bronze, silver, or gold attainment levels, utilising our tried and tested, easy-to-deliver class-based lesson plans and associated resources.

In our pilot study, the proportion of children who were confident they knew what to do if faced with a dangerous situation in open water increased by a third after completing the Water Smart Schools programme.

Between September and December 2023, 148 schools enrolled on the accreditation scheme from a mix of educational settings across all UK nations and Ireland, offering the chance to deliver water safety education to more than 56,000 students.

One of our pilot schools, Bishop Perowne CofE College, spoke of their experience of the programme: **“Water safety is not just a lesson but a vital life skill for our community.”**

“It has been an extremely positive experience so far, and our students have been very engaged in the conversations. Remaining safe around water all year round is an important issue, and we hope more secondary schools get involved and begin working with the RLSS UK.

The Water Smart Schools programme aligns perfectly with our PSHE curriculum intent, which is to provide children with the knowledge and skills to keep themselves happy, healthy and safe – as well as to prepare them for life and work during their time at Bishop Perowne CofE College and beyond.”



CONSULTANCY EXPERTISE AND PARTNERSHIP

OUR OBJECTIVE: To create strategic partnerships and collaborations to share expertise and maximise our impact and reach.

Disparities in drowning risk were highlighted in our additional report co-authored by RLSS UK.

RLSS UK was proud to co-author the National Child Mortality Database (NCMD)'s thematic report, 'Deaths of children and young people due to traumatic incidents', published July 2023.

For the first time, the report highlighted disparities in drowning risk based on income level and ethnicity, insights which are vital for lobbying the Government in the pursuit of ensuring everyone can enjoy water safely.

Awareness of drowning trends and interventions raised amongst NHS medics.

Our National Drowning Report and work with the NCMD have enabled us to drive awareness of important drowning trends amongst NHS health professionals and, critically, the possible interventions offered by RLSS UK to these.



SPOTLIGHT ON...

RLSS UK showcases future thinking in an innovative, ground-breaking partnership with GLL and Lynxight.

This tripartite collaboration between RLSS UK, GLL, the UK's leading leisure trust and largest public swimming pool operator, and pool safety Assisted Lifeguard Technology company, Lynxight, aimed to explore how technology could enhance safety and support lifeguards and pool operators, thoroughly testing the Lynxight system, with a view to revolutionising how lifeguards and operators safeguard pool users across the UK and Ireland.

"After several years investigating how technology and Artificial Intelligence (AI) would impact lifeguarding and lifesaving, we are thrilled to announce this partnership with Lynxight. We believe this system will elevate swimming pool safety, making pools even safer for everyone."
Robert Gofton, CEO of RLSS UK



The system complements the highly skilled work of trained lifeguards. It continuously monitors pool users and promptly alerts lifeguards via smartwatches about anyone who may require assistance, enhancing overall pool safety.

Lynxight's cost-effective solution utilises an overhead security camera system, offering easy maintenance, minimal impact on pool buildings, and low visibility to pool visitors. It can operate in various pool types, including indoor standard tank swimming pools, freeform pools with irregular shapes, and outdoor swimming pools.

During a successful six-month trial by GLL, they were able to adapt, test and refine the Lynxight system to meet the stringent needs of UK pool operators. The data generated also helped to optimise swimming pool operations, including real-time insights into pool usage, swimmer numbers, and detailed data for each lane or pool area. The positive results and feedback from the trial generated immense interest, with GLL planning to install the Lynxight system in several of their swimming pools.

RLSS UK is the appointed auditor for the Aqua Parks Association UK and Ireland, inspecting parks that have signed up for the scheme against the standards set. In 2023, 33 UK and Irish aqua parks were given the RLSS UK aquapark accreditation, with visitor numbers totaling an estimated 1.3m.

RLSS UK Consultancy projects double in 2023, further expanding the number of people who are kept safe through our work.

In the past three years, RLSS UK Consultancy has seen significant growth in its number of projects, from five in 2021, up to 21 in 2022 and 44 in 2023.

Our consultancy work is varied, and we cover a wide range of locations across the UK. For example, in 2023, we completed projects including water safety risk assessments for indoor pools and open water venues, local authorities and private landowners who own/manage bodies of water, as well as water safety audits on the coast.

SPOTLIGHT ON...

Research partnership revolutionises lifeguarding guidance.

In June 2023, the University of Chichester, in partnership with RLSS UK, published findings from a five-year study evaluating the effectiveness of the 10:20 system of bather supervision, resulting in changes to our recommended lifeguard scanning approach.

The research method tested the traditional 10:20 scanning system with a natural scan:20 approach.

In the 10-second scanning condition, lifeguards were instructed to “use the 10:20 system of supervision from your lifeguard qualification. Ensure that you supervise the whole zone. Scan the zone every 10-seconds whilst supervising the pool”.

In the natural scan condition, lifeguards were told, “While you were taught the 10:20 system of supervision during your lifeguard qualification, we have no evidence that this instruction is better than others. You must ensure that you supervise the whole zone and scan it using a natural scan method that feels comfortable to you whilst supervising the pool. Ensure that you supervise the whole zone.”

The results demonstrated that there was no significant difference in the percentage of hazards detected in the 10 second scan strategy condition compared to the natural scan condition.

However, they did show that it is not actually possible for lifeguards to scan the full zone every 10 seconds despite explicit instructions to do so. As a result, the study concluded that the 10-second scanning rule should no longer be advocated as an effective scanning strategy.

Findings highlighted several benefits to asking lifeguards to adopt a natural scanning approach rather than the 10:20 approach, including:

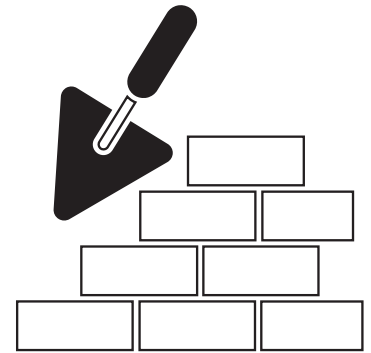
- Similar hazard detection capability
- Enhanced pool coverage
- Lower perceived mental demand

As a result of the findings, RLSS UK has replaced 10:20 with the System for Supervising Swimming Pools (Natural Scan: 20) within our latest National Pool Lifeguard Qualification (NPLQ).



BUILDING OUR COMMUNITY

OUR OBJECTIVE: To build a sustainable, active, and thriving RLSS UK community.



Soaring member numbers grow our lifesaving community.

Our members play a critical role in help in to support our work, raising awareness of water safety, and sharing lifesaving knowledge and skills in our communities. The number of RLSS UK members rose by more than 50% to 14,205 in 2023.

Lifesaving Sport is an important vehicle for celebrating the incredible skills that exist in our communities and encouraging others to get involved.

The **National Speed Lifesaving Championships** took place in March in Liverpool, whilst the **National Lifesaving Championships** in November took place in Leeds. Here, 217 finalists competed in individual events, whilst teamwork was pushed to the limit in our National Club Simulated Emergency Response Competition (SERC).

More than £50,000 was fundraised by our amazing supporters through a mix of challenges, such as Make a Splash, corporate sponsorships, and other donations, funding us to provide even more people with access to our water safety advice and education.

RLSS UK's first member network was created, working towards a more inclusive environment for all our members.

RLSS UK is committed to ensuring everyone feels welcome and included in our society. The LGBTQ+ is the first of what we aspire will be many networks aimed at ensuring the voices of all our members are heard within the organisation.

EVERYONE
Enjoying Water **Safely**



377 RLSS UK Members were recognised for their outstanding contributions to the society's work.

Our Honours event recognised RLSS UK members on merit, for long service and via special awards, each of which aims to salute the significant impact of volunteers' in educating and training more people to enjoy water safety across the UK and Ireland.

Ensuring inclusivity in lifesaving and lifeguarding remained a firm focus.

At RLSS UK, we are passionate about ensuring that our lifesaving awards and qualifications are inclusive for everyone.

The most common adaptations resulting from a specific disability or educational need included having up to 25% extra time and the use of a reader.

36 #EverydayHeroes were recognised for their heroic interventions to assist someone in trouble.

Our youngest lifesaver was only four years old, and just shows that it's never too early to learn how to be a lifesaver and learn what to do in an emergency.

Twice as many people reached on social media via our #Don'tDrinkandDrown campaign, further amplifying our important message.

This year's activity was supported by our engaging new 'Be a Mate' graphics, which helped create a stronger impact and buzz on social media, outperforming previous years.

In our communities, our fantastic volunteers hosted their own mini events – helping to raise the campaign profile across different areas of the country.

Our flagship Drowning Prevention Week (DPW) campaign saw a 50%+ increase in the number of children educated in water safety vs 2022.

An estimated 1.85m+ children benefited from being taught using our free educational resources accessed by clubs, branches, volunteers, educators and leisure centres delivering important water safety messages.

Our new Water Safety Code animation offered a novel and exciting way for parents to talk to their children about water safety and gained more than 93,000 views across social media.

11 events and festivals were safeguarded by the RLSS UK **Water Safety team**, keeping more than half a million people safe whilst having fun in, on and around the water.

RLSS UK provided teams at seven sporting events, including the world-famous Henley Regatta and the UK's largest open water swimming event, the Great North Swim. Lifeguard cover was also provided at four music festivals, including Secret Garden Party and Wilderness.

204 William Henry volunteering awards have been presented, celebrating more than 13,000 hours and expanding our community footprint.

Hours were registered for a broad range of activities, including delivering practical and class-based education, representing RLSS UK at a community event, delivering water safety or first aid education in schools and facilitating DPW campaign activity.

FINANCIAL REVIEW

FOR THE YEAR ENDED 31 DECEMBER 2023

SUMMARY

Despite the challenging trading conditions of the past few years the Charity has again increased its revenue, the third successive year. Along with well managed expenditure we have provided a stable platform to again improve the direct spend on our Charitable Aims and objectives.

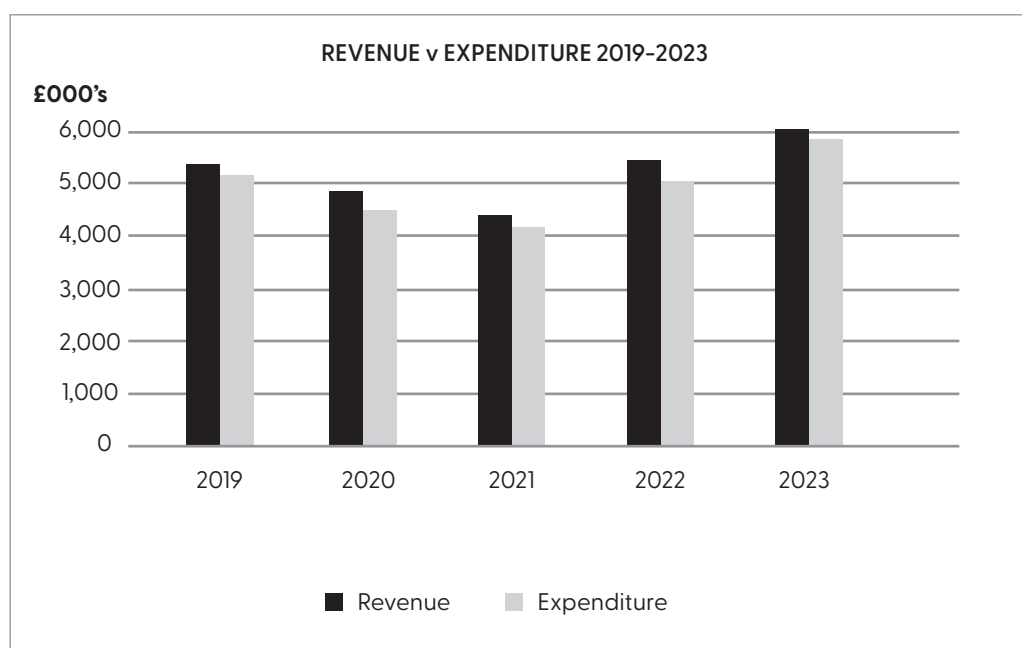
During 2023 we also reviewed and updated our reserves and liquidity policies to ensure we have sufficient resource to provide the Charity with the ability to more adequately address any short term financial instabilities.

INCOME

In 2023 we increased our sales by 11% to reach £6m, a milestone for the Charity.

Our key Awards & Qualification Programmes and Product sales again performed well and we have continued to increase the revenue in our other revenue streams. These now provide a more robust mix to our portfolio.

Expenditure is well managed and remains lower than revenue, continuing the trend of the last five years



INCOME FROM CHARITABLE ACTIVITIES

2023 income from charitable activity was £138k, 64% lower than 2022, (£386k). This reduction reflects the accounting treatment of Water Safety Training which was transferred to RLSS UK Enterprises Ltd. After adjusting for this, income from Charitable Activity would have increased by £5k.

INCOME FROM OTHER VOLUNTARY SOURCES

2023 income from Other Voluntary Sources fell by £20k (-33%) against 2022 of £60k, the result of a reduction in Fundraising.

FUNDRAISING

Fundraising contributed 0.5% percent of our total income of £6.0m.

Fundraising and Grants form part of a longer-term ambition to diversify our financial model to create greater financial stability and reduce the reliance on our current key product, Awards & Qualifications, stream.

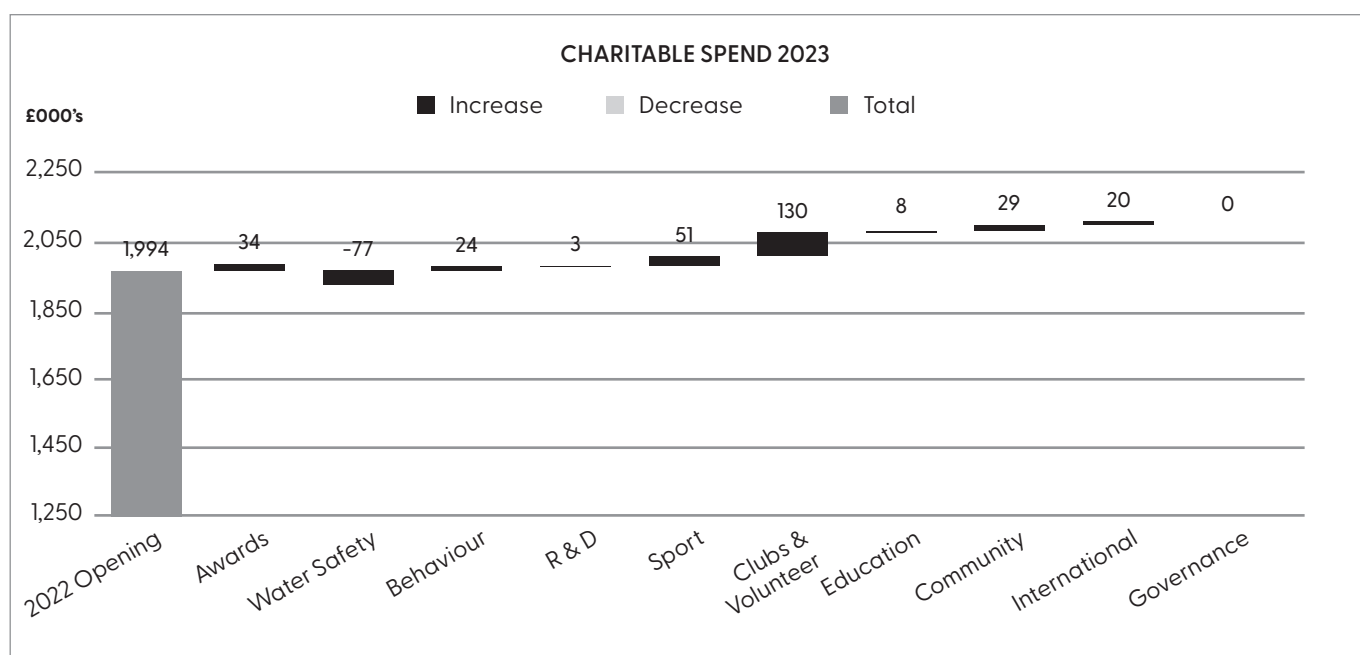
EXPENDITURE

Whilst 2023 income rose by £588k (+11%) against 2022, expenditure for the period rose by £791k (+15.7%) for the same period.

2023 charitable expenditure increased by £226k (+15.0%) against 2022.

RLSS UK's Expenditure on Charitable Activity (2023)	£'s	%
Award Costs	345,042	15%
Water Safety training, consultancy and provision	272,650	12%
Behaviour change campaigns	199,318	9%
Research and Development	151,835	7%
Lifesaving Sport	221,327	10%
Volunteer & Clubs	532,202	24%
Educating Young People	174,377	8%
Community Outreach	167,469	8%
International	92,991	4%
Governance	57,828	3%
Total	2,215,039	

Our total spend on our charitable activity increased by 11%, from £1,994k to £2,215k (£221k).



RESERVES POLICY

RLSS UK's Trustees (Directors) are responsible for setting the minimum level of free reserves required to support the charity's operations, ensuring RLSS UK holds sufficient funds to continue to operate at any time, to avoid financial difficulties and to sustain the delivery of core services to beneficiaries. It takes account of possible risks and aims to allow the RLSS UK to respond to new opportunities.

During 2023 the RLSS UK Trustees (Directors) reviewed the level of reserves required as part of RLSS UK's strategic, operational and budgetary planning process and our current policy. Following this review the Reserves Policy was strengthened to protect the Company. There are now four measures to provide an increased level of financial assurance:

1. that the General Reserves cover 3 months "Cost of Service and Operating costs" which currently equates to £1.38m.
At 31 December 2023, General Reserves were valued at £1.68m.
2. a liquidity target that must be greater than £1m
At 31 December 2023, the value of the Liquidity Reserve was £1.31m
3. that the liquidity ration must remain greater than 2.0
At 31 December 2023 the Liquidity Ratio was 2.56
4. that the level of free reserves (General Reserves less non financed Fixed Assets) should not be less than £1.25m.
At 31 December 2023 the value of free reserves was £1.72m

DESIGNATED FUNDS

Designated Funds are funds identified by RLSS UK Trustees (Directors) for supporting specific projects that fall within the charitable activities of the Charity (in line with the strategic business plan). They form part of the unrestricted funds of the Charity and may be undesignated at the discretion of RLSS UK Trustees (Directors).

At 31 December 2023, Designated Funds totalled £115,279 (2022 £29,431).

Projects funded from Designated Funds during 2023 included Lifesaving courses and equipment funding for Branches & Clubs.

RESTRICTED FUNDS

The Charity's Restricted Funds are subject to restrictions on their use through the terms of an appeal or as requested by the donor (held in accordance with the donor's requirements). At 31 December 2023, Restricted Funds totalled £55,076 (2022 £79,041).

Projects funded from Restricted Funds during 2023 included West Mercia Water Safety and support for Search & Rescue UK training.

INVESTMENTS

The charity's general policy is to invest money that is not immediately required to meet its objectives. Such investments are low to medium risk, and medium-term.

The Board has approved the following ethical policy:

The charity will not invest directly in the producers or suppliers of tobacco, alcohol and armaments or similar products nor directly invest in the securities of organisations involved in activities incompatible with the objects and ethos of the charity.

At 31 December 2023, the Charity had no reserves held in investments.

FIXED ASSETS

At 31 December 2023, the net book value of fixed assets totaled £186,674 (2022 £80,273). This predominantly relates to RLSS UK's IT hardware and software.

TRUSTEE (DIRECTOR) INDEMNITY INSURANCE

Trustee (Director) Indemnity Insurance (£10,000,000 limit of indemnity) was purchased for the year 2023 for £3,200, (2022, £2,900).

STATEMENT OF PUBLIC BENEFIT

The RLSS UK provides public benefit through reducing drownings and the impact of drownings in the community across the UK and Ireland.

Our Trustees (Directors) have complied with their duty in accordance with the Charities Act 2016 to follow the Charity Commission's guidance on the operation of this public benefit.

OUR GOVERNANCE STRUCTURE

Royal Life Saving Society UK (RLSS UK) is registered as a charity in England and Wales (1046060) and in Scotland (SC037912).

- RLSS UK is registered with Companies House as a private company limited by guarantee (3033781).
- RLSS UK has two wholly-owned trading subsidiaries, both of whom gift aid their profits back to the parent charity RLSS UK, to support RLSS UK's drowning prevention work.
- IQL UK Ltd – Business was transferred to RLSS UK Enterprises Ltd and was made dormant on 1st January 2024.
Registered with Companies House as a private limited company (03719774)
- RLSS UK Enterprises Ltd – operates as RLSS UK's online shop and catalogue and now incorporates the regulated qualification business (formerly managed through IQL UK Ltd) including Office of Qualifications and Examinations Regulation (Ofqual), Scottish Qualifications Authority (SQA) and Qualifications Wales.
Registered with Companies House as a private limited company (02559199).
- RLSS UK has a strong volunteer network delivering water safety messages and lifesaving skills across the UK, Ireland and internationally. RLSS UK's volunteer structure includes RLSS UK Trustee Board, RLSS UK Ambassadors, 47 RLSS UK Branches and over 450 affiliated Lifesaving and Lifeguarding Clubs.
- RLSS UK is recognised by Sport England as the governing body for Lifesaving.
- RLSS UK is a Membership Organisation, with circa 14,000 Individual Members.
- As a result of above, RLSS UK has several functions and identities (all working together to reduce drownings), including charity, trading subsidiary, awarding organisation; training organisation; governing body; membership organisation and voluntary organisation. RLSS UK's main identity is 'to enjoy water safely'.
- RLSS UK is one of twenty-seven countries who are a national branch of the Royal Life Saving Society Commonwealth (RLSS), with RLSS UK being the UK branch of RLSS Commonwealth. The RLSS (originally known as the Life Saving Society) was formed in 1891. In 1904, as there was great support for the organisation from the Royal Family, the society was granted permission to use the Royal title and became the Royal Life Saving Society. In 1924, RLSS received its formal Royal Charter from King George V. RLSS UK's patron is the Right Honourable Lord Storey CBE.

GOVERNING DOCUMENTS

RLSS UK operates within a constitutional framework that includes:

- The governing document of RLSS Commonwealth (which includes controls on National Branches across the Commonwealth).
- The governing document of the RLSS UK (Articles of Association), which were amended in 2023.
- The rules applicable to the members of the RLSS UK, the Model Constitution for Branches of RLSS UK and the Model Constitution for Clubs affiliated to RLSS UK.

RLSS UK's Articles of Association state that RLSS UK's objects are:

To advance health and save human lives by preventing drowning and in particular to:

- 1) promote education and training in:
 - the saving of life from drowning;
 - the resuscitation of the apparently drowned;
 - the techniques of resuscitation and first aid generally; and
 - the skills of lifeguarding.
- 2) promote the sport of life saving.

DEVELOPMENTS IN GOVERNANCE

We continue to invest time and resources into the RLSS UK's governance to ensure it is fit to deliver our charitable purposes in a challenging environment.

We continue to engage in formal consultation with members and stakeholders to help inform the Board and influenced the decision-making process in relation to our Strategic Framework 2020-2025 and our future infrastructure.

Regular reviews, incorporating external support, of policies and practices of the Board help ensure that the Society continues to work towards meeting its objectives and that it operates in accordance with statutory requirements and in a manner consistent with best practice guidance published by the Charity Commission of England and Wales, the Charity Commission for Northern Ireland and the Scottish Charity Regulator.

RLSS UK'S BOARD OF TRUSTEES (DIRECTORS)

RLSS UK is controlled by a Board of Trustees (Directors). As RLSS UK is both a registered charity and private company limited by guarantee, RLSS UK Trustees are also company Directors and therefore beholden to both charity and company law.

RLSS UK's Board of Trustees (Directors) currently includes the President, Deputy President, Honorary Treasurer, up to six elected Trustees and up to three appointed Trustees. The term of office for a Trustee shall be as near as possible to three years from the date of appointment. A Trustee (whether elected or appointed, other than the President and Deputy President, may serve no more than three terms (whether consecutive or otherwise).

RLSS UK's Trustees (Directors) are volunteers who bring valued experience to RLSS UK from a range of backgrounds. Names of RLSS UK's Trustees (Directors) can be found on page 26. The appointed Trustees are appointed following an application and interview process with Trustees and Senior Management Team. The elected Trustees are appointed following an application process and a vote by the membership through a 'one member one vote' process.

RLSS UK's Board of Trustees (Directors) has three sub-committees where Trustees with specific skills and experience can focus on priority governance areas in more detail (Finance, Commercial Performance and Governance, Organisational Performance and Assurance Committees).

RLSS UK's Board of Trustees (Directors) is supported by a Legal Advisor and Youth Advisor.

New RLSS UK Trustees (Directors) undergo induction training to brief them on their legal obligations under both charity and company law, the content of the Articles of Association, the structure and decision-making process, the strategic framework, RLSS UK's Business Plan and recent performance of the Charity. Each new Trustee (Director) is provided with a copy of the Trustee Handbook which sets out the Charity's expectations of Trustees (Directors) in terms of governance and behaviour. Ongoing training is provided as and when required and an annual budget is provided for this.

RLSS UK's Trustees (Directors) do not receive remuneration for their time or services as Trustees (Directors) and only directly incurred expenses are reimbursed (full details on page 44). Appropriate indemnity insurance cover is held for the Trustees (Directors) of the Charity and of its subsidiary trading companies (in line with RLSS UK's Articles of Association). RLSS UK has a Trustee Conflict of Interest policy and register, where all Trustees declare any conflict of interest.

A Chief Executive is appointed by RLSS UK Trustees (Directors) to manage the day to day operations of the Charity. The Chief Executive has delegated authority, as approved by RLSS UK Trustees (Directors) for all operational matters. These include Key Management Personnel, who are the Senior Management Team. Remuneration bands are set by the Trustees and benchmarked annually.

Environmental, Social, and Governance (ESG) Initiatives by the Royal Life Saving Society UK

In addition to its core objectives, the RLSS UK also takes active measures to address ESG issues.

ENVIRONMENTAL INITIATIVES

RLSS UK aspires to have a positive impact on the environment and be committed to playing our part in making a difference in the areas where we operate, influence and control.

Water Pollution Prevention

The RLSS UK recognises the importance of preserving the quality of water bodies to ensure the safety and well-being of individuals engaging in water-related activities. The society actively promotes initiatives aimed at preventing water pollution and raising awareness about the detrimental effects of pollutants on aquatic ecosystems. Through educational campaigns and partnerships with environmental organisations such as Surfers Against Sewage, the RLSS UK emphasises the need for responsible waste management and the adoption of sustainable practices in and around water bodies.

Members of the End Sewage Pollution Coalition and Sustainable Resource Management

In line with its commitment to environmental sustainability, which is embedded within our strategic framework, the RLSS UK promotes responsible resource management in its operations. The society strives to minimise its ecological footprint by adopting energy-efficient practices, reducing waste generation, and utilising renewable resources whenever possible. This year we began preparations for ISO 14001:2015 accreditation which specifies the requirements for us to build an environmental management system. ISO 14001:2015 will be utilised by us to manage our environmental responsibilities in a systematic manner that will contribute to the sustainability foundation of our strategy.

Our waste management program successfully diverted 50% of waste generated from landfills through recycling initiatives.

SOCIAL INITIATIVES

Inclusive Water Safety Education

The RLSS UK believes that everyone should have access to water safety education, regardless of their background or abilities. The society actively works towards inclusivity by developing educational resources and programs that cater to diverse audiences. Through partnerships with community organisations and schools, the RLSS UK ensures that its water safety initiatives reach individuals from all walks of life.

- o Through Drowning Prevention Week, we help educate over 1.2m children.
- o Provided a scholarship fund of £30,000 for migrants and individuals from low-income backgrounds, enabling them to access our quality education programmes.
- o Over 48,000 Rookie lifeguards started their journey on our pathway in 2023, with the new National Lifesaving Academy offering a raft of opportunities in lifesaving and lifeguarding.
- o Our partnership with the Black Owned Swim School helped us focus on reaching new, underrepresented communities.
- o We made 140 reasonable adjustments to help break down barriers during course delivery or assessment situations on behalf of a candidate who has a disability or difficulty which may place them at a disadvantage.

Community Engagement

Community engagement is a key aspect of the RLSS UK's social initiatives. The society encourages its members and volunteers to actively participate in community outreach programs, where they can share their knowledge and skills to promote water safety. By organising public events, workshops, and training sessions, the RLSS UK fosters a sense of community and empowers individuals to become advocates for drowning prevention within their own neighbourhoods.

Our dedicated team of volunteers contributed a total of 13,275 hours to various community projects, including delivering the 'save a baby' training, events, school visits and environmental clean-ups.

We provided training for over 500 volunteers to deliver lifesaving awards.

Preventing accidents are a key part of our community engagement plans and, on average, RLSS UK Pool Lifeguards prevent 1 probable in-water accident every 6 minutes. Helping to keep everyone safe in, on or near water.

We collaborated with local businesses, government agencies, and other non-profits to maximise our impact and address community needs effectively.

Drowning Prevention Advocacy

As a leading drowning prevention charity, the RLSS UK is dedicated to advocating for policies and regulations that prioritise water safety. The society actively engages with government bodies, policymakers, and stakeholders to raise awareness about the importance of drowning prevention measures. By leveraging its expertise and research, the RLSS UK strives to influence decision-making processes and promote the implementation of effective strategies to reduce drownings in the UK.

- Use our research to lobby Government in legislation (e.g. water safety in the curriculum) and technology developments and help shape decision-making
- Re-launched 2022 the All-Party Parliamentary Group (APPG) to establish more accessible water safety education across the UK to prevent future drownings. The group primarily focuses on how information can better be integrated into the education system, especially to those with existing inequalities and barriers, and communities with geographical risk factors
- Recruited our first ever Political Intern
- Supported our Patron, Lord Storey CBE, to create the first ever Education Bill on water safety

GOVERNANCE INITIATIVES

Transparency and Accountability

The RLSS UK places great emphasis on transparency and accountability in its governance practices. The society adheres to rigorous reporting standards and ensures that its financial statements and activities are accessible to the public. By maintaining open lines of communication and providing regular updates to its members and stakeholders, the RLSS UK demonstrates its commitment to ethical governance and responsible decision-making.

- Board minutes are published on the RLSS UK website.
- Introduced the engaging initiative of 'Getting to Know Your Board of Trustees,' shedding light on the invaluable contributions made by each trustee. This initiative aims to not only showcase the important work carried out by these individuals but also to inspire and encourage RLSS members to contemplate the possibility of becoming a trustee themselves.
- We implemented robust risk management practices to identify and mitigate potential risks to our operations and reputation.

Ethical Codes of Conduct

As a reputable organisation, the RLSS UK upholds high ethical standards in all aspects of its operations. The society has established comprehensive codes of conduct that guide the behaviour of its members, volunteers, and staff. These codes emphasise integrity, professionalism, and respect for all individuals. By promoting ethical conduct, the RLSS UK maintains a positive organisational culture and fosters trust among its stakeholders.

Board Diversity and Inclusion

The RLSS UK recognises the importance of diverse perspectives in effective governance. The society actively promotes board diversity and inclusion by seeking individuals from different backgrounds and experiences to serve on its governing body. By embracing diversity, the RLSS UK ensures that a wide range of voices are represented in its decision-making processes, leading to more comprehensive and inclusive policies.

In 2022 we partnered with the Centre for Diversity to undertake our first ever Diversity Cultural Audit. We have undertaken a number of diagnostic surveys developed by the National Centre for Diversity (NCfD):

- Internal staff survey
- Member survey
- Commercial survey

The review of RLSS UK's policies and procedures revealed that the organisation has diligently compiled an extensive set of policies relating to Equality, Diversity, and Inclusion (EDI). The majority of these policies and procedures were deemed effective at providing RLSS UK staff with valuable support and guidance. Additionally, upon reviewing the RLSS UK website, it is evident that there is commitment to enhancing their EDI practices.

To facilitate further improvements, a comprehensive action plan has been developed. These suggestions aim to bolster the existing framework and augment the organisation's commitment to EDI. In 2023 RLSS UK will be recruiting a dedicated member of staff to lead on EDI initiatives.

Conclusion

The RLSS UK's commitment to environmental, social, and governance (ESG) initiatives reflects its dedication to creating a safer and more sustainable future. Through its environmental initiatives, the society actively works towards preventing water pollution. In terms of social initiatives, the RLSS UK focuses on promoting inclusive water safety education, community engagement, and drowning prevention advocacy. Lastly, the society upholds high governance standards through transparency, ethical codes of conduct, and board diversity. By integrating ESG principles into its operations, the RLSS UK sets an example for organisations within the water safety sector and contributes to the overall well-being of society and the environment.

Future Goals and Commitments

Environmental Sustainability

We aim to be a carbon neutral organisation by 2025.

Social Impact

We plan to expand our educational programs to reach an additional 500,000 children and continue to push for a water safety inclusive curriculum for all children.

Stakeholder Engagement

We will continue to prioritise stakeholder engagement and actively listen to the voices of our beneficiaries and communities.

Equality, Diversity, and Inclusion

We are committed to embracing all the recommendations from the Diversity Cultural Audit.

PRINCIPAL RISKS AND UNCERTAINTIES

Through RLSS UK's Risk Control Framework, RLSS UK's principal risks and uncertainties have been identified as follows (including their potential impact on the charity, and steps taken to manage and mitigate risks).

Risk Mitigation

The Society will maintain liquidity and a reserves level that allows it to continue for the foreseeable future. Reserves are above the minimum level set for the Society and are reviewed monthly by the Trustees and senior staff members via a Board sub-group. Plans to create a sustainable medium term finance strategy linked to the Strategic framework to address the risk and seek out grants and initiatives to alleviate the reduction in activity in the leisure industry. Linked to this is a short-term re-prioritisation of resources to support Commercial income but with a clear timeline to develop charitable resources to meet the aims of the strategic framework. This has also highlighted that our plans to diversify income into new markets and services are timely.

RLSS UK's Risk Policy And Control Framework

RLSS UK has a formal Risk Register and a Risk Management Policy based on Charity Commission best practice. The Risk Management Policy and Procedures guidance help RLSS UK employees and volunteers understand what risk management is, how RLSS UK should identify risks associated with the achievement of objectives and ensure that risk management is embedded into day to day activity.

Risks are identified and escalated up to the Board as appropriate. Each of the Board's three sub- committees are responsible for identifying risks in their specialist areas and ensuring they are included on RLSS UK's main Risk Register. The Board has ultimate responsibility for overseeing the management of risk – both identifying strategic risks and evaluating the mitigations in place. Risk is a regular item on both the Leadership Team and Board meeting agendas.

Internal Controls

RLSS UK has a robust range of policies and processes in place to ensure they perform well against the standards of a range of regulatory bodies e.g. qualification regulators, charity regulators, fundraising regulators and safeguarding bodies. RLSS UK has an annual external audit, organisational performance is measured on an ongoing basis through key performance indicators (KPI).

FUNDRAISING AND FUNDRAISING REGULATOR

RLSS UK is registered with the Fundraising Regulator. RLSS UK is committed to following the Code of Fundraising Practice, ensuring all RLSS UK fundraising is legal, honest, open, transparent and accountable. There has been no failure to comply with a scheme or any standard cited and no complaints were made towards the organisation, regarding its fundraising throughout 2023.

Monitoring all fundraising activity on behalf of RLSS UK has all been carried out by either, trained paid members of staff or, associated members of the organisation who are also trained in fundraising legislation and have a vested interest in the organisation.

SAFEGUARDING

RLSS UK Safeguarding - RLSS UK is committed to safeguarding and promoting the welfare of children and adults at risk and expects everyone involved in RLSS UK activity to share this commitment.

Safeguarding is everyone's responsibility to be proactive in promoting good practice and creating a supportive environment. It is also everyone's responsibility to pass on any concerns in relation to questionable conduct.

LEADING, SUPPORTING AND IMPROVING EMPLOYEES

RLSS UK has a successful Apprenticeship Programme, enabling a number of local young people to work whilst studying for a work-based qualification. A number of these apprentices have progressed into full time roles with RLSS UK.

We are committed to staff development and strive to ensure staff reach their full potential.

RLSS UK PAY POLICY

In setting pay levels for our employees, RLSS UK reviews salaries annually in two key ways:

- Reviewed against inflation (RPI and CPI).
- Reviewed via a benchmarking exercise, with individual posts benchmarked against local and sector pay norms to ensure that the remuneration set is fair and in line with that generally paid for similar roles.

RLSS UK adheres to the requirement of the UK Government's National Living Wage.

RLSS UK is committed to openness and transparency on senior executive pay levels, with amounts disclosed on page 44.

STATEMENT OF TRUSTEES'/DIRECTORS' RESPONSIBILITIES

The Trustees (who are also the directors of RLSS UK for the purposes of company law) are responsible for preparing a Trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charitable company and the group and of the incoming resources and application of resources, including the income and expenditure of the charitable group for that period. In preparing the financial statements, the trustees are required to:

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

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and group and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and the group and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Statement as to Disclosure to our auditors

In so far as the trustees are aware at the time of approving our trustees' annual report:

- there is no relevant information, being information needed by the auditor in connection with preparing their report, of which the group's auditor is unaware, and
- the trustees, having made enquiries of fellow directors and the group's auditor that they ought to have individually taken, have each taken all steps that he/she is obliged to take as a director in order to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

AUDITORS

The Financial Statements for the year ended 31 December 2023 have been audited by RSM UK Audit LLP.

The financial statements have been prepared in accordance with the provisions applicable to small companies within Part 15 of the Companies Act 2006 and in accordance with Section 1A of Financial Reporting Standard 102.

STATEMENT OF GOING CONCERN

The Trustees have given due regard to the on-going increased pressure on income streams brought about by changes in economic conditions. They have concluded that the positive level of general reserves and a healthy cash balance means that the going concern basis remains appropriate for the preparation of these financial statements.

POST BALANCE SHEET EVENT

The company IQL UK Limited was made dormant at 1st January 2024 and all income and expenditure transferred to RLSS UK Enterprises Limited both being fully owned trading subsidiaries of The Royal Life Saving Society – U.K.

Approved by the Board of Trustees (Directors) and signed on its behalf by:



Deborah Hunt
President
Royal Life Saving Society UK

Date: 6th September 2024

PATRONS, BOARD OF TRUSTEES (DIRECTORS) AND ADVISERS

Patrons:

RLSS UK Patron: The Rt. Hon. Lord Storey

Benjamin Johns

Appointed 28 October 2023

Trustees (Directors) who were Charity Trustees during 2023:

Deborah Hunt (President)

Andrea Mackown

Resigned 12 June 2023

Bryan Finlay

Peter Moyes

Timothy Chadwick (Honorary Treasurer)

Resigned 2 January 2023

Helen Bull

Resigned 28 October 2023

Alan Sutherland

Resigned 12 June 2023

David Elliott

James Cossons

Resigned 12 June 2023

Trustees (Directors) who were Charity Trustees appointed after 2022

Sonia Rees (Honorary Treasurer)

Appointed 2 January 2023, Resigned 29 November 2023

James Lloyd

Appointed 16 January 2023

Sally Szarka

Appointed 7 March 2023, Resigned 8 June 2023

Mark Smith

Appointed 14 June 2023, Resigned 28 October 2023

Ian Hutchings

Appointed 14 June 2023, Resigned 28 October 2023

Rachel Healey

Appointed 28 October 2023

Joanne Young

Appointed 28 October 2023

Sharon Johal

Appointed 30 October 2023

Trustee(Directors) who were Charity Trustees appointed after 2023:

Craig Kerr

Appointed 12 April 2024

Board Advisors during 2023:

Georgina Tomlinson (Youth Advisor)

Chief Executive:

Robert Gofton

Auditor:

RSM UK Audit LLP, 10th Floor, 103 Colmore Row, Birmingham B3 3AG

Bankers and Investment Advisors:

Coutts and Co, St Martin's Office, 440 The Strand, London, WC2R 0QS

Solicitors:

Motor Industry Legal Services Limited t/a MILS, Canonteign House, Lower Ashton, Nr. Exeter, EX6 7RH

The Royal Life Saving Society UK wishes to say thank you to all the volunteers, members, supporters, fundraisers, partners and employees who work collaboratively with the Charity to prevent drowning.

The Royal Life Saving Society UK (RLSS UK) The Drowning Prevention Charity

Registered Charity (England and Wales 1046060, Scotland SC037912).

Private Limited by Guarantee Company (3033781).

Web: www.rlss.org.uk

E-mail: info@rlss.org.uk

Telephone: 0300 323 0096

INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES AND MEMBERS OF THE ROYAL LIFE SAVING SOCIETY UK

Opinion

We have audited the financial statements of Royal Life Saving Society UK (the 'parent charitable company') and its subsidiaries (the 'group') for the year ended 31 December 2023 which comprise the Consolidated and Company Statement of Financial Activities, the Consolidated and Company Balance Sheets, the Consolidated Cash Flow Statement and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the group's and the parent charitable company's affairs as at 31 December 2023; and of the group's and the parent charitable company's incoming resources and application of resources, including their income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the Companies Act 2006, the Charities Act 2011, the Charities and Trustee Investment (Scotland) Act 2005 and regulations 6 and 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended).

Basis for opinion

We have been appointed auditor under section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005, section 151 of the Charities Act 2011 and under the Companies Act 2006 and report in accordance with regulations made under those Acts.

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the group and parent charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the group's or parent charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the directors' report, prepared for the purposes of company law and included within the trustees' annual report, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report, included within the trustees' annual report, has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the group and the parent charitable company and their environment obtained in the course of the audit, we have not identified material misstatements in the directors' report, included within the trustees' annual report.

We have nothing to report in respect of the following matters where the Companies Act 2006, the Charities Act 2011 and the Charities Accounts (Scotland) Regulations 2006 (as amended) require us to report to you if, in our opinion:

- sufficient, adequate and proper accounting records have not been kept by the parent charitable company, or returns adequate for our audit have not been received from branches not visited by us; or
- the parent charitable company financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the directors were not entitled to prepare the financial statements in accordance with the small companies regime.

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities set out on page 24 the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the group's and parent charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the group or parent charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which the audit was considered capable of detecting irregularities, including fraud

Irregularities are instances of non-compliance with laws and regulations. The objectives of our audit are to obtain sufficient appropriate audit evidence regarding compliance with laws and regulations that have a direct effect on the determination of material amounts and disclosures in the financial statements, to perform audit procedures to help identify instances of non-compliance with other laws and regulations that may have a material effect on the financial statements, and to respond appropriately to identified or suspected non-compliance with laws and regulations identified during the audit.

In relation to fraud, the objectives of our audit are to identify and assess the risk of material misstatement of the financial statements due to fraud, to obtain sufficient appropriate audit evidence regarding the assessed risks of material misstatement due to fraud through designing and implementing appropriate responses and to respond appropriately to fraud or suspected fraud identified during the audit.

However, it is the primary responsibility of management, with the oversight of those charged with governance, to ensure that the entity's operations are conducted in accordance with the provisions of laws and regulations and for the prevention and detection of fraud.

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud, the group audit engagement team:

- obtained an understanding of the nature of the sector, including the legal and regulatory frameworks that the group and parent charitable company operates in and how the group and parent charitable company are complying with the legal and regulatory frameworks;
- inquired of management, and those charged with governance, about their own identification and assessment of the risks of irregularities, including any known actual, suspected or alleged instances of fraud; and
- discussed matters about non-compliance with laws and regulations and how fraud might occur including assessment of how and where the financial statements may be susceptible to fraud.

As a result of these procedures we consider the most significant laws and regulations that have a direct impact on the financial statements are FRS 102, Charities SORP (FRS 102), Companies Act 2006, Charities Act 2011, Charities and Trustee Investment (Scotland) Act 2005 and the parent charitable company's governing document. We performed audit procedures to detect non-compliances which may have a material impact on the financial statements which included reviewing the financial statements including the trustees' report, remaining alert to new or unusual transactions which may not be in accordance with the governing documents and inspecting minute books and other internal records.

The most significant laws and regulations that have an indirect impact on the financial statements are those in relation to employment law. We performed audit procedures to inquire of management whether the group is in compliance with these law and regulations.

The group audit engagement team identified the risk of management override of controls and the revenue recognition as the areas where the financial statements were most susceptible to material misstatement due to fraud. Audit procedures performed included but were not limited to testing manual journal entries and other adjustments, evaluating the business rationale in relation to significant, unusual transactions and transactions entered into outside the normal course of business, challenging judgments and estimates and detailed substantive testing of revenue.

Independent Auditor's Report

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at <http://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

Use of our report

This report is made exclusively to the members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006, and to the charitable company's trustees, as a body, in accordance with section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and regulation 10 of the Charities Accounts (Scotland) Regulations 2006 (as amended) and the Charities Act 2011. Our audit work has been undertaken so that we might state to the members and the charitable company's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company, its members as a body, and its trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Anna Spencer-Gray

Anna Spencer-Gray (Senior Statutory Auditor)

For and on behalf of RSM UK AUDIT LLP, Statutory Auditor

Chartered Accountants

10th Floor 103 Colmore Row,

Birmingham,

B3 3AG

Date 09/09/24

RSM UK AUDIT LLP is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006

CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES

(Incorporating an Income and Expenditure Account)

For the year ended 31 December 2023

	Notes	Unrestricted General £	Unrestricted Designated £	Restricted £	Total 2023 £	Total 2022 £
INCOME						
Income from donations & legacies:						
Membership		395,272	-	-	395,272	359,291
Other voluntary income		33,182	7,495	-	40,677	60,318
	2a	428,454	7,495	-	435,949	419,609
Income from charitable activities	2a	128,272	9,601	-	137,873	386,037
Income from trading activities	2a	5,403,080	-	-	5,403,080	4,608,991
Investment income	2a/4c	28,700	-	-	28,700	3,091
Other income		-	-	-	-	113
Total Income	2a	5,988,506	17,096	-	6,005,602	5,417,841
EXPENDITURE						
Cost of raising funds:						
Membership		309,367	-	-	309,367	270,398
Other voluntary income		141,794	5,865	-	147,659	154,527
Trading activities		3,142,043	-	-	3,142,043	2,604,798
Investment		4,868	-	-	4,868	5,053
Expenditure on charitable activities		3,598,072	5,865	-	3,603,937	3,034,776
		2,089,346	101,728	23,965	2,215,039	1,993,634
Total expenditure	3a	5,687,418	107,593	23,965	5,818,976	5,028,410
NET SURPLUS /(EXPENDITURE) FOR THE YEAR		301,088	(90,497)	(23,965)	186,626	389,431
Transfer between funds	9f	(176,345)	176,345	-	-	-
NET MOVEMENT IN FUNDS		124,743	85,848	(23,965)	186,626	389,431
FUND BALANCES BROUGHT FORWARD		1,553,108	29,431	79,041	1,661,580	1,272,149
FUND BALANCES CARRIED FORWARD	9c	1,677,851	115,279	55,076	1,848,206	1,661,580

Total recognised gains and losses

There are no recognised gains or losses other than those shown above.

The surplus for the year for Companies Act purposes was £186,626 (2022: £389,431).

COMPANY STATEMENT OF FINANCIAL ACTIVITIES

(Incorporating an Income and Expenditure Account)

For the year ended 31 December 2023

	Notes	Unrestricted General £	Unrestricted Designated £	Restricted £	Total 2023 £	Total 2022 £
INCOME						
Income from donations & legacies:						
Membership		395,272	-	-	395,272	359,291
Other voluntary income		33,182	7,495	-	40,677	60,318
	2b	<u>428,454</u>	<u>7,495</u>	<u>-</u>	<u>435,949</u>	<u>419,609</u>
Income from charitable activities		128,272	9,601	-	137,873	386,037
Income from trading activities	2b	4,604,096	-	-	4,604,096	2,425,761
Investment income	2b/4c	13,669	-	-	13,669	489
Other income		-	-	-	-	113
Total Income	2b	<u>5,174,491</u>	<u>17,096</u>	<u>-</u>	<u>5,191,587</u>	<u>3,232,009</u>
EXPENDITURE						
Cost of raising funds:						
Membership		309,367	-	-	309,367	270,398
Other voluntary income		141,794	5,865	-	147,659	154,527
Trading activities		1,279,891	-	-	1,279,891	1,085,753
Investment		4,868	-	-	4,868	5,053
Expenditure on charitable activities		<u>1,735,920</u>	<u>5,865</u>	<u>-</u>	<u>1,741,785</u>	<u>1,515,731</u>
		<u>2,089,346</u>	<u>101,728</u>	<u>23,965</u>	<u>2,215,039</u>	<u>1,993,634</u>
Total expenditure	3b	<u>3,825,266</u>	<u>107,593</u>	<u>23,965</u>	<u>3,956,824</u>	<u>3,509,365</u>
NET EXPENDITURE FOR THE YEAR						
		<u>1,349,225</u>	<u>(90,497)</u>	<u>(23,965)</u>	<u>1,234,763</u>	<u>(277,356)</u>
Transfer between funds	9f	<u>(176,345)</u>	<u>176,345</u>	<u>-</u>	<u>-</u>	<u>-</u>
NET MOVEMENT IN FUNDS		<u>1,172,880</u>	<u>85,848</u>	<u>(23,965)</u>	<u>1,234,763</u>	<u>(277,356)</u>
FUND BALANCES BROUGHT FORWARD	9d	<u>(594,439)</u>	<u>29,431</u>	<u>79,041</u>	<u>(485,967)</u>	<u>(208,611)</u>
FUND BALANCES CARRIED FORWARD	9d	<u>578,441</u>	<u>115,279</u>	<u>55,076</u>	<u>748,796</u>	<u>(485,967)</u>

Total recognised gains and losses

There are no recognised gains or losses other than those shown above.

The surplus for the year for Companies Act purposes was £1,234,763 (2022 (£277,356))

CONSOLIDATED BALANCE SHEET AS AT 31 DECEMBER 2023

COMPANY NUMBER: 3033781

	Notes	2023	2022
		£	£
FIXED ASSETS			
Tangible fixed assets	5a	106,942	43,900
Intangible fixed assets	5b	79,732	36,373
		<u>186,674</u>	<u>80,273</u>
CURRENT ASSETS			
Portfolio Investments		-	-
Stocks		350,958	386,395
Debtors	7	350,806	588,096
Cash and cash equivalents		1,891,629	1,789,493
		<u>2,593,393</u>	<u>2,763,984</u>
CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR	8a	(931,861)	(942,677)
NET CURRENT ASSETS		1,661,532	1,821,307
CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR	8b	-	(240,000)
NET ASSETS	9a	<u>1,848,206</u>	<u>1,661,580</u>
FUNDS			
General		1,677,851	1,553,108
Designated		115,279	29,431
Restricted		55,076	79,041
		<u>1,848,206</u>	<u>1,661,580</u>

The financial statements have been prepared in accordance with the provisions applicable to small companies within Part 15 of the Companies Act 2006.

Approved and authorised for issue by the Board of Directors and signed on its behalf by

D. M. Hunt

Deborah Hunt Director

Date: 6th September 2024

COMPANY BALANCE SHEET AS AT 31 DECEMBER 2023

COMPANY NUMBER: 3033781

	Notes	2023 £	£	2022 £	£
FIXED ASSETS					
Tangible fixed assets	5a		106,942		43,900
Intangible fixed assets	5b		79,732		36,373
Investments	6b		101		101
			<u>186,775</u>		<u>80,374</u>
CURRENT ASSETS					
Portfolio Investments	6b	-	-	-	-
Stocks		-		7,833	
Debtors	7	91,137		245,091	
Cash and cash equivalent		1,080,632		81,738	
		<u>1,171,769</u>		<u>334,662</u>	
CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR	8a	<u>(609,748)</u>		<u>(661,003)</u>	
NET CURRENT ASSETS			562,021		(326,341)
CREDITORS: AMOUNTS FALLING DUE MORE THAN ONE YEAR	8b		-		(240,000)
NET ASSETS	9b		<u>748,796</u>		<u>(485,967)</u>
FUNDS					
General			578,441		(594,439)
Designated			115,279		29,431
Restricted			55,076		79,041
			<u>748,796</u>		<u>(485,967)</u>

The financial statements have been prepared in accordance with the provisions applicable to small companies within Part 15 of the Companies Act 2006.

Approved and authorised for issue by the Board of Directors and signed on its behalf by

D. M. Hunt

Deborah Hunt Director

Date: 6th September 2024

CONSOLIDATED CASH FLOW STATEMENT AS AT 31 DECEMBER 2023

	2023 £	2022 £
Reconciliation of net incoming resources to net cash inflow from operating activities:		
Net incoming resources	186,626	389,431
Depreciation	82,199	133,527
Investment income	(28,700)	(3,091)
Equalisation of investments	1	-
(Increase)/decrease in debtors	237,290	417,326
(Increase) / decrease in stocks	35,437	(146,666)
Increase/(decrease) in creditors	(250,816)	(105,974)
Net cash inflow / (outflow) from operating Activities	<u>262,037</u>	<u>684,553</u>

	2023 £	2022 £
NET CASH FLOW FROM OPERATING ACTIVITIES	262,037	684,553

RETURN ON INVESTMENTS

Interest received	28,700	3,091
-------------------	--------	-------

CAPITAL EXPENDITURE

Purchase of tangible fixed assets	(96,239)	(48,096)
Disposal of tangible fixed assets	-	-
Purchase of intangible fixed assets	(92,362)	(8,500)
Disposal of investments	-	-
	<u>(188,601)</u>	<u>(56,596)</u>
Movement in cash	<u>102,136</u>	<u>631,048</u>

Cash and cash equivalents		
31 December	1,891,629	1,789,493
1 January	1,789,493	1,158,445
Movement in cash	<u>102,136</u>	<u>631,048</u>
	<u>At 1 January 2023 £</u>	<u>At 31 December 2023 £</u>
Analysis of change in net (debt)/cash		
Cash in hand and at bank	<u>1,789,493</u>	<u>1,891,629</u>

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2023

1 ACCOUNTING POLICIES

The Royal Life Saving Society - UK is incorporated as a company limited by guarantee, registered in England and Wales (No. 03033781). It is also registered as a charity in England and Wales (No. 1046060) and in Scotland (No. SCO37912)

The financial statements are presented in Sterling, which is the functional currency of the Company and Group. Monetary amounts in these financial statements have been rounded to the nearest whole pound.

The following accounting policies have been used consistently in dealing with items which are considered material in relation to the Group's financial statements:

a) Accounting Convention

The financial statements are prepared under the historical cost convention (modified to include the revaluation of investments), in accordance and compliance with: (i) FRS 102, the Financial Reporting Standard applicable in the United Kingdom; (ii) Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) 'Charities SORP (FRS 102) (second edition – October 2019)' issued by the Charity Commission; (iii) Companies Act 2006; Charities and Trustee Investment (Scotland) Act 2005; and Charities Accounts (Scotland) Regulations 2006.

b) Statement of Going Concern

The Trustees acknowledge that the unprecedented level of uncertainty caused by unstable economic conditions and rapidly changing circumstances mean that the judgements and estimates required by management are more challenging than under normal circumstances.

As set out in the Directors Report, the Trustees have given due regard to the increased pressure on income streams brought about by uncertain economic conditions and have concluded that the positive level of general reserves, a healthy cash balance and access to initiatives made available by the Government mean that the going concern basis remains appropriate for the preparation of these financial statements. The Trustees continue to prepare and review revised forecasts as the situation develops. The latest forecasts indicate that, with the increased headroom afforded by new funding mentioned above, the Group and Charity will maintain sufficient liquidity to continue in operation for at least 12 months from the approval of these financial statements.

c) Basis of Consolidation

The financial statements consolidate, on a line by line basis, the financial statements of The Royal Life Saving Society - U.K. and its subsidiary undertakings made up to 31 December each year.

d) Branches

The Society is responsible for the financial affairs of its branches in accordance with the Constitution. Any branch funds have been consolidated in these financial statements.

e) Income

Income is mainly derived from RLSS UK Membership fees, the sales of Award and Qualifications, and from RLSS UK's two trading subsidiaries, IQL UK Limited and RLSS UK Enterprises Limited. All income is included when the charity is entitled to the income, the receipt of funds is probable and the amount can be reliably quantified.

(f) Fixed assets, depreciation and amortisation

Tangible and intangible fixed assets costing more than £400 are capitalised at cost. Depreciation is calculated on a straight line basis over the estimated useful life of fixed assets at the following annual rates:

Furniture, fixtures and fittings	15%
Equipment, database and software	33.3%

(g) Stock

Stocks are valued at the lower of cost and net realisable value after making due allowance for obsolete and slow-moving stocks on a first in, first out basis. Cost includes all direct costs and an appropriate proportion of fixed and variable costs.

h) Donations

Donations and legacies are accounted for on a receivable basis.

(i) Trading Subsidiaries

The Charity has two trading subsidiaries, RLSS UK Enterprises Limited (company number 2559199) and IQL UK Limited (company number 3719774).

RLSS UK Enterprises Limited is the RLSS UK's online shop and mail order catalogue. RLSS UK Enterprises Limited sells lifesaving, lifeguarding and water safety products (from award and qualification resources to merchandise, clothing and equipment.) shop.rlss.org.uk

RLSS UK Enterprises Limited is also the leading UK provider of Lifeguard training and the awarding body for the UK's premier pool lifeguard qualification - the National Pool Lifeguard Qualification (NPLQ).

The profits earned by the company are passed to the Charity by means of Gift Aid.

IQL UK Limited was made dormant on 1 January 2024.

(j) Leases

Rentals payable under operating leases are dealt with on a straight line basis over the lease term.

(k) Pension costs

Contributions in respect of the Charity's defined contribution pension scheme are included in the expenditure for the year in which they are payable to the scheme.

The Charity operates a defined contribution scheme. The assets of the scheme are held separately from those of the Charity in an independently administered fund. The pension cost charge represents contributions payable by the Charity to the fund and amounted to £42,470 (2022 £36,248).

(l) Investments

Investments are stated at market value at the Balance Sheet date. The Statement of Financial Activities includes the net gain arising on revaluation.

(m) Volunteers

In view of the large numbers of volunteers and their varying participation in the activities of the Charity, it is not possible to quantify the financial value of their work and hence no such value is included in the Financial Statements.

(n) Allocation of Expenditure – Statement of financial activities

- Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure is reported as part of the expenditure to which it relates.
- Costs of generating funds comprise the costs associated with membership, fundraising, consultancy, investment management and the commercial trading costs of branches and the subsidiary trading companies.
- Charitable expenditure comprises those costs incurred by the Charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.
- Governance costs include those costs associated with meeting the constitutional and statutory requirements of the Charity and include the audit fees and costs linked to the strategic management of the Charity.
- All costs are allocated between the expenditure categories of the SoFA on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, other costs have been allocated following salary apportionment calculations.

(o) Fund Accounting

General funds are unrestricted funds which are available for use at the discretion of the Directors in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Directors for particular purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

(p) Judgements and estimations

In applying the accounting policies, the Trustees have made critical accounting judgements, estimates and assumptions about the carrying amount of the assets and liabilities. These estimates and assumptions are based on historical experience and are reviewed on a continual basis.

- The critical accounting judgements, estimates and assumptions that have a material effect on the amounts recognised in the financial statements for both the current and next financial years are discussed below.
- Stock is valued at the lower of cost and net realisable value after making due allowance for obsolete and slow-moving stocks on a first in, first out basis.
- Depreciation is calculated on a straight line basis over the estimated useful life of fixed asset, being 15% for furniture, fixtures and fittings and 33.3% for all other fixed assets.
- Legacies are included when the control over the rights or access to the economic benefit has passed to RLSS UK or when it becomes probable and more likely than not that the economic benefit associated with the transaction or gift will flow to the charity and the monetary amount or value of the income can be measured reliably and the costs incurred for the transaction and to complete the transaction can be measured reliably.

2a ANALYSIS OF INCOME - GROUP

	2023 £	2022 £
MEMBERSHIP		
Gift aid	17,798	20,737
Membership fees	377,474	338,554
	<u>395,272</u>	<u>359,291</u>
OTHER VOLUNTARY INCOME		
Fundraising	31,677	58,793
Legacies	-	-
Corporate donations	9,000	1,525
Other	-	-
	<u>40,677</u>	<u>60,318</u>
OTHER TRADING ACTIVITIES		
Commercial trading	5,403,080	4,608,991
	<u>5,403,080</u>	<u>4,608,991</u>
INVESTMENT INCOME		
Interest received	28,700	3,091
	<u>28,700</u>	<u>3,091</u>
FROM CHARITABLE ACTIVITIES		
Awards	52,711	54,078
Water Safety Training	-	252,731
Behaviour Change Campaigns	-	1,000
Research & Development	-	-
Lifesaving Sport	35,718	31,534
Volunteer & Clubs	31,355	8,034
Educating Young People	-	24,579
Community Outreach	7,249	6,281
Other	10,840	7,800
	<u>137,873</u>	<u>386,037</u>
OTHER INCOME		
Other	-	113
	<u>6,005,602</u>	<u>5,417,841</u>

2b ANALYSIS OF INCOME - COMPANY

	2023 £	2022 £
MEMBERSHIP		
Gift aid	17,798	20,737
Membership fees	377,474	338,554
	<u>395,272</u>	<u>359,291</u>
OTHER VOLUNTARY INCOME		
Fundraising	31,677	58,793
Legacies	-	-
Corporate donations	9,000	1,525
Other	-	-
	<u>40,677</u>	<u>60,318</u>
OTHER TRADING ACTIVITIES		
Commercial Trading	4,604,096	2,425,761
INVESTMENT INCOME		
Interest received	13,669	489
	<u>13,669</u>	<u>489</u>
FROM CHARITABLE ACTIVITIES		
Awards	52,711	54,078
Water Safety Training	-	252,731
Behaviour Change Campaigns	-	1,000
Research & Development	-	-
Lifesaving Sport	35,718	31,534
Volunteer & Clubs	31,355	8,034
Educating Young People	-	24,579
Community Outreach	7,249	6,281
Other	10,840	7,800
	<u>137,873</u>	<u>386,037</u>
OTHER INCOME		
Other	-	113
	<u>5,191,587</u>	<u>3,232,009</u>

3a ANALYSIS OF TOTAL EXPENDITURE - GROUP

	Staff costs	Direct costs	Other apportioned costs	Total 2023	Total 2022
	£	£	£	£	£
Cost of generating income					
Membership					
Membership	146,114	65,558	97,695	309,367	270,398
Fundraising					
Fundraising	68,484	14,798	64,377	147,659	154,527
Other Trading Activities					
Commercial Trading	913,804	2,228,239	-	3,142,043	2,604,798
Investment Management costs					
Investment management	4,331	-	537	4,868	5,053
Charitable Activities					
Awards	206,812	33,289	104,941	345,042	310,504
Water Safety Training	160,469	33,139	79,042	272,650	349,583
Behaviour Change Campaigns	122,853	-	76,465	199,318	175,170
Research & Development	75,994	54,692	21,149	151,835	148,843
Lifesaving Sport	95,366	85,702	40,259	221,327	170,426
Volunteer & Clubs	270,012	157,222	104,968	532,202	402,214
Educating Young People	115,336	451	58,590	174,377	166,312
Community Outreach	107,503	6,207	53,759	167,469	138,283
International	36,247	30,039	26,705	92,991	73,440
Governance	26,534	10,359	20,935	57,828	58,859
	<u>1,217,126</u>	<u>411,100</u>	<u>586,813</u>	<u>2,215,039</u>	<u>1,993,634</u>
	<u>2,349,859</u>	<u>2,719,695</u>	<u>749,422</u>	<u>5,818,976</u>	<u>5,028,410</u>

3b ANALYSIS OF TOTAL EXPENDITURE - COMPANY

	Staff costs	Direct costs	Other apportioned costs	Total 2023	Total 2022
	£	£	£	£	£
Cost of generating income					
Membership					
Membership	146,114	65,558	97,695	309,367	270,398
Fundraising					
Fundraising	68,484	14,798	64,377	147,659	154,527
Other Trading Activities					
Subsidiary undertakings	913,804	-	366,087	1,279,891	1,085,753
Investment management costs					
Investment management	4,331	-	537	4,868	5,053
Charitable activities					
Awards	206,812	33,289	104,941	345,042	310,504
Water Safety Training	160,469	33,139	79,042	272,650	349,583
Behaviour Change Campaigns	122,853	-	76,465	199,318	175,170
Research & Development	75,994	54,692	21,149	151,835	148,843
Lifesaving Sport	95,366	85,702	40,259	221,327	170,426
Volunteer & Clubs	270,012	157,222	104,968	532,202	402,214
Educating Young People	115,336	451	58,590	174,377	166,312
Community Outreach	107,503	6,207	53,759	167,469	138,283
International	36,247	30,039	26,705	92,991	73,440
Governance	26,534	10,359	20,935	57,828	58,859
	1,217,126	411,100	586,813	2,215,039	1,993,634
	2,349,859	491,456	1,115,509	3,956,824	3,509,365

4a TOTAL EXPENDITURE – GROUP

Total expenditure includes the following:

	General £	Designated £	Restricted £	Total 2023 £	Total 2022 £
Staff costs	2,340,630	-	9,229	2,349,859	1,939,813
Depreciation and amortisation	82,199			82,199	133,527
Amounts due in respect of :					
Audit	37,950	-	-	37,950	36,500
Other services	9,645	-	-	9,645	9,045
Operating lease rentals – property	140,894			140,894	93,471
– other	4,627	-	-	4,627	6,503

Staff costs comprise:

	2023 £	2022 £
Salaries	2,109,165	1,734,000
Social security costs	198,224	169,565
Pension costs	42,470	36,248
	2,349,859	1,939,813

The average number of persons employed by the group during this year were as follows:

	2023 FTE	2022 FTE	2023 NO	2022 NO
Directly charitable	48	45	59	55
Fundraising	8	7	9	8
Management and administration	7	5	8	6
	63	57	76	69

The directors listed on page 26 are all volunteers and are therefore excluded.

The emoluments of four (2022:four) members of staff, including benefits in kind, are within the ranges.

	2023	2022
	No	No
£60,001 to £70,000	1	1
£70,001 to £80,000	1	1
£80,001 to £90,000	1	1
£100,001 to £110,000	1	1

All employees earning more than £60,000 participated in the pension scheme.

4a TOTAL EXPENDITURE – GROUP (Continued)

The total emoluments for key management personnel, excluding pension, including benefits in kind were:

	2023 £	2022 £
Key Members of Staff		
Chief Executive Officer	109,592	102,573
Commercial Director	87,028	82,112
Director of Finance & HR	51,386	48,639
Director of Charity	79,800	77,163
Director of Operations	-	261
Total Key Members of Staff	327,806	310,748

The ratio of our highest salary to our median salary is 4.9:1.

In 2023, (2022: one) no RLSS UK members of staff received redundancy and termination payments.

	2023	2022
Redundancy & Settlement payments	-	500

Directors' remuneration

The Directors neither received nor waived any emoluments during the year (2022: Nil). Indemnity insurance of £10,000,000 was purchased during the year for £3,200, (2022, £2,900).

Out of pocket expenses were reimbursed to directors as follows:

	2023 Number	2022 Number	2023 £	2022 £
Travel and subsistence	11	10	10,501	4,548

In 2023, (2022: nil) no RLSS UK Trustee received payment for professional services supplied to the charity outside of their Trustee capacity.

	2023 Number	2022 Number	2023 £	2022 £
Payments for Professional services	-	-	-	-

Related Parties

There was no Directors (2022: nil) and no key management personnel (2022: nil) who had interest in related parties that were involved in transactions during 2023.

4b TOTAL EXPENDITURE - COMPANY

	General £	Designated £	Restricted £	Total 2023 £	Total 2022 £
Total resources expended include the following:					
Staff costs	2,340,630	-	9,229	2,349,859	1,230,188
Depreciation and amortisation	82,199	-	-	82,199	133, 527
Amounts due in respect of :					
- audit	27,000	-	-	27,000	23,155
- other services	2,000	-	-	2,000	2,445
Operating leases rentals – Property	140,894	-	-	140,894	93,471
– Other	4,627	-	-	4,627	6,503
Staff costs comprise:					
				2023 £	2022 £
Salaries				2,109,165	1,734,000
Security costs				198,224	169,565
Pension costs				42,470	36,248
				<u>2,349,859</u>	<u>1,939,813</u>

4c INVESTMENT & TRADING INCOME

	2023 £	2022 £
GROUP		
Interest receivable and capitalised dividends	<u>28,700</u>	<u>3,091</u>
COMPANY		
Interest receivable and capitalised dividends	<u>13,669</u>	<u>489</u>

5a GROUP AND COMPANY TANGIBLE FIXED ASSETS

	Fixtures, fittings and equipment £
COST	
At 1 January 2023	994,641
Additions	96,239
Disposals	(334,467)
Transfer to Intangible Assets	-
At 31 December 2023	<u>756,413</u>
DEPRECIATION	
At 1 January 2023	950,741
Charge for the year	33,196
On Disposals	(334,466)
At 31 December 2023	<u>649,471</u>
NET BOOK VALUE	
At 31 December 2023	<u>106,942</u>
At 31 December 2022	<u>43,900</u>

5b GROUP AND COMPANY INTANGIBLE FIXED ASSETS

	Software £
COST	
At 1 January 2023	100,620
Additions	92,362
Disposals	-
Transfer from Tangible Assets	-
At 31 December 2023	<u>192,982</u>
AMORTISATION	
At 1 January 2023	64,247
Charge for the year	49,003
On Disposals	-
At 31 December 2023	<u>113,250</u>
NET BOOK VALUE	
At 31 December 2023	<u>79,732</u>
At 31 December 2022	<u>36,373</u>

6a INVESTMENTS - GROUP

NIL

6b INVESTMENTS - COMPANY

	2023 £	2022 £
Shares in subsidiaries:		
Cost at 1 January and 31 December	<u>101</u>	<u>101</u>
Total at 1 January and 31 December	<u><u>101</u></u>	<u><u>101</u></u>

The Charity owns 100% of the ordinary share capital of RLSS UK Enterprises Limited and IQL UK Limited, all companies being registered in England and Wales.

The following amounts have been included in the Consolidated Statement of Financial Activities in respect of the trading subsidiaries before consolidating adjustments.

	IQL £	Enterprises £	2023 £	2022 £
Incoming resources				
Activities for generating funds	256,594	5,776,401	6,032,995	4,737,928
Investment income	<u>22</u>	<u>15,009</u>	<u>15,031</u>	<u>2,601</u>
	256,616	5,791,410	6,048,026	4,740,529
Resources expended				
Fundraising trading	256,616	3,351,666	3,608,282	2,614,558
Gift aid	<u>361,712</u>	<u>3,126,170</u>	<u>3,487,882</u>	<u>1,459,185</u>
	618,328	6,477,836	7,096,164	4,073,743
Net Incoming Resources	<u><u>(361,712)</u></u>	<u><u>(686,426)</u></u>	<u><u>(1,048,138)</u></u>	<u><u>666,786</u></u>

The following amounts have been included in the Consolidated Balance Sheet in respect of the trading subsidiaries before consolidating adjustments.

	IQL £	Enterprises £	2023 £	2022 £
Stock	-	350,958	350,958	378,562
Debtors	256,594	547,678	804,272	381,319
Bank	7,711	803,286	810,997	1,707,756
Creditors	<u>(264,304)</u>	<u>(602,412)</u>	<u>(866,716)</u>	<u>(319,989)</u>
Accumulated funds	<u><u>1</u></u>	<u><u>1,099,510</u></u>	<u><u>1,099,511</u></u>	<u><u>2,147,648</u></u>

7 DEBTORS

	2023		2022	
	Group £	Company £	Group £	Company £
DUE WITHIN ONE YEAR:				
Trade	277,164	7,051	409,950	89,849
Amount due from subsidiary undertakings	-	12,265	-	13,443
Prepayments and Accrued Income	73,642	71,821	178,146	141,799
	<u>350,806</u>	<u>91,137</u>	<u>588,096</u>	<u>245,091</u>

8a CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023		2022	
	Group £	Company £	Group £	Company £
Trade	170,182	53,338	269,197	130,625
Amount due to subsidiary undertakings	-	11,625	-	23,139
Accruals	192,904	142,770	148,488	116,038
Deferred income	322,713	207,601	301,981	191,826
Tax and social security	51,321	51,321	40,757	40,757
Borrowings	-	-	80,000	80,000
Other creditors	194,741	143,093	102,254	78,618
	<u>931,861</u>	<u>609,748</u>	<u>942,677</u>	<u>661,003</u>

8b CREDITORS: AMOUNTS FALLING DUE AFTER ONE YEAR

	2023		2022	
	Group £	Company £	Group £	Company £
Borrowings at 3.25% above base rate	-	-	240,000	240,000
	<u>-</u>	<u>-</u>	<u>240,000</u>	<u>240,000</u>

Amounts due from subsidiary undertakings are interest free and payable on demand.

	Group £	Company £
Movement in deferred income		
Balance as at 1 January 2023	301,981	191,826
Released to income during the year	(301,981)	(191,826)
Deferred income arising during the year	322,713	207,601
Balance as at 31 December 2023	322,713	207,601

Deferred Income relates to Approved Training Centre and Membership Fees each for a 12 month period in 2023/2024.

9a RESERVES CATEGORY COMPARATIVES - GROUP

	General 2022 £	Designated 2022 £	Restricted 2022 £	Total 2022 £
INCOME				
Income from donations legacies:				
Membership	359,291	-	-	359,291
Other voluntary income	60,318	-	-	60,318
	419,609	-	-	419,609
Income from charitable activities	339,195	446	46,396	386,037
Income from trading activities	4,608,991	-	-	4,608,991
Investment income	3,091	-	-	3,091
Other income	113	-	-	113
Total Income	5,370,999	446	46,396	5,417,841
EXPENDITURE				
Cost of raising funds:				
Membership	270,398	-	-	270,398
Other voluntary income	139,577	14,950	-	154,527
Trading activities	2,604,798	-	-	2,604,798
Investment	5,053	-	-	5,053
	3,019,826	14,950	-	3,034,776
Expenditure charitable activities	1,902,587	38,385	52,662	1,993,634
Total expenditure	4,922,413	53,335	52,662	5,028,410
NET SURPLUS/EXPENDITURE FOR THE YEAR	448,586	(52,889)	(6,266)	389,431
Transfer between funds	11,334	(11,334)	-	-
NET MOVEMENT IN FUNDS	459,920	(64,223)	(6,266)	389,431
FUND BALANCES BROUGHT FORWARD	1,093,188	93,654	85,307	1,272,149
FUND BALANCES CARRIED FORWARD	1,553,108	29,431	79,041	1,661,580

9b RESERVES CATEGORY COMPARATIVES - COMPANY

	General 2022 £	Designated 2022 £	Restricted 2022 £	Total 2022 £
INCOME				
Income from donations legacies:				
Membership	359,291	-	-	359,291
Other voluntary income	60,318	-	-	60,318
	<u>419,609</u>	<u>-</u>	<u>-</u>	<u>419,609</u>
Income from charitable activities	339,195	446	46,396	386,037
Income from trading activities	2,425,761	-	-	2,425,761
Investment income	489	-	-	489
Other income	113	-	-	113
Total Income	<u>3,185,167</u>	<u>446</u>	<u>46,396</u>	<u>3,232,009</u>
EXPENDITURE				
Cost of raising funds:				
Membership	270,398	-	-	270,398
Other voluntary income	139,577	14,950	-	154,527
Trading activities	1,085,753	-	-	1,085,753
Investment	5,053	-	-	5,053
	<u>1,500,781</u>	<u>14,950</u>	<u>-</u>	<u>1,515,731</u>
Expenditure charitable activities	1,902,587	38,385	52,662	1,993,634
Total expenditure	<u>3,403,368</u>	<u>53,335</u>	<u>52,662</u>	<u>3,509,365</u>
NET EXPENDITURE FOR THE YEAR	<u>(218,201)</u>	<u>(52,889)</u>	<u>(6,266)</u>	<u>(277,356)</u>
Transfer between funds	11,334	(11,334)	-	-
NET MOVEMENT IN FUNDS	<u>(206,867)</u>	<u>(64,223)</u>	<u>(6,266)</u>	<u>(277,356)</u>
FUND BALANCES BROUGHT FORWARD	<u>(387,572)</u>	<u>93,654</u>	<u>85,307</u>	<u>(208,611)</u>
FUND BALANCES CARRIED FORWARD	<u>(594,439)</u>	<u>29,431</u>	<u>79,041</u>	<u>(485,967)</u>

9c MOVEMENT IN GROUP FUNDS

	At 31 December 2022 £	Statement of financial activities £	At 31 December 2023 £
General	1,553,108	124,743	1,677,851
Designated	29,431	85,848	115,279
Restricted	79,041	(23,965)	55,076
	1,661,580	186,626	1,848,206

Represented by	Restricted funds £	Designated funds £	General fund £	Total £
Tangible fixed assets	-	-	106,942	106,942
Intangible fixed assets	-	-	79,732	79,732
Investments	-	-	-	-
Cash at bank	55,076	115,279	1,721,274	1,891,629
Other net liabilities	-	-	(230,097)	(230,097)
	55,076	115,279	1,677,851	1,848,206

9d MOVEMENT IN COMPANY FUNDS

	At 31 December 2022 £	Statement of financial activities £	At 31 December 2023 £
General	(594,439)	1,172,880	578,441
Designated	29,431	85,848	115,279
Restricted	79,041	(23,965)	55,076
Total funds	(485,967)	1,234,763	748,796

Represented by	Restricted funds £	Designated funds £	General fund £	Total £
Tangible fixed assets	-	-	106,942	106,942
Intangible fixed assets	-	-	79,732	79,732
Investments	-	-	101	101
Cash at bank	55,076	115,279	910,277	1,080,632
Other net assets	-	-	(518,611)	(518,611)
	55,076	115,279	578,441	748,796

9e MOVEMENT IN GROUP AND COMPANY RESTRICTED FUNDS

	At 31 December 2022 £	Income £	Expenditure £	Transfers £	At 31 December 2023 £
Education Crowdfunding	1,000	-	-	-	1,000
Disabled Children Water Safety	11,054	-	-	-	11,054
Diverse Community Training	5,000	-	-	-	5,000
Club Lifeguard Training	4,664	-	-	-	4,664
Don't Drink & Drown	2,093	-	932	-	1,161
Drowning Prevention Week	1,237	-	322	-	915
Youth Lifesaving	667	-	-	-	667
Lifesaving-Disadvantaged Children	250	-	-	-	250
Water Safety Scotland	514	-	514	-	-
Drowning Prevention Bath	116	-	-	-	116
Search & Rescue Training UK	13,560	-	6,363	-	7,197
Sports Officials Development	1,000	-	-	-	1,000
ECORYS Safety Managers	3,691	-	-	-	3,691
West Mercia Educate Water Safety	9,229	-	9,229	-	-
Worcester Water Safety	315	-	55	-	259
Regional Legacy Funds	24,652	-	6,550	-	18,102
	<u>79,041</u>	<u>-</u>	<u>23,965</u>	<u>-</u>	<u>55,076</u>

Restricted funds have been received on a number of projects in regard to Water Safety training, research and development and these funds are used solely for the purpose or areas stated.

9f DESIGNATED FUNDS

	At 31 December 2022 £	Income £	Expenditure £	Transfers £	At 31 December 2023 £
Designated funds have been allocated by the Charity for development					
Planned Development projects	19,160	2,656	98,161	176,345	100,000
Legacies	-	-	-	-	-
Regional Development Funds	10,271	14,440	9,432	-	15,279
	<u>29,431</u>	<u>17,096</u>	<u>107,593</u>	<u>176,345</u>	<u>115,279</u>

Trustees set aside a sum of £250,000 for Planned Branch Development Projects.

10 CAPITAL COMMITMENTS

At 31 December 2023 capital expenditure commitments authorised by the Board of Directors but not contracted for amounted to £Nil (2022 – £Nil).

11 CONTINGENT LIABILITIES

There were no known contingent liabilities at 31 December 2023 (2022 - £Nil)

12 LEASING COMMITMENTS – GROUP AND COMPANY

	2023 £	2022 £
At 31 December 2023 there were annual commitments under non-cancellable operating leases expiring as follows:		
Land and buildings		
Within one year	100,000	85,000
Between two and five years	400,000	340,000
Over 5 years	741,666	800,417
Other operating leases		
Within one year	3,702	4,427
Between two and five years	-	9,592

	2023 £	2022 £
At 31 December 2023 there were annual commitments under non-cancellable financial leases and loans expiring as follows:		

Fixtures & Fittings		
Within one year	-	3,117
Between two and five years	-	-
CIBL Loan		
Within one year	-	80,000
Between two and five years	-	320,000

The Balance Sheet amount for “Creditors: amounts falling due more than one year” relates to a CIBL Loan received due to COVID19 with both being between two and five years.

Other financial leases		
Within one year	-	-
Between two and five years	-	-

13 POST BALANCE SHEET EVENT

The company IQL UK Limited was made dormant at 1st January 2024 and all income and expenditure transferred to RLSS UK Enterprises Limited both being fully owned trading subsidiaries of The Royal Life Saving Society – U.K.

THE ROYAL LIFE SAVING SOCIETY - U.K.

England & Wales - Charity number 1046060

Accounts



ROYAL
LIFE SAVING
SOCIETY UK

Enjoy Water **Safely**

Royal Life Saving Society UK

Annual Report and Accounts 2022

Our purpose is to enhance communities, so everyone can enjoy being in, on or near water safely - because every life is worth saving.

Our vision is a nation without drowning where everyone can safely enjoy being in, on or near water.

Our mission is to be the leader in lifesaving and lifeguarding in the UK and Ireland; sharing our expertise and knowledge with as many people as possible, giving everyone the potential to save lives and safely enjoy water.

Company Number: 03033781

Registered Charity England and Wales: 1046060

Registered Charity Scotland: SC037912

CONTENTS

Welcome from the President	3
Our Impact in 2022	4
Financial Review	13
Governance	17
Governance documents	
Developing Governance	
Board of Trustees	
Environmental, Social, and Governance (ESG) Initiatives	
Future plans	
Principle risks and uncertainties	
Internal controls	
Statement of Trustee Directors	23
Patrons, Board of Trustees (Directors) and Advisers	25
Independent Auditor's Report	26
Financial Statements	30
Notes To The Financial Statements	35

Welcome to the Royal Life Saving Society UK's (RLSS UK) 2022 Annual Report and Accounts

As I look back on my first five months as your new President, I realise the amazing legacy left by the previous President Mark Smith. His outstanding leadership during the pandemic and after is responsible, with the staff team, volunteers, members, trainers and lifeguards, for the outstanding impact report you see before you today.

As a charity we exist to enhance communities so everyone can enjoy being in, on or near water safely – because every life is worth saving. It is essential that this message is at the heart of everything we do and this report indicates how successful we have been in the last year.

Over 1.5 million people were educated via our free downloadable resources. In this digital world it is imperative that we enhance our digital offering and offer everyone the ability to find our message.

Over 48,000 Rookie awards were completed. Young people are the future, and it is essential that they hear and understand our lifesaving messages in fun and engaging ways. Many are involved via our fantastic network of lifesaving clubs, and it is essential that these clubs continue to pass on our lifesaving messages.

Over 50,000 First Aid awards were completed, allowing candidates to gain essential lifesaving skills.

Our lifeguard programmes continue to train lifeguards to the very highest standards, they are true Ambassadors for the charity.

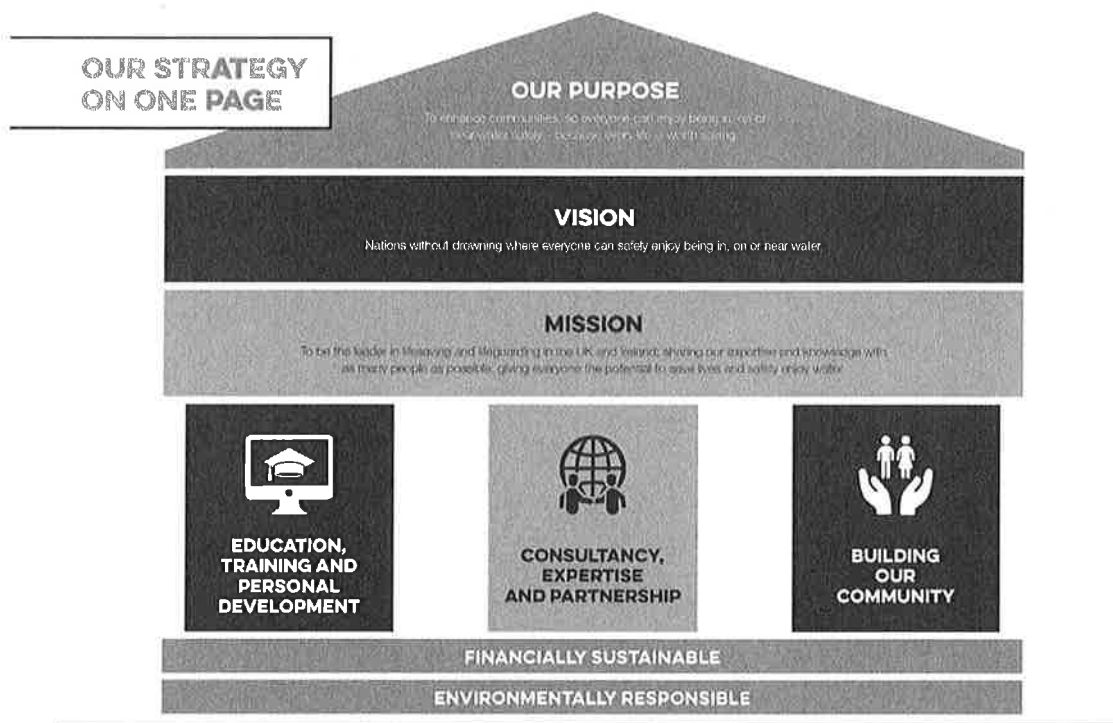
The figures are impressive but even more impressive are the years, months, days and hours that are given by our trainers, both volunteer and commercial, ensuring that our water safety message is delivered. Their constant dedication to spreading the charity's message deserves a special mention.

2022 has seen the world change. War, an energy crisis and a cost-of-living hike has seen the environment we work in change considerably. Some swimming pools have closed, some of our clubs have faced difficulties with membership and costs. The Board of Trustees has continued to support and campaign on these issues wherever we can.

We will continue to spread our water safety message and look for new initiatives.

Thank you to everyone who continues to support and be involved in all that the charity does to spread our water safety messages. Without you none of this would be possible.

Deborah Hunt, President
Royal Life Saving Society UK



Our Impact in 2022

In 2022 we proudly continued our mission to educate as many people as possible to enjoy water safely, supported by both our commercial and charitable activities.

The Royal Life Saving Society UK (RLSS UK) has been sharing expertise in water safety, lifesaving, and lifeguarding, educating others to enjoy water safely for over 130 years.

We have built years of experience and are honoured to boast a strong force of loyal members, supporters and volunteers who work with us to promote water safety and educate in lifesaving skills. Our roots were established back in 1891 as the Life Saving Society, and, in the early 1900s, with support from the Royal Family, we were granted permission to adopt the 'Royal' to our title – a badge that we are still immensely proud of today.

We have used our extensive, world-leading knowledge of water safety and training to develop a comprehensive range of vocational qualifications and a series of awards and education programmes which all have the aim of preventing drowning and stopping unnecessary loss of life.

In the last five years, an estimated 312 people in the UK and Ireland lost their lives to accidental drowning. (Source: WAID 2017-2021).

Water safety education remains critical to ensuring we can achieve our vision of nations without drowning.

Our charity work is funded through both our commercial and charitable activities, coupled with fundraising and donations from our members, volunteers and supporters. All profits from RLSS UK Enterprises, including our shop, training, consultancy, awards and qualifications are distributed to the charity. In combination, these funding sources allow RLSS UK to continue its charitable work for UK and Irish communities

EDUCATION, TRAINING, AND PERSONAL DEVELOPMENT

Key Metrics

- 1.5m+ children educated in water safety via our FREE downloadable resources
- 48,000+ Rookie Lifeguard Awards presented.
- 37,475 Lifeguard Qualifications awarded.
- 50,000+ First Aid courses passed.
- Water Safety (Curriculum) Bill gains momentum receiving a first reading in Parliament in June 2022.

1.5m+ children were educated in water safety via RLSS UK's FREE downloadable resources. This was delivered by a mix of schools, educators and leisure providers in a broad range of educational settings.

In April, we launched a set of new, fully resourced, and flexible primary school materials targeted at children between the ages of 4 and 11 years. The thematic lesson plans and associated resources were created in collaboration with our water safety partners to establish a standard for the delivery of water safety education in schools across the UK and Ireland.

Central to the concept is a series of short lessons which directly teach the four recognised points of the Water Safety Code. These align closely with the health and wellbeing objectives of the various national curricula and are class or hall-based, recognising that there can be barriers to universal school swimming and water safety education, where access to swimming pools might be restricted.

Cross-curricular lesson plans (PE, Creative Arts, Geography, etc.) are also provided to support and augment the water safety-specific sessions and to give a more holistic approach to water safety education.

RLSS UK is focused on educating everyone to enjoy water safely. For many years, we have been working tirelessly to raise awareness of barriers and lobbying to try and push forwards with getting class-based water safety education mandated in schools. We believe that only with class-based education and removing the insurmountable barriers for some schools to travel to pool spaces, will we be able to give every child the opportunity to learn crucial knowledge and skills to make informed decisions and be safe around water.

Support for teachers and educators comes in the form of a Primary School assembly to introduce the topic, along with CPD materials for those who require further information. The assembly can be delivered at the whole school, cohort, or classroom level. All lessons are fully resourced and can be adapted to suit the needs of the learners, the school, and the teacher, as required.

92%

taught showed strong engagement with the content of our educational resources.

96%

agreed that the resources were appropriate for the target age group

94%

agreed our educational resources are easy to use

Over 48,000 Rookie lifeguards started their journey on the Royal Life Saving Society UK's pathway in 2022, with the new National Lifesaving Academy offering a raft of opportunities in lifesaving and lifeguarding.

We were delighted to present over 48,000 Rookie Lifeguard Awards in 2022, an increase of more than 175% on 2021, increasing the number of younger children learning vital lifesaving skills.

Primarily designed for 8–12-year-olds, our Rookie Lifeguard programme is the start of the RLSS UK lifesaving pathway and gives children the skills they need to be confident in, on or around water. With colourful materials and fun, varied activities, the Rookie Lifeguard scheme teaches children how to enjoy water safely, whether in shallow or deeper water.

Launched in 2011, Survive & Save marked the first significant change to the senior lifesaving awards programme in over a quarter of a century, building on the success of the Rookie Lifeguard award. In 2022, Survive & Save Awards increased 30% vs 2021 to 1,960. As of 2023, Survive & Save will be replaced by the National Lifesaving Academy (NLA).

The National Lifesaving Academy (NLA) launched in October 2022 and marked a shift in the way we recognise the valuable contribution that lifesavers make to society.

We've worked closely with lifesaving instructors, clubs, and commercial leisure partners to design a flexible programme that can be delivered to more lifesavers and enables more people to enjoy water safely.

For the first time, awards from the RLSS UK lifesaving programme can be utilised towards one of our lifeguarding qualifications. This means that should one of our lifesavers decide they wish to train as an RLSS UK lifeguard, they'll already have some of the training required to pass their assessment.

It is hoped that by making the journey from junior lifesaver to lifeguard more streamlined, more lifesavers will consider a role as a lifeguard in the future.

The RLSS UK remains the leading provider of training in lifesaving and lifeguarding in the UK and Ireland, awarding 202,000+ qualifications and awards in 2022.

In 2022, RLSS UK qualified 35,000+ individuals with our industry-leading National Pool Lifeguard Qualification (NPLQ), teaching core lifesaving skills, such as pool rescue techniques, lifeguarding theory, vital first aid skills and CPR.

2,200+ Open Water Lifeguard (OWL) and/or National Vocational Beach Lifeguard Qualification (NVBLQ) were awarded in 2022. These tailored qualifications ensure candidates have the appropriate knowledge and skills to keep people safe on beaches and in increasingly popular open water spaces, including aqua parks.

RLSS UK awarded more than 50,000 first-aid qualifications and bolt-on awards in 2022.

Uniquely, our first aid awards can be completed as stand-alone awards or combined with our some of our other awards and qualifications.

RLSS UK is proud to be an active member of the First Aid Quality Partnership group along with the Health and Safety Executive (HSE), Resuscitation Council UK (RCUK) and Met Police amongst others. This allows us the opportunity to influence the delivery of effective lifesaving skills at the highest level.

Driving inclusivity in lifesaving and lifeguarding

At RLSS UK, we are always keen to help as many people as possible take part in our awards and qualifications.

In 2022 we made 140 reasonable adjustments to help break down barriers during course delivery or assessment situations on behalf of a candidate who has a disability or difficulty which may place them at a disadvantage. It's not always possible to cater for every candidate, but we will do everything we can to ensure our awards and qualifications are as inclusive for as many candidates as possible.

“ Having autism, the staff were very good at helping me understand what was going on and what I had to do for the theory and practicals. Thank you. ”
– NPLQ candidate

“ As someone with fibromyalgia and told I had to stop everything years ago. This course has proved to me that I can still do things I used to enjoy and allows me to be an active member of my community again. ”
– NPLQ candidate

“ Trainer was helpful, attentive to my needs as I have dyslexia and continually checked on me throughout. ”
– First Aid at Work candidate.

ROOKIE LIFEGUARD - Awards increased by more than 175% in 2022

CONSULTANCY EXPERTISE AND PARTNERSHIP

Key Metrics

- 500+ lifeguards participated in RLSS UK industry-leading research
- 1,300+ UK accidental drownings analysed
- 1.4m aqua park visitors benefited from enhanced water safety protocols

500+ lifeguards participated in RLSS UK industry-leading research to revolutionise lifeguarding. The RLSS UK partnered with experts at Chichester University, in collaboration with Kings College London, to enhance our understanding of the intricate mechanisms that enable lifeguards to sustain their attention effectively over extended periods across a range of task difficulty levels. The ground-breaking program of research consists of seven studies, leveraging cutting-edge eye-tracking technology, neurocognitive assessment tools, and innovative lifeguard-specific detection tasks to establish an empirically validated approach to monitor and enhance lifeguard performance. Currently undergoing peer review, the findings of the studies are set to be shared globally within the next year, promising to revolutionise the field of lifeguarding and enhance the safety of bathers worldwide.

A focus on continuously improving our qualifications and awards. Our extensive programme of over 100 qualifications and awards includes both vocational and non-vocational lifesaving qualifications in and out of the water. In 2022, building on our expert knowledge and continued innovation, we have updated several of our qualifications to stay at the forefront of the latest thinking, including our first-aid suite, our National Vocational Beach Lifeguard Qualification (NVBLQ) and our supervisor qualifications.

Drone Award

In April 2022, the RLSS UK launched the UK and Ireland's first drone award, showcasing how technology can be utilised to enhance water rescues. Through a partnership with Remotely Piloted Aircraft Systems (RPAS) and drone specialists Eagle Eye Innovations (EEI), the innovative Emergency Response Drone Pilot Award offers candidates the opportunity to acquire the skills and technical knowledge of operating a drone to assist with water-based rescues. This is the first award of its kind in the UK and offers RLSS UK candidates the chance to complete a unique water rescue award. The Award was featured on BBC's Click programme and can be viewed on BBC iplayer.

Surf Coach Award

The new Surf Coach Award ensures Surf Coaches adopt the highest standards of beach safety, helping ensure the safety of the UK's estimated 250,000 surfers. Working in partnership with Surf Lifesaving Association Wales (SLSA Wales), the RLSS UK developed the National Surf Coach Lifesaving Award (NSCLA), an award designed to give candidates the specific lifesaving skills to become a Surf Coach in the UK. The NSCLA has also received support from Surfing England and the Royal National Lifeboat Institution (RNLI).

1,300+ UK accidental drowning cases analysed by RLSS UK raise awareness of important risk factors.

The analysis, which is based on data from key sources such as the Water Incident Database (WAID) and the Water Incident Research Hub (WIRH), has challenged some of the pre-existing assumptions about what it takes to stay safe in the water and has re-highlighted the need for specific water safety education.

The topics, which include cases relating to swimming ability, water body, as well as the role of supervision, have worked hard to generate discussion around new, thought-provoking topics, for example, "Swimming is vital, but is it enough?" on Twitter, gained high levels of engagement and was described as "A great thread re: water safety." by Sharron Davies OBE.

As well as generating impactful narratives to raise awareness of factors that influence drowning, in 2022, RLSS UK produced our first Insight Report. It collated findings from multiple sources, again aimed at raising the profile of accidental drownings and the associated risk factors to encourage people to be more vigilant in, on and around water.

RLSS UK's World Drowning Prevention Day, 'DO ONE THING' video gained over 10,000 views on social media

Cruise Liners

RLSS UK educated 1,375 crew aboard cruise liners for the world's largest cruise company. RLSS UK provided the crew with vital lifesaving knowledge in water safety and CPR, improving the safety of the fleet passengers.

Pre-pandemic, almost 2m people cruised from the UK and Ireland each year with crew training vital to keeping these passengers safe onboard.

RLSS UK develops bespoke training services for many sectors and are experts at delivering clear and practical consultancy support to any business or individual with liabilities to visitors and staff around water, including events, construction and outdoor recreation.

Accelerated growth in RLSS UK Consultancy expands the footprint of people impacted by our water safety advice and guidance.

In 2022, we quadrupled our number of consultancy projects from five in 2021 to 21 in 2022. The varied projects included those working with local authorities, property developers, real estate management, industrial building work, hotels, outdoor education, aqua sports venues and ports.

In just one of our local authority projects, the remit covered lakes in a 600-acre site, which attracts around 350,000 visitors every year. RLSS UK Consultancy supports landowners in relation to their accountabilities for managing water safety, including specialised health and safety services, risk assessments, and relevant water safety training.

Aqua Parks

An estimated 1.4m aqua park visitors benefited from enhanced water safety as a result of the RLSS UK safety accreditation.

RLSS UK is the appointed auditor for the Aqua Parks Association UK and Ireland, inspecting parks that have signed up for the scheme against the standards set. In 2022, RLSS UK accredited 34 UK and Irish aqua parks, a 20% increase on 2021, with visitor numbers totalling an estimated 1.4m.

This further increase in the number of aqua parks joining the scheme is a huge step forward for the safety of UK and Irish aqua parks as we work to standardise water safety protocols across the industry.

80+ mystery site visits conducted on behalf of leading holiday and water park operators, safeguarding the welfare of thousands of holidaymakers and visitors. The visits involved RLSS UK representatives attending sites as guests and assessing important aspects of water safety, ensuring safety standards are being adhered to and maintained at all times.

BUILDING OUR COMMUNITY

Key Metrics

- 9,381 RLSS UK members
- 1,817 Jubilee Medallions awarded
- 764 lifesaving competitors
- 2 national education campaigns

500+ RLSS UK members joined the Society in 2022, resulting in our total number of members reaching 9,381.

Our members help support our work, raising awareness of water safety and sharing lifesaving knowledge and skills in the community, all helping to keep more people safe in, on and around water.

“The RLSS UK is a fantastic charity doing great work to promote lifesaving and accredited qualifications that are all life skills that should be known by everyone. They are leaders in lifesaving and have the strength and opportunity to promote their values to the wider community.”
– RLSS UK Member

2 Royal Life Saving Society UK National campaigns amplified the importance of water safety at critical times during the year.

Drowning Prevention Week (18-25 June 2022) saw 909,000 children educated in water safety in leisure centres and a further 341,000 educated in schools using our free resources.

The Drowning Prevention Week campaign generated 250+ press articles - with over 50 MPs engaging with our RLSS UK event at Westminster, helping to further spread vital water safety messages.

1,817 RLSS UK Lifesavers awarded the Limited-Edition Platinum Jubilee Medallion, marking Queen Elizabeth II's Platinum Jubilee.

The award was based upon the award Queen Elizabeth II completed in 1941. It was open to all ages and saw lifesavers from 6 to 88 years old successfully complete the accolade.

764 RLSS UK members showcased skillful provision of RLSS UK lifesaving techniques at our two championship events.

The National Speed Championships returned in March, with the National Lifesaving Championships in November. The events offer an opportunity to showcase lifesaving skills to new audiences and attract others to the sport.

Mixing alcohol and water is a lethal cocktail.

Later in the year, our Don't Drink and Drown Campaign doubled its reach on Twitter (vs 2021), extending the spread of messaging around the dangers of being in or around water after drinking alcohol.

Building new partnerships to focus on reaching new, underrepresented communities.

It is one of RLSS UK's core missions to enhance our visibility in underrepresented communities. This is why, in 2022, we proudly partnered with the Black Owned Swim School (B.O.S.S), offering several joint events to attendees from across the community.

"By working with organisations such as RLSS UK, we can actively change the way people think about swimming and water safety. B.O.S.S is about reconnecting people with the water in an effortless and exciting way, bringing new opportunities to engage an underrepresented audience and level up in the aquatics industry." - Annalize Butler, B.O.S.S

522 new RLSS UK volunteers trained in delivering our lifesaving awards to enable the reintroduction of club sessions post-Covid.

To support our club network of 250+ clubs in recruiting new lifesaving volunteers post-Covid, RLSS UK provided training for 240 new Rookie Instructors, 258 new Lifesaving Instructors and 24 Lifesaving Instructor Tutors to enable new volunteers to access the required training to facilitate club sessions.

Young lifesaver with special needs achieves Rookie bronze awards using unique language of symbols and signs. In December, RLSS UK permitted the use of Makaton in its Rookie Lifeguard programme for the first time. The initiative, which was put forward by the Signpost Inclusion Specialist Swimming Club, enables children with communication difficulties to take part in the lifesaving award scheme using Makaton, a unique language of signs, symbols, and speech.

One Rookie Lifeguard has taken advantage so far, achieving the bronze stage one and two awards. In the UK, there are 100,000 children and adults using Makaton symbols and signs, and RLSS UK hopes that the permitted use of Makaton in its Rookie programme will help open up the pathway to more future Rookie lifesavers.

15 events and festivals were covered by the RLSS UK Water Safety Team keeping thousands safe whilst having fun in, on and around water. Events included the Great North Swim, the UK's biggest open water swim, and Secret Garden Party, which regularly attracts more than 35,000 visitors.

Our Youth Advisory Board, led by the Youth Advisors, were active throughout 2022, boosting RLSS UK's media presence on TikTok, holding Youth Events and representing RLSS UK at events in London and Warwickshire.

More than £58,000 was fundraised

by our committed supporters, through activities and events throughout the year, despite economic challenges. The amount raised includes:

£20,000

secured by RLSS UK Trustee James Cossons from the Lloyd's of London Foundation in recognition of his previous work as our Youth Advisor.

£11,000

generated by Professor Greg Whyte completing a 125-mile swim in the river Thames.

£1,635

was raised by 17 fundraisers taking part in Make a Splash.

OVER £500

was raised through our Christmas appeals, including our virtual Christmas Tree and Christmas Appeal.

71 #EverydayHeroes were recognised by the Society. The Youth Advisory Board focuses on new ways to connect with our 3,400+ RLSS UK members under 30 years of age.

Our #EverydayHeroes are amazing people who put their lifesaving skills into action in the community.

This year, half of our heroes held a current RLSS UK qualification. Our youngest lifesaver was 11 years old and our diverse range of rescuers also included a lifesaving canine named Banditt.

National Pool Lifeguard Qualification (NPLQ) funded for a Ukrainian teen.

RLSS UK was pleased to fund the completion of the NPLQ for Mykolai Skydan, 17, a Ukrainian national who was living with a UK host family due to the ongoing conflict in his home country. Following completion of the course, Mykolai secured employment as a part-time lifeguard. He's also studying for a Digital Production qualification at college.

“When I qualified I was really happy, because it wasn't easy for me, and I didn't want to waste my chance that my hosts and RLSS UK gave me.”
- Mykolai Skydan

FINANCIAL REVIEW

FOR THE YEAR ENDED 31 DECEMBER 2022

SUMMARY

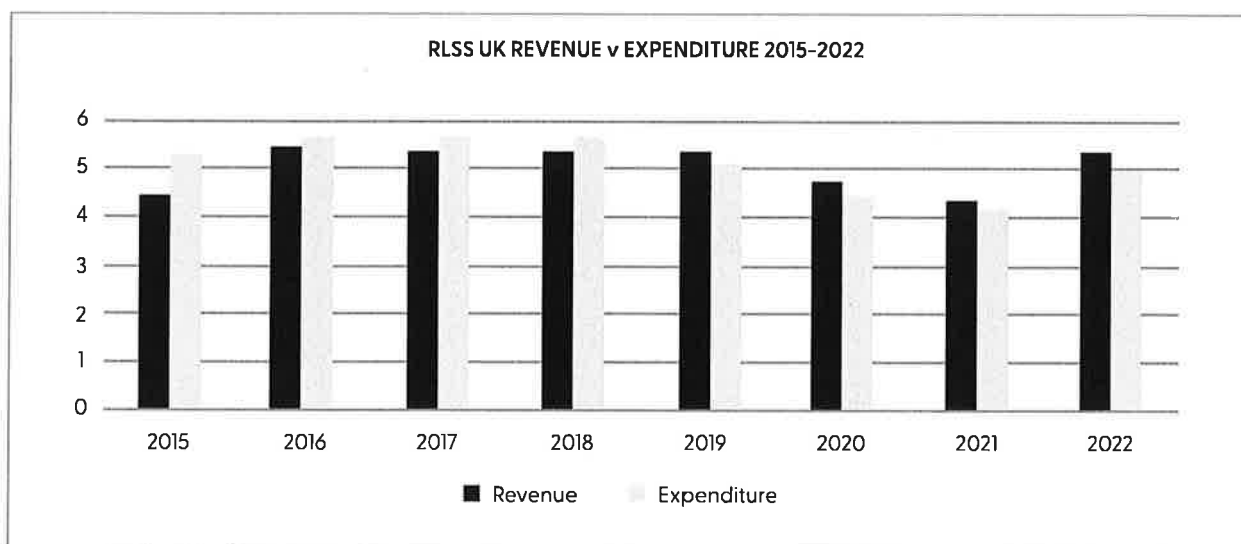
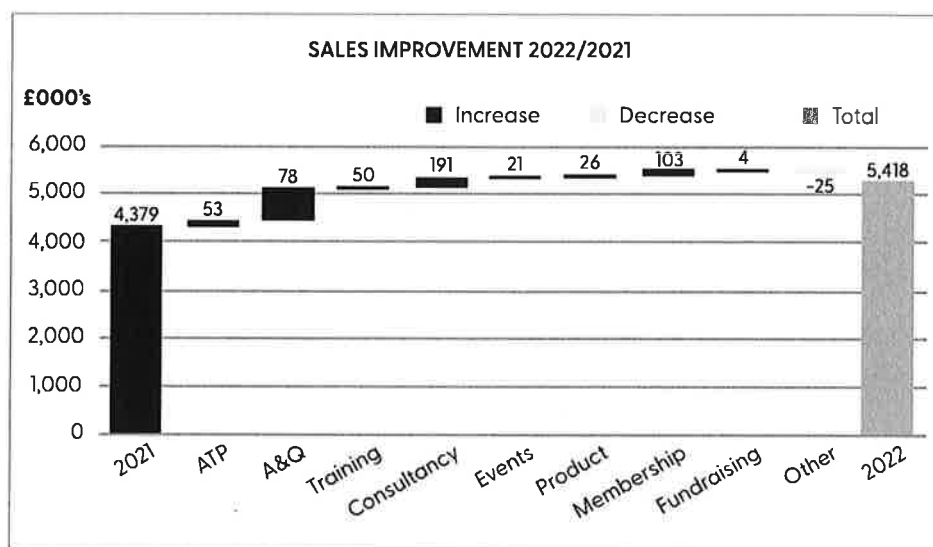
Despite the trading conditions of the past two years, the Charity has created a level of financial resilience. 2022 allowed us to expand our activity and reach in delivering our aims and improving our impact through the efforts of our Members, Volunteers and Staff.

Financially, our sales improved again, and expenditure was managed to ensure financial stability which enabled us to increase our Charitable spend without detriment to our reserves and liquidity.

INCOME

Since 2015 we had seen income well above £5m every year but with the closure of leisure centres for a number of months during 2020 and 2021 income was reduced, however, the underlying operational surplus was still positive during that period.

In 2022 revenue increased to £5.4m (2021 £4.4m) and the Charity created a surplus of Income over Expenditure of £389k, the fourth successive year of surpluses.



INCOME FROM CHARITABLE ACTIVITIES

2022 income from charitable activities was £386k, (+51.5%) against 2021. This increase was predominantly driven by the increase in Water Safety Training and education undertaken.

INCOME FROM OTHER VOLUNTARY SOURCES

2022 income from Other Voluntary Sources increased by £6k (+11%) against 2021. This increase was a result of increased corporate sponsorship in the year.

FUNDRAISING

Fundraising contributed 1% percent of our total income of £5.4m.

Fundraising and Grants form part of a longer-term ambition to diversify our financial model to create greater financial stability and reduce the reliance on our current key product, Awards & Qualifications, stream.

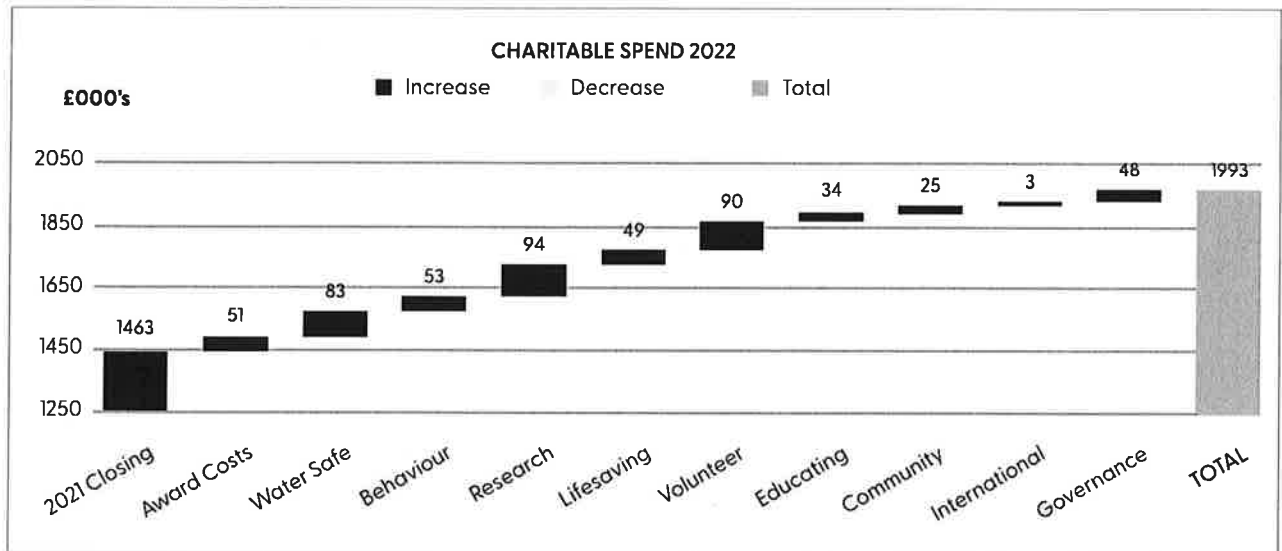
EXPENDITURE

Whilst 2022 income rose by £1.04m (+23.7%) against 2021, expenditure for the period rose by £868k (+20.9%) against 2021.

RLSS UK will continue to optimise the management of expenditure including further contract negotiations and the shift from 'print and post' to digital resources (including the use of Tahdah for online Certificates of Authority).

2022 charitable expenditure increased by £484k (+33.1%) against 2021.

RLSS UK's Expenditure on Charitable Activity (2022)	£'s	%
Award Costs	310,504	16%
Water Safety training, consultancy and provision	349,583	18%
Behaviour change campaigns	175,170	9%
Research and Development	148,843	7%
Lifesaving Sport	170,426	8%
Volunteer & Clubs	402,214	20%
Educating Young People	166,312	8%
Community Outreach	138,283	7%
International	73,440	4%
Governance	58,859	3%
Total	1,993,634	



Our total spend on our charitable activity increased by 36%, from £1,463k to £1,994k (£530k).

RESERVES POLICY

RLSS UK's Trustees (Directors) are responsible for setting the minimum level of free reserves required to support the charity's operations, ensuring RLSS UK holds sufficient funds to continue to operate at any time, to avoid financial difficulties and to sustain the delivery of core services to beneficiaries. It takes account of possible risks and aims to allow the RLSS UK to respond to new opportunities.

RLSS UK Trustees (Directors) determine the level of reserves required as part of RLSS UK's strategic, operational and budgetary planning process and our current policy is three-fold:

1. that the **General Reserves cover 3 months operating costs** which currently equates to £669K.
At 31 December 2022, General Reserves were valued at £1.58m.
2. that the **liquidity value of Current Assets less Stock less Current Liabilities** is above £200k.
At 31 December 2022, the value of the Liquidity Reserve was £1.43m
3. that the **level of free reserves (General Reserves less non financed Fixed Assets)** be between £100k and £1million. At 31 December 2022 the free reserves figure was £1.53m

The Trustees are aware that these measures are all ahead of target and the measures will be reviewed and updated in light of the current economic climate and that these have been revised in April 2023.

DESIGNATED FUNDS

Designated Funds are funds identified by RLSS UK Trustees (Directors) for supporting specific projects that fall within the charitable activities of the Charity (in line with the strategic business plan). They form part of the unrestricted funds of the Charity and may be undesignated at the discretion of RLSS UK Trustees (Directors).

At 31 December 2022, Designated Funds totalled £29,431 (2021 £93,654).

Projects funded from Designated Funds during 2022 included Bid Writing, Club Lifesaving courses and Community pilot scheme.

RESTRICTED FUNDS

The charity's Restricted Funds are subject to restrictions on their use through the terms of an appeal or as requested by the donor (held in accordance with the donor's requirements). At 31 December 2022, Restricted Funds totalled £79,041 (2021 £85,307).

Projects funded from Restricted Funds during 2022 included South Yorkshire Safer Communities, West Mercia Water Safety, UK Search and Rescue and Lifeguard Awards.

INVESTMENTS

The charity's general policy is to invest money that is not immediately required to meet its objectives. Such investments are low to medium risk, and medium-term.

The Board has approved the following ethical policy: The charity will not directly invest in the producers or suppliers of tobacco, alcohol and armaments or similar products nor directly invest in the securities of organisations involved in activities incompatible with the objects and ethos of the charity.

At 31 December 2022, the Charity had no reserves held in investments.

FIXED ASSETS

At 31 December 2022, the net book value of fixed assets totalled £80,273 (2021 £157,204). This predominantly relates to RLSS UK's IT hardware and software.

TRUSTEE (DIRECTOR) INDEMNITY INSURANCE

Trustee (Director) Indemnity Insurance (£10,000,000 limit of indemnity) was purchased for the year 2022 for £2,900.

STATEMENT OF PUBLIC BENEFIT

The RLSS UK provides public benefit through reducing drownings and the impact of drownings in the community across the UK and Ireland.

Our Trustees (Directors) have complied with their duty in accordance with the Charities Act 2016 to follow the Charity Commission's guidance on the operation of this public benefit.

OUR GOVERNANCE STRUCTURE

Royal Life Saving Society UK (RLSS UK) is registered as a charity in England and Wales (1046060) and in Scotland (SC037912).

- RLSS UK is registered with Companies House as a private company limited by guarantee (3033781).
- RLSS UK has two wholly-owned trading subsidiaries, both of whom gift aid back their profits to the parent charity RLSS UK, to support RLSS UK's drowning prevention work.
- IQL UK Ltd – operates as RLSS UK's awarding organisation. Registered with Companies House as a private limited company (03719774). Regulated by qualification regulators including Office of Qualifications and Examinations Regulation (Ofqual), Scottish Qualifications Authority (SQA) and Qualifications Wales.
- RLSS UK Enterprises Ltd – operates as RLSS UK's online shop and catalogue. Registered with Companies House as a private limited company (02559199).
- RLSS UK has a strong volunteer network delivering water safety messages and lifesaving skills across the UK, Ireland and internationally. RLSS UK's volunteer structure includes RLSS UK Trustee Board, RLSS UK Ambassadors, 47 RLSS UK Branches and over 450 affiliated Lifesaving and Lifeguarding Clubs.
- RLSS UK is recognised by Sport England as the governing body for Lifesaving.
- RLSS UK is a Membership Organisation, with circa 9,000 Individual Members and 450 affiliated Group/Club Members.
- As a result of above, RLSS UK has several functions and identities (all working together to reduce drownings), including charity, trading subsidiary, awarding organisation; training organisation; governing body; membership organisation and voluntary organisation. RLSS UK's main identity is 'to enjoy water safely'.
- RLSS UK is one of twenty-seven countries who are a national branch of the Royal Life Saving Society Commonwealth (RLSS), with RLSS UK being the UK branch of RLSS Commonwealth. The RLSS (originally known as the Life Saving Society) was formed in 1891. In 1904, as there was great support for the organisation from the Royal Family, the society was granted permission to use the Royal title and became the Royal Life Saving Society. In 1924, RLSS received its formal Royal Charter from King George V. RLSS UK's patron is the Right Honourable Lord Storey.

GOVERNING DOCUMENTS

RLSS UK operates within a constitutional framework that includes:

- The governing document of RLSS Commonwealth (which includes controls on National Branches across the Commonwealth).
- The governing document of the RLSS UK (Articles of Association).
- The rules applicable to the members of the RLSS UK (the Model Constitution for Branches of RLSS UK); the Model Constitution for Clubs affiliated to RLSS UK.

RLSS UK's Articles of Association state that RLSS UK's objects are:

To advance health and save human lives by preventing drowning and in particular to:

- 1) promote education and training in:
 - the saving of life from drowning;
 - the resuscitation of the apparently drowned;
 - the techniques of resuscitation and first aid generally; and
 - the skills of lifeguarding.
- 2) promote the sport of life saving.

DEVELOPMENTS IN GOVERNANCE

We continue to invest time and resources into the RLSS UK's governance to ensure it is fit to deliver our charitable purposes in a challenging environment.

The efforts to increase the engagement of our individual members with the decision-making processes of the Society following the adoption of '1 member 1 vote' saw in 2020 a change in our Articles permitting General Meetings to be held virtually, thereby removing some barriers to participation for members unable to attend such meetings in person.

In addition, formal consultation with members and stakeholders has helped inform the Board and influenced the decision-making process in relation to the Strategic Framework 2020-2025 and our future infrastructure.

Regular reviews, incorporating external support, of policies and practices of the Board help ensure that the Society continues to work towards meeting its objectives and that it operates in accordance with statutory requirements and in a manner consistent with best practice guidance published by the Charity Commission of England and Wales, the Charity Commission for Northern Ireland and the Scottish Charity Regulator.

RLSS UK'S BOARD OF TRUSTEES (DIRECTORS)

RLSS UK is controlled by a Board of Trustees (Directors). As RLSS UK is both a registered charity and private company limited by guarantee, RLSS UK Trustees are also company Directors and therefore beholden to both charity and company law.

RLSS UK's Board of Trustees (Directors) currently includes the President, Deputy President, Honorary Treasurer, up to six elected Trustees and up to three appointed Trustees. The term of office for a Trustee shall be as near as possible to three years from the date of appointment. A Trustee (whether elected or appointed) may serve no more than three successive terms (or a total of nine years).

RLSS UK's Trustees (Directors) are volunteers who bring valued experience to RLSS UK from a range of backgrounds. Names of RLSS UK's Trustees (Directors) can be found on page 25. The appointed Trustees are appointed following an application and interview process with Trustees and Senior Management Team. The elected Trustees are appointed following an application process and a vote by the membership through a 'one member one vote' process.

RLSS UK's Board of Trustees (Directors) has three sub-committees where Trustees with specific skills and experience can focus on priority governance areas in more detail (Finance, Commercial Performance and Governance, Organisational Performance and Assurance Committees).

RLSS UK's Board of Trustees (Directors) is supported by a Legal Advisor and Youth Advisor.

New RLSS UK Trustees (Directors) undergo induction training to brief them on their legal obligations under both charity and company law, the content of the Articles of Association, the structure and decision-making process, the strategic framework, RLSS UK's Business Plan and recent performance of the Charity. Each new Trustee (Director) is provided with a copy of the Trustee Handbook which sets out the Charity's expectations of Trustees (Directors) in terms of governance and behaviour. Ongoing training is provided as and when required and an annual budget is provided for this.

RLSS UK's Trustees (Directors) do not receive remuneration for their time or services as Trustees (Directors) and only directly incurred expenses are reimbursed (full details on page 43). Appropriate indemnity insurance cover is held for the Trustees (Directors) of the Charity and of its subsidiary trading companies (in line with RLSS UK's Articles of Association). RLSS UK has a Trustee Conflict of Interest policy and register, where all Trustees declare any conflict of interest.

A Chief Executive is appointed by RLSS UK Trustees (Directors) to manage the day to day operations of the Charity. The Chief Executive has delegated authority, as approved by RLSS UK Trustees (Directors) for all operational matters. These include Key Management Personnel, who are the Senior Management Team. Remuneration bands are set by the Trustees and benchmarked annually.

Environmental, Social, and Governance (ESG) Initiatives

In addition to its core objectives, the RLSS UK also takes active measures to address ESG issues.

ENVIRONMENTAL INITIATIVES

RLSS UK aspire have a positive impact on the environment and be committed to playing our part in making a difference in the areas where we operate, influence and control

Water Pollution Prevention

The RLSS UK recognises the importance of preserving the quality of water bodies to ensure the safety and well-being of individuals engaging in water-related activities. The society actively promotes initiatives aimed at preventing water pollution and raising awareness about the detrimental effects of pollutants on aquatic ecosystems. Through educational campaigns and partnerships with environmental organisations such as Surfers Against Sewage, the RLSS UK emphasises the need for responsible waste management and the adoption of sustainable practices in and around water bodies.

Members of the End Sewage Pollution Coalition and Sustainable Resource Management

In line with its commitment to environmental sustainability, which is embedded within our strategic framework, the RLSS UK promotes responsible resource management in its operations. The society strives to minimise its ecological footprint by adopting energy-efficient practices, reducing waste generation, and utilising renewable resources whenever possible. This year we began preparations for ISO 14001:2015 accreditation which specifies the requirements for us to build an environmental management system. ISO 14001:2015 will be utilised by us to manage our environmental responsibilities in a systematic manner that will contribute to the sustainability foundation of our strategy.

Our waste management program successfully diverted 50% of waste generated from landfills through recycling initiatives.

SOCIAL INITIATIVES

Inclusive Water Safety Education

The RLSS UK believes that everyone should have access to water safety education, regardless of their background or abilities. The society actively works towards inclusivity by developing educational resources and programs that cater to diverse audiences. Through partnerships with community organisations and schools, the RLSS UK ensures that its water safety initiatives reach individuals from all walks of life.

Through Drowning Prevention Week, we help educate over 1.2m children.

Provided a scholarship fund of £30,000 for migrants and individuals from low-income backgrounds, enabling them to access our quality education programmes.

Over 48,000 Rookie lifeguards started their journey on our pathway in 2022, with the new National Lifesaving Academy offering a raft of opportunities in lifesaving and lifeguarding.

Our partnership with the Black Owned Swim School helped us focus on reaching new, underrepresented communities.

We made 140 reasonable adjustments to help break down barriers during course delivery or assessment situations on behalf of a candidate who has a disability or difficulty which may place them at a disadvantage.

Community Engagement

Community engagement is a key aspect of the RLSS UK's social initiatives. The society encourages its members and volunteers to actively participate in community outreach programs, where they can share their knowledge and skills to promote water safety. By organising public events, workshops, and training sessions, the RLSS UK fosters a sense of community and empowers individuals to become advocates for drowning prevention within their own neighbourhoods.

Our dedicated team of volunteers contributed a total of 30,000 hours to various community projects, including delivering the 'save a baby' training, events, school visits and environmental clean-ups.

We provided training for over 500 volunteers to deliver lifesaving awards.

Preventing accidents are a key part of our community engagement plans and, on average, RLSS UK Pool Lifeguards prevent 1 probable in-water accident every 6 minutes. Helping to keep everyone safe in, on or near water.

We collaborated with local businesses, government agencies, and other non-profits to maximise our impact and address community needs effectively.

Drowning Prevention Advocacy

As a leading drowning prevention charity, the RLSS UK is dedicated to advocating for policies and regulations that prioritise water safety. The society actively engages with government bodies, policymakers, and stakeholders to raise awareness about the importance of drowning prevention measures. By leveraging its expertise and research, the RLSS UK strives to influence decision-making processes and promote the implementation of effective strategies to reduce drownings in the UK.

Use our research to lobby Government in legislation (e.g. water safety in the curriculum) and technology developments and help shape decision-making

Re-launched 2022 the All-Party Parliamentary Group (APPG) to establish more accessible water safety education across the UK to prevent future drownings. The group primarily focuses on how information can better be integrated into the education system, especially to those with existing inequalities and barriers, and communities with geographical risk factors

Recruited our first ever Political Intern

Supported our Patron, Lord Storey, to create the first ever Education Bill on water safety

GOVERNANCE INITIATIVES

Transparency and Accountability

The RLSS UK places great emphasis on transparency and accountability in its governance practices. The society adheres to rigorous reporting standards and ensures that its financial statements and activities are accessible to the public. By maintaining open lines of communication and providing regular updates to its members and stakeholders, the RLSS UK demonstrates its commitment to ethical governance and responsible decision-making.

Board minutes are published on the RLSS UK website.

Introduced the engaging initiative of 'Getting to Know Your Board of Trustees,' shedding light on the invaluable contributions made by each trustee. This initiative aims to not only showcase the important work carried out by these individuals but also to inspire and encourage RLSS members to contemplate the possibility of becoming a trustee themselves.

We implemented robust risk management practices to identify and mitigate potential risks to our operations and reputation.

Ethical Codes of Conduct

As a reputable organisation, the RLSS UK upholds high ethical standards in all aspects of its operations. The society has established comprehensive codes of conduct that guide the behaviour of its members, volunteers, and staff. These codes emphasise integrity, professionalism, and respect for all individuals. By promoting ethical conduct, the RLSS UK maintains a positive organisational culture and fosters trust among its stakeholders.

Board Diversity and Inclusion

The RLSS UK recognises the importance of diverse perspectives in effective governance. The society actively promotes board diversity and inclusion by seeking individuals from different backgrounds and experiences to serve on its governing body. By embracing diversity, the RLSS UK ensures that a wide range of voices are represented in its decision-making processes, leading to more comprehensive and inclusive policies.

In 2022 we partnered with the Centre for Diversity to undertake our first ever Diversity Cultural Audit. We have undertaken a number of diagnostic surveys developed by the National Centre for Diversity (NCfD):

- Internal staff survey
- Member survey
- Commercial survey

The review of RLSS UK's policies and procedures revealed that the organisation has diligently compiled an extensive set of policies relating to Equality, Diversity, and Inclusion (EDI). The majority of these policies and procedures were deemed effective at providing RLSS UK staff with valuable support and guidance. Additionally, upon reviewing the RLSS UK website, it is evident that there is commitment to enhancing their EDI practices.

To facilitate further improvements, a comprehensive action plan has been developed. These suggestions aim to bolster the existing framework and augment the organisation's commitment to EDI. In 2023 RLSS UK will be recruiting a dedicated member of staff to lead on EDI initiatives.

CONCLUSION

The RLSS UK's commitment to environmental, social, and governance (ESG) initiatives reflects its dedication to creating a safer and more sustainable future. Through its environmental initiatives, the society actively works towards preventing water pollution. In terms of social initiatives, the RLSS UK focuses on promoting inclusive water safety education, community engagement, and drowning prevention advocacy. Lastly, the society upholds high governance standards through transparency, ethical codes of conduct, and board diversity. By integrating ESG principles into its operations, the RLSS UK sets an example for organisations within the water safety sector and contributes to the overall well-being of society and the environment.

FUTURE GOALS AND COMMITMENTS

Environmental Sustainability: We aim to be a carbon neutral organisation by 2025.

Social Impact: We plan to expand our educational programs to reach an additional 500,000 children and continue to push for a water safety inclusive curriculum for all children.

Stakeholder Engagement: We will continue to prioritise stakeholder engagement and actively listen to the voices of our beneficiaries and communities.

Equality, diversity and inclusion: We are committed to embracing all the recommendations from the Diversity Cultural Audit.

PRINCIPAL RISKS AND UNCERTAINTIES

Through RLSS UK's Risk Control Framework, RLSS UK's principal risks and uncertainties have been identified as follows (including their potential impact on the charity, and steps taken to manage and mitigate risks).

Risk Mitigation

The Society will maintain liquidity and a reserves level that allows it to continue for the foreseeable future. Reserves are above the minimum level set for the Society and are reviewed monthly by the Trustees and senior staff members via a Board sub-group. Plans to create a sustainable medium term finance strategy linked to the Strategic framework to address the risk and seek out grants and initiatives to alleviate the reduction in activity in the leisure industry. Linked to this is a short-term re-prioritisation of resources to support Commercial income but with a clear timeline to develop charitable resources to meet the aims of the strategic framework. This has also highlighted that our plans to diversify income into new markets and services are timely.

RLSS UK's Risk Policy And Control Framework

RLSS UK has a formal Risk Register and a Risk Management Policy based on Charity Commission best practice. The Risk Management Policy and Procedures guidance help RLSS UK employees and volunteers understand what risk management is, how RLSS UK should identify risks associated with the achievement of objectives and ensure that risk management is embedded into day to day activity.

Risks are identified and escalated up to the Board as appropriate. Each department has their own risk register which feeds into the regular Leadership Team meetings and RLSS UK's main Risk Register. Each of the Board's three sub-committees are responsible for identifying risks in their specialist areas and ensuring they are included on RLSS UK's main Risk Register. The Board has ultimate responsibility for overseeing the management of risk – both identifying strategic risks and evaluating the mitigations in place. Risk is a regular item on both the Leadership Team and Board meeting agendas.

Internal Controls

RLSS UK has a robust range of policies and processes in place to ensure they perform well against the standards of a range of regulatory bodies e.g. qualification regulators, charity regulators, fundraising regulators and safeguarding bodies. RLSS UK has an annual external audit, organisational performance is measured on an ongoing basis through key performance indicators (KPI).

FUNDRAISING AND FUNDRAISING REGULATOR

RLSS UK is registered with the Fundraising Regulator. RLSS UK is committed to following the Code of Fundraising Practice, ensuring all RLSS UK fundraising is legal, honest, open, transparent and accountable. There has been no failure to comply with a scheme or any standard cited and no complaints were made towards the organisation, regarding its fundraising throughout 2022.

Monitoring all fundraising activity on behalf of RLSS UK has all been carried out by either, trained paid members of staff or, associated members of the organisation who are also trained in fundraising legislation and have a vested interest in the organisation.

SAFEGUARDING

RLSS UK Safeguarding - RLSS UK is committed to safeguarding and promoting the welfare of children and adults at risk and expects everyone involved in RLSS UK activity to share this commitment.

Safeguarding is everyone's responsibility to be proactive in promoting good practice and creating a supportive environment. It is also everyone's responsibility to pass on any concerns in relation to questionable conduct.

LEADING, SUPPORTING AND IMPROVING EMPLOYEES

RLSS UK has a successful Apprenticeship Programme, enabling a number of local young people to work whilst studying for a work-based qualification. A number of these apprentices have progressed into full time roles with RLSS UK.

We are committed to staff development and strive to ensure staff reach their full potential.

RLSS UK PAY POLICY

In setting pay levels for our employees, RLSS UK reviews salaries annually in two key ways:

- Reviewed against inflation (RPI and CPI).
- Reviewed via a benchmarking exercise, with individual posts benchmarked against local and sector pay norms to ensure that the remuneration set is fair and in line with that generally paid for similar roles.

RLSS UK adheres to the requirement of the UK Government's National Living Wage.

RLSS UK is committed to openness and transparency on senior executive pay levels, with amounts disclosed on page 43.

STATEMENT OF TRUSTEES'/DIRECTORS' RESPONSIBILITIES

The Trustees (who are also the directors of RLSS UK for the purposes of company law) are responsible for preparing a Trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charitable company and the group and of the incoming resources and application of resources, including the income and expenditure of the charitable group for that period. In preparing the financial statements, the trustees are required to:

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

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and the group and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Statement as to Disclosure to our auditors

In so far as the trustees are aware at the time of approving our trustees' annual report:

- there is no relevant information, being information needed by the auditor in connection with preparing their report, of which the group's auditor is unaware, and
- the trustees, having made enquiries of fellow directors and the group's auditor that they ought to have individually taken, have each taken all steps that he/she is obliged to take as a director in order to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

AUDITORS

The Financial Statements for the year ended 31 December 2022 have been audited by RSM UK Audit LLP.

The financial statements have been prepared in accordance with the provisions applicable to small companies within Part 15 of the Companies Act 2006 and in accordance with Section 1A of Financial Reporting Standard 102.

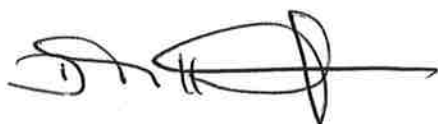
STATEMENT OF GOING CONCERN

The Trustees have given due regard to the on-going increased pressure on income streams brought about by changes in economic conditions. They have concluded that the positive level of general reserves and a healthy cash balance means that the going concern basis remains appropriate for the preparation of these financial statements.

POST BALANCE SHEET EVENT

The company IQL UK Limited was made dormant at 1st January 2023 and all income and expenditure transferred to RLSS UK Enterprises Limited both being fully owned trading subsidiaries of The Royal Life Saving Society – U.K.

Approved by the Board of Trustees (Directors) and signed on its behalf by:



Deborah Hunt
President
Royal Life Saving Society UK

Date: 22nd July 2023

PATRONS, BOARD OF TRUSTEES (DIRECTORS) AND ADVISERS

Patrons:

RLSS UK Patron: The Rt. Hon. Lord Storey

Trustees (Directors) who were Charity Trustees during 2022:

Mark Smith (President)
Resigned 28 October 2022

Deborah Hunt (President)

Andrea Mackown
Appointed 28 October 2022, Resigned 12 June 2023

Cavell Burchell
Resigned 28 October 2022

Bryan Finlay

Margaret Bradley
Resigned 1 June 2022

Richard Rickwood
Resigned 1 June 2022

Peter Moyes

Timothy Chadwick (Honorary Treasurer)
Resigned 2 January 2023

Helen Bull

Alan Sutherland
Resigned 12 June 2023

David Elliott

James Cossons
Appointed 28 October 2022, Resigned 12 June 2023

Trustees (Directors) who were Charity Trustees appointed after 2022

Sonia Rees (Honorary Treasurer)
Appointed 2 January 2023

James Lloyd
Appointed 16 January 2023

Sally Szarka

Appointed 7 March 2023, Resigned 8 June 2023

Mark Smith
Appointed 14 June 2023

Ian Hutchins
Appointed 14 June 2023

Board Advisors during 2022:

James Cossons (Youth Advisor)
Resigned 1 June 2022

Chief Executive:

Robert Gofton

Auditor:

RSM UK Audit LLP, 10th Floor, 103 Colmore Row,
Birmingham B3 3AG

Bankers and Investment Advisors:

Coutts and Co, St Martin's Office, 440 The Strand,
London, WC2R 0QS

Solicitors:

Motor Industry Legal Services Limited t/a MILS,
Canonteign House, Lower Ashton, Nr. Exeter, EX6 7RH

The Royal Life Saving Society UK wishes to say thank you to all the volunteers, members, supporters, fundraisers, partners and employees who work collaboratively with the Charity to prevent drowning.

The Royal Life Saving Society UK (RLSS UK)

The Drowning Prevention Charity

Registered Charity (England and Wales 1046060,
Scotland SC037912).

Private Limited by Guarantee Company (3033781).

Web: www.rlss.org.uk

E-mail: info@rlss.org.uk

Telephone: 0300 323 0096

Like us on Facebook – facebook.com/RLSSUK

Follow us on Twitter – @RLSSUK

INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES AND MEMBERS OF ROYAL LIFE SAVING SOCIETY UK

Opinion

We have audited the financial statements of Royal Life Saving Society UK (the 'parent charitable company') and its subsidiaries (the 'group') for the year ended 31 December 2022 which comprise the Consolidated and Company Statement of Financial Activities, the Consolidated and Company Balance Sheets, the Consolidated Cash Flow Statement and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the group's and the parent charitable company's affairs as at 31 December 2022; and of the group's and the parent charitable company's incoming resources and application of resources, including their income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the Companies Act 2006, the Charities Act 2011, the Charities and Trustee Investment (Scotland) Act 2005 and regulations 6 and 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended).

Basis for opinion

We have been appointed auditor under section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005, section 151 of the Charities Act 2011 and under the Companies Act 2006 and report in accordance with regulations made under those Acts.

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the group and parent charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the group's or parent charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Independent Auditor's Report

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the directors' report, prepared for the purposes of company law and included within the trustees' annual report, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report, included within the trustees' annual report, has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the group and the parent charitable company and their environment obtained in the course of the audit, we have not identified material misstatements in the directors' report, included within the trustees' annual report.

We have nothing to report in respect of the following matters where the Companies Act 2006, the Charities Act 2011 and the Charities Accounts (Scotland) Regulations 2006 (as amended) require us to report to you if, in our opinion:

- sufficient, adequate and proper accounting records have not been kept by the parent charitable company, or returns adequate for our audit have not been received from branches not visited by us; or
- the parent charitable company financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities set out on page 23 the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the group's and parent charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the group or parent charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which the audit was considered capable of detecting irregularities, including fraud

Irregularities are instances of non-compliance with laws and regulations. The objectives of our audit are to obtain sufficient appropriate audit evidence regarding compliance with laws and regulations that have a direct effect on the determination of material amounts and disclosures in the financial statements, to perform audit procedures to help identify instances of non-compliance with other laws and regulations that may have a material effect on the financial statements, and to respond appropriately to identified or suspected non-compliance with laws and regulations identified during the audit.

In relation to fraud, the objectives of our audit are to identify and assess the risk of material misstatement of the financial statements due to fraud, to obtain sufficient appropriate audit evidence regarding the assessed risks of material misstatement due to fraud through designing and implementing appropriate responses and to respond appropriately to fraud or suspected fraud identified during the audit.

However, it is the primary responsibility of management, with the oversight of those charged with governance, to ensure that the entity's operations are conducted in accordance with the provisions of laws and regulations and for the prevention and detection of fraud.

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud, the group audit engagement team:

- obtained an understanding of the nature of the sector, including the legal and regulatory frameworks that the group and parent charitable company operates in and how the group and parent charitable company are complying with the legal and regulatory frameworks;
- inquired of management, and those charged with governance, about their own identification and assessment of the risks of irregularities, including any known actual, suspected or alleged instances of fraud; and
- discussed matters about non-compliance with laws and regulations and how fraud might occur including assessment of how and where the financial statements may be susceptible to fraud.

As a result of these procedures we consider the most significant laws and regulations that have a direct impact on the financial statements are FRS 102, Charities SORP (FRS 102), Companies Act 2006, Charities Act 2011, Charities and Trustee Investment (Scotland) Act 2005 and the parent charitable company's governing document. We performed audit procedures to detect non-compliances which may have a material impact on the financial statements which included reviewing the financial statements including the Trustees' Report, remaining alert to new or unusual transactions which may not be in accordance with the governing documents and inspecting minute books and other internal records.

The most significant laws and regulations that have an indirect impact on the financial statements are those in relation to employment law. We performed audit procedures to inquire of management whether the group is in compliance with these law and regulations.

The group audit engagement team identified the risk of management override of controls and revenue as the areas where the financial statements were most susceptible to material misstatement due to fraud. Audit procedures performed included but were not limited to testing manual journal entries and other adjustments, evaluating the business rationale in relation to significant, unusual transactions and transactions entered into outside the normal course of business, challenging judgments and estimates and detailed substantive testing of revenue.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at <http://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

Independent Auditor's Report

Use of our report

This report is made exclusively to the members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006, and to the charitable company's trustees, as a body, in accordance with section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and regulation 10 of the Charities Accounts (Scotland) Regulations 2006 (as amended) and the Charities Act 2011. Our audit work has been undertaken so that we might state to the members and the charitable company's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company, its members as a body, and its trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Anna Spencer-Gray

Anna Spencer-Gray (Senior Statutory Auditor)
For and on behalf of RSM UK AUDIT LLP, Statutory Auditor
Chartered Accountants
10th Floor 103 Colmore Row,
Birmingham,
B3 3AG

Date 27/07/23

RSM UK AUDIT LLP is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006

CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES

(Incorporating an Income and Expenditure Account)

For the year ended 31 December 2022

	Notes	Unrestricted General £	Unrestricted Designated £	Restricted £	Total 2022 £	Total 2021 £
INCOME						
Income from donations & legacies:						
Membership		359,291	-	-	359,291	256,120
Other voluntary income		60,318	-	-	60,318	54,350
		<u>419,609</u>	<u>-</u>	<u>-</u>	<u>419,609</u>	<u>310,470</u>
Income from charitable activities		339,195	446	46,396	386,037	254,783
Income from trading activities	2a	4,608,991	-	-	4,608,991	3,685,860
Investment income		3,091	-	-	3,091	147
Other income		113	-	-	113	127,846
Total Income	2a	<u>5,370,999</u>	<u>446</u>	<u>46,396</u>	<u>5,417,841</u>	<u>4,379,106</u>
EXPENDITURE						
Cost of raising funds:						
Membership		270,398	-	-	270,398	223,370
Other voluntary income		139,577	14,950	-	154,527	130,941
Trading activities		2,604,798	-	-	2,604,798	2,343,202
Investment		5,053	-	-	5,053	-
		<u>3,019,826</u>	<u>14,950</u>	<u>-</u>	<u>3,034,776</u>	<u>2,697,513</u>
Expenditure on charitable activities		1,902,587	38,385	52,662	1,993,634	1,462,883
Total expenditure	3a	<u>4,922,413</u>	<u>53,335</u>	<u>52,662</u>	<u>5,028,410</u>	<u>4,160,396</u>
Net gains/(losses) on investments:						
Unrealised gain/(loss) on investments	6a	-	-	-	-	-
Realised gain/(loss) on investments	6a	-	-	-	-	-
NET SURPLUS /(EXPENDITURE) FOR THE YEAR		448,586	(52,889)	(6,266)	389,431	218,710
Transfer between funds	9f	11,334	(11,334)	-	-	-
NET MOVEMENT IN FUNDS		<u>459,920</u>	<u>(64,223)</u>	<u>(6,266)</u>	<u>389,431</u>	<u>218,710</u>
FUND BALANCES BROUGHT FORWARD		1,093,188	93,654	85,307	1,272,149	1,053,439
FUND BALANCES CARRIED FORWARD	9c	<u>1,553,108</u>	<u>29,431</u>	<u>79,041</u>	<u>1,661,580</u>	<u>1,272,149</u>

Total recognised gains and losses

There are no recognised gains or losses other than those shown above.

The surplus for the year for Companies Act purposes was £389,431 (2021: £218,710).

COMPANY STATEMENT OF FINANCIAL ACTIVITIES

(Incorporating an Income and Expenditure Account)

For the year ended 31 December 2022

	Notes	Unrestricted General £	Unrestricted Designated £	Restricted £	Total 2022 £	Total 2021 £
INCOME						
Income from donations & legacies:						
Membership		359,291	-	-	359,291	256,120
Other voluntary income		60,318	-	-	60,318	54,350
		<u>419,609</u>	<u>-</u>	<u>-</u>	<u>419,609</u>	<u>310,470</u>
Income from charitable activities		339,195	446	46,396	386,037	254,783
Income from trading activities		2,425,761	-	-	2,425,761	887,387
Investment income	4c	489	-	-	489	58
Other income		113	-	-	113	127,846
Total Income	2b	<u>3,185,167</u>	<u>446</u>	<u>46,396</u>	<u>3,232,009</u>	<u>1,580,544</u>
EXPENDITURE						
Cost of raising funds:						
Membership		270,398	-	-	270,398	223,370
Other voluntary income		139,577	14,950	-	154,527	130,941
Trading activities		1,085,753	-	-	1,085,753	104,709
Investment		5,053	-	-	5,053	-
Expenditure on charitable activities		<u>1,500,781</u>	<u>14,950</u>	<u>-</u>	<u>1,515,731</u>	<u>459,020</u>
		<u>1,902,587</u>	<u>38,385</u>	<u>52,662</u>	<u>1,993,634</u>	<u>1,462,883</u>
Total expenditure	3b	<u>3,403,368</u>	<u>53,335</u>	<u>52,662</u>	<u>3,509,365</u>	<u>1,921,903</u>
Net gains/(loss) on investments:						
Unrealised gain/(loss) on investments	6b	-	-	-	-	-
Realised gain/(loss) on investments	6b	-	-	-	-	-
		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
NET EXPENDITURE FOR THE YEAR		<u>(218,201)</u>	<u>(52,889)</u>	<u>(6,266)</u>	<u>(277,356)</u>	<u>(341,359)</u>
Transfer between funds	9f	11,334	(11,334)	-	-	-
NET MOVEMENT IN FUNDS		<u>(206,867)</u>	<u>(64,223)</u>	<u>(6,266)</u>	<u>(277,356)</u>	<u>(341,359)</u>
FUND BALANCES BROUGHT FORWARD	9d	<u>(387,572)</u>	<u>93,654</u>	<u>85,307</u>	<u>(208,611)</u>	<u>132,748</u>
FUND BALANCES CARRIED FORWARD	9d	<u>(594,439)</u>	<u>29,431</u>	<u>79,041</u>	<u>(485,967)</u>	<u>(208,611)</u>

Total recognised gains and losses

There are no recognised gains or losses other than those shown above.

The surplus for the year for Companies Act purposes was 2022 (£277,356) (2021 (£341,559))

CONSOLIDATED BALANCE SHEET AS AT 31 DECEMBER 2022

COMPANY NUMBER: 3033781

	Notes	2022	2021
		£	£
FIXED ASSETS			
Tangible fixed assets	5a	43,900	95,791
Intangible fixed assets	5b	36,373	61,413
		<u>80,273</u>	<u>157,204</u>
CURRENT ASSETS			
Portfolio Investments	6a	-	-
Stocks		386,395	239,729
Debtors	7	588,096	1,005,422
Cash and cash equivalents		1,789,493	1,158,445
		<u>2,763,984</u>	<u>2,403,596</u>
CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR	8a	(942,677)	(968,651)
NET CURRENT ASSETS		1,821,307	1,434,945
CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR	8b	(240,000)	(320,000)
NET ASSETS		<u>1,661,580</u>	<u>1,272,149</u>
FUNDS	9a		
General		1,553,108	1,093,188
Designated		29,431	93,654
Restricted		79,041	85,307
		<u>1,661,580</u>	<u>1,272,149</u>

The financial statements have been prepared in accordance with the provisions applicable to small companies within Part 15 of the Companies Act 2006.

Approved and authorised for issue by the Board of Directors and signed on its behalf by



Deborah Hunt
Director

Date: 22nd July 2023

COMPANY BALANCE SHEET AS AT 31 DECEMBER 2022

COMPANY NUMBER: 3033781

	Notes	2022 £	£	2021 £	£
FIXED ASSETS					
Tangible fixed assets	5a		43,900		95,791
	5b		36,373		61,413
Intangible fixed assets					
Investments	6b		101		101
			<u>80,374</u>		<u>157,305</u>
CURRENT ASSETS					
Portfolio Investments	6b	-	-	-	-
Stocks		7,833		7,833	
Debtors	7	245,091		277,261	
Cash and cash equivalent		81,738		290,791	
		<u>334,662</u>		<u>575,885</u>	
CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR					
	8a	<u>(661,003)</u>		<u>(621,801)</u>	
NET CURRENT ASSETS					
			(326,341)		(45,916)
CREDITORS: AMOUNTS FALLING DUE MORE THAN ONE YEAR					
	8a		(240,000)		(320,000)
NET ASSETS					
			<u>(485,967)</u>		<u>(208,611)</u>
FUNDS					
	9b				
General			(594,439)		(387,572)
Designated			29,431		93,654
Restricted			79,041		85,307
			<u>(485,967)</u>		<u>(208,611)</u>

The financial statements have been prepared in accordance with the provisions applicable to small companies within Part 15 of the Companies Act 2006.

Approved and authorised for issue by the Board of Directors and signed on its behalf by



Deborah Hunt
Director

Date: 22nd July 2023

For the Year Ended 31 December 2022
CONSOLIDATED CASH FLOW STATEMENT AS AT 31 DECEMBER 2022

	2022 £	2021 £
Reconciliation of net incoming resources to net cash inflow from operating activities:		
Net incoming resources	389,431	218,710
Depreciation	133,527	167,578
Investment income	(3,091)	(147)
Equalisation of investments	-	-
(Increase)/decrease in debtors	417,326	(739,860)
(Increase) / decrease in stocks	(146,666)	51,848
Increase/(decrease) in creditors	(105,974)	(213,622)
Net cash inflow / (outflow) from operating Activities	<u>684,553</u>	<u>(515,493)</u>
	2022	2021
	£	£
NET CASH FLOW FROM OPERATING ACTIVITIES	684,553	(515,493)
RETURN ON INVESTMENTS		
Interest received	3,091	147
CAPITAL EXPENDITURE		
Purchase of tangible fixed assets	(48,096)	(32,700)
Disposal of tangible fixed assets	-	-
Purchase of intangible fixed assets	(8,500)	(20,000)
Disposal of investments	-	-
	<u>(56,596)</u>	<u>(52,700)</u>
Movement in cash	<u>631,048</u>	<u>(568,046)</u>
Cash and cash equivalents		
31 December	1,789,493	1,158,445
1 January	1,158,445	1,726,491
Movement in cash	<u>631,048</u>	<u>(568,046)</u>
	At 1 January 2022 £	Cash flows £
Analysis of change in net (debt)/cash		At 31 December 2022 £
Cash in hand and at bank	<u>1,158,445</u>	<u>631,048</u>
		<u>1,789,493</u>

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2022

1 ACCOUNTING POLICIES

The Royal Life Saving Society - UK is incorporated as a company limited by guarantee, registered in England and Wales (No. 03033781). It is also registered as a charity in England and Wales (No. 1046060) and in Scotland (No. SCO37912)

The financial statements are presented in Sterling, which is the functional currency of the Company and Group. Monetary amounts in these financial statements have been rounded to the nearest whole pound.

The following accounting policies have been used consistently in dealing with items which are considered material in relation to the Group's financial statements:

a) Accounting Convention

The financial statements are prepared under the historical cost convention (modified to include the revaluation of investments), in accordance and compliance with: (i) FRS 102, the Financial Reporting Standard applicable in the United Kingdom; (ii) Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) 'Charities SORP (FRS 102) (second edition – October 2019)' issued by the Charity Commission; (iii) Companies Act 2006; Charities and Trustee Investment (Scotland) Act 2005; and Charities Accounts (Scotland) Regulations 2006.

b) Statement of Going Concern

The Trustees acknowledge that the unprecedented level of uncertainty caused by unstable economic conditions and rapidly changing circumstances mean that the judgements and estimates required by management are more challenging than under normal circumstances.

As set out in the Directors Report, the Trustees have given due regard to the increased pressure on income streams brought about by uncertain economic conditions and have concluded that the positive level of general reserves, a healthy cash balance and access to initiatives made available by the Government mean that the going concern basis remains appropriate for the preparation of these financial statements. The Trustees continue to prepare and review revised forecasts as the situation develops. The latest forecasts indicate that, with the increased headroom afforded by new funding mentioned above, the Group and Charity will maintain sufficient liquidity to continue in operation for at least 12 months from the approval of these financial statements.

c) Basis of Consolidation

The financial statements consolidate, on a line by line basis, the financial statements of The Royal Life Saving Society - U.K. and its subsidiary undertakings made up to 31 December each year.

d) Branches

The Society is responsible for the financial affairs of its branches in accordance with the Constitution. Any branch funds have been consolidated in these financial statements.

e) Income

Income is mainly derived from RLSS UK Membership fees, the sales of Award and Qualifications, and from RLSS UK's two trading subsidiaries, IQL UK Limited and RLSS UK Enterprises Limited. All income is included when the charity is entitled to the income, the receipt of funds is probable and the amount can be reliably quantified.

(f) Fixed assets and depreciation

Tangible and intangible fixed assets costing more than £400 are capitalised at cost. Depreciation is calculated on a straight line basis over the estimated useful life of fixed assets at the following annual rates:

Furniture, fixtures and fittings	15%
Equipment, database and software	33.3%

(g) Stock

Stocks are valued at the lower of cost and net realisable value after making due allowance for obsolete and slow-moving stocks on a first in, first out basis. Cost includes all direct costs and an appropriate proportion of fixed and variable costs.

h) Donations

Donations and legacies are accounted for on a receivable basis.

(i) Trading Subsidiaries

The Charity has two trading subsidiaries, RLSS UK Enterprises Limited (company number 2559199) and IQL UK Limited (company number 3719774).

RLSS UK Enterprises Limited is the RLSS UK's online shop and mail order catalogue. RLSS UK Enterprises Limited sells lifesaving, lifeguarding and water safety products (from award and qualification resources to merchandise, clothing and equipment.) shop.rlss.org.uk

IQL UK Limited is the leading UK provider of Lifeguard training and the awarding body for the UK's premier pool lifeguard qualification - the National Pool Lifeguard Qualification (NPLQ).

The profits earned by the companies are passed to the Charity by means of Gift Aid.

(j) Leases

Rentals payable under operating leases are dealt with on a straight line basis over the lease term.

(k) Pension costs

Contributions in respect of the Charity's defined contribution pension scheme are included in the expenditure for the year in which they are payable to the scheme.

The Charity operates a defined contribution scheme. The assets of the scheme are held separately from those of the Charity in an independently administered fund. The pension cost charge represents contributions payable by the Charity to the fund and amounted to £36,248 (2021 £30,105).

(l) Investments

Investments are stated at market value at the Balance Sheet date. The Statement of Financial Activities includes the net gain arising on revaluation.

(m) Volunteers

In view of the large numbers of volunteers and their varying participation in the activities of the Charity, it is not possible to quantify the financial value of their work and hence no such value is included in the Financial Statements.

(n) Allocation of Expenditure – Statement of financial activities

- Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure is reported as part of the expenditure to which it relates.
- Costs of generating funds comprise the costs associated with membership, fundraising, consultancy, investment management and the commercial trading costs of branches and the subsidiary trading companies.
- Charitable expenditure comprises those costs incurred by the Charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.
- Governance costs include those costs associated with meeting the constitutional and statutory requirements of the Charity and include the audit fees and costs linked to the strategic management of the Charity.
- All costs are allocated between the expenditure categories of the SoFA on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, other costs have been allocated following salary apportionment calculations.

(o) Fund Accounting

General funds are unrestricted funds which are available for use at the discretion of the Directors in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Directors for particular purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

(p) Judgements and estimations

In applying the accounting policies, the Trustees have made critical accounting judgements, estimates and assumptions about the carrying amount of the assets and liabilities. These estimates and assumptions are based on historical experience and are reviewed on a continual basis.

- The critical accounting judgements, estimates and assumptions that have a material effect on the amounts recognised in the financial statements for both the current and next financial years are discussed below.
- Stock is valued at the lower of cost and net realisable value after making due allowance for obsolete and slow-moving stocks on a first in, first out basis.
- Depreciation is calculated on a straight line basis over the estimated useful life of fixed asset, being 15% for furniture, fixtures and fittings and 33.3% for all other fixed assets.
- Legacies are included when the control over the rights or access to the economic benefit has passed to RLSS UK or when it becomes probable and more likely than not that the economic benefit associated with the transaction or gift will flow to the charity and the monetary amount or value of the income can be measured reliably and the costs incurred for the transaction and to complete the transaction can be measured reliably.

2a ANALYSIS OF INCOME - GROUP

	2022 £	2021 £
MEMBERSHIP		
Gift aid	20,737	(5,000)
Membership fees	338,554	261,120
	<u>359,291</u>	<u>256,120</u>
OTHER VOLUNTARY INCOME		
Fundraising	58,793	38,364
Legacies	-	-
Corporate donations	1,525	15,986
Other	-	-
	<u>60,318</u>	<u>54,350</u>
OTHER TRADING ACTIVITIES		
Commercial trading	<u>4,608,991</u>	<u>3,685,860</u>
INVESTMENT INCOME		
Interest received	<u>3,091</u>	<u>147</u>
FROM CHARITABLE ACTIVITIES		
Awards	54,078	26,355
Water Safety Training	252,731	153,287
Behaviour Change Campaigns	1,000	-
Research & Development	-	-
Lifesaving Sport	31,534	10,298
Volunteer & Clubs	8,034	9,738
Educating Young People	24,579	8,108
Community Outreach	6,281	452
Other	7,800	46,545
	<u>386,037</u>	<u>254,783</u>
OTHER INCOME		
Other	113	127,846
	<u>5,417,841</u>	<u>4,379,106</u>

2b ANALYSIS OF INCOME - COMPANY

	2022 £	2021 £
MEMBERSHIP		
Gift aid	20,737	(5,000)
Membership fees	338,554	261,120
	<u>359,291</u>	<u>256,120</u>
OTHER VOLUNTARY INCOME		
Fundraising	58,793	38,364
Legacies	-	-
Corporate donations	1,525	15,986
Other	-	-
	<u>60,318</u>	<u>54,350</u>
OTHER TRADING ACTIVITIES		
Commercial Trading	2,425,761	887,387
INVESTMENT INCOME		
Interest received	489	58
	<u>2,845,859</u>	<u>1,197,915</u>
FROM CHARITABLE ACTIVITIES		
Awards	54,078	26,355
Water Safety Training	252,731	153,287
Behaviour Change Campaigns	1,000	-
Research & Development	-	-
Lifesaving Sport	31,534	10,298
Volunteer & Clubs	8,034	9,738
Educating Young People	24,579	8,108
Community Outreach	6,281	452
Other	7,800	46,545
	<u>386,037</u>	<u>254,783</u>
OTHER INCOME		
Other	113	127,846
	<u>3,232,009</u>	<u>1,580,544</u>

3a ANALYSIS OF TOTAL EXPENDITURE - GROUP

	Staff costs	Direct costs	Other apportioned costs	Total 2022	Total 2021
	£	£	£	£	£
Cost of generating income					
Membership					
Membership	113,928	70,364	86,106	270,398	223,370
Fundraising					
Fundraising	57,699	6,453	90,375	154,527	130,941
Other Trading Activities					
Commercial Trading	709,625	1,895,173	-	2,604,798	2,343,202
Investment Management costs					
Investment management	3,917	-	1,136	5,053	-
Charitable Activities					
Awards	168,149	45,559	96,796	310,504	259,821
Water Safety Training	148,376	132,555	68,652	349,583	266,903
Behaviour Change Campaigns	101,545	-	73,625	175,170	121,733
Research & Development	58,394	65,176	25,273	148,843	54,446
Lifesaving Sport	78,159	55,811	36,456	170,426	120,697
Volunteer & Clubs	245,794	45,846	110,574	402,214	312,586
Educating Young People	111,425	3,581	51,306	166,312	132,373
Community Outreach	89,463	6,013	42,807	138,283	112,766
International	29,854	17,330	26,256	73,440	70,335
Governance	23,485	9,653	25,721	58,859	11,222
	<u>1,054,644</u>	<u>381,524</u>	<u>557,466</u>	<u>1,993,634</u>	<u>1,462,883</u>
	<u>1,939,813</u>	<u>2,353,514</u>	<u>735,063</u>	<u>5,028,410</u>	<u>4,160,396</u>

3b ANALYSIS OF TOTAL EXPENDITURE - COMPANY

	Staff costs	Direct costs	Other apportioned costs	Total 2022	Total 2021
	£	£	£	£	£
Cost of generating income					
Membership					
Membership	113,928	70,364	86,106	270,398	223,370
Fundraising					
Fundraising	57,699	6,453	90,375	154,527	130,941
Other Trading Activities					
Subsidiary undertakings	709,625	9,007	367,121	1,085,753	104,709
Investment management costs					
Investment management	3,917	-	1,136	5,053	-
Charitable activities					
Awards	168,149	45,559	96,796	310,504	259,821
Water Safety Training	148,376	132,555	68,652	349,583	266,903
Behaviour Change Campaigns	101,545	-	73,625	175,170	121,733
Research & Development	58,394	65,176	25,273	148,843	54,446
Lifesaving Sport	78,159	55,811	36,456	170,426	120,697
Volunteer & Clubs	245,794	45,846	110,574	402,214	312,586
Educating Young People	111,425	3,581	51,306	166,312	132,373
Community Outreach	89,463	6,013	42,807	138,283	112,766
International	29,854	17,330	26,256	73,440	70,335
Governance	23,485	9,653	25,721	58,859	11,222
	1,054,644	381,524	557,466	1,993,634	1,462,883
	1,939,813	467,348	1,102,204	3,509,365	1,921,903

4a TOTAL EXPENDITURE – GROUP

Total expenditure includes the following:

	General £	Designated £	Restricted £	Total 2022 £	Total 2021 £
Staff costs	1,906,414	-	33,399	1,939,813	1,694,102
Depreciation	133,527			133,527	167,578
Amounts due in respect of :					
Audit	36,500	-	-	36,500	33,640
Other services	9,045	-	-	9,045	2,217
Operating lease rentals – property	93,471			93,471	76,978
– other	6,503	-	-	6,503	4,058

Staff costs comprise:

	2022 £	2021 £
Salaries	1,734,000	1,455,704
Social security costs	169,565	137,564
Pension costs	36,248	30,431
	1,939,813	1,623,699

The average number of persons employed by the group during this year were as follows:

	2022 FTE	2021 FTE	2022 NO	2021 NO
Directly charitable	45	42	55	52
Fundraising	7	5	8	6
Management and administration	5	4	6	5
	57	51	69	63

The directors listed on page 25 are all volunteers and are therefore excluded.

The emoluments of four (2021: four) members of staff, including benefits in kind, are within the ranges.

	2022	2021
	No	No
£60,001 to £70,000	1	1
£70,001 to £80,000	1	2
£80,001 to £90,000	1	1
£100,001 to £110,000	1	-

All employees earning more than £60,000 participated in the pension scheme.

The total emoluments for key management personnel, excluding pension, including benefits in kind were:

	2022 £	2021 £
Key Members of Staff		
Chief Executive Officer	102,573	96,984
Commercial Director	82,112	73,897
Director of Operations	261	64,100
Director of Finance & HR	48,639	42,949
Director of Charity	77,163	74,044
Total Key Members of Staff	310,748	351,974

The Director of Operations left in November 2021 and was not replaced.

The ratio of our highest salary to our median salary is 5.4:1.

In 2022 one (2021: two) RLSS UK members of staff received redundancy and termination payments.

	2022	2021
Redundancy & Settlement payments	500	9,768

Directors' remuneration

The Directors neither received nor waived any emoluments during the year (2021: Nil). Indemnity insurance of £10,000,000 was purchased during the year for £2,900.

Out of pocket expenses were reimbursed to directors as follows:

	2022 Number	2021 Number	2022 £	2021 £
Travel and subsistence	10	3	4,548	610

In 2022 no (2021: nil) RLSS UK Trustee received payment for professional services supplied to the charity outside of their Trustee capacity.

	2022 Number	2021 Number	2022 £	2021 £
Payments for Professional services	-	-	-	-

Related Parties

There was no Directors (2021: nil) and no key management personnel (2021: nil) who had interest in related parties that were involved in transactions during 2022.

DIRECTORS - NIL**KEY MANAGEMENT PERSONNEL - NIL**

4b TOTAL RESOURCES EXPENDED – COMPANY

	General £	Designated £	Restricted £	Total 2022 £	Total 2021 £
Total resources expended include the following:					
Staff costs	1,196,789	-	33,399	1,230,188	1,092,434
Depreciation	133,527	-	-	133,527	167,578
Amounts due in respect of :					
- audit	23,155	-	-	23,155	21,640
- other services	2,445	-	-	2,445	1,357
Operating leases rentals – Property	93,471	-	-	93,471	76,978
- Other	6,503	-	-	6,503	4,058
Staff costs comprise:					
				2022 £	2021 £
Salaries				1,734,000	938,704
Security costs				169,565	88,711
Pension costs				36,248	19,620
				<u>1,939,813</u>	<u>1,047,035</u>

4c INVESTMENT & TRADING INCOME

GROUP	2022 £	2021 £
Interest receivable and capitalised dividends	<u>3,091</u>	<u>147</u>
COMPANY		
Interest receivable and capitalised dividends	<u>489</u>	<u>58</u>

5a GROUP AND COMPANY TANGIBLE FIXED ASSETS

	Equipment £
COST	
At 1 January 2022	946,545
Additions	48,096
Disposals	-
Transfer to Intangible Assets	-
At 31 December 2022	<u>994,641</u>
DEPRECIATION	
At 1 January 2022	850,754
Charge for the year	99,987
On Disposals	-
At 31 December 2022	<u>950,741</u>
NET BOOK VALUE	
At 31 December 2022	<u>43,900</u>
At 31 December 2021	<u>95,791</u>

5b GROUP AND COMPANY INTANGIBLE FIXED ASSETS

	Equipment £
COST	
At 1 January 2022	92,120
Additions	8,500
Disposals	-
Transfer from Tangible Assets	-
At 31 December 2022	<u>100,620</u>
AMORTISATION	
At 1 January 2022	30,707
Charge for the year	33,540
On Disposals	-
At 31 December 2022	<u>64,247</u>
NET BOOK VALUE	
At 31 December 2022	<u>36,373</u>
At 31 December 2021	<u>61,413</u>

6a INVESTMENT - GROUP

	2022 £	2021 £
Quoted investments		
Market value at 1 January	-	-
Additions at cost	-	-
Proceeds on disposal	-	-
Net investment gain/(loss) Unrealised	-	-
Net investment gain/(loss) Realised	-	-
	<u>-</u>	<u>-</u>
Cash awaiting investment	-	-
	<u>-</u>	<u>-</u>
Market value at 31 December	<u>-</u>	<u>-</u>

6b INVESTMENTS - COMPANY

	2022 £	2021 £
Shares in subsidiaries:		
Cost at 31 December	<u>101</u>	<u>101</u>
Quoted investments		
Market value at 1 January	-	-
Additions at cost	-	-
Proceeds on disposal	-	-
Net investment gain/(loss) Unrealised	-	-
Net investment gain/(loss) Realised	-	-
	<u>-</u>	<u>-</u>
Cash awaiting investment	-	-
Market value at 31 December	<u>-</u>	<u>-</u>
Total at 31 December	<u>101</u>	<u>101</u>

The Charity owns 100% of the ordinary share capital of RLSS UK Enterprises Limited and IQL UK Limited, all companies being registered in England and Wales.

The following amounts have been included in the Consolidated Statement of Financial Activities in respect of the trading subsidiaries before consolidating adjustments.

Notes to the Financial Statements

	IQL £	Enterprises £	2022 £	2021 £
Incoming resources				
Activities for generating funds	561,896	4,176,032	4,737,928	3,838,225
Investment income	723	1,878	2,601	90
	<u>562,619</u>	<u>4,177,910</u>	<u>4,740,529</u>	<u>3,838,315</u>
Resources expended				
Fundraising trading	212,818	2,401,740	2,614,558	2,379,131
Gift aid	255,547	1,203,638	1,459,185	899,116
	<u>468,365</u>	<u>3,605,378</u>	<u>4,073,743</u>	<u>3,278,247</u>
Net Incoming Resources	<u>94,254</u>	<u>572,532</u>	<u>666,786</u>	<u>560,068</u>

The following amounts have been included in the Consolidated Balance Sheet in respect of the trading subsidiaries before consolidating adjustments.

	IQL £	Enterprises £	2022 £	2021 £
Stock	-	378,562	378,562	231,896
Debtors	91,741	289,578	381,319	742,762
Bank	415,631	1,292,125	1,707,756	867,653
Creditors	(145,659)	(174,330)	(319,989)	(361,451)
Accumulated funds	361,713	1,785,935	2,147,648	1,480,760

7 DEBTORS

	2022		2021	
	Group £	Company £	Group £	Company £
DUE WITHIN ONE YEAR:				
Trade	409,950	89,849	641,649	91,986
Amount due from subsidiary undertakings	-	13,443	-	53,090
Prepayments and Accrued Income	178,146	141,799	363,773	132,185
	<u>588,096</u>	<u>245,091</u>	<u>1,005,422</u>	<u>277,261</u>

	General 2021 £	Designated 2021 £	Restricted 2021 £	Total 2021 £
INCOME				
Income from donations legacies:				
Membership	256,120	-	-	256,120
Other voluntary income	54,350	-	-	54,350
	<u>310,470</u>	<u>-</u>	<u>-</u>	<u>310,470</u>

8a CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022		2021	
	Group	Company	Group	Company
	£	£	£	£
Trade	269,197	130,625	268,394	91,799
Amount due to subsidiary undertakings	-	23,139	-	10,592
Accruals	148,488	116,038	137,243	109,243
Deferred income	301,981	191,826	269,889	177,700
Tax and social security	40,757	40,757	33,588	33,588
Borrowings	80,000	80,000	80,000	80,000
Other creditors	102,254	78,618	179,537	118,747
	<u>942,677</u>	<u>661,003</u>	<u>968,651</u>	<u>621,801</u>

8b CREDITORS: AMOUNTS FALLING DUE AFTER ONE YEAR

	2022		2021	
	Group	Company	Group	Company
	£	£	£	£
Borrowings at 3.25% above base rate	240,000	240,000	320,000	320,000
	<u>240,000</u>	<u>240,000</u>	<u>320,000</u>	<u>320,000</u>

Amounts due from subsidiary undertakings are interest free and payable on demand.

	Group £	Company £
Movement in deferred income		
Deferred income brought forward	269,889	177,700
Released to income during the year	(269,889)	(177,700)
Deferred income arising during the year	<u>301,981</u>	<u>191,826</u>
Deferred income carried forward	<u>301,981</u>	<u>191,826</u>

Deferred Income relates to Approved Training Centre and Membership Fees each for a 12 month period in 2022/2023.

9a RESERVES CATEGORY COMPARATIVES - GROUP

	310,470	-	-	310,470
Income from charitable activities	218,283	-	36,500	254,783
Income from trading activities	3,683,312	-	2,548	3,685,860
Investment income	147	-	-	147
Other income	127,846	-	-	127,846
Total Income	<u>4,340,058</u>	<u>-</u>	<u>39,048</u>	<u>4,379,106</u>
EXPENDITURE				
Cost of raising funds:				
Membership	223,370	-	-	223,370
Other voluntary income	130,941	-	-	130,941
Trading activities	2,244,330	11,324	87,548	2,343,202
Investment	-	-	-	-
	2,598,641	11,324	87,548	2,697,513
Expenditure charitable activities	<u>1,412,159</u>	<u>18,232</u>	<u>32,492</u>	<u>1,462,883</u>
Total expenditure	<u>4,010,800</u>	<u>29,556</u>	<u>120,040</u>	<u>4,160,396</u>
Net gains/(losses) on investments:				
Unrealised gain/(loss) investments	-	-	-	-
Realised gain/(loss) on investments	-	-	-	-
NET EXPENDITURE FOR THE YEAR	<u>329,258</u>	<u>(29,556)</u>	<u>(80,992)</u>	<u>218,710</u>
Transfer between funds	-	-	-	-
NET MOVEMENT IN FUNDS	<u>329,258</u>	<u>(29,556)</u>	<u>(80,992)</u>	<u>218,710</u>
FUND BALANCES BROUGHT FORWARD	763,930	123,210	166,299	1,053,439
FUND BALANCES CARRIED FORWARD	<u>1,093,188</u>	<u>93,654</u>	<u>85,307</u>	<u>1,272,149</u>
	General 2021 £	Designated 2021 £	Restricted 2021 £	Total 2021 £
INCOME				
Income from donations legacies:				
Membership	256,120	-	-	256,120
Other voluntary income	54,350	-	-	54,350
	<u>310,470</u>	<u>-</u>	<u>-</u>	<u>310,470</u>

9b RESERVES CATEGORY COMPARATIVES - COMPANY

Income from charitable activities	218,283	-	36,500	254,783
Income from trading activities	884,839	-	2,548	887,387
Investment income	58	-	-	58
Other income	127,846	-	-	127,846
Total Income	1,541,496	-	39,048	1,580,544
EXPENDITURE				
Cost of raising funds:				
Membership	223,370	-	-	223,370
Other voluntary income	130,941	-	-	130,941
Trading activities	5,837	11,324	87,548	104,709
Investment	-	-	-	-
	360,148	11,324	87,548	459,020
Expenditure charitable activities	1,412,159	18,232	32,492	1,462,883
Total expenditure	1,772,307	29,556	120,040	1,921,903
Net gains/(losses) on investments:				
Unrealised gain/(loss) investments	-	-	-	-
Realised gain/(loss) on investments	-	-	-	-
NET EXPENDITURE FOR THE YEAR	(230,811)	(29,556)	(80,992)	(341,359)
Transfer between funds	-	-	-	-
NET MOVEMENT IN FUNDS	(230,811)	(29,556)	(80,992)	(341,359)
FUND BALANCES BROUGHT FORWARD	(156,761)	123,210	166,299	132,748
FUND BALANCES CARRIED FORWARD	(387,572)	93,654	85,307	(208,611)

	At 31 December 2021	Statement of financial activities	At 31 December 2022
	£	£	£
General	(387,572)	(206,867)	(594,439)
Designated	93,654	(64,223)	29,431
Restricted	85,307	(6,266)	79,041
Total funds	(208,611)	(277,356)	(485,967)

9c MOVEMENT IN GROUP FUNDS

	At 31 December 2021	Statement of financial activities	At 31 December 2022
	£	£	£
General	1,093,188	459,920	1,553,108
Designated	93,654	(64,223)	29,431
Restricted	85,307	(6,266)	79,041
	1,272,149	389,431	1,661,580

Represented by	Restricted funds £	Designated funds £	General fund £	Total £
Tangible fixed assets	-	-	43,900	43,900
Intangible fixed assets	-	-	36,373	36,373
Investments	-	-	-	-
Cash at bank	79,041	29,431	1,681,021	1,789,493
Other net assets	-	-	(208,186)	(208,186)
	79,041	29,431	1,553,108	1,661,580

9d MOVEMENT IN COMPANY FUNDS

Represented by	Restricted funds £	Designated funds £	General fund £	Total £
Tangible fixed assets	-	-	43,900	43,900
Intangible fixed assets	-	-	36,373	36,373
Investments	-	-	101	101
Cash at bank	79,041	29,431	(26,734)	81,738
Other net assets	-	-	(648,079)	(648,079)
	79,041	29,431	(594,439)	(485,967)

9e MOVEMENT IN GROUP AND COMPANY RESTRICTED FUNDS

	At 31 December 2021 £	Income £	Expenditure £	Transfers £	At 31 December 2022 £
Stronger Safer Communities	11,591	-	11,591	-	-
Education Crowdfunding	-	1,000	-	-	1,000
Disabled Children Water Safety	-	11,054	-	-	11,054
Diverse Community Training	-	5,000	-	-	5,000
Club Lifeguard Training	5,000	-	336	-	4,664
Don't Drink & Drown	2,093	-	-	-	2,093
Drowning Prevention Week	1,237	-	-	-	1,237
Youth Lifesaving	1,000	-	333	-	667
Lifesaving-Disadvantaged Children	500	-	250	-	250
Water Safety Scotland	514	-	-	-	514
Drowning Prevention Bath	116	-	-	-	116
Search & Rescue Training UK	17,237	-	3,677	-	13,560
Sports Officials Development	1,000	-	-	-	1,000
ECORYS Safety Managers	3,691	-	-	-	3,691
West Mercia Educate Water Safety	14,229	28,400	33,400	-	9,229
Worcester Water Safety	370	-	55	-	315
Regional Legacy Funds	26,730	600	2,678	-	24,652
	<u>85,307</u>	<u>46,054</u>	<u>52,320</u>	<u>-</u>	<u>79,041</u>

Restricted funds have been received on a number of projects in regard to Water Safety training, research and development and these funds are used solely for the purpose or areas stated.

9f DESIGNATED FUNDS

	At 31 December 2021 £	Income £	Expenditure £	Transfers £	At 31 December 2022 £
Designated funds have been allocated by the Charity for development					
Planned Development projects	79,175	-	48,681	(11,334)	19,160
Legacies	-	-	-	-	-
Regional Development Funds	14,479	446	4,654	-	10,271
	<u>93,654</u>	<u>446</u>	<u>53,335</u>	<u>(11,334)</u>	<u>29,431</u>

Trustees set aside a sum of £30,000 for Bid Writing and £49,175 for Branch and Regional support.

10 CAPITAL COMMITMENTS

At 31 December 2022 capital expenditure commitments authorised by the Board of Directors but not contracted for amounted to £Nil (2021 – £Nil).

11 CONTINGENT LIABILITIES

There were no known contingent liabilities at 31 December 2022 (2021 - £Nil)

12 LEASING COMMITMENTS – GROUP AND COMPANY

	2022 £	2021 £
At 31 December 2022 there were annual commitments under non-cancellable operating leases expiring as follows:		
Land and buildings		
Within one year	85,000	85,000
Between two and five years	340,000	340,000
Over 5 years	715,417	800,417
Other operating leases		
Within one year	6,138	4,427
Between two and five years	4,092	9,592

	2022 £	2021 £
At 31 December 2022 there were annual commitments under non-cancellable financial leases and loans expiring as follows:		
Fixtures & Fittings		
Within one year	-	3,117
Between two and five years	-	-
CIBL Loan		
Within one year	80,000	80,000
Between two and five years	240,000	320,000
The Balance Sheet amount for "Creditors: amounts falling due more than one year" relates to a CIBL Loan received due to COVID19 with both being between two and five years.		
Other financial leases		
Within one year	-	4,394
Between two and five years	-	1,982

13 POST BALANCE SHEET EVENT

The company IQL UK Limited was made dormant at 1st January 2023 and all income and expenditure transferred to RLSS UK Enterprises Limited both being fully owned trading subsidiaries of The Royal Life Saving Society – U.K.

THE ROYAL LIFE SAVING SOCIETY - U.K.

England & Wales - Charity number 1046060

Accounts

Royal Life Saving Society UK

Annual Report and Accounts 2021

Our purpose is to enhance communities, so everyone can enjoy being in, on or near water safely - because every life is worth saving

Our vision is a nations without drowning where everyone can safely enjoy being in, on or near water.

Our mission is to be the leader in lifesaving and lifeguarding in the UK and Ireland; sharing our expertise and knowledge with as many people as possible, giving everyone the potential to save lives and safely enjoy water.

Company Number: 03033781

Registered Charity England and Wales: 1046060
Registered Charity Scotland: SC037912

CONTENTS

	Page
Welcome from the President	3
Our Impact in 2021	4 to 6
Financial Review	7 to 10
Governance • Governance documents • Developing Governance • Board of Trustees • Future plans • Principle risks and uncertainties • Internal controls	11 to 14
Trustee statement	14 to 15
Patrons, Board of Trustees (Directors) and Advisers	16
Independent auditor's report	17 to 19
Financial statements	20 to 24
Notes to the financial statements	25 to 42

Welcome to the Royal Life Saving Society UK's (RLSS UK) 2021 Annual Report and Accounts

Having held the role of President, and Trustee before that, I have seen a lot of change in the Society over the last ten years. As I prepare to hand this role over, I have taken a few moments to reflect on the impact the Charity has made in that time.

While normally our impact report would focus on the incredible work undertaken to save lives by helping communities to enjoy water safely, also at this time I reflect on the phenomenal efforts undertaken to ensure survival of the Charity through the pandemic. I want to express my gratitude to everyone that supported the Society through this period of incomparable turmoil for so many. To say that the Charity has arguably emerged from the situation stronger than it was before, demonstrates not only the dedication of our members, volunteers, trainers, customers, staff and lifeguards, but also the huge significance that all stakeholders place on the importance of the Charity's work.

This then reminds me of the clearly defined purpose of our Charity, which we launched just prior to all our lives changing in the pandemic. We exist to enhance communities, so everyone can enjoy being in, on or near water safely – because every life is worth saving. By ensuring all our activity has this at its core ensures an impactful and consistently relevant delivery to the charitable objectives of the Society. The impact report is a mere snapshot of the considerable hours, weeks and months of dedication and commitment to our work given by so many.

When I came to office as President, I regularly talked about the importance of recognising those enabling the enjoyment of water safely, regardless of how they came to do this. Some as volunteers, some in paid roles, some in pools, some in communities, and so forth – our purpose is shared, and we deliver together.

A critical part of this lifesaving network are the lifeguards relying on our sector leading training and qualifications. We continue to support leisure activity and our industry by providing over 46,000 trained lifesaving experts. These lifeguards enable the UK & Irish public to visit swimming pools, open water venues and our beaches so they can all enjoy water safely.

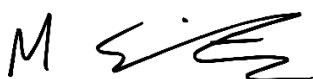
On-going training is a fundamental part of our awards, and we make sure that we are constantly helping to enhance Lifeguards' skills and knowledge. We delivered over 71,000 professional development sessions to ensure our lifesavers are ready to undertake their duties with confidence and assurance.

Water safety advice to young people is a fundamental component for delivering our charitable objectives, so despite the global challenges faced, nearly 400,000 children have received our water safety training. To continue to develop we encourage all these children to join one of over 250 local lifesaving clubs, helping us to build our community and provide on-going learning of key life skills. All of this in a fun, enjoyable and safe environment.

Thank you to everyone that has been involved, not just in 2021, but also across the decade I have been involved with the board. We must continue to all deliver with one shared purpose.

Together we will be stronger and prevent the tragedy of drownings throughout our nations.

Because every life is worth saving.



Mark Smith, President
Royal Life Saving Society UK



Our Impact in 2021

EDUCATION, TRAINING, AND PERSONAL DEVELOPMENT

- 156,626 Qualifications Awarded (Vocational and Non- Vocational)
- 71,817 Online Continuous Professional Development (CPD) sessions taken

The Royal Life Saving Society UK (RLSS UK) is the leading provider of training in lifesaving and lifeguarding in the UK and Ireland, delivering 150,000+ qualifications in 2021. We work with a panel of the most senior and highly regarded advisors and medical experts, whose expertise and knowledge expand across all relevant subjects and water safety environments, to deliver industry-leading qualifications and awards.

In 2021, more than 46,000 people gained one of our National Pool Lifeguard Qualifications (NPLQ), whilst almost 26,750 completed our Automated External Defibrillator (AED) Programme.

In total we had 100 qualifications and courses available during the year, with more than 6,700 people taking part in at least one of our 35 online e-learning programmes, amounting to 71,817 sessions.

71% of lifeguards holding an RLSS UK National Pool Lifeguard Qualification (NPLQ) said they felt proud that they know how to save someone's life.

Our qualifications and awards are regularly reviewed and updated to ensure that content is current and informed by the latest legislation.

This year we introduced the Swim School Health and Safety Award (SSHSA). This award has been designed to help swim school owners understand their legal duties relating to health and safety. It is delivered online, in a variety of layouts to fit within the demands of a swim school.

CONSULTANCY EXPERTISE AND PARTNERSHIP

The Royal Life Saving Society UK (RLSS UK) has provided water safety advice for over 130 years. This extensive experience underpins our position as water safety experts in the UK and Ireland. We expanded further the footprint of our site visits, accreditation, and consultancy projects, helping to increase the number of people who can enjoy water safely across a range of water experiences. We worked on behalf of a wide- range of clients, including well-known private leisure firms, private management companies, landowners, universities, and councils.

- Over 100 mystery site visits - to independently assess sites on whether procedures set by the site are being adhered to and compile a comprehensive, unbiased report from a 'customer perspective' coupled with advice and guidance to help improve water safety at these sites.
- 28 Aqua Park Accreditations – providing a recognised and consistent safety standard, making RLSS UK accredited aqua parks some of the safest in the world. We partnered with 28 of the UK and Ireland's estimated 75 parks, an increase of 400% on 2020.
- 5 Large-scale consultancy projects, each with multiple site risk assessments - to identify potential safety risks at site and provide recommendations for water safety measures.
- 5 Festivals and Events were provided with water safety cover, to ensure people stayed safe whilst having fun on, in or near water.

Supporting water safety education in schools via online teaching resources

There were more than 1,700 downloads of our free educational materials from the RLSS UK website, with 380,270 pupils receiving water safety training as a result. In addition, we supported The Oak National Academy to develop teaching resources for 3 water safety lessons focused on water hazards, cold-water safety and helping others in a water- based emergency. The materials have recorded 9,970 lesson-starts.

Working with our strategic partners, in Q3 2021, RLSS UK began an important programme to develop an up to date, engaging and flexible set of class-based educational materials for schools. The materials aim to enhance the knowledge and understanding of water safety amongst children across the UK and Ireland. They are designed for pupils in Early Years through to KS3 and has been available for teaching staff to download free of charge from the RLSS UK website in early 2022.

Beyond Swim

A brand-new initiative, Beyond Swim launched to support safe, enjoyable, and consistent outdoor swimming experiences for all, regardless of ability. Beyond Swim is the creation of Triathlon England and is supported by the Royal Life Saving Society UK (RLSS UK) and Swim England. It provides accreditation for outdoor swimming venues, ensuring they have met the highest standards of safety and professionalism, which will foster a lively open water swimming community, with high-quality experiences and industry-leading guidance.

Sponge to Plunge

Our 'Sponge to Plunge' guidance offers people a safe way to reduce the impact of cold-water immersion by suitably preparing over a 2-week period. In recent years we have seen increased interest in and publicity around outdoor swimming. In response, RLSS UK collaborated with Professor Greg Whyte to launch a 2-week home plan to help people prepare for cold-water activities, such as outdoor swimming. The activities help acclimatise the body to cold water, offering a safe way to reduce the impact of cold-water immersion.

BUILDING OUR COMMUNITY

By the end of 2021, Royal Life Saving Society UK (RLSS UK) had in excess of 8,750 members, 18% more than at the end of 2020. It is our ambition to provide a lifelong connection with water safety, and our different membership packages allow people of all ages and swimming abilities to enjoy membership benefits relevant to them.

This year we launched our Lifesaving Academy Membership for babies and toddlers aged 0-4 years old. The membership is designed to initiate the development of a safe and enjoyable relationship with the water from birth and offers parents regular and ongoing family safety information and support, to work towards water confidence for their child. Membership includes a welcome gift, plus a £10 Water Babies voucher, to spend on products and our unique pack of milestone cards.

Life Saving Branches and Clubs

We have a robust network of 47 branches and over 250 Lifesaving clubs that continued their fantastic work during 2021, supporting our shared mission of using our expertise and knowledge, to give everyone the potential to save lives and enjoy water safely. The impact of Covid-19 has created some significant challenges for Royal Life Saving Society UK (RLSS UK) Lifesaving clubs, many of which needed support with re-opening after a significant period without income. The return to club activity often saw increased pool and cleaning costs, coupled with an initial hesitancy amongst some people to return poolside, meaning income streams remained below pre-Covid levels. In response to the challenges faced by clubs, RLSS UK launched two initiatives to provide financial support in the short-term: A hardship grant for up to £300 per club to help boost funds and a £100 voucher that could be used to purchase items from the RLSS UK shop.

Communications

During 2021 we grew the number of people following our work on social media by 13% on average, across Facebook, Instagram, LinkedIn and Twitter, offering an opportunity to connect more widely in our community and expand the reach of our water safety messages.

Our engaging multi-media Drowning Prevention Week campaign worked especially hard to promote our water safety messaging to new audiences, with mainstream TV and press coverage, 19 national radio interviews, coupled with a strong social media campaign. Our activity for Drowning Prevention Week focused on the negative impact COVID-19 had on accessibility to water safety advice, with a particular aim to increase engagement with under-represented communities.

- 100,000+ people saw our best-performing social media post
- 250,000+ school children were educated in water safety using our free downloadable school resources
- 157 parents downloaded our educational resources from the RLSS UK website

The Don't Drink and Drown (#DDAD) campaign ran between 6th and 13th December 2021. The national campaign encourages people to think about the decisions they make after consuming alcohol.

- 11,000+ people saw our best-performing social media post on Facebook
- 1M people Potentially reached through articles in regional press

FINANCIAL REVIEW

FOR THE YEAR ENDED 31 DECEMBER 2021

SUMMARY

When the pandemic hit the UK and Ireland our financial priorities for 2020 quickly moved towards effective cash, liability and debtor management. We also looked at diversifying income opportunities but within a suppressed market this was always going to be challenging. We did secure a number of grants and funding opportunities to support both ourselves and the leisure sector. Additionally, we invested in supporting our members, volunteers and customers with a significant range of online, free of charge, learning resources. Our aim was to help build resilience within ourselves and the sectors we serve so that we all had the best chance of survival in the face of unprecedented challenges. This work has continued in 2021.

INCOME

Since 2015 we had seen income well above £5m every year but with the closure of leisure centres for a number of months during 2020 and 2021 income was reduced, however, the underlying operational surplus is still positive.

2021 £4.4m income was down £446k (-9.2%) on 2020 £4.8m

2020 £4.8m income was down £502k (-9.4%) on 2019 £5.3m

2019 £5.3m income was down £52k (-1.0%) on 2018 £5.4m

2018 £5.4m income was up £26k (0.5%) on 2017's £5.4m.

2017 £5.4m income was down £83k (-1.5%) on 2017's £5.5m.

2016's £5.5m income was up £935k (21%) on 2015's £4.5m.

2015's £4.5m income was up £98k (2%) on 2014's £4.4m.

Income from Charitable Activities

2021 income from charitable activities was £255k, (+83.6%) against 2020. This increase was predominantly driven by the increase in Water Safety training and education undertaken.

Income from Other Voluntary Sources

2021 income from Other Voluntary Sources increased by £7k (+16%) against 2020. This increase was a result of increased corporate sponsorship in the year.

FUNDRAISING

Fundraising contributed 1% percent of our total income of £4.4m.

Fundraising and Grants form part of a longer-term ambition to diversify our financial model to create greater financial stability and reduce the reliance on our current key product, Awards & Qualifications, stream.

EXPENDITURE

Whilst 2021 income fell by £446k (-9.2%) against 2020, expenditure for the period was reduced by £339k (-7.5%) against 2020.

RLSS UK will continue to optimise the management of expenditure including further contract negotiations and the shift from 'print and post' to digital resources (including the use of Tahdah for online Certificates of Authority).

2021 charitable expenditure reduced by £35k (-2.3%) against 2020.

RLSS UK's Expenditure on Charitable Activity (2020)	£'s	%
Award Costs	259,821	18%
Water Safety training, consultancy and provision	266,903	18%
Behaviour change campaigns	121,733	8%
Research and Development	54,446	4%
Lifesaving Sport	120,697	8%
Volunteer & Clubs	312,586	21%
Educating Young People	132,373	9%
Community Outreach	112,766	8%
International	70,335	5%
Governance	11,222	1%
Total	1,462,883	

The percentage of RLSS UK company's total expenditure spent on charitable activity is currently 76%, reflective of RLSS UK's operating model, i.e. two trading subsidiaries, both of which gift aid back significant sums to the parent charity to fund charitable activity. These are not classed as expenditure on charitable activity within RLSS UK's company accounts and RLSS UK's operating model should be considered when looking at any charity financial reporting comparisons.

RESERVES POLICY

RLSS UK's Trustees (Directors) are responsible for setting the minimum level of free reserves required to support the charity's operations, ensuring RLSS UK holds sufficient funds to continue to operate at any time, to avoid financial difficulties and to sustain the delivery of core services to beneficiaries. It takes account of possible risks and aims to allow the RLSS UK to respond to new opportunities.

RLSS UK Trustees (Directors) determine the level of reserves required as part of RLSS UK's strategic, operational and budgetary planning process and our current policy is three-fold:

1. that the General Reserves cover 3 months operating costs which currently equates to £557K. At 31 December 2021, General Reserves were valued at £1,093k.
2. that the liquidity value of Current Assets less Stock less Current Liabilities is above £200k. At 31 December 2021, the value of the Liquidity Reserve was £1,195k.
3. that the level of free reserves (General Reserves less non financed Fixed Assets) be between £100k and £1million. At 31 December 2021 the free reserves figure was £1,094k.

The Trustees are aware that these measures are all ahead of target and the measures will be reviewed and updated in light of the current economic climate.

DESIGNATED FUNDS

Designated Funds are funds identified by RLSS UK Trustees (Directors) for supporting specific projects that fall within the charitable activities of the Charity (in line with the strategic business plan). They form part of the unrestricted funds of the Charity and may be undesignated at the discretion of RLSS UK Trustees (Directors).

At 31 December 2021, Designated Funds totalled £93,654 (2020 £123,210).

Projects funded from Designated Funds during 2020 included Save a Baby Life Roadshows, Fulfilment, and Life Saving clubs.

RESTRICTED FUNDS

The charity's Restricted Funds are subject to restrictions on their use through the terms of an appeal or as requested by the donor (held in accordance with the donor's requirements). At 31 December 2021, Restricted Funds totalled £85,307 (2020 £166,299).

Projects funded from Restricted Funds during 2021 included South Yorkshire Safer Communities, West Mercia Water Safety, UK Search and Rescue and Lifeguard Awards.

INVESTMENTS

The charity's general policy is to invest money that is not immediately required to meet its objectives. Such investments are low to medium risk, and medium-term.

The Board has approved the following ethical policy: The charity will not directly invest in the producers or suppliers of tobacco, alcohol and armaments or similar products nor directly invest in the securities of organisations involved in activities incompatible with the objects and ethos of the charity.

2021 the Charity had no reserves held in investments.

FIXED ASSETS

At 31 December 2021, the net book value of fixed assets totalled £157,204 (2020 £272,082). This predominantly relates to RLSS UK's headquarter relocation and fit-out.

RLSS UK's headquarter relocation from a small rural village to more prominent city location has generated a return on investment including improved profile, accessibility, recruitment and talent pool, local community engagement, corporate partnerships and sponsorship.

TRUSTEE (DIRECTOR) INDEMNITY INSURANCE

Trustee (Director) Indemnity Insurance (£10,000,000 limit of indemnity) was purchased for the year 2021 for £2,800.

STATEMENT OF PUBLIC BENEFIT

The RLSS UK provides public benefit through reducing drownings and the impact of drownings in the community across the UK and Ireland.

Our Trustees (Directors) have complied with their duty in accordance with the Charities Act 2016 to follow the Charity Commission's guidance on the operation of this public benefit.

OUR GOVERNANCE STRUCTURE

STRUCTURE Royal Life Saving Society UK (RLSS UK) is registered as a charity in England and Wales (1046060) and in Scotland (SC037912). RLSS UK has applications in process with the Republic of Ireland's Charities Regulator and the Charity Commission for Northern Ireland.

- RLSS UK is registered with Companies House as a private company limited by guarantee (3033781).
- RLSS UK has two wholly-owned trading subsidiaries, both of whom gift aid back their profits to the parent charity RLSS UK to support RLSS UK's drowning prevention work.
- IQL UK Ltd – operates as RLSS UK's awarding organisation. Registered with Companies House as a private limited company (03719774). Regulated by qualification regulators including Office of Qualifications and Examinations Regulation (Ofqual), Scottish Qualifications Authority (SQA) and Qualifications Wales.
- RLSS UK Enterprises Ltd (trading as RLSS UK Shop) – operates as RLSS UK's online shop and catalogue. Registered with Companies House as a private limited company (02559199).
- RLSS UK has a strong volunteer network delivering water safety messages and lifesaving skills across the UK, Ireland and internationally. RLSS UK's volunteer structure includes RLSS UK Trustee Board, RLSS UK Ambassadors, 47 RLSS UK Branches and over 450 affiliated Lifesaving and Lifeguarding Clubs.
- RLSS UK is recognised by Sport England as the governing body for Lifesaving.
- RLSS UK is a Membership Organisation, with circa 8,500 Individual Members and 450 affiliated Group/Club Members.
- As a result of above, RLSS UK has several functions and identities (all working together to reduce drownings), including charity, trading subsidiary, awarding organisation; training organisation; governing body; membership organisation and voluntary organisation. RLSS UK's main identity is the Drowning Prevention Charity.
- RLSS UK is one of twenty-seven countries who are a national branch of the Royal Life Saving Society Commonwealth (RLSS), with RLSS UK being the UK branch of RLSS Commonwealth. The RLSS (originally known as the Life Saving Society) was formed in 1891. In 1904, as there was great support for the organisation from the Royal Family, the society was granted permission to use the Royal title and became the Royal Life Saving Society. In 1924, RLSS received its formal Royal Charter from King George V. RLSS UK's patron is the Right Honourable Lord Storey and RLSS Commonwealth's patron is Her Majesty the Queen.

GOVERNING DOCUMENTS

RLSS UK operates within a constitutional framework that includes:

- The governing document of RLSS Commonwealth (which includes controls on National Branches across the Commonwealth).
- The governing document of the RLSS UK (Articles of Association).

The rules applicable to the members of the RLSS UK (the Model Constitution for Branches of RLSS UK; the Model Constitution for Clubs affiliated to RLSS UK).

RLSS UK's Articles of Association state that RLSS UK's objects are:

To advance health and save human lives by preventing drowning and in particular to:

- 1) promote education and training in:
 - the saving of life from drowning;
 - the resuscitation of the apparently drowned;
 - the techniques of resuscitation and first aid generally; and
 - the skills of lifeguarding.
- 2) promote the sport of life saving.

DEVELOPMENTS IN GOVERNANCE

We continue to invest time and resources into the RLSS UK's governance to ensure it is fit to deliver our charitable purposes in a challenging environment.

The efforts to increase the engagement of our individual members with the decision-making processes of the Society following the adoption of 1 member 1 vote saw in 2020 a change in our Articles permitting General Meetings to be held virtually, thereby removing some barriers to participation for members unable to attend such meetings in person.

In addition, formal consultation with members and stakeholders has helped inform the Board and influenced the decision-making process in relation to the Strategic Framework 2020-2025 and our future infrastructure.

Regular reviews, incorporating external support, of policies and practices of the Board help ensure that the Society continues to work towards meeting its objectives and that it operates in accordance to statutory requirements and in a manner consistent with best practice guidance published by the Charity Commission of England and Wales, the Charity Commission for Northern Ireland and the Scottish Charity Regulator.

RLSS UK'S BOARD OF TRUSTEES (DIRECTORS)

RLSS UK is controlled by a Board of Trustees (Directors). As RLSS UK is both a registered charity and private company limited by guarantee, RLSS UK Trustees are also company Directors and therefore beholden to both charity and company law.

RLSS UK's Board of Trustees (Directors) currently includes the President, Deputy President, Honorary Treasurer, up to six elected Trustees and up to three appointed Trustees. The term of office for a Trustee shall be as near as possible to three years from the date of appointment. A Trustee (whether elected or appointed) may serve no more than three successive terms (or a total of nine years).

RLSS UK's Trustees (Directors) are volunteers who bring valued experience to RLSS UK from a range of backgrounds. Names of RLSS UK's Trustees (Directors) can be found on page 16. The appointed Trustees are appointed following an application and interview process with Trustees and Senior Management Team. The elected Trustees are appointed following an application process and a vote by the membership through a 'one member one vote' process.

RLSS UK's Board of Trustees (Directors) has three sub-committees where Trustees with specific skills and experience can focus on priority governance areas in more detail (Finance, Organisational Performance and Assurance Committees).

RLSS UK's Board of Trustees (Directors) is supported by is supported by a Legal Advisor and Youth Advisor.

New RLSS UK Trustees (Directors) undergo induction training to brief them on their legal obligations under both charity and company law, the content of the Articles of Association, the structure and decision-making process, the strategic framework, RLSS UK's Business Plan and recent performance of the Charity. Each new Trustee (Director) is provided with a copy of the Trustee Handbook which sets out the Charity's expectations of Trustees (Directors) in terms of governance and behaviour. Ongoing training is provided as and when required and an annual budget is provided for this.

RLSS UK's Trustees (Directors) do not receive remuneration for their time or services as Trustees (Directors) and only directly incurred expenses are reimbursed (full details on page 32). Appropriate indemnity insurance cover is held for the Trustees (Directors) of the Charity and of its subsidiary trading companies (in line with RLSS UK's Articles of Association). RLSS UK has a Trustee Conflict of Interest policy and register, where all Trustees declare any conflict of interest.

A Chief Executive is appointed by RLSS UK Trustees (Directors) to manage the day to day operations of the Charity. The Chief Executive has delegated authority, as approved by RLSS UK Trustees (Directors) for all operational matters. Key Management Personnel, the Senior Management Team and the Chief Executive, remuneration bands are set by the Trustees and benchmarked annually.

COVID-19

The World Health Organisation "WHO" declared Covid-19 a global pandemic on 11 March 2020, following which the UK Government made a series of recommendations culminating in a prolonged nationwide lockdown commencing on 23 March 2020, offering support and guidance to the leisure industry and our members and volunteers became a key factor in the work for 2020 and 2021. Maintaining our share of the Lifeguard market was a defining factor and using our expertise and key intelligence from our key customers we have future plans to extend our offering to the leisure industry and other associated partners.

The Trustees have considered the impact of these events on the financial position at 31 December 2021 and concluded that no adjustments are required to carrying values at that date.

PRINCIPAL RISKS AND UNCERTAINTIES

Through RLSS UK's Risk Control Framework, RLSS UK's principal risks and uncertainties have been identified as follows (including their potential impact on the charity, and steps taken to manage and mitigate risks).

RISK MITIGATION

Responding to pandemics - Following COVID19 pandemic, the Society will maintain liquidity and a reserves level that allows the Society to continue for the foreseeable future. Reserves are above the minimum level set for the Society and are reviewed monthly by the Trustees and senior staff members via Board sub-group. Plans to create a sustainable medium term finance strategy linked to the Strategic framework to address the risk and seek out grants and initiatives to alleviate the reduction in activity in the leisure industry. Linked to this is a short-term re-prioritisation of resources to support Commercial income but with a clear timeline to develop charitable resources to meet the aims of the strategic framework. This has also highlighted that our plans to diversify income into new markets and services are timely.

Safeguarding – Risk or abuse through our devolved network RLSS UK policies and guidance; RLSS UK safeguarding structure (Safeguarding, Equality and Diversity Advisory Group; Staff team Welfare Case

Management Group); support and guidance from RLSS UK head office; training video and package; RLSS UK Club Standard Programme; insurance cover (including PR crisis management support).

RLSS UK'S RISK POLICY AND CONTROL FRAMEWORK

RLSS UK has a formal Risk Register and a Risk Management Policy based on Charity Commission best practice. The Risk Management Policy and Procedures guidance help RLSS UK employees and volunteers understand what risk management is, how RLSS UK should identify risks associated with the achievement of objectives and ensure that risk management is embedded into day to day activity.

Risks are identified and escalated up to the Board as appropriate. Each department has their own risk register which feeds into the regular Leadership Team meetings and RLSS UK's main Risk Register. Each of the Board's three sub-committees are responsible for identifying risks in their specialist areas and ensuring on RLSS UK's main Risk Register. The Board has ultimate responsibility for overseeing the management of risk – both identifying strategic risks and evaluating the mitigations in place. Risk is a regular item on both the Leadership Team and Board meeting agendas.

INTERNAL CONTROLS

RLSS UK has a robust range of policies and processes in place to ensure they perform well against the standards of a range of regulatory bodies e.g. qualification regulators, charity regulators, fundraising regulators and safeguarding bodies. RLSS UK has an annual external audit, organisational performance is measured on an ongoing basis through key performance indicators (KPI)s.

FUNDRAISING AND FUNDRAISING REGULATOR

RLSS UK is registered with the Fundraising Regulator. RLSS UK is committed to following the Code of Fundraising Practice, ensuring all RLSS UK fundraising is legal, honest, open, transparent and accountable. There has been no failure to comply with a scheme or any standard cited and no complaints were made towards the organisation, regarding its fundraising throughout 2021.

Monitoring all fundraising activity on behalf of RLSS UK has all been carried out by either, trained paid members of staff or, associated members of the organisation who are also trained in fundraising legislation and have a vested interest in the organisation.

SAFEGUARDING

RLSS UK Safeguarding - RLSS UK is committed to safeguarding and promoting the welfare of children and adults at risk and expects everyone involved in RLSS UK activity to share this commitment.

Safeguarding is everyone's responsibility to be proactive in promoting good practice and creating a supportive environment. It is also everyone's responsibility to pass on any concerns in relation to questionable conduct.

LEADING, SUPPORTING AND IMPROVING EMPLOYEES

RLSS UK are an Investors in People accreditation (Bronze Award Standard), demonstrating RLSS UK's commitment to strong leadership, employee development, continuous improvement, and helping every team be the best they can be

RLSS UK has a successful Apprenticeship Programme, enabling a number of local young people to work whilst studying for a work-based qualification. A number of these apprentices have progressed into full time roles with RLSS UK.

We are committed to staff development and strive to ensure staff reach their full potential.

RLSS UK PAY POLICY

In setting pay levels for our employees, RLSS UK reviews salaries annually in two key ways:

- Reviewed against inflation (RPI and CPI).
- Reviewed via a benchmarking exercise, with individual posts benchmarked against local and sector pay norms to ensure that the remuneration set is fair and in line with that generally paid for similar roles.

RLSS UK adheres to the requirement of the UK Government's National Living Wage.

RLSS UK is committed to openness and transparency on senior executive pay levels, with amounts disclosed on page 32.

STATEMENT OF TRUSTEES'/DIRECTORS' RESPONSIBILITIES

The charity trustees (who are also the directors of RLSS UK for the purposes of company law) are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charitable company and the group and of the incoming resources and application of resources, including the income and expenditure, of the charitable group for that period. In preparing the financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK accounting 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 business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and the group and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Statement as to Disclosure to our auditors

In so far as the trustees are aware at the time of approving our trustees' annual report:

- there is no relevant information, being information needed by the auditor in connection with preparing their report, of which the group's auditor is unaware, and
- the trustees, having made enquiries of fellow directors and the group's auditor that they ought to have individually taken, have each taken all steps that he/she is obliged to take as a director in order to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

AUDITOR

The Financial Statements for the year ended 31 December 2021 have been audited by RSM UK Audit LLP.

The financial statements have been prepared in accordance with the provisions applicable to small companies within Part 15 of the Companies Act 2006 and in accordance with Section 1A of Financial Reporting Standard 102.

STATEMENT OF GOING CONCERN

The Trustees acknowledge that the unprecedented level of uncertainty that is still caused by Covid-19 and the rapidly changing economic circumstances mean that the judgements and estimates required by management are more challenging than under normal circumstances.

The Trustees have given due regard to the on-going increased pressure on income streams brought about by these conditions and have concluded that the positive level of general reserves, a healthy cash balance and the return of operations and training for many leisure operators means that the going concern basis remains appropriate for the preparation of these financial statements.

Approved by the Board of Trustees (Directors) and signed on its behalf by:

A handwritten signature in black ink, appearing to be 'M' followed by a stylized surname.

Mark Smith
President
Royal Life Saving Society UK

Date: 26th September 2022

PATRONS, BOARD OF TRUSTEES (DIRECTORS) AND ADVISERS

Patrons:

RLSS UK Patron: The Rt. Hon. Lord Storey

Trustees (Directors) who were charity Trustees during 2021:

Mark Smith (President)

Cavell Burchell

Bryan Finlay

Deborah Hunt

Suzanne Gabb – resigned on 16 November 2021

Margaret Bradley – resigned on 01 June 2022

Richard Rickwood – resigned on 01 June 2022

Peter Moyes

Timothy Chadwick (Honorary Treasurer)

Helen Bull

Alan Sutherland

David Elliott – appointed on 06 November 2021

Board Advisors during 2021:

James Cossons (Youth Advisor) – resigned 1st June 2022

Chief Executive:

Robert Gofton

Auditor:

RSM UK Audit LLP, 10th Floor, 103 Colmore Row, Birmingham, B3 3AG

Bankers and Investment Advisors:

Coutts and Co, St Martin's Office, 440 The Strand, London, WC2R 0QS

Solicitors:

Motor Industry Legal Services Limited t/a MILS, Canonteign House, Lower Ashton, Nr. Exeter, EX6 7RH

The Royal Life Saving Society UK wishes to say thank you to all the volunteers, members, supporters, fundraisers, partners and employees who work collaboratively with the Charity to prevent drowning.

The Royal Life Saving Society UK (RLSS UK)

The Drowning Prevention Charity

Registered Charity (England and Wales 1046060, Scotland SC037912).

Private Limited by Guarantee Company (3033781).

Web: <http://www.rlss.org.uk>

E-mail: info@rlss.org.uk

Telephone: 0300 323 0096

Like us on Facebook – [facebook.com/RLSSUK](https://www.facebook.com/RLSSUK)

Follow us on Twitter – @RLSSUK

INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES AND MEMBERS OF ROYAL LIFE SAVING SOCIETY UK

Opinion

We have audited the financial statements of Royal Life Saving Society UK (the 'parent charitable company') and its subsidiaries (the 'group') for the year ended 31 December 2021 which comprise the Group and Parent Charitable Company Statements of Financial Activities, the Group and Parent Charitable Company Balance Sheets, the Group Cash Flow Statement and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the Group's and the Parent Charitable Company's affairs as at 31 December 2021; and of the group's and the parent charitable company's incoming resources and application of resources, including their income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the Companies Act 2006, the Charities Act 2011, the Charities and Trustee Investment (Scotland) Act 2005 and regulations 6 and 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended).

Basis for opinion

We have been appointed auditor under section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005, section 151 of the Charities Act 2011 and under the Companies Act 2006 and report in accordance with regulations made under those Acts.

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the group and parent charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the Group's or Parent Charitable Company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the directors' report, prepared for the purposes of company law and included within the trustees' annual report, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report, included within the trustees' annual report, has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the group and the parent charitable company and their environment obtained in the course of the audit, we have not identified material misstatements in the directors' report, included within the trustees' annual report.

We have nothing to report in respect of the following matters where the Companies Act 2006, the Charities Act 2011 and the Charities Accounts (Scotland) Regulations 2006 (as amended) require us to report to you if, in our opinion:

- sufficient, adequate and proper accounting records have not been kept by the parent charitable company, or returns adequate for our audit have not been received from branches not visited by us; or
- the parent charitable company financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies' regime and take advantage of the small companies exemptions in preparing the directors' report included within the trustees' annual report, and from the requirements to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities set out on page 14 the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the group's and parent charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the group or parent charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which the audit was considered capable of detecting irregularities, including fraud

Irregularities are instances of non-compliance with laws and regulations. The objectives of our audit are to obtain sufficient appropriate audit evidence regarding compliance with laws and regulations that have a direct effect on the determination of material amounts and disclosures in the financial statements, to perform audit procedures to help identify instances of non-compliance with other laws and regulations that may have a material effect on the financial statements, and to respond appropriately to identified or suspected non-compliance with laws and regulations identified during the audit.

In relation to fraud, the objectives of our audit are to identify and assess the risk of material misstatement of the financial statements due to fraud, to obtain sufficient appropriate audit evidence regarding the assessed risks of material misstatement due to fraud through designing and implementing appropriate responses and to respond appropriately to fraud or suspected fraud identified during the audit.

However, it is the primary responsibility of management, with the oversight of those charged with governance, to ensure that the entity's operations are conducted in accordance with the provisions of laws and regulations and for the prevention and detection of fraud.

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud, the group audit engagement team:

- obtained an understanding of the nature of the sector, including the legal and regulatory framework that the group and parent charitable company operates in and how the group and parent charitable company are complying with the legal and regulatory framework;
- inquired of management, and those charged with governance, about their own identification and assessment of the risks of irregularities, including any known actual, suspected or alleged instances of fraud;
- discussed matters about non-compliance with laws and regulations and how fraud might occur including assessment of how and where the financial statements may be susceptible to fraud.

As a result of these procedures we consider the most significant laws and regulations that have a direct impact on the financial statements are FRS 102, Charities SORP (FRS 102), Companies Act 2006, Charities Act 2011, Charities and Trustee Investment (Scotland) Act 2005, and the parent charitable company's governing document. We performed audit procedures to detect non-compliances which may have a material impact on the financial statements which included reviewing the financial statements including the Trustees' Report, remaining alert to new or unusual transactions which may not be in accordance with the governing documents and inspecting minute books and other internal records.

The most significant laws and regulations that have an indirect impact on the financial statements are those in relation to employment law. We performed audit procedures to inquire of management whether the group is in compliance with these law and regulations.

The group audit engagement team identified the risk of management override of controls as the area where the financial statements were most susceptible to material misstatement due to fraud. Audit procedures performed included but were not limited to testing manual journal entries and other adjustments, evaluating the business rationale in relation to significant, unusual transactions and transactions entered into outside the normal course of business, challenging judgments and estimates.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at <http://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

Use of our report

This report is made exclusively to the members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006, and to the charitable company's trustees, as a body, in accordance with section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and regulation 10 of the Charities Accounts (Scotland) Regulations 2006 (as amended) and the Charities Act 2011. Our audit work has been undertaken so that we might state to the members and the charitable company's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company, its members as a body, and its trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Anna Spencer-Gray

Anna Spencer-Gray (Senior Statutory Auditor)
For and on behalf of RSM UK AUDIT LLP, Statutory Auditor
Chartered Accountants
10th Floor, 103 Colmore Row, Birmingham B3 3AG
Date: 28 September 2022

RSM UK AUDIT LLP is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006

CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES
(Incorporating an Income and Expenditure Account)
For the year ended 31 December 2021

	Notes	Unrestricted General £	Unrestricted Designated £	Restricted £	Total 2021 £	Total 2020 £
INCOME						
Income from donations & legacies:						
Membership		256,120	-	-	256,120	288,890
Other voluntary income		54,350	-	-	54,350	47,321
		<u>310,470</u>	<u>-</u>	<u>-</u>	<u>310,470</u>	<u>336,211</u>
Income from charitable activities		218,283	-	36,500	254,783	138,784
Income from trading activities		3,683,312	-	2,548	3,685,860	3,936,501
Investment income	4c	147		-	147	365
Other income		127,846	-	-	127,846	413,437
Total Income	2a	<u>4,340,058</u>	<u>-</u>	<u>39,048</u>	<u>4,379,106</u>	<u>4,825,298</u>
EXPENDITURE						
Cost of raising funds:						
Membership		223,370	-	-	223,370	246,320
Other voluntary income		130,941	-	-	130,941	114,971
Trading activities		2,244,330	11,324	87,548	2,343,202	2,641,005
Investment		-	-	-	-	-
		<u>2,598,641</u>	<u>11,324</u>	<u>87,548</u>	<u>2,697,513</u>	<u>3,002,296</u>
Expenditure on charitable activities		1,412,159	18,232	32,492	1,462,883	1,497,521
Total expenditure	3a	<u>4,010,800</u>	<u>29,556</u>	<u>120,040</u>	<u>4,160,396</u>	<u>4,499,817</u>
Net gains/(losses) on investments:						
Unrealised gain/(loss) on investments	6a	-	-	-	-	-
Realised gain/(loss) on investments	6a	-	-	-	-	-
NET SURPLUS /(EXPENDITURE) FOR THE YEAR		329,258	(29,556)	(80,992)	218,710	325,481
Transfer between funds	9e	-	-	-	-	-
NET MOVEMENT IN FUNDS		329,258	(29,556)	(80,992)	218,710	325,481
FUND BALANCES BROUGHT FORWARD						
		<u>763,930</u>	<u>123,210</u>	<u>166,299</u>	<u>1,053,439</u>	<u>727,958</u>
FUND BALANCES CARRIED FORWARD	9c	<u>1,093,188</u>	<u>93,654</u>	<u>85,307</u>	<u>1,272,149</u>	<u>1,053,439</u>

Total recognised gains and losses

There are no recognised gains or losses other than those shown above.

The surplus for the year for Companies Act purposes was £218,710 (2020: £325,481).

COMPANY STATEMENT OF FINANCIAL ACTIVITIES**(Incorporating an Income and Expenditure Account)****For the year ended 31 December 2021**

	Notes	Unrestricted General £	Unrestricted Designated £	Restricted £	Total 2021 £	Total 2020 £
INCOME						
Income from donations & legacies:						
Membership		256,120	-	-	256,120	288,890
Other voluntary income		54,350	-	-	54,350	47,321
		<u>310,470</u>	<u>-</u>	<u>-</u>	<u>310,470</u>	<u>336,211</u>
Income from charitable activities		218,283	-	36,500	254,783	138,784
Income from trading activities		884,839	-	2,548	887,387	1,926,984
Investment income	4c	58	-	-	58	96
Other income		127,846	-	-	127,846	413,437
Total Income	2b	<u>1,541,496</u>	<u>-</u>	<u>39,048</u>	<u>1,580,544</u>	<u>2,815,512</u>
EXPENDITURE						
Cost of raising funds:						
Membership		223,370	-	-	223,370	246,320
Other voluntary income		130,941	-	-	130,941	114,971
Trading activities		5,837	11,324	87,548	104,709	958,710
Investment		-	-	-	-	-
		<u>360,148</u>	<u>11,324</u>	<u>87,548</u>	<u>459,020</u>	<u>1,320,001</u>
Expenditure on charitable activities		1,412,159	18,232	32,492	1,462,883	1,497,521
Total expenditure	3b	<u>1,772,307</u>	<u>29,556</u>	<u>120,040</u>	<u>1,921,903</u>	<u>2,817,522</u>
Net gains/(loss) on investments:						
Unrealised gain/(loss) on investments	6b	-	-	-	-	-
Realised gain/(loss) on investments	6b	-	-	-	-	-
		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
NET EXPENDITURE FOR THE YEAR		(230,811)	(29,556)	(80,992)	(341,359)	(2,010)
Transfer between funds	9e	-	-	-	-	-
		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
NET MOVEMENT IN FUNDS		(230,811)	(29,556)	(80,992)	(341,359)	(2,010)
FUND BALANCES BROUGHT FORWARD						
	9	<u>(156,761)</u>	<u>123,210</u>	<u>166,299</u>	<u>132,748</u>	<u>134,758</u>
FUND BALANCES CARRIED FORWARD						
	9d	<u>(387,572)</u>	<u>93,654</u>	<u>85,307</u>	<u>(208,611)</u>	<u>132,748</u>

Continuing Operations

None of the company's activities were acquired or discontinued during the above financial periods.

Total recognised gains and losses

There are no recognised gains or losses other than those shown above.

The (deficit) for the year for Companies Act purposes was (£341,359) (2020: (£2,010)).

CONSOLIDATED BALANCE SHEET AS AT 31 DECEMBER 2021

COMPANY NUMBER: 3033781

	Notes	£	2021 £	£	2020 £
FIXED ASSETS					
Tangible fixed assets	5a		95,791		272,082
Intangible fixed assets	5b		61,413		-
			<u>157,204</u>		<u>272,082</u>
CURRENT ASSETS					
Portfolio Investments	6a	-	-	-	-
Stocks		239,729		291,577	
Debtors	7	1,005,422		265,562	
Cash and cash equivalents		1,158,445		1,726,491	
		<u>2,403,596</u>		<u>2,283,630</u>	
CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR					
	8	(968,651)		(1,099,156)	
NET CURRENT ASSETS					
			1,434,945		1,184,474
CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR					
			(320,000)		(403,117)
NET ASSETS					
			<u>1,272,149</u>		<u>1,053,439</u>
FUNDS					
	9a				
General			1,093,188		763,930
Designated			93,654		123,210
Restricted			85,307		166,299
			<u>1,272,149</u>		<u>1,053,439</u>

The financial statements have been prepared in accordance with the provisions applicable to small companies within Part 15 of the Companies Act 2006.

Approved and authorised for issue by the Board of Directors and signed on its behalf by



Mark Smith
Director

Date: 26th September 2022

COMPANY BALANCE SHEET AS AT 31 DECEMBER 2021

COMPANY NUMBER: 3033781

	Notes	2021	2020
		£	£
FIXED ASSETS			
Tangible fixed assets	5a	95,791	272,082
Intangible fixed assets	5b	61,413	-
Investments	6b	101	101
		<u>157,305</u>	<u>272,183</u>
CURRENT ASSETS			
Portfolio Investments	6b	-	-
Stocks		7,833	7,833
Debtors	7	277,261	548,297
Cash and cash equivalent		290,791	949,502
		<u>575,885</u>	<u>1,505,632</u>
CREDITORS:			
AMOUNTS FALLING DUE WITHIN ONE YEAR	8	<u>(621,801)</u>	<u>(1,241,950)</u>
NET CURRENT ASSETS		(45,916)	(263,682)
CREDITORS: AMOUNTS FALLING DUE MORE THAN ONE YEAR	8a	(320,000)	(403,117)
NET ASSETS		<u>(208,611)</u>	<u>132,748</u>
FUNDS			
	9b		
General		(387,572)	(156,761)
Designated		93,654	123,210
Restricted		85,307	166,299
		<u>(208,611)</u>	<u>132,748</u>

The financial statements have been prepared in accordance with the provisions applicable to small companies within Part 15 of the Companies Act 2006.

Approved and authorised for issue by the Board of Directors and signed on its behalf by



Mark Smith
Director

Date: 26th September 2022

**CONSOLIDATED CASH FLOW STATEMENT
AS AT 31 DECEMBER 2021**

	2021 £	2020 £
Reconciliation of net incoming resources to net cash inflow from operating activities:		
Net incoming resources	218,710	325,481
Depreciation	167,578	173,980
Investment income	(147)	(365)
Equalisation of investments	-	(1)
(Increase)/decrease in debtors	(739,860)	314,433
(Increase) / decrease in stocks	51,848	(4,930)
Increase/(decrease) in creditors	(213,622)	525,147
	<u></u>	<u></u>
Net cash inflow / (outflow) from operating Activities	<u>(515,493)</u>	<u>1,333,745</u>
	2021	2020
	£	£
NET CASH FLOW FROM OPERATING ACTIVITIES	(515,493)	1,333,745
RETURN ON INVESTMENTS		
Interest received	147	365
CAPITAL EXPENDITURE		
Purchase of tangible fixed assets	(32,700)	(70,411)
Disposal of tangible fixed assets	-	-
Purchase of intangible fixed assets	(20,000)	-
Disposal of investments	-	-
	<u></u>	<u></u>
	(52,700)	(70,411)
Movement in cash	<u>(568,046)</u>	<u>1,263,699</u>
Cash and cash equivalents		
31 December	1,158,445	1,726,491
1 January	1,726,491	462,792
	<u></u>	<u></u>
Movement in cash	<u>(568,046)</u>	<u>1,263,699</u>
	At 1	At 31
	January	December
	2021	2021
Analysis of change in net (debt)/cash	£	£
	<u></u>	<u></u>
Cash in hand and at bank	<u>1,726,491</u>	<u>1,158,445</u>

NOTES TO THE FINANCIAL STATEMENTS**For the year ended 31 December 2021****1 ACCOUNTING POLICIES**

The Royal Life Saving Society - UK is incorporated as a company limited by guarantee, registered in England and Wales (No. 03033781). It is also registered as a charity in England and Wales (No. 1046060) and in Scotland (No. SCO37912)

The financial statements are presented in Sterling, which is the functional currency of the Company and Group/ Monetary amounts in these financial statements have been rounded to the nearest whole pound.

The following accounting policies have been used consistently in dealing with items which are considered material in relation to the Group's financial statements:

(a) Accounting Convention.

The financial statements are prepared under the historical cost convention (modified to include the revaluation of investments), in accordance with Accounting and Reporting by Charities; the Statement of Recommended Practice applicable to Charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS102) (effective 1st January 2015) – (Charities SORP (FRS102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Companies Act 2006.

Transition to FRS102 took place on 1 January 2015.

(b) Statement of Going Concern

The Trustees acknowledge that the unprecedented level of uncertainty caused by Covid-19 and rapidly changing circumstances mean that the judgements and estimates required by management are more challenging than under normal circumstances.

As set out in the Directors Report, the Trustees have given due regard to the increased pressure on income streams brought about by the pandemic and have concluded that the positive level of general reserves, a healthy cash balance and access to initiatives made available by the Government mean that the going concern basis remains appropriate for the preparation of these financial statements. The Group secured additional funding of £0.4m from its banking partner through the CBILs scheme. The Group also successfully secured additional grant funding of £0.5m from Sport England. The Trustees continue to prepare and review revised forecasts as the situation develops. The latest forecasts indicate that, with the increased headroom afforded by new funding mentioned above, the Group and Charity will maintain sufficient liquidity to continue in operation for at least 12 months from the approval of these financial statements.

(c) Basis of Consolidation

The financial statements consolidate, on a line by line basis, the financial statements of The Royal Life Saving Society - U.K. and its subsidiary undertakings made up to 31 December each year.

(d) Branches

The Society is responsible for the financial affairs of its branches in accordance with the Constitution. Any branch funds have been consolidated in these financial statements.

(e) Income

Income is mainly derived from RLSS UK Membership fees, the sales of Award and Qualifications, and from RLSS UK's two trading subsidiaries, IQL UK Limited and RLSS UK Enterprises Limited (trading as RLSS UK Shop from 17th December 2020). It is accounted for when receivable.

(f) Fixed assets and depreciation

Tangible and intangible fixed assets costing more than £400 are capitalised at cost. Depreciation is calculated on a straight line basis over the estimated useful life of fixed assets at the following annual rates:

Equipment, database and software	15% - 33.1/3%
----------------------------------	---------------

(g) Stock

Stocks are valued at the lower of cost and net realisable value after making due allowance for obsolete and slow-moving stocks on a first in, first out basis. Cost includes all direct costs and an appropriate proportion of fixed and variable costs.

NOTES TO THE FINANCIAL STATEMENTS**For the year ended 31 December 2021****(h) Donations**

Donations and legacies are accounted for on a receivable basis.

(i) Trading Subsidiaries

The Charity has two trading subsidiaries, RLSS UK Enterprises Limited (company number 2559199) and IQL UK Limited (company number 3719774).

RLSS UK Enterprises Limited is the RLSS UK's online shop and mail order catalogue. RLSS UK Shop sells lifesaving, lifeguarding and water safety products (from award and qualification resources to merchandise, clothing and equipment.) shop.rlss.org.uk

IQL UK Limited is the leading UK provider of Lifeguard training and the awarding body for the UK's premier pool lifeguard qualification - the National Pool Lifeguard Qualification (NPLQ).

The profits earned by the companies are passed to the Charity by means of Gift Aid.

(j) Leases

Rentals payable under operating leases are dealt with on a straight line basis over the lease term.

(k) Pension costs

Contributions in respect of the Charity's defined contribution pension scheme are included in the expenditure for the year in which they are payable to the scheme.

The Charity operates a defined contribution scheme. The assets of the scheme are held separately from those of the Charity in an independently administered fund. The pension cost charge represents contributions payable by the Charity to the fund and amounted to £30,105 (2020 £27,954).

(l) Investments

Investments are stated at market value at the Balance Sheet date. The Statement of Financial Activities includes the net gain arising on revaluation.

(m) Volunteers

In view of the large numbers of volunteers and their varying participation in the activities of the Charity, it is not possible to quantify the financial value of their work and hence no such value is included in the Financial Statements.

(n) Allocation of Expenditure – Statement of financial activities

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure is reported as part of the expenditure to which it relates:

- Costs of generating funds comprise the costs associated with membership, fundraising, consultancy, investment management and the commercial trading costs of branches and the subsidiary trading companies.
- Charitable expenditure comprises those costs incurred by the Charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.
- Governance costs include those costs associated with meeting the constitutional and statutory requirements of the Charity and include the audit fees and costs linked to the strategic management of the Charity.
- All costs are allocated between the expenditure categories of the SoFA on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, other costs have been allocated following salary apportionment calculations.

(o) Fund Accounting

General funds are unrestricted funds which are available for use at the discretion of the Directors in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Directors for particular purposes.

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2021

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

(p) Judgements and estimations

In applying the accounting policies, the Trustees have made critical accounting judgements, estimates and assumptions about the carrying amount of the assets and liabilities. These estimates and assumptions are based on historical experience and are reviewed on a continual basis.

The critical accounting judgements, estimates and assumptions that have a material effect on the amounts recognised in the financial statements for both the current and next financial years are discussed below.

- Stock is valued at the lower of cost and net realisable value after making due allowance for obsolete and slow-moving stocks on a first in, first out basis.
- Depreciation is calculated on a straight line basis over the estimated useful life of fixed asset, being 6 years for furniture, fixtures and fittings and 3 years for all other fixed assets
- Legacies are included when the control over the rights or access to the economic benefit has passed to RLSS UK or when it becomes probable and more likely than not that the economic benefit associated with the transaction or gift will flow to the charity and the monetary amount or value of the income can be measured reliably and the costs incurred for the transaction and to complete the transaction can be measured reliably.

2a

ANALYSIS OF INCOME - GROUP	2021	2020
	£	£
MEMBERSHIP		
Gift aid	(5,000)	12,007
Membership fees	261,120	276,883
	256,120	288,890
OTHER VOLUNTARY INCOME		
Fundraising	38,364	41,671
Legacies	-	-
Corporate donations	15,986	5,000
Other	-	650
	54,350	47,321
OTHER TRADING ACTIVITIES		
Commercial trading	3,685,861	3,936,501
INVESTMENT INCOME		
Interest received	147	365
FROM CHARITABLE ACTIVITIES		
Awards	26,355	26,326
Water Safety Training	153,287	60,440
Behaviour Change Campaigns	-	-
Research & Development	-	-
Lifesaving Sport	10,298	41,218
Volunteer & Clubs	9,738	2,302
Educating Young People	8,108	4,440
Community Outreach	452	2,027
Other	46,545	2,031
	254,783	138,784

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 December 2021

OTHER INCOME

Other	127,846	413,437
	<u>4,379,106</u>	<u>4,825,298</u>

2b ANALYSIS OF INCOME - COMPANY

	2021	2020
	£	£

MEMBERSHIP

Gift aid	(5,000)	12,007
Membership fees	261,120	276,883
	<u>256,120</u>	<u>288,890</u>

OTHER VOLUNTARY INCOME

Fundraising	38,364	41,671
Legacies	-	-
Corporate donations	15,986	5,000
Other	-	650
	<u>54,350</u>	<u>47,321</u>

OTHER TRADING ACTIVITIES

Commercial Trading	887,387	1,926,984
--------------------	---------	-----------

INVESTMENT INCOME

Interest received	58	96
	<u>1,197,915</u>	<u>2,263,291</u>

FROM CHARITABLE ACTIVITIES

Awards	26,355	26,326
Water Safety Training	153,287	60,440
Behaviour Change Campaigns	-	-
Research & Development	-	-
Lifesaving Sport	10,298	41,218
Volunteer & Clubs	9,738	2,302
Educating Young People	8,108	4,440
Community Outreach	452	2,027
Other	46,545	2,031
	<u>254,783</u>	<u>138,784</u>

OTHER INCOME

Other	127,846	413,437
	<u>1,580,544</u>	<u>2,815,512</u>

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2021

3a ANALYSIS OF TOTAL EXPENDITURE - GROUP

	Staff costs £	Direct costs £	Other apportioned costs £	Total 2021 £	Total 2020 £
Cost of generating income					
Membership					
Membership	113,849	38,738	70,783	223,370	246,320
Fundraising					
Fundraising	74,317	16,351	40,273	130,941	114,971
Other Trading Activities					
Commercial Trading	601,669	1,741,533	-	2,343,202	2,641,005
Investment Management costs					
Investment management	-	-	-	-	-
Charitable Activities					
Awards	135,745	22,818	101,259	259,821	243,518
Water Safety Training	153,148	58,700	55,056	266,903	239,925
Behaviour Change Campaigns	71,787	264	49,682	121,733	111,454
Research & Development	40,573	1,206	12,667	54,446	73,283
Lifesaving Sport	68,187	15,896	36,614	120,697	188,854
Volunteer & Clubs	227,870	14,825	69,891	312,586	350,109
Educating Young People	96,890	2,206	33,277	132,373	120,412
Community Outreach	71,441	3,883	37,442	112,766	100,988
International	32,214	13,000	25,121	70,335	61,453
Governance	6,413	3,074	1,735	11,222	7,525
	904,268	135,871	422,744	1,462,883	1,497,521
	1,694,102	1,932,494	533,800	4,160,396	4,499,817

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2021

3b ANALYSIS OF TOTAL EXPENDITURE - COMPANY

	Staff costs £	Direct costs £	Other apportioned costs £	Total 2021 £	Total 2020 £
Cost of generating income					
Membership					
Membership	113,849	38,738	70,783	223,370	246,320
Fundraising					
Fundraising	74,317	16,351	40,273	130,941	114,971
Other Trading Activities					
Subsidiary undertakings	-	32,610	72,099	104,709	958,710
Investment management costs					
Investment management	-	-	-	-	-
Charitable activities					
Awards	135,745	22,818	101,259	259,821	243,518
Water Safety Training	153,148	58,700	55,056	266,903	239,925
Behaviour Change Campaigns	71,787	264	49,682	121,733	111,454
Research & Development	40,573	1,206	12,667	54,446	73,283
Lifesaving Sport	68,187	15,896	36,614	120,697	188,854
Volunteer & Clubs	227,870	14,825	69,891	312,586	350,109
Educating Young People	96,890	2,206	33,277	132,373	120,412
Community Outreach	71,441	3,883	37,442	112,766	100,988
International	32,214	13,000	25,121	70,335	61,453
Governance	6,413	3,074	1,735	11,222	7,525
	904,268	135,871	422,744	1,462,883	1,497,521
	1,092,434	223,570	605,899	1,921,903	2,817,522

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 December 2021

4a TOTAL EXPENDITURE - GROUP

Total expenditure includes the following:-

	General £	Designated £	Restricted £	Total 2021 £	Total 2020 £
Staff costs	1,678,452	-	15,650	1,694,102	1,522,274
Depreciation	167,578			167,578	173,980
Amounts due in respect of :					
Audit	33,640	-	-	33,640	33,000
Other services	2,217	-	-	2,217	16,300
Operating lease rentals – property	76,978			76,978	76,978
- other	4,058	-	-	4,058	3,697
Staff costs comprise:					
				2021 £	2020 £
Salaries				1,455,704	1,365,581
Social security costs				137,564	128,739
Pension costs				30,431	27,954
				<u>1,623,699</u>	<u>1,522,274</u>

The average number of persons employed by the group during this year were as follows:

	2021 FTE	2020 FTE	2021 No	2020 No
Directly charitable	42	39	52	46
Fundraising	5	5	6	6
Management and administration	4	4	5	5
	<u>51</u>	<u>48</u>	<u>63</u>	<u>57</u>

The directors listed on page 18 are all volunteers and are therefore excluded.

The emoluments of four (2020: four) members of staff, including benefits in kind, are within the ranges.

	2021 No	2020 No
£60,000 to £70,000	1	3
£70,000 to £80,000	2	-
£90,000 to £100,000	1	1

All employees earning more than £60,000 participated in the pension scheme.

NOTES TO THE FINANCIAL STATEMENTS**For the year ended 31 December 2021**

The total emoluments for key management personnel, excluding pension, including benefits in kind were:

	2021	2020
	£	£
Key Members of Staff		
Chief Executive Officer	96,984	92,069
Commercial Director	73,897	65,346
Director of Communications	-	28,963
Director of Operations	64,100	64,494
Director of Finance & HR	42,949	41,055
Director of Charity	74,044	66,040
Director of Development	-	724
Total Key Members of Staff	<u>351,974</u>	<u>358,691</u>

The Director of Development left in May 2019 and was not replaced.

The Director of Communications left in February 2020 and was not replaced.

The ratio of our highest salary to our median salary is 8.9:1.

In 2021 two (2020: five) RLSS UK members of staff received redundancy and termination payments.

	2021	2020
Redundancy & Settlement payments	9,768	20,734

Directors' remuneration

The Directors neither received nor waived any emoluments during the year (2020: Nil). Indemnity insurance of £10,000,000 was purchased during the year for £2,800.

Out of pocket expenses were reimbursed to directors as follows:

	2021 Number	2020 Number	2021 £	2020 £
Travel and subsistence	3	3	610	370

In 2021 no (2020: nil) RLSS UK Trustee received payment for professional services supplied to the charity outside of their Trustee capacity.

	2021 Number	2020 Number	2021 £	2020 £
Payments for Professional services	-	-	-	-

NOTES TO THE FINANCIAL STATEMENTS**For the year ended 31 December 2021****Related Parties**

There was no Directors (2020: nil) and no key management personnel (2020: nil) who had interest in related parties that were involved in transactions during 2021.

DIRECTORS - NIL**KEY MANAGEMENT PERSONNEL - NIL****4b TOTAL RESOURCES EXPENDED – COMPANY**

	General £	Designated £	Restricted £	Total 2021 £	Total 2020 £
Total resources expended include the following:					
Staff costs	1,076,784	-	15,650	1,092,434	1,522,274
Depreciation	167,578	-	-	167,578	173,980
Amounts due in respect of :					
- audit	21,640	-	-	21,640	19,680
- other services	1,357	-	-	1,357	5,000
Operating leases rentals – Property	76,978	-	-	76,978	76,978
- Other	4,058	-	-	4,058	3,697
Staff costs comprise:				2021 £	2020 £
Salaries				938,704	1,365,581
security costs				88,711	128,739
Pension costs				19,620	27,954
				<u>1,047,035</u>	<u>1,522,274</u>

4c INVESTMENT & TRADING INCOME

	2021 £	2020 £
- GROUP		
Interest receivable and capitalised dividends	147	365
- COMPANY		
Interest receivable and capitalised dividends	58	96

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 December 2021

5a GROUP AND COMPANY TANGIBLE FIXED ASSETS

	Equipment £
COST	
At 1 January 2021	985,965
Additions	32,700
Disposals	-
Transfer to Intangible Assets	(72,120)
At 31 December 2021	946,545
DEPRECIATION	
At 1 January 2021	713,883
Charge for the year	136,871
On Disposals	-
At 31 December 2021	850,754
NET BOOK VALUE	
At 31 December 2021	95,791
At 31 December 2020	199,962

5b GROUP AND COMPANY INTANGIBLE FIXED ASSETS

	Equipment £
COST	
At 1 January 2021	-
Additions	20,000
Disposals	-
Transfer from Tangible Assets	72,120
At 31 December 2021	92,120
AMORTISATION	
At 1 January 2021	-
Charge for the year	30,707
On Disposals	-
At 31 December 2021	61,413
NET BOOK VALUE	
At 31 December 2021	61,413
At 31 December 2020	72,120

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 December 2021

6a INVESTMENT - GROUP

	2021	2020
	£	£
Quoted investments		
Market value at 1 January	-	-
Additions at cost	-	-
Proceeds on disposal	-	-
Net investment gain/(loss) Unrealised	-	-
Net investment gain/(loss) Realised	-	-
	-	-
Cash awaiting investment	-	-
Market value at 31 December	-	-

6b INVESTMENTS - COMPANY

	2021	2020
	£	£
Shares in subsidiaries:		
Cost at 31 December	101	101
Quoted investments		
Market value at 1 January	-	-
Additions at cost	-	-
Proceeds on disposal	-	-
Net investment gain/(loss) Unrealised	-	-
Net investment gain/(loss) Realised	-	-
	-	-
Cash awaiting investment	-	-
Market value at 31 December	-	-
Total at 31 December	101	101

The Charity owns 100% of the ordinary share capital of RLSS UK Enterprises Limited and IQL UK Limited, all companies being registered in England and Wales.

The following amounts have been included in the Consolidated Statement of Financial Activities in respect of the trading subsidiaries before consolidating adjustments.

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2021

	IQL £	Enterprises £	2021 £	2020 £
Incoming resources				
Activities for generating funds	407,124	3,431,101	3,838,225	3,902,029
Investment income	35	55	90	268
	<u>407,159</u>	<u>3,431,156</u>	<u>3,838,315</u>	<u>3,902,297</u>
Resources expended				
Fundraising trading	151,612	2,227,519	2,379,131	2,408,180
Gift aid	135,098	764,018	899,116	1,166,625
	<u>286,710</u>	<u>2,991,537</u>	<u>3,278,247</u>	<u>3,574,805</u>
Net Incoming Resources	<u>120,449</u>	<u>439,619</u>	<u>560,068</u>	<u>327,492</u>

The following amounts have been included in the Consolidated Balance Sheet in respect of the trading subsidiaries before consolidating adjustments.

	IQL £	Enterprises £	2021 £	2020 £
Stock	-	231,896	231,896	283,744
Debtors	67,575	675,187	742,762	577,615
Bank	326,324	541,329	867,653	776,989
Creditors	(126,441)	(235,010)	(361,451)	(717,555)
Accumulated funds	267,457	1,213,303	1,480,760	920,793

7 DEBTORS

	2021		2020	
	Group £	Company £	Group £	Company £
DUE WITHIN ONE YEAR:				
Trade	641,649	91,986	94,621	40,043
Amount due from subsidiary undertakings	-	53,090	-	348,432
Prepayments and Accrued Income	363,773	132,185	170,942	159,822
	<u>1,005,422</u>	<u>277,261</u>	<u>265,562</u>	<u>548,297</u>

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2021

8a CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021		2020	
	Group £	Company £	Group £	Company £
Trade	268,394	91,799	349,233	137,814
Amount due to subsidiary undertakings	-	10,592	-	508,594
Accruals	137,243	109,375	147,138	93,123
Deferred income	269,889	177,700	221,799	120,090
Tax and social security	33,588	33,588	220,420	220,420
Borrowings	80,000	80,000	-	-
Other creditors	179,537	118,747	160,566	161,909
	<u>968,651</u>	<u>621,801</u>	<u>1,099,156</u>	<u>1,241,950</u>

8b CREDITORS: AMOUNTS FALLING DUE AFTER ONE YEAR

	2021		2020	
	Group £	Company £	Group £	Company £
Borrowings	320,000	320,000	403,117	403,117
	<u>320,000</u>	<u>320,000</u>	<u>403,117</u>	<u>403,117</u>

Amounts due from subsidiary undertakings are interest free and payable on demand.

	Group £	Company £
Movement in deferred income		
Deferred income brought forward	221,799	120,090
Released to income during the year	(221,799)	(120,090)
Deferred income arising during the year	269,889	177,700
	<u>269,889</u>	<u>177,700</u>
Deferred income carried forward	<u>269,889</u>	<u>177,700</u>

Deferred Income relates to Approved Training Centre and Membership Fees each for a 12 month period in 2021/2022.

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2021

9a RESERVES CATEGORY COMPARATIVES - GROUP

	General 2020 £	Designated 2020 £	Restricted 2020 £	Total 2020 £
INCOME				
Income from donations legacies:				
Membership	288,890	-	-	288,890
Other voluntary income	47,321	-	-	47,321
	<u>336,211</u>	<u>-</u>	<u>-</u>	<u>336,211</u>
Income from charitable activities	124,660	465	13,659	138,784
Income from trading activities	2,985,060	-	951,441	3,936,501
Investment income	365	-	-	365
Other income	413,437	-	-	413,437
	<u>3,859,733</u>	<u>465</u>	<u>965,100</u>	<u>4,825,298</u>
EXPENDITURE				
Cost of raising funds:				
Membership	246,320	-	-	246,320
Other voluntary income	114,971	-	-	114,971
Trading activities	1,687,439	87,125	866,441	2,641,005
Investment	-	-	-	-
	<u>2,048,730</u>	<u>87,125</u>	<u>866,441</u>	<u>3,002,296</u>
Expenditure charitable activities	1,463,322	21,550	12,649	1,497,521
	<u>3,512,052</u>	<u>108,675</u>	<u>879,090</u>	<u>4,499,817</u>
Net gains/(losses) on investments:				
Unrealised gain/(loss) investments	-	-	-	-
Realised gain/(loss) on investments	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
NET EXPENDITURE FOR THE YEAR	347,681	(108,210)	86,010	325,481
Transfer between funds	(215,298)	215,298	-	-
	<u>132,383</u>	<u>107,088</u>	<u>86,010</u>	<u>325,481</u>
NET MOVEMENT IN FUNDS	132,383	107,088	86,010	325,481
FUND BALANCES BROUGHT FORWARD	631,547	16,122	80,289	727,958
	<u>631,547</u>	<u>16,122</u>	<u>80,289</u>	<u>727,958</u>
FUND BALANCES CARRIED FORWARD	763,930	123,210	166,299	1,053,439
	<u><u>763,930</u></u>	<u><u>123,210</u></u>	<u><u>166,299</u></u>	<u><u>1,053,439</u></u>

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2021

9b RESERVES CATEGORY COMPARATIVES - COMPANY

	General 2020 £	Designated 2020 £	Restricted 2020 £	Total 2020 £
INCOME				
Income from donations legacies:				
Membership	288,890	-	-	288,890
Other voluntary income	47,321	-	-	47,321
	<u>336,211</u>	<u>-</u>	<u>-</u>	<u>336,211</u>
Income from charitable activities	124,660	465	13,659	138,784
Income from trading activities	975,543	-	951,441	1,926,984
Investment income	96	-	-	96
Other income	<u>413,437</u>	<u>-</u>	<u>-</u>	<u>413,437</u>
Total Income	<u>1,849,947</u>	<u>465</u>	<u>965,100</u>	<u>2,815,512</u>
EXPENDITURE				
Cost of raising funds:				
Membership	246,320	-	-	246,320
Other voluntary income	114,971	-	-	114,971
Trading activities	5,144	87,125	866,441	958,710
Investment	-	-	-	-
	<u>366,435</u>	<u>87,125</u>	<u>866,441</u>	<u>1,320,001</u>
Expenditure charitable activities	1,463,322	21,550	12,649	1,497,521
	<u>1,829,757</u>	<u>108,675</u>	<u>879,090</u>	<u>2,817,522</u>
Net gains/(losses) on investments:				
Unrealised gain/(loss) investments	-	-	-	-
Realised gain/(loss) on investments	-	-	-	-
NET EXPENDITURE FOR THE YEAR	20,190	(108,210)	86,010	(2,010)
Transfer between funds	<u>(215,298)</u>	<u>215,298</u>	<u>-</u>	<u>-</u>
NET MOVEMENT IN FUNDS	(195,108)	107,088	86,010	(2,010)
FUND BALANCES BROUGHT FORWARD	<u>38,347</u>	<u>16,122</u>	<u>80,289</u>	<u>134,758</u>
FUND BALANCES CARRIED FORWARD	<u>(156,761)</u>	<u>123,210</u>	<u>166,299</u>	<u>132,748</u>

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 December 2021

9c MOVEMENT IN GROUP FUNDS

	At 31 December 2020 £	Statement of financial activities £	At 31 December 2021 £
General	763,930	329,258	1,093,188
Designated	123,210	(29,556)	93,654
Restricted	166,299	(80,992)	85,307
	1,053,439	218,710	1,272,149

Represented by	Restricted funds £	Designated funds £	General fund £	Total £
Tangible fixed assets	-	-	95,791	95,791
Intangible fixed assets	-	-	61,413	61,413
Investments	-	-	-	-
Cash at bank	85,307	93,654	979,484	1,158,445
Other net assets	-	-	(43,500)	(43,500)
	85,307	93,654	1,093,188	1,272,149

9d MOVEMENT IN COMPANY FUNDS

	At 31 December 2020 £	Statement of financial activities £	At 31 December 2021 £
General	(156,761)	(230,811)	(387,572)
Designated	123,210	(29,556)	93,654
Restricted	166,299	(80,992)	85,307
Total funds	132,748	(341,359)	(208,611)

Represented by	Restricted funds £	Designated funds £	General fund £	Total £
Tangible fixed assets	-	-	95,791	95,791
Intangible fixed assets	-	-	61,413	61,413
Investments	-	-	101	101
Cash at bank	85,307	93,654	111,830	290,791
Other net assets	-	-	(656,707)	(656,707)
	85,307	93,654	(387,572)	(208,611)

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2021

9e MOVEMENT IN GROUP AND COMPANY RESTRICTED FUNDS

	At 31 December 2020 £	Income £	Expenditure £	Transfers £	At 31 December 2021 £
Stronger Safer Communities	23,890	-	12,299	-	11,591
Club Lifeguard Training	-	5,000	-	-	5,000
Don't Drink & Drown	2,093	-	-	-	2,093
Drowning Prevention Week	-	1,500	263	-	1,237
Youth Lifesaving	1,000	-	-	-	1,000
Lifesaving–Disadvantaged Children	2,000	-	1,500	-	500
Water Safety Scotland	514	-	-	-	514
Drowning Prevention Bath	116	-	-	-	116
Search & Rescue Training UK	19,144	-	1,908	-	17,237
Sports Officials Development	1,000	-	-	-	1,000
Sport England Lottery Fund	85,000	-	85,000	-	-
CIMSPA Sport England Awards	-	2,548	2,548	-	-
ECORYS Safety Managers	3,691	-	-	-	3,691
West Mercia Educate Water Safety	-	30,000	15,771	-	14,229
Worcester Water Safety	370	-	-	-	370
Regional Legacy Funds	27,481	-	751	-	26,730
	<u>166,299</u>	<u>39,048</u>	<u>120,040</u>	<u>-</u>	<u>85,307</u>

Restricted funds have been received on a number of projects in regard to Water Safety training, research and development and these funds are used solely for the purpose or areas stated.

9f DESIGNATED FUNDS

	At 31 December 2020 £	Income £	Expenditure £	Transfers £	At 31 December 2021 £
Designated funds have been allocated by the Charity for development					
Planned Development projects	108,138	-	28,963	-	79,175
Legacies	-	-	-	-	-
Regional Development Funds	15,072	-	593	-	14,479
	<u>123,210</u>	<u>-</u>	<u>29,556</u>	<u>-</u>	<u>93,654</u>

Trustees set aside a sum of £68,875 for Fulfilment project and £39,263 for Branch and Regional support.

NOTES TO THE FINANCIAL STATEMENTS**For the year ended 31 December 2021****10 CAPITAL COMMITMENTS**

At 31 December 2021 capital expenditure commitments authorised by the Board of Directors but not contracted for amounted to £Nil (2020 – £Nil).

11 CONTINGENT LIABILITIES

There were no known contingent liabilities at 31 December 2021 (2020 - £Nil)

12 LEASING COMMITMENTS – GROUP AND COMPANY

	2021 £	2020 £
At 31 December 2021 there were annual commitments under non-cancellable operating leases expiring as follows:		
Land and buildings		
Within one year	85,000	85,000
Between two and five years	340,000	340,000
Over 5 years	800,417	885,417
Other operating leases		
Within one year	4,427	33,665
Between two and five years	9,592	29,782
	2021 £	2020 £

At 31 December 2021 there were annual commitments under non-cancellable financial leases and loans expiring as follows:

Fixtures & Fittings		
Within one year	3,117	90,902
Between two and five years	-	4,497
CIBL Loan		
Within one year	80,000	-
Between two and five years	320,000	400,000

The Balance Sheet amount for “Creditors: amounts falling due more than one year” relates to the above Fixtures and Fittings in respect of hire purchase creditor payments and a CIBL Loan received due to COVID19 with both being between two and five years.

Other financial leases		
Within one year	4,394	4,427
Between two and five years	1,982	5,534

THE ROYAL LIFE SAVING SOCIETY - U.K.

England & Wales - Charity number 1046060

Accounts

Royal Life Saving Society UK

Annual Report and Accounts 2020

Our purpose is to enhance communities, so everyone can enjoy being in, on or near water safely - because every life is worth saving

Our vision is a nations without drowning where everyone can safely enjoy being in, on or near water.

Our mission is to be the leader in lifesaving and lifeguarding in the UK and Ireland; sharing our expertise and knowledge with as many people as possible, giving everyone the potential to save lives and safely enjoy water.

Company Number: 03033781

Registered Charity England and Wales: 1046060

Registered Charity Scotland: SC037912

CONTENTS

	Page
Welcome from the President and CEO	3
Our Impact in 2020	4 to 8
Financial Review	9 to 12
Governance • Governance documents • Developing Governance • Board of Trustees • Future plans • Principle risks and uncertainties • Internal controls	13 to 17
Trustee statement	16 to 17
Patrons, Board of Trustees (Directors) and Advisers	18
Independent auditor's report	19 to 21
Financial statements	22 to 26
Notes to the financial statements	27 to 44

Welcome to the Royal Life Saving Society UK's (RLSS UK) 2020 Annual Report and Accounts

Following a period of strategic assessment and planning, at the start of 2020, we were ready to launch our new strategic framework; an ambitious plan to develop the charity and the impact we have to reduce drownings. However, just like the rest of the world, in the wake of the pandemic, our well-laid plans had to adapt considerably at pace. Our mission quickly became ensuring the survival of not just members of the public but also the organisation itself.

We owe a great deal to the support, dedication of members, supporters, staff, trustees and partners during an unprecedented year. Despite adversity what was achieved in 2020 was truly remarkable. port England and CIMSPA, in particular, provided us with significant assistance during the year. However, we all came together to weather the storm and we look forward to great times ahead.

Our work has never been so important. Millions of children missed out on essential swimming and water safety training in 2020, and we are now at risk of a generation of children not having the vital skills to enjoy water safely.

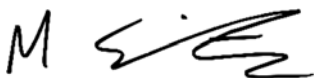
Our new 5-year strategic framework has come at a good time to redirect our efforts behind a positive and ambitious model. A framework that addresses key lifesaving topics and more, recognising that different communities have diverse needs around water and that local engagement by building our own community is fundamental to the delivery of education that enables everyone to enjoy being in, on or near water safely - because every life is worth saving.

We can only achieve the ambitions set out in this document by all of us working together towards the same vision, of nations without drowning where everyone can safely enjoy being in, on or near water.

Finally, we both would like to send our personal thanks to John, Noel and the team at Tricord. They have supported the Society for the past 20 years with great professionalism, rigour and creativity and contributed immeasurably to our growth and success. 2021 will be a significant year of change as we move these services into RLSS UK.

We look forward to a bright future.

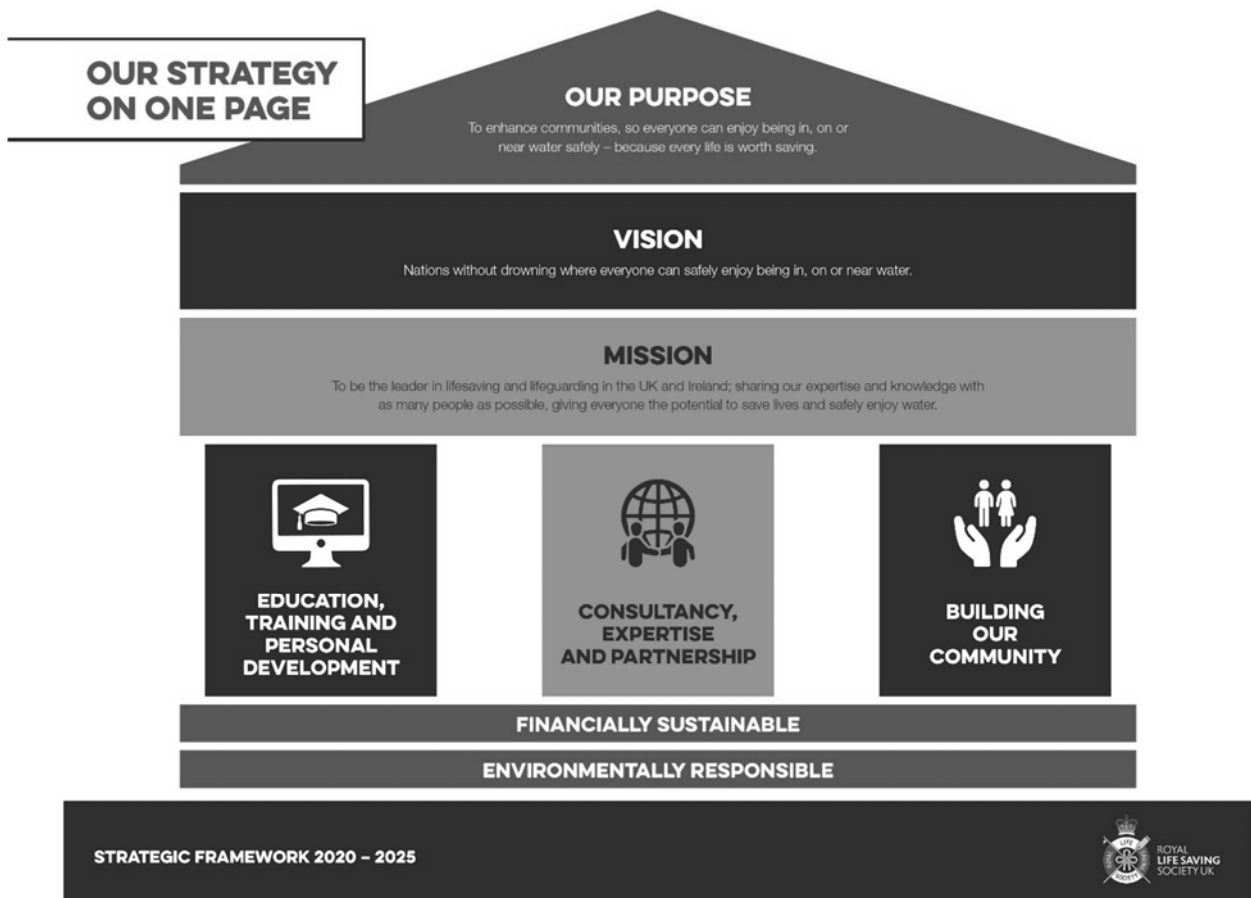
Yours in lifesaving,



Mark Smith, President
Royal Life Saving Society UK

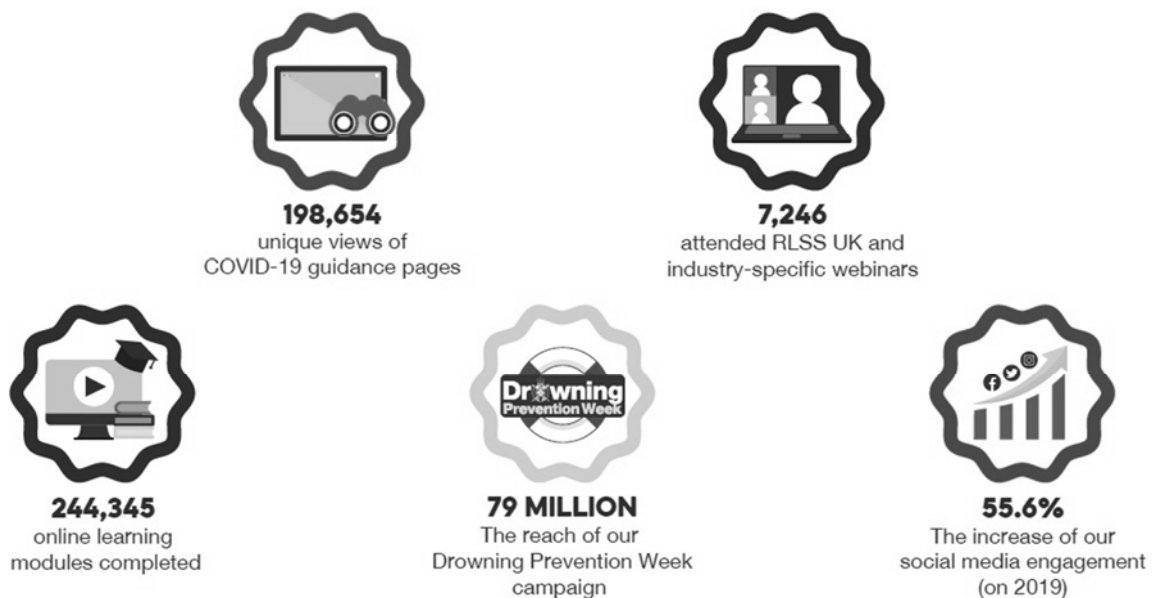


Robert Gofton, CEO
Royal Life Saving Society UK



Our Impact in 2020

MAIN ACHIEVEMENTS



We fundamentally believe that every life is worth saving and that every accidental drowning is preventable.

In 2020, there were 254 accidental UK drownings recorded. For several consecutive years, there has been a consistent decline in the number of people accidentally losing their life to drowning. This is a testament to the dedication of everyone involved in water safety. However, in 2020 despite best efforts, there was a 31 per cent increase on the previous year (254 vs 223).

The reason for the increase varies, but with a significant increase in outdoor swimming due to pool closures, it came as no surprise that drowning related to swimming increased by over 20 per cent (53 vs 44). Proportionally, compared to the increase in outdoor swimming, this is promising, as a large number of individuals were embarking on this extremely beneficial exercise, safely and without fatal incident.

Lifesavers and lifeguards worked tirelessly to prepare for a return to their duties in 2020, and whilst there is no doubt their efforts saved lives, there was a clear increase in incidents and fatalities. As lockdown measures started to ease, the public flocked outdoors and found ways to distance themselves from the crowds. In the period from May to August, there was a 20 per cent increase in fatal accidental drownings from 2019 (118 vs 98).

The picture for 2020 was a blip in the ongoing work from both RLSS UK and the collaborative efforts across the water safety sector. The UK Drowning Prevention Strategy baselines annual accidental drowning at 400 per annum, so the direction is still positive and we have to reflect on an unprecedented year. Whilst it provides us with a good picture, especially as COVID-19 remains an ongoing pandemic, it is important that trends across a number of annual reports lead our interventions.

Two priority issues are clear, firstly, that men remain a target for interventions (78% of 2020 fatalities), and secondly, there is still much work to be done, to better understand drowning in inland waterways. Education efforts and public perception often assume coastal drowning is the major focus but 2020 showed us again, that inland fatalities remain a grave concern. Supporting the positive growth of outdoor swimming, with education that allows participants to make the correct decisions to enjoy their activity safely, is also a key consideration. Finally, providing people with access to education and training that helps them understand what to do should they fall into the water, must also continue to be a factor in our work (almost 43% [107] of people had no intention to enter the water).

COVID-19 Guidance

Our responsibility throughout the recovery from COVID-19 involved working to support customers, members and partners, in a safe return to activity. Our number one aim was to ensure pools could become operational, as soon as safely practical. Pools being operational created the environment for water safety activities and community interactions with the water, to continue.

Interpreting Government guidance, as well as securing qualification extensions, played a critical role in helping training and supervision to continue.

We delivered 244,345 online learning modules - introducing a variety of learning approaches and increasing flexibility to deliver training, remains a focus for the organisation.

As part of our 2020 – 2025 strategic framework, we specifically state our desire to continue with our visionary course development, excelling in the development of internationally recognised, creative education and training opportunities, to enhance the ability of everyone to save lives.

Our agility and evolution in this area ignited a quick response when the UK and Ireland entered lockdown and saw us produce a suite of online learning opportunities for Trainers and candidates to access information and keep their skills up to date.

Our online learning in 2020 included:

- NPLQ Online Ongoing Training – 216,016 modules
- Lifesaver – Lifechanger Water Safety Toolkit – 16,060 modules
- NVBLQ Online Ongoing Training – 5,309 modules
- COVID-19 TA Update – 3,340 modules
- Drowning Prevention Week Lesson (5-10-years-old) – 3,087 modules

Introducing policies for remote online learning and flexibility around assessments also aided the delivery of training, and allowed activity to continue and recover quickly.

Despite the challenges of delivering face-to-face qualifications and awards, 57,759 qualifications were still delivered in 2020. In addition, as part of the Re-Train initiative, RLSS UK secured £470,000 funding to support operators to ensure that their staff were ready to open their facilities and welcome back people to enjoy the water.

Launching our new membership proposition

RLSS UK members are the beating heart of our activity. They deliver the training, take part in our activities, share the messages and advocate our work, so that we can ensure that everyone has access to the information and the environment, to enjoy water safely.

Adding value as part of membership means a lot to us and so, in 2020, we began the journey to segment membership categories and offer a more bespoke experience. RLSS UK is a family, and we welcome anybody.

We believe our work is relevant to every UK and Irish household. It is our ambition to provide a lifelong connection with water safety; engaging children in water safety, and lifesaving knowledge and training as early as possible, is crucial to achieving this. Providing further opportunities to progress through our pathways of awards, qualifications and opportunities, offers a diverse and everlasting experience that should help build a new following for RLSS UK. We still have more to do in this area and are excited about the ongoing improvements.

In 2020, to help us understand member aspirations better, we embarked on one of our biggest ever consultation exercises. We wanted to understand more about our members, who they are and what we could do to expedite them delivering their own, as well as the charity's, goals

Nine per cent of members responded to the survey and in addition, 29.5 per cent of RLSS UK's listed Branch Officers, responded to a supplementary survey.

The age of digital

COVID-19 accelerated digital usage, with a widely reported more than 70 per cent of us, increasing our social media consumption during the pandemic. Using social media and especially video communication platforms, helped us to stay connected and in addition, helped us to reflect on how we increase flexibility in our future working methodologies.

The way RLSS UK used technology was no different. To protect the Charity there was a need to utilise Government support, some of which meant, at times, putting a large proportion of staff on the Job Retention Scheme (furlough). We are grateful that the scheme was made available at such a critical time. We did, however, utilise staff that could maintain a consistent digital presence.

We delivered a strategy that would increase our digital output, to help support members and customers whilst in lockdown. Central to our output was providing an opportunity for members to maintain their physical and mental health, so they were 'Ready for Action'.

Building our digital footprint:

- Our total outgoing messages increased by 73.6%
- Our impressions increased by 35.5%
- Our engagements increased by 55.6%
- Our audience increased by 17%

Our engagement rate (per impression) was 4 per cent, a significant increase on 2019. Through Facebook, our rate increased to 5.1 per cent.

These numbers are pleasing, and whilst we are committed to continuing to find ways to communicate with members and customers in a way that is preferable to them, we know our approach in 2020 helped continue to educate the public and support members.

Fundraising activities

In 2020, more than ever, RLSS UK needed help to swell the ranks of people dedicated to keeping our waterways fun, friendly and secure places for everyone. Through some incredible fundraising and with your help, we were able to protect the organisation's future. Thank you to everybody who donated to and supported our fundraising efforts, including those that took part in our 2.6 Challenge, which raised an incredible £14,300 for RLSS UK and the NHS.

A special thank you goes to the following for their generosity during our #ProtectOurFuture Appeal:

Clive Holland

Nial Elliot

Peter Moyes

Clive Elliot

W J Stoot

Heather Leighton

Janet Wilson

Alan Sutherland

Debbie Weston

Debbie Hunt

Cavell Burchell

Jill Bailey

Ella Hunt

Rick Tazzini

David Browne

Ed Duffy

Sue Flush

David Slade

Billingham Forum Lifesaving Club

It is vital that RLSS UK continues to diversify its income, both to engage communities that don't currently benefit from water-based activities and to help future generations enjoy water safely. We welcome the continued dedication of members and supporters in our mission to diversify and strengthen our income, to invest in further charitable objectives.

RLSS UK acknowledge the significant funding contribution made by Sport England and the National Lottery.



Drowning Prevention Week 2020

In 2020 we were resilient, and despite resource challenges, it remained high on our agenda to utilise digital communication and educate the public. Early in the first lockdown, partners across the water safety sector rallied, as the race to put lifeguards on the beach and at open water venues, conflicted with an expectedly busy summer of staycations and a desire to distance from others.

Drowning Prevention Week, as with most years, could not have come at a better time to educate the public in preparation for the summer. Prioritising free, easily accessible online resources meant moving the campaign digitally.

We're incredibly grateful to the many partners that joined forces to support Drowning Prevention Week, and who collaborated to increase summer safety messaging.

Our usual methods of delivering education in schools, and practical water safety education through leisure operators and clubs wasn't possible, so we created a hub of shared resources that could be owned by passionate people and organisations, who are committed to sharing our messages.

Drowning Prevention Week had a reach of over 79 million through a combination of coverage from the national and regional press, online, print, broadcast and social media. In the campaign week alone, we reached 14 million people on Twitter and over nine million on Facebook.

In addition, our messages and campaigns, including Don't Drink and Drown (6 million reach); summer and winter water safety as well as our collaborative efforts with partners, continued through the year in an effort to help everyone enjoy water safely.

FINANCIAL REVIEW

FOR THE YEAR ENDED 31 DECEMBER 2020

SUMMARY

2020 was the start of the new RLSS UK strategic framework.

When the pandemic hit the UK and Ireland our financial priorities for 2020 quickly moved towards effective cash, liability and debtor management. We also looked at diversifying income opportunities but within a suppressed market this was always going to be challenging. We did secure a number of grants and funding opportunities to support both ourselves and the leisure sector. Additionally, we invested in supporting our members, volunteers and customers with a significant range of online, free of charge, learning resources. Our aim was to help build resilience within ourselves and the sectors we serve so that we all had the best chance of survival in the face of unprecedented challenges.

INCOME

Since 2015 we had seen income well above £5m every year but with the closure of leisure centres for a number of months during 2020 income was reduced, however, the underlying operational surplus is still positive.

2020 £4.8m income was down £502k (-9.4%) on 2019 £5.3m

2019 £5.3m income was down £52k (-1.0%) on 2018 £5.4m

2018 £5.4m income was up £26k (0.5%) on 2017's £5.4m.

2017 £5.4m income was down £83k (-1.5%) on 2016's £5.5m.

2016's £5.5m income was up £935k (21%) on 2015's £4.5m.

2015's £4.5m income was up £98k (2%) on 2014's £4.4m.

Income from Charitable Activities

2020 income from charitable activities was £139k, (-50.1%) against 2019. This reduction was predominantly driven by the impact of Covid-19 on the Charities sector.

Income from Other Voluntary Sources

2020 income from Other Voluntary Sources decreased by £48k (-29%) against 2019. This reduction was a result of the 2 legacies received in 2018 / 2019.

FUNDRAISING

Fundraising contributed 1% percent of our total income of £4.8m.

Fundraising and Grants form part of a longer-term ambition to diversify our financial model to create greater financial stability and reduce the reliance on our current key product, Awards & Qualifications, stream.

EXPENDITURE

Whilst 2020 income fell by £502k (-9.4%) against 2019, expenditure for the period was reduced by £637k (-12.4%) against 2019.

RLSS UK will continue to optimise the management of expenditure including further contract negotiations and the shift from 'print and post' to digital resources (including the use of Tahdah for online Certificates of Authority).

2020 charitable expenditure reduced by £489k (-24.6%) against 2019.

RLSS UK's Expenditure on Charitable Activity (2020)	£'s	%
Award Costs	243,518	16%
Water Safety training, consultancy and provision	239,925	16%
Behaviour change campaigns	111,454	7%
Research and Development	73,283	5%
Lifesaving Sport	188,854	13%
Volunteer & Clubs	350,109	23%
Educating Young People	120,412	8%
Community Outreach	100,988	7%
International	61,453	4%
Governance	7,525	1%
Total	1,497,521	

The percentage of RLSS UK company's total expenditure spent on charitable activity is currently 53%, reflective of RLSS UK's operating model, i.e. two trading subsidiaries, both of which gift aid back significant sums to the parent charity to fund charitable activity. These are not classed as expenditure on charitable activity within RLSS UK's company accounts and RLSS UK's operating model should be considered when looking at any charity financial reporting comparisons.

RESERVES POLICY

RLSS UK's Trustees (Directors) are responsible for setting the minimum level of free reserves required to support the charity's operations, ensuring RLSS UK holds sufficient funds to continue to operate at any time, to avoid financial difficulties and to sustain the delivery of core services to beneficiaries. It takes account of possible risks and aims to allow the RLSS UK to respond to new opportunities.

RLSS UK Trustees (Directors) determine the level of reserves required as part of RLSS UK's strategic, operational and budgetary planning process and our current policy is three-fold:

1. that the General Reserves cover 3 months operating costs which currently equates to £514K. At 31 December 2020, General Reserves were valued at £764k.
2. that the liquidity value of Current Assets less Stock less Current Liabilities is above £200k. At 31 December 2020, the value of the Liquidity Reserve was £891k.
3. that the level of free reserves (General Reserves less non financed Fixed Assets) be between £100k and £1million. At 31 December 2020 the free reserves figure was £678k.

DESIGNATED FUNDS

Designated Funds are funds designated by RLSS UK Trustees (Directors) for funding specific projects that fall within the charitable activities of the Charity (in line with the strategic business plan). They form part of the unrestricted funds of the Charity and may be undesignated at the discretion of RLSS UK Trustees (Directors).

At 31 December 2020, Designated Funds totalled £123,210 (2019 £16,122).

Projects funded from Designated Funds during 2020 included Save a Baby Life Roadshows, Fulfilment, and Life Saving clubs.

RESTRICTED FUNDS

The charity's Restricted Funds are funds that are subject to restrictions on their use through the terms of an appeal or as requested by the donor (held in accordance with the donor's requirements). At 31 December 2020, Restricted Funds totalled £166,299 (2019 £80,289).

Projects funded from Restricted Funds during 2020 included South Yorkshire Safer Communities, UK Search and Rescue and Lifeguard Awards.

INVESTMENTS

The charity's general policy is to invest money that is not immediately required to meet its objectives. Such investments are low to medium risk, and medium-term.

The Board has approved the following ethical policy: The charity will not directly invest in the producers or suppliers of tobacco, alcohol and armaments or similar products nor directly invest in the securities of organisations involved in activities incompatible with the objects and ethos of the charity.

2020 the Charity had no reserves held in investments.

FIXED ASSETS

At 31 December 2020, the net book value of fixed assets totalled £272,082 (2019 £375,650). This predominantly relates to RLSS UK's headquarter relocation and fit-out.

RLSS UK's headquarter relocation from a small rural village to more prominent city location is already starting to generate a return on investment (including improved profile, accessibility, recruitment and talent pool, local community engagement, corporate partnerships and sponsorship).

TRUSTEE (DIRECTOR) INDEMNITY INSURANCE

Trustee (Director) Indemnity Insurance (£10,000,000 limit of indemnity) was purchased for the year 2020 for £2,800.

OUR GOVERNANCE STRUCTURE

STRUCTURE Royal Life Saving Society UK (RLSS UK) is registered as a charity in England and Wales (1046060) and in Scotland (SC037912). RLSS UK has applications in process with the Republic of Ireland's Charities Regulator and the Charity Commission for Northern Ireland.

- RLSS UK is registered with Companies House as a private company limited by guarantee (3033781).
- RLSS UK has two wholly-owned trading subsidiaries, both of whom gift aid back their profits to the parent charity RLSS UK to support RLSS UK's drowning prevention work.
- IQL UK Ltd – operates as RLSS UK's awarding organisation. Registered with Companies House as a private limited company (03719774). Regulated by qualification regulators including Office of Qualifications and Examinations Regulation (Ofqual), Scottish Qualifications Authority (SQA) and Qualifications Wales.
- RLSS UK Enterprises Ltd (trading as RLSS Direct) – operates as RLSS UK's online shop and catalogue. Registered with Companies House as a private limited company (02559199).
- RLSS UK has a strong volunteer network delivering water safety messages and lifesaving skills across the UK, Ireland and internationally. RLSS UK's volunteer structure includes RLSS UK Trustee Board, RLSS UK Ambassadors, 47 RLSS UK Branches and over 450 affiliated Lifesaving and Lifeguarding Clubs.
- RLSS UK is recognised by Sport England as the governing body for Lifesaving.
- RLSS UK is a Membership Organisation, with circa 8,500 Individual Members and 450 affiliated Group/Club Members.
- As a result of above, RLSS UK has several functions and identities (all working together to reduce drownings), including charity, trading subsidiary, awarding organisation; training organisation; governing body; membership organisation and voluntary organisation. RLSS UK's main identity is the Drowning Prevention Charity.
- RLSS UK is one of twenty-seven countries who are a national branch of the Royal Life Saving Society Commonwealth (RLSS), with RLSS UK being the UK branch of RLSS Commonwealth. The RLSS (originally known as the Life Saving Society) was formed in 1891. In 1904, as there was great support for the organisation from the Royal Family, the society was granted permission to use the Royal title and became the Royal Life Saving Society. In 1924, RLSS received its formal Royal Charter from King George V. RLSS UK's patron is the Right Honourable Lord Storey and RLSS Commonwealth's patron is Her Majesty the Queen.

GOVERNING DOCUMENTS

RLSS UK operates within a constitutional framework that includes:

- The governing document of RLSS Commonwealth (which includes controls on National Branches across the Commonwealth).
- The governing document of the RLSS UK (Articles of Association).

The rules applicable to the members of the RLSS UK (the Model Constitution for Branches of RLSS UK; the Model Constitution for Clubs affiliated to RLSS UK).

RLSS UK's Articles of Association state that RLSS UK's objects are:

To advance health and save human lives by preventing drowning and in particular to:

- 1) promote education and training in:
 - the saving of life from drowning;
 - the resuscitation of the apparently drowned;
 - the techniques of resuscitation and first aid generally; and
 - the skills of lifeguarding.
- 2) promote the sport of life saving.

DEVELOPMENTS IN GOVERNANCE

We continue to invest time and resources into the RLSS UK's governance to ensure it is fit to deliver our charitable purposes in a challenging environment.

The efforts to increase the engagement of our individual members with the decision-making processes of the Society following the adoption of 1 member 1 vote saw in 2020 a change in our Articles permitting General Meetings to be held virtually, thereby removing some barriers to participation for members unable to attend such meetings in person.

In addition, formal consultation with members and stakeholders has helped inform the Board and influenced the decision-making process in relation to the Strategic Framework 2020-2025 and our future infrastructure.

Regular reviews, incorporating external support, of policies and practices of the Board help ensure that the Society continues to work towards meeting its objectives and that it operates in accordance to statutory requirements and in a manner consistent with best practice guidance published by the Charity Commission of England and Wales, the Charity Commission for Northern Ireland and the Scottish Charity Regulator.

RLSS UK'S BOARD OF TRUSTEES (DIRECTORS)

RLSS UK is controlled by a Board of Trustees (Directors). As RLSS UK is both a registered charity and private company limited by guarantee, RLSS UK Trustees are also company Directors and therefore beholden to both charity and company law.

RLSS UK's Board of Trustees (Directors) currently includes the President, Deputy President, Honorary Treasurer, up to six elected Trustees and up to three appointed Trustees. The term of office for a Trustee shall be as near as possible to three years from the date of appointment. A Trustee (whether elected or appointed) may serve no more than three successive terms (or a total of nine years).

RLSS UK's Trustees (Directors) are volunteers who bring valued experience to RLSS UK from a range of backgrounds. Names of RLSS UK's Trustees (Directors) can be found on page 18. The appointed Trustees are appointed following an application and interview process with Trustees and Senior Management Team. The elected Trustees are appointed following an application process and a vote by the membership through a 'one member one vote' process.

RLSS UK's Board of Trustees (Directors) has three sub-committees where Trustees with specific skills and experience can focus on priority governance areas in more detail (Finance, Organisational Performance and Assurance Committees).

RLSS UK's Board of Trustees (Directors) is supported by is supported by a Legal Advisor and Youth Advisor.

New RLSS UK Trustees (Directors) undergo induction training to brief them on their legal obligations under both charity and company law, the content of the Articles of Association, the structure and decision-making process, the strategic framework, RLSS UK's Business Plan and recent performance of the Charity. Each new Trustee (Director) is provided with a copy of the Trustee Handbook which sets out the Charity's expectations of Trustees (Directors) in terms of governance and behaviour. Ongoing training is provided as and when required and an annual budget is provided for this.

RLSS UK's Trustees (Directors) do not receive remuneration for their time or services as Trustees (Directors) and only directly incurred expenses are reimbursed (full details on page 34). Appropriate indemnity insurance cover is held for the Trustees (Directors) of the Charity and of its subsidiary trading companies (in line with RLSS UK's Articles of Association). RLSS UK has a Trustee Conflict of Interest policy and register, where all Trustees declare any conflict of interest.

A Chief Executive is appointed by RLSS UK Trustees (Directors) to manage the day to day operations of the Charity. The Chief Executive has delegated authority, as approved by RLSS UK Trustees (Directors) for all operational matters. Key Management Personnel, the Senior Management Team and the Chief Executive, remuneration bands are set by the Trustees and benchmarked annually.

COVID-19

The World Health Organisation "WHO" declared Covid-19 a global pandemic on 11 March 2020, following which the UK Government made a series of recommendations culminating in a prolonged nationwide lockdown commencing on 23 March 2020, offering support and guidance to the leisure industry and our members and volunteers became a key factor in the work for 2020. Maintaining our share of the Lifeguard market was a defining factor and using our expertise and key intelligence from our key customers we have future plans to extend our offering to the leisure industry and other associated partners.

The Trustees have considered the impact of these events on the financial position at 31 December 2020 and concluded that no adjustments are required to carrying values at that date.

PRINCIPAL RISKS AND UNCERTAINTIES

Through RLSS UK's Risk Control Framework, RLSS UK's principal risks and uncertainties have been identified as follows (including their potential impact on the charity, and steps taken to manage and mitigate risks).

RISK MITIGATION

Responding to pandemics - Following COVID19 pandemic, the Society will maintain liquidity and a reserves level that allows the Society to continue for the foreseeable future. Reserves are above the minimum level set for the Society and are reviewed monthly by the Trustees and senior staff members via Board sub-group. Plans to create a sustainable medium term finance strategy linked to the Strategic framework to address the risk and seek out grants and initiatives to alleviate the reduction in activity in the leisure industry. Linked to this is a short-term re-prioritisation of resources to support Commercial income but with a clear timeline to develop charitable resources to meet the aims of the strategic framework. This has also highlighted that our plans to diversify income into new markets and services are timely.

Safeguarding – Risk or abuse through our devolved network RLSS UK policies and guidance; RLSS UK safeguarding structure (Safeguarding, Equality and Diversity Advisory Group; Staff team Welfare Case

Management Group); support and guidance from RLSS UK head office; training video and package; RLSS UK Club Standard Programme; insurance cover (including PR crisis management support).

RLSS UK'S RISK POLICY AND CONTROL FRAMEWORK

RLSS UK has a formal Risk Register and a Risk Management Policy based on Charity Commission best practice. The Risk Management Policy and Procedures guidance help RLSS UK employees and volunteers understand what risk management is, how RLSS UK should identify risks associated with the achievement of objectives and ensure that risk management is embedded into day to day activity.

Risks are identified and escalated up to the Board as appropriate. Each department has their own risk register which feeds into the regular Leadership Team meetings and RLSS UK's main Risk Register. Each of the Board's three sub-committees are responsible for identifying risks in their specialist areas and ensuring on RLSS UK's main Risk Register. The Board has ultimate responsibility for overseeing the management of risk – both identifying strategic risks and evaluating the mitigations in place. Risk is a regular item on both the Leadership Team and Board meeting agendas.

INTERNAL CONTROLS

RLSS UK has a robust range of policies and processes in place to ensure they perform well against the standards of a range of regulatory bodies e.g. qualification regulators, charity regulators, fundraising regulators and safeguarding bodies. RLSS UK has an annual external audit, organisational performance is measured on an ongoing basis through key performance indicators (KPI)s.

FUNDRAISING AND FUNDRAISING REGULATOR

RLSS UK is registered with the Fundraising Regulator. RLSS UK is committed to following the Code of Fundraising Practice, ensuring all RLSS UK fundraising is legal, honest, open, transparent and accountable. There has been no failure to comply with a scheme or any standard cited and no complaints were made towards the organisation, regarding its fundraising throughout 2020.

Monitoring all fundraising activity on behalf of RLSS UK has all been carried out by either, trained paid members of staff or, associated members of the organisation who are also trained in fundraising legislation and have a vested interest in the organisation.

SAFEGUARDING

RLSS UK Safeguarding - RLSS UK is committed to safeguarding and promoting the welfare of children and adults at risk and expects everyone involved in RLSS UK activity to share this commitment.

Safeguarding is everyone's responsibility to be proactive in promoting good practice and creating a supportive environment. It is also everyone's responsibility to pass on any concerns in relation to questionable conduct.

LEADING, SUPPORTING AND IMPROVING EMPLOYEES

RLSS UK are an Investors in People accreditation (Bronze Award Standard), demonstrating RLSS UK's commitment to strong leadership, employee development, continuous improvement, and helping every team be the best they can be

RLSS UK has a successful Apprenticeship Programme, enabling a number of local young people to work whilst studying for a work-based qualification. A number of these apprentices have progressed into full time roles with RLSS UK.

We are committed to staff development and strive to ensure staff reach their full potential.

RLSS UK PAY POLICY

In setting pay levels for our employees, RLSS UK reviews salaries annually in two key ways:

- Reviewed against inflation (RPI and CPI).
- Reviewed via a benchmarking exercise, with individual posts benchmarked against local and sector pay norms to ensure that the remuneration set is fair and in line with that generally paid for similar roles.

RLSS UK adheres to the requirement of the UK Government's National Living Wage.

RLSS UK is committed to openness and transparency on senior executive pay levels, with amounts disclosed on page 34.

STATEMENT OF TRUSTEES'/DIRECTORS' RESPONSIBILITIES

The charity trustees (who are also the directors of RLSS UK for the purposes of company law) are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charitable company and the group and of the incoming resources and application of resources, including the income and expenditure, of the charitable group for that period. In preparing the financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK accounting 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 business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and the group and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Statement as to Disclosure to our auditors

In so far as the trustees are aware at the time of approving our trustees' annual report:

- there is no relevant information, being information needed by the auditor in connection with preparing their report, of which the group's auditor is unaware, and
- the trustees, having made enquiries of fellow directors and the group's auditor that they ought to have individually taken, have each taken all steps that he/she is obliged to take as a director in order to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

AUDITOR

The Financial Statements for the year ended 31 December 2020 have been audited by RSM UK Audit LLP.

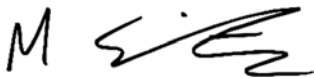
The financial statements have been prepared in accordance with the provisions applicable to small companies within Part 15 of the Companies Act 2006 and in accordance with Section 1A of Financial Reporting Standard 102.

STATEMENT OF GOING CONCERN

The Trustees acknowledge that the unprecedented level of uncertainty that is still caused by the Covid-19 pandemic and rapidly changing circumstances mean that the judgements and estimates required by management are more challenging than under normal circumstances.

The Trustees have given due regard to the on-going increased pressure on income streams brought about by the pandemic and have concluded that the positive level of general reserves, a healthy cash balance and the return of operations and training for many leisure operators means that the going concern basis remains appropriate for the preparation of these financial statements.

Approved by the Board of Trustees (Directors) on 8 October 2021 and signed on its behalf by:

A handwritten signature in black ink, appearing to be 'M' followed by a stylized surname.

Mark Smith
President
Royal Life Saving Society UK

PATRONS, BOARD OF TRUSTEES (DIRECTORS) AND ADVISERS

Patrons:

RLSS UK Patron: The Rt. Hon. Lord Storey

Trustees (Directors) who were charity Trustees during 2020:

Mark Smith (President)

Mike Owen (Chair) – resigned on 21 April 2020

Cavell Burchell

Bryan Finlay

Deborah Hunt

Emma Davids – resigned on 10 October 2020

Suzanne Gabb

Margaret Bradley

Richard Rickwood

Peter Moyes

Timothy Chadwick (Honorary Treasurer) – appointed on 02 January 2020

Helen Bull – appointed on 10 October 2020

Alan Sutherland – appointed on 10 October 2020

Board Advisors during 2020:

Shivaji Shiva (Legal Advisor)

James Cossons (Youth Advisor)

Chief Executive:

Robert Gofton

Auditor:

RSM UK Audit LLP, St Philips Point, Temple Row, Birmingham, B2 5AF

Bankers and Investment Advisors:

Coutts and Co, St Martin's Office, 440 The Strand, London, WC2R 0QS

Solicitors:

Motor Industry Legal Services Limited t/a MILS, Canonteign House, Lower Ashton, Nr. Exeter, EX6 7RH

The Royal Life Saving Society UK wishes to say thank you to all the volunteers, members, supporters, fundraisers, partners and employees who work collaboratively with the Charity to prevent drowning.

The Royal Life Saving Society UK (RLSS UK)

The Drowning Prevention Charity

Registered Charity (England and Wales 1046060, Scotland SC037912).

Private Limited by Guarantee Company (3033781).

Web: <http://www.rlss.org.uk>

E-mail: info@rlss.org.uk

Telephone: 0300 323 0096

Like us on Facebook – [facebook.com/RLSSUK](https://www.facebook.com/RLSSUK)

Follow us on Twitter – @RLSSUK

INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES AND MEMBERS OF ROYAL LIFE SAVING SOCIETY UK

Opinion

We have audited the financial statements of Royal Life Saving Society UK (the 'parent charitable company') and its subsidiaries (the 'group') for the year ended 31 December 2020 which comprise the Group and Parent Charitable Company Statements of Financial Activities, the Group and Parent Charitable Company Balance Sheets, the Group Cash Flow Statement and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the Group's and the Parent Charitable Company's affairs as at 31 December 2020; and of the group's and the parent charitable company's incoming resources and application of resources, including their income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the Companies Act 2006, the Charities Act 2011, the Charities and Trustee Investment (Scotland) Act 2005 and regulations 6 and 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended).

Basis for opinion

We have been appointed auditor under section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005, section 151 of the Charities Act 2011 and under the Companies Act 2006 and report in accordance with regulations made under those Acts.

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the group and parent charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the Group's or Parent Charitable Company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the directors' report, prepared for the purposes of company law and included within the trustees' annual report, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report, included within the trustees' annual report, has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the group and the parent charitable company and their environment obtained in the course of the audit, we have not identified material misstatements in the directors' report, included within the trustees' annual report.

We have nothing to report in respect of the following matters where the Companies Act 2006, the Charities Act 2011 and the Charities Accounts (Scotland) Regulations 2006 (as amended) require us to report to you if, in our opinion:

- sufficient, adequate and proper accounting records have not been kept by the parent charitable company, or returns adequate for our audit have not been received from branches not visited by us; or
- the parent charitable company financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies' regime and take advantage of the small companies exemptions in preparing the directors' report included within the trustees' annual report, and from the requirements to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities set out on page 16 the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the group's and parent charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the group or parent charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which the audit was considered capable of detecting irregularities, including fraud

Irregularities are instances of non-compliance with laws and regulations. The objectives of our audit are to obtain sufficient appropriate audit evidence regarding compliance with laws and regulations that have a direct effect on the determination of material amounts and disclosures in the financial statements, to perform audit procedures to help identify instances of non-compliance with other laws and regulations that may have a material effect on the financial statements, and to respond appropriately to identified or suspected non-compliance with laws and regulations identified during the audit.

In relation to fraud, the objectives of our audit are to identify and assess the risk of material misstatement of the financial statements due to fraud, to obtain sufficient appropriate audit evidence regarding the assessed risks of material misstatement due to fraud through designing and implementing appropriate responses and to respond appropriately to fraud or suspected fraud identified during the audit.

However, it is the primary responsibility of management, with the oversight of those charged with governance, to ensure that the entity's operations are conducted in accordance with the provisions of laws and regulations and for the prevention and detection of fraud.

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud, the group audit engagement team:

- obtained an understanding of the nature of the sector, including the legal and regulatory framework that the group and parent charitable company operates in and how the group and parent charitable company are complying with the legal and regulatory framework;
- inquired of management, and those charged with governance, about their own identification and assessment of the risks of irregularities, including any known actual, suspected or alleged instances of fraud;
- discussed matters about non-compliance with laws and regulations and how fraud might occur including assessment of how and where the financial statements may be susceptible to fraud.

As a result of these procedures we consider the most significant laws and regulations that have a direct impact on the financial statements are FRS 102, Charities SORP (FRS 102), Companies Act 2006, Charities Act 2011, Charities and Trustee Investment (Scotland) Act 2005, and the parent charitable company's governing document. We performed audit procedures to detect non-compliances which may have a material impact on the financial statements which included reviewing the financial statements including the Trustees' Report, remaining alert to new or unusual transactions which may not be in accordance with the governing documents and inspecting minute books and other internal records.

The most significant laws and regulations that have an indirect impact on the financial statements are those in relation to employment law. We performed audit procedures to inquire of management whether the group is in compliance with these law and regulations.

The group audit engagement team identified the risk of management override of controls as the area where the financial statements were most susceptible to material misstatement due to fraud. Audit procedures performed included but were not limited to testing manual journal entries and other adjustments, evaluating the business rationale in relation to significant, unusual transactions and transactions entered into outside the normal course of business, challenging judgments and estimates.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at <http://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

Use of our report

This report is made exclusively to the members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006, and to the charitable company's trustees, as a body, in accordance with section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and regulation 10 of the Charities Accounts (Scotland) Regulations 2006 (as amended) and the Charities Act 2011. Our audit work has been undertaken so that we might state to the members and the charitable company's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company, its members as a body, and its trustees as a body, for our audit work, for this report, or for the opinions we have formed.

RSM UK Audit LLP

Anna Spencer-Gray (Senior Statutory Auditor)
For and on behalf of RSM UK AUDIT LLP, Statutory Auditor
Chartered Accountants
St Philips Point
Temple Row
Birmingham
B2 5AF

Date: 8 October 2021

RSM UK AUDIT LLP is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006

CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES
(Incorporating an Income and Expenditure Account)
For the year ended 31 December 2020

	Notes	Unrestricted General £	Unrestricted Designated £	Restricted £	Total 2020 £	Total 2019 £
INCOME						
Income from donations & legacies:						
Membership		288,890	-	-	288,890	319,801
Other voluntary income		47,321	-	-	47,321	48,573
		<u>336,211</u>	<u>-</u>	<u>-</u>	<u>336,211</u>	<u>368,374</u>
Income from charitable activities		124,660	465	13,659	138,784	278,227
Income from trading activities		2,985,060	-	951,441	3,936,501	4,676,849
Investment income	4c	365	-	-	365	957
Other income		413,437	-	-	413,437	3,136
Total Income	2a	<u>3,859,733</u>	<u>465</u>	<u>965,100</u>	<u>4,825,298</u>	<u>5,327,543</u>
EXPENDITURE						
Cost of raising funds:						
Membership		246,320	-	-	246,320	262,623
Other voluntary income		114,971	-	-	114,971	162,588
Trading activities		1,687,439	87,125	866,441	2,641,005	2,724,734
Investment		-	-	-	-	7
		<u>2,048,730</u>	<u>87,125</u>	<u>866,441</u>	<u>3,002,296</u>	<u>3,149,952</u>
Expenditure on charitable activities		1,463,322	21,550	12,649	1,497,521	1,986,865
Total expenditure	3a	<u>3,512,052</u>	<u>108,675</u>	<u>879,090</u>	<u>4,499,817</u>	<u>5,136,817</u>
Net gains/(losses) on investments:						
Unrealised gain/(loss) on investments	6a	-	-	-	-	-
Realised gain/(loss) on investments	6a	-	-	-	-	(4,034)
NET SURPLUS /(EXPENDITURE) FOR THE YEAR		347,681	(108,210)	86,010	325,481	186,692
Transfer between funds	9e	(215,298)	215,298	-	-	-
NET MOVEMENT IN FUNDS		132,383	107,088	86,010	325,481	186,692
FUND BALANCES BROUGHT FORWARD						
		<u>631,547</u>	<u>16,122</u>	<u>80,289</u>	<u>727,958</u>	<u>541,266</u>
FUND BALANCES CARRIED FORWARD	9c	<u>763,930</u>	<u>123,210</u>	<u>166,299</u>	<u>1,053,439</u>	<u>727,958</u>

Total recognised gains and losses

There are no recognised gains or losses other than those shown above.

The surplus for the year for Companies Act purposes was £325,481 (2019: £186,692).

COMPANY STATEMENT OF FINANCIAL ACTIVITIES**(Incorporating an Income and Expenditure Account)****For the year ended 31 December 2020**

	Notes	Unrestricted General £	Unrestricted Designated £	Restricted £	Total 2020 £	Total 2019 £
INCOME						
Income from donations & legacies:						
Membership		288,890	-	-	288,890	319,801
Other voluntary income		47,321	-	-	47,321	48,573
		<u>336,211</u>	<u>-</u>	<u>-</u>	<u>336,211</u>	<u>368,374</u>
Income from charitable activities		124,660	465	13,659	138,784	278,227
Income from trading activities		975,543	-	951,441	1,926,984	1,520,733
Investment income	4c	96	-	-	96	291
Other income		413,437	-	-	413,437	3,135
Total Income	2b	<u>1,849,947</u>	<u>465</u>	<u>965,100</u>	<u>2,815,512</u>	<u>2,170,760</u>
EXPENDITURE						
Cost of raising funds:						
Membership		246,320	-	-	246,320	262,623
Other voluntary income		114,971	-	-	114,971	162,588
Trading activities		5,144	87,125	866,441	958,710	36,054
Investment		-	-	-	-	7
		<u>366,435</u>	<u>87,125</u>	<u>866,441</u>	<u>1,320,001</u>	<u>461,272</u>
Expenditure on charitable activities		1,463,322	21,550	12,649	1,497,521	1,986,865
Total expenditure	3b	<u>1,829,757</u>	<u>108,675</u>	<u>879,090</u>	<u>2,817,522</u>	<u>2,448,137</u>
Net gains/(loss) on investments:						
Unrealised gain/(loss) on investments	6b	-	-	-	-	-
Realised gain/(loss) on investments	6b	-	-	-	-	(4,034)
		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>(4,034)</u>
NET EXPENDITURE FOR THE YEAR		20,190	(108,210)	86,010	(2,010)	(281,411)
Transfer between funds	9e	<u>(215,298)</u>	<u>215,298</u>	<u>-</u>	<u>-</u>	<u>-</u>
NET MOVEMENT IN FUNDS		(195,108)	107,088	86,010	(2,010)	(281,411)
FUND BALANCES BROUGHT FORWARD	9	<u>38,347</u>	<u>16,122</u>	<u>80,289</u>	<u>134,758</u>	<u>416,169</u>
FUND BALANCES CARRIED FORWARD	9d	<u>(156,761)</u>	<u>123,210</u>	<u>166,299</u>	<u>132,748</u>	<u>134,758</u>

Continuing Operations

None of the company's activities were acquired or discontinued during the above financial periods.

Total recognised gains and losses

There are no recognised gains or losses other than those shown above.

The (deficit) for the year for Companies Act purposes was (£2,010) (2019: (£281,411)).

CONSOLIDATED BALANCE SHEET AS AT 31 DECEMBER 2020

COMPANY NUMBER: 3033781

	Notes	£	2020 £	£	2019 £
FIXED ASSETS					
Tangible fixed assets	5a		272,082		353,864
Intangible fixed assets	5b		-		21,786
			<u>272,082</u>		<u>375,650</u>
CURRENT ASSETS					
Portfolio Investments	6a	-	-	-	-
Stocks		291,577		286,647	
Debtors	7	265,562		579,995	
Cash and cash equivalents		1,726,491		462,792	
		<u>2,283,630</u>		<u>1,329,434</u>	
CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR					
	8	(1,099,156)		(914,800)	
NET CURRENT ASSETS					
			1,184,474		414,634
CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR					
			(403,117)		(62,326)
NET ASSETS					
			<u>1,053,439</u>		<u>727,958</u>
FUNDS					
	9a				
General			763,930		631,547
Designated			123,210		16,122
Restricted			166,299		80,289
			<u>1,053,439</u>		<u>727,958</u>

The financial statements have been prepared in accordance with the provisions applicable to small companies within Part 15 of the Companies Act 2006.

Approved and authorised for issue by the Board of Directors on 8th October 2021 and signed on its behalf by



Mark Smith
Director

COMPANY BALANCE SHEET AS AT 31 DECEMBER 2020

COMPANY NUMBER: 3033781

	Notes	2020	2019
		£	£
FIXED ASSETS			
Tangible fixed assets	5a	272,082	353,864
Intangible fixed assets	5b	-	21,786
Investments	6b	101	101
		<u>272,183</u>	<u>375,751</u>
CURRENT ASSETS			
Portfolio Investments	6b	-	-
Stocks		7,833	7,833
Debtors	7	548,297	304,127
Cash and cash equivalent		949,502	79,324
		<u>1,505,632</u>	<u>391,285</u>
CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR	8	<u>(1,241,950)</u>	<u>(569,952)</u>
NET CURRENT ASSETS		263,682	(178,667)
CREDITORS: AMOUNTS FALLING DUE MORE THAN ONE YEAR	8a	(403,117)	(62,326)
NET ASSETS		<u>132,748</u>	<u>134,758</u>
FUNDS			
	9b		
General		(156,761)	38,347
Designated		123,210	16,122
Restricted		166,299	80,289
		<u>132,748</u>	<u>134,758</u>

The financial statements have been prepared in accordance with the provisions applicable to small companies within Part 15 of the Companies Act 2006.

Approved and authorised for issue by the Board of Directors on 8th October 2021 and signed on its behalf by



Mark Smith
Director

**CONSOLIDATED CASH FLOW STATEMENT
AS AT 31 DECEMBER 2020**

	2020 £	2019 £
Reconciliation of net incoming resources to net cash inflow from operating activities:		
Net incoming resources	325,481	190,726
Depreciation	173,980	133,080
Investment income	(365)	(957)
Equalisation of investments	(1)	21
(Increase)/decrease in debtors	314,433	259,038
(Increase) / decrease in stocks	(4,930)	(5,887)
Increase/(decrease) in creditors	525,147	(398,927)
Net cash inflow / (outflow) from operating Activities	1,333,745	(177,094)

	2020 £	2019 £
NET CASH FLOW FROM OPERATING ACTIVITIES	1,333,745	177,094

RETURN ON INVESTMENTS

Interest received	365	957
-------------------	-----	-----

CAPITAL EXPENDITURE

Purchase of tangible fixed assets	(70,411)	(52,847)
Disposal of tangible fixed assets	-	16,387
Purchase of intangible fixed assets	-	-
Disposal of investments	-	10,778
	(70,411)	(25,682)
Movement in cash	1,263,699	152,369

Cash and cash equivalents		
31 December	1,726,491	462,792
1 January	462,792	310,423
Movement in cash	1,263,699	152,369
	At 1 January 2020 £	At 31 December 2020 £
Analysis of change in net (debt)/cash	£	£
Cash in hand and at bank	462,792	1,726,491

NOTES TO THE FINANCIAL STATEMENTS**For the year ended 31 December 2020****1 ACCOUNTING POLICIES**

The Royal Life Saving Society - UK is incorporated as a company limited by guarantee, registered in England and Wales (No. 03033781). It is also registered as a charity in England and Wales (No. 1046060) and in Scotland (No. SCO37912)

The financial statements are presented in Sterling, which is the functional currency of the Company and Group/ Monetary amounts in these financial statements have been rounded to the nearest whole pound.

The following accounting policies have been used consistently in dealing with items which are considered material in relation to the Group's financial statements:

(a) Accounting Convention.

The financial statements are prepared under the historical cost convention (modified to include the revaluation of investments), in accordance with Accounting and Reporting by Charities; the Statement of Recommended Practice applicable to Charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS102) (effective 1st January 2015) – (Charities SORP (FRS102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Companies Act 2006.

Transition to FRS102 took place on 1 January 2015.

(b) Statement of Going Concern

The Trustees acknowledge that the unprecedented level of uncertainty caused by Covid-19 and rapidly changing circumstances mean that the judgements and estimates required by management are more challenging than under normal circumstances.

As set out in the Directors Report, the Trustees have given due regard to the increased pressure on income streams brought about by the pandemic and have concluded that the positive level of general reserves, a healthy cash balance and access to initiatives made available by the Government mean that the going concern basis remains appropriate for the preparation of these financial statements. The Group secured additional funding of £0.4m from its banking partner through the CBILs scheme. The Group also successfully secured additional grant funding of £0.5m from Sport England. The Trustees continue to prepare and review revised forecasts as the situation develops. The latest forecasts indicate that, with the increased headroom afforded by new funding mentioned above, the Group and Charity will maintain sufficient liquidity to continue in operation for at least 12 months from the approval of these financial statements.

(c) Basis of Consolidation

The financial statements consolidate, on a line by line basis, the financial statements of The Royal Life Saving Society - U.K. and its subsidiary undertakings made up to 31 December each year.

(d) Branches

The Society is responsible for the financial affairs of its branches in accordance with the Constitution. However, it has delegated the management of such affairs to the branches as custodians. The branches have been consolidated in these financial statements.

(e) Income

Income is mainly derived from RLSS UK Membership fees, the sales of Award and Qualifications, and from RLSS UK's two trading subsidiaries, IQL UK Limited and RLSS UK Enterprises Limited (trading as RLSS UK Shop from 17th December 2020). It is accounted for when receivable.

(f) Fixed assets and depreciation

Tangible and intangible fixed assets costing more than £400 are capitalised at cost. Depreciation is calculated on a straight line basis over the estimated useful life of fixed assets at the following annual rates:

Equipment, database and software	15% - 33.1/3%
----------------------------------	---------------

(g) Stock

Stocks are valued at the lower of cost and net realisable value after making due allowance for obsolete and slow-moving stocks on a first in, first out basis. Cost includes all direct costs and an appropriate proportion of fixed and variable costs.

NOTES TO THE FINANCIAL STATEMENTS**For the year ended 31 December 2020****(h) Donations**

Donations and legacies are accounted for on a receivable basis.

(i) Trading Subsidiaries

The Charity has two trading subsidiaries, RLSS UK Enterprises Limited (company number 2559199) and IQL UK Limited (company number 3719774).

RLSS UK Enterprises Limited is the RLSS UK's online shop and mail order catalogue. RLSS UK Shop sells lifesaving, lifeguarding and water safety products (from award and qualification resources to merchandise, clothing and equipment.) shop.rlss.org.uk

IQL UK Limited is the leading UK provider of Lifeguard training and the awarding body for the UK's premier pool lifeguard qualification - the National Pool Lifeguard Qualification (NPLQ).

The profits earned by the companies are passed to the Charity by means of Gift Aid.

(j) Leases

Rentals payable under operating leases are dealt with on a straight line basis over the lease term.

(k) Pension costs

Contributions in respect of the Charity's defined contribution pension scheme are included in the expenditure for the year in which they are payable to the scheme.

The Charity operates a defined contribution scheme. The assets of the scheme are held separately from those of the Charity in an independently administered fund. The pension cost charge represents contributions payable by the Charity to the fund and amounted to £27,954 (2019 £38,647).

(l) Investments

Investments are stated at market value at the Balance Sheet date. The Statement of Financial Activities includes the net gain arising on revaluation.

(m) Volunteers

In view of the large numbers of volunteers and their varying participation in the activities of the Charity, it is not possible to quantify the financial value of their work and hence no such value is included in the Financial Statements.

(n) Allocation of Expenditure – Statement of financial activities

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure is reported as part of the expenditure to which it relates:

- Costs of generating funds comprise the costs associated with membership, fundraising, consultancy, investment management and the commercial trading costs of branches and the subsidiary trading companies.
- Charitable expenditure comprises those costs incurred by the Charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.
- Governance costs include those costs associated with meeting the constitutional and statutory requirements of the Charity and include the audit fees and costs linked to the strategic management of the Charity.
- All costs are allocated between the expenditure categories of the SoFA on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, other costs have been allocated following salary apportionment calculations.

(o) Fund Accounting

General funds are unrestricted funds which are available for use at the discretion of the Directors in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Directors for particular purposes.

NOTES TO THE FINANCIAL STATEMENTS**For the year ended 31 December 2020**

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

(p) Judgements and estimations

In applying the accounting policies, the Trustees have made critical accounting judgements, estimates and assumptions about the carrying amount of the assets and liabilities. These estimates and assumptions are based on historical experience and are reviewed on a continual basis.

The critical accounting judgements, estimates and assumptions that have a material effect on the amounts recognised in the financial statements for both the current and next financial years are discussed below.

- Stock is valued at the lower of cost and net realisable value after making due allowance for obsolete and slow-moving stocks on a first in, first out basis.
- Depreciation is calculated on a straight line basis over the estimated useful life of fixed asset, being 6 years for furniture, fixtures and fittings and 3 years for all other fixed assets
- Legacies are included when the control over the rights or access to the economic benefit has passed to RLSS UK or when it becomes probable and more likely than not that the economic benefit associated with the transaction or gift will flow to the charity and the monetary amount or value of the income can be measured reliably and the costs incurred for the transaction and to complete the transaction can be measured reliably.

2a

ANALYSIS OF INCOME - GROUP	2020	2019
	£	£
MEMBERSHIP		
Gift aid	12,007	15,539
Membership fees	276,883	304,262
	288,890	319,801
OTHER VOLUNTARY INCOME		
Fundraising	41,671	42,873
Legacies	-	-
Corporate donations	5,000	5,700
Other	650	-
	47,321	48,573
OTHER TRADING ACTIVITIES		
Commercial trading	3,936,501	4,676,849
INVESTMENT INCOME		
Interest received	365	957
FROM CHARITABLE ACTIVITIES		
Awards	26,326	52,648
Water Safety Training	60,440	62,857
Behaviour Change Campaigns	-	5,000
Research & Development	-	7,985
Lifesaving Sport	41,218	79,297
Volunteer & Clubs	2,302	10,675
Educating Young People	4,440	14,686
Community Outreach	2,027	8,368
Other	2,031	5,640
	138,784	278,227

NOTES TO THE FINANCIAL STATEMENTS**For the year ended 31 December 2020****OTHER INCOME**

Other	413,437	3,135
	<u>4,825,298</u>	<u>5,327,5432</u>

2b ANALYSIS OF INCOME - COMPANY

	2020	2019
	£	£

MEMBERSHIP

Gift aid	12,007	15,539
Membership fees	276,883	304,262
	<u>288,890</u>	<u>319,801</u>

OTHER VOLUNTARY INCOME

Fundraising	41,671	42,873
Legacies	-	-
Corporate donations	5,000	5,700
Other	650	-
	<u>47,321</u>	<u>48,573</u>

OTHER TRADING ACTIVITIES

Commercial Trading	1,926,984	1,520,733
--------------------	-----------	-----------

INVESTMENT INCOME

Interest received	96	291
	<u>2,263,291</u>	<u>1,889,398</u>

FROM CHARITABLE ACTIVITIES

Awards	26,326	52,648
Water Safety Training	60,440	93,628
Behaviour Change Campaigns	-	5,000
Research & Development	-	7,985
Lifesaving Sport	41,218	79,297
Volunteer & Clubs	2,302	10,675
Educating Young People	4,440	14,686
Community Outreach	2,027	8,368
Other	2,031	5,940
	<u>138,784</u>	<u>278,227</u>

OTHER INCOME

Other	413,437	3,135
	<u>2,815,512</u>	<u>2,170,760</u>

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2020

3a ANALYSIS OF TOTAL EXPENDITURE - GROUP

	Staff costs £	Direct costs £	Other apportioned costs £	Total 2020 £	Total 2019 £
Cost of generating income					
Membership					
Membership	92,194	85,946	68,180	246,320	262,623
Fundraising					
Fundraising	62,646	6,377	45,948	114,971	162,588
Other Trading Activities					
Commercial Trading	481,267	2,159,738	-	2,641,005	2,724,734
Investment Management costs					
Investment management	-	-	-	-	7
Charitable Activities					
Awards	120,612	42,445	80,462	243,518	380,749
Water Safety Training	124,768	47,066	68,091	239,925	305,200
Behaviour Change Campaigns	69,417	-	42,037	111,454	148,648
Research & Development	43,071	16,158	14,054	73,283	81,165
Lifesaving Sport	101,132	44,160	43,562	188,854	249,834
Volunteer & Clubs	240,446	24,473	85,190	350,109	413,734
Educating Young People	90,468	364	29,580	120,412	149,147
Community Outreach	64,474	1,259	35,255	100,988	129,537
International	25,698	13,682	22,073	61,453	106,949
Governance	6,081	571	873	7,525	21,902
	886,167	190,177	421,177	1,497,521	1,986,865
	1,522,274	2,442,238	535,305	4,499,817	5,136,817

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2020

3b ANALYSIS OF TOTAL EXPENDITURE - COMPANY

	Staff costs £	Direct costs £	Other apportioned costs £	Total 2020 £	Total 2019 £
Cost of generating income					
Membership					
Membership	92,194	85,946	68,180	246,320	262,623
Fundraising					
Fundraising	62,646	6,377	45,948	114,971	162,588
Other Trading Activities					
Subsidiary undertakings	481,267	208,196	269,247	958,710	36,054
Investment management costs					
Investment management	-	-	-	-	7
Charitable activities					
Awards	120,612	42,445	80,642	243,518	380,749
Water Safety Training	124,768	47,066	68,091	239,925	305,200
Behaviour Change Campaigns	69,417	-	42,037	111,454	148,648
Research & Development	43,071	16,158	14,054	73,283	81,165
Lifesaving Sport	101,132	44,160	43,562	188,854	249,834
Volunteer & Clubs	240,446	24,473	85,190	350,109	413,734
Educating Young People	90,468	364	29,580	120,412	149,147
Community Outreach	64,474	1,259	35,255	100,988	129,537
International	25,698	13,682	22,073	61,453	106,949
Governance	6,081	571	873	7,525	21,902
	886,167	190,177	421,177	1,497,521	1,986,865
	1,522,274	490,696	804,552	2,817,522	2,448,137

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2020

4a TOTAL EXPENDITURE - GROUP

Total expenditure includes the following:-

	General £	Designated £	Restricted £	Total 2020 £	Total 2019 £
Staff costs	1,459,966	62,308	-	1,522,274	1,801,960
Depreciation	173,980			173,980	149,467
Amounts due in respect of :					
Audit	33,000	-	-	33,000	29,380
Other services	16,300	-	-	16,300	4,377
Operating lease rentals – property	76,978			76,978	76,384
- other	3,697	-	-	3,697	8,656
Staff costs comprise:					
				2020 £	2019 £
Salaries				1,365,581	1,613,068
Social security costs				128,739	150,245
Pension costs				27,954	38,647
				<u>1,522,274</u>	<u>1,801,960</u>

The average number of persons employed by the group during this year were as follows:

	2020 FTE	2019 FTE	2020 No	2019 No
Directly charitable	39	41	46	47
Fundraising	5	6	6	6
Management and administration	4	5	5	7
	<u>48</u>	<u>52</u>	<u>57</u>	<u>60</u>

The directors listed on page 18 are all volunteers and are therefore excluded.

The emoluments of four (2019: three) members of staff, including benefits in kind, are within the ranges.

	2020 No	2019 No
£60,000 to £70,000	3	3
£90,000 to £100,000	1	-

All employees earning more than £60,000 participated in the pension scheme.

NOTES TO THE FINANCIAL STATEMENTS**For the year ended 31 December 2020**

The total emoluments for key management personnel, excluding pension, including benefits in kind were:

	2020	2019
	£	£
Key Members of Staff		
Chief Executive Officer	92,069	52,267
Commercial Director	65,346	66,913
Director of Communications	28,963	63,852
Director of Operations	64,494	58,786
Director of Finance & HR	41,055	17,782
Director of Charity	66,040	60,481
Director of Development	724	41,459
Total Key Members of Staff	<u>358,691</u>	<u>366,540</u>

The Chief Executive Officer did not start until May 2019. The Director of Development left in May 2019 and was not replaced. The Director of Communications left in February 2020 and was not replaced.

The ratio of our highest salary to our median salary is 5.4:1.

In 2020 five (2019: three) RLSS UK members of staff received redundancy payments.

	2020	2019
Redundancy & Settlement payments	20,734	23,905

Directors' remuneration

The Directors neither received nor waived any emoluments during the year (2019: Nil). Indemnity insurance of £10,000,000 was purchased during the year for £2,800.

Out of pocket expenses were reimbursed to directors as follows:

	2020	2019	2020	2019
	Number	Number	£	£
Travel and subsistence	3	12	370	11,342

In 2020 no (2019: nil) RLSS UK Trustee received payment for professional services supplied to the charity outside of their Trustee capacity.

	2020	2019	2020	2019
	Number	Number	£	£
Payments for Professional services	-	-	-	-

NOTES TO THE FINANCIAL STATEMENTS**For the year ended 31 December 2020****Related Parties**

There was no Directors (2019: one) and no key management personnel (2019: one) who had interest in related parties that were involved in transactions during 2020.

DIRECTORS**Ian Hutchings**

Director of Moorland First Aid & Lifeguard Training; this company paid £0 to RLSS (2019 was £3,856).

KEY MANAGEMENT PERSONNEL**Adrian Lole**

Brother of Ian Lole, Consultant, was paid £0 by RLSS (2019 was £2,075).

4b TOTAL RESOURCES EXPENDED – COMPANY

	General £	Designated £	Restricted £	Total 2020 £	Total 2019 £
Total resources expended include the following:					
Staff costs	1,459,966	62,308	-	1,522,274	1,181,185
Depreciation	173,980	-	-	173,980	149,467
Amounts due in respect of :					
- audit	19,680	-	-	19,680	16,000
- other services	5,000	-	-	5,000	2,795
Operating leases rentals – Property	76,978	-	-	76,978	76,384
- Other	3,697	-	-	3,697	8,656
Staff costs comprise:				2020 £	2019 £
Salaries				1,365,581	1,057,366
security costs				128,739	98,486
Pension costs				27,954	25,333
				<u>1,522,274</u>	<u>1,181,185</u>

NOTES TO THE FINANCIAL STATEMENTS**For the year ended 31 December 2020****4c INVESTMENT & TRADING INCOME**

	2020	2019
	£	£
- GROUP		
Interest receivable and capitalised dividends	365	957
	<u> </u>	<u> </u>
- COMPANY		
Interest receivable and capitalised dividends	96	291
	<u> </u>	<u> </u>

5a GROUP AND COMPANY TANGIBLE FIXED ASSETS

	Equipment £
COST	
At 1 January 2020	940,554
Additions	45,411
Disposals	-
	<u> </u>
At 31 December 2020	985,965
	<u> </u>
DEPRECIATION	
At 1 January 2020	586,690
Charge for the year	127,193
On Disposals	-
	<u> </u>
At 31 December 2020	713,883
	<u> </u>
NET BOOK VALUE	
At 31 December 2020	272,082
	<u> </u>
At 31 December 2019	353,864
	<u> </u>

5b GROUP AND COMPANY INTANGIBLE FIXED ASSETS

	Equipment £
COST	
At 1 January 2020	194,602
Additions	25,000
Disposals	(219,602)
	<u> </u>
At 31 December 2020	-
	<u> </u>

NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 December 2020

AMORTISATION

At 1 January 2020	172,816
Charge for the year	46,786
On Disposals	-
At 31 December 2020	219,602

NET BOOK VALUE

At 31 December 2020	-
At 31 December 2019	21,786

6a INVESTMENT - GROUP

	2020	2019
	£	£
Quoted investments		
Market value at 1 January	-	228,482
Additions at cost	-	-
Proceeds on disposal	-	(224,448)
Net investment gain/(loss) Unrealised	-	-
Net investment gain/(loss) Realised	-	(4,034)
Cash awaiting investment	-	-
Market value at 31 December	-	-

6b INVESTMENTS - COMPANY

	2020	2019
	£	£
Shares in subsidiaries:		
Cost at 31 December	101	101
Quoted investments		
Market value at 1 January	-	228,482
Additions at cost	-	-
Proceeds on disposal	-	(224,448)
Net investment gain/(loss) Unrealised	-	-
Net investment gain/(loss) Realised	-	(4,034)
Cash awaiting investment	-	-
Market value at 31 December	-	-
Total at 31 December	101	101

NOTES TO THE FINANCIAL STATEMENTS**For the year ended 31 December 2020**

The Charity owns 100% of the ordinary share capital of RLSS UK Enterprises Limited and IQL UK Limited, all companies being registered in England and Wales.

The following amounts have been included in the Consolidated Statement of Financial Activities in respect of the trading subsidiaries before consolidating adjustments.

	IQL £	Enterprises £	2020 £	2019 £
Incoming resources				
Activities for generating funds	391,528	3,510,501	3,902,029	5,015,819
Investment income	91	177	268	666
	391,619	3,510,678	3,902,297	5,016,485
Resources expended				
Fundraising trading	156,521	2,251,659	2,408,180	2,931,629
Gift aid	183,743	982,882	1,166,625	1,616,753
	340,264	3,234,541	3,574,805	4,548,382
Net Incoming Resources	51,355	276,137	327,492	468,103

The following amounts have been included in the Consolidated Balance Sheet in respect of the trading subsidiaries before consolidating adjustments.

	IQL £	Enterprises £	2020 £	2019 £
Stock	-	283,744	283,744	278,813
Debtors	27,249	550,366	577,615	382,596
Bank	295,781	481,208	776,989	383,467
Creditors	(176,020)	(541,535)	(717,555)	(451,578)
Accumulated funds	147,010	773,783	920,793	593,298

7 DEBTORS

	2020		2019	
DUE WITHIN ONE YEAR:	Group £	Company £	Group £	Company £
Trade	94,621	40,043	259,186	42,930
Amount due from subsidiary undertakings	-	348,432	-	26,565
Prepayments and Accrued Income	170,942	159,822	320,809	234,632
	265,562	548,297	579,995	304,127

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2020

8a CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2020		2019	
	Group £	Company £	Group £	Company £
Trade	349,233	137,814	373,868	133,752
Amount due to subsidiary undertakings	-	508,594	-	45,692
Accruals	147,138	93,123	102,061	38,592
Deferred income	221,799	120,090	206,187	118,077
Tax and social security	220,420	220,420	37,294	37,294
Other creditors	160,566	161,909	195,390	196,545
	<u>1,099,156</u>	<u>1,241,950</u>	<u>914,800</u>	<u>569,952</u>

8b CREDITORS: AMOUNTS FALLING DUE AFTER ONE YEAR

	2020		2019	
	Group £	Company £	Group £	Company £
Other creditors	403,117	403,117	62,326	62,326
	<u>403,117</u>	<u>403,117</u>	<u>62,326</u>	<u>62,326</u>

Amounts due from subsidiary undertakings are interest free and payable on demand.

	Group £	Company £
Movement in deferred income		
Deferred income brought forward	206,187	118,077
Released to income during the year	(206,187)	(118,077)
Deferred income arising during the year	221,799	120,090
	<u>221,799</u>	<u>120,090</u>
Deferred income carried forward	<u>221,799</u>	<u>120,090</u>

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2020

9a RESERVES CATEGORY COMPARATIVES - GROUP

	General 2019 £	Designated 2019 £	Restricted 2019 £	Total 2019 £
INCOME				
Income from donations legacies:				
Membership	319,801	-	-	319,801
Other voluntary income	46,573	-	2,000	48,573
	<u>366,374</u>	<u>-</u>	<u>2,000</u>	<u>368,374</u>
Income from charitable activities	258,347	949	18,931	278,227
Income from trading activities	4,676,849	-	-	4,676,849
Investment income	957	-	-	957
Other income	<u>3,136</u>	<u>-</u>	<u>-</u>	<u>3,136</u>
Total Income	<u>5,305,663</u>	<u>949</u>	<u>20,931</u>	<u>5,327,543</u>
EXPENDITURE				
Cost of raising funds:				
Membership	262,623	-	-	262,623
Other voluntary income	118,051	44,537	-	162,588
Trading activities	2,724,734	-	-	2,724,734
Investment	7	-	-	7
	<u>3,105,415</u>	<u>44,537</u>	<u>-</u>	<u>3,149,952</u>
Expenditure charitable activities	1,958,596	1,780	26,489	1,986,865
	<u>5,064,011</u>	<u>46,317</u>	<u>26,489</u>	<u>5,136,817</u>
Total expenditure	<u>5,064,011</u>	<u>46,317</u>	<u>26,489</u>	<u>5,136,817</u>
Net gains/(losses) on investments:				
Unrealised gain/(loss) investments	-	-	-	-
Realised gain/(loss) on investments	(4,034)	-	-	(4,034)
NET EXPENDITURE FOR THE YEAR	<u>237,618</u>	<u>(45,368)</u>	<u>(5,558)</u>	<u>186,692</u>
Transfer between funds	(45,000)	45,000	-	-
NET MOVEMENT IN FUNDS	<u>192,618</u>	<u>(368)</u>	<u>(5,558)</u>	<u>186,692</u>
FUND BALANCES BROUGHT FORWARD	<u>438,929</u>	<u>16,490</u>	<u>85,847</u>	<u>541,266</u>
FUND BALANCES CARRIED FORWARD	<u>631,547</u>	<u>16,122</u>	<u>80,289</u>	<u>727,958</u>

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2020

9b RESERVES CATEGORY COMPARATIVES - COMPANY

	General 2019 £	Designated 2019 £	Restricted 2019 £	Total 2019 £
INCOME				
Income from donations legacies:				
Membership	319,801	-	-	319,801
Other voluntary income	46,573	-	2,000	48,573
	<u>366,374</u>	<u>-</u>	<u>2,000</u>	<u>368,374</u>
Income from charitable activities	258,347	949	18,931	278,227
Income from trading activities	1,520,733	-	-	1,520,733
Investment income	291	-	-	291
Other income	3,135	-	-	3,135
	<u>2,148,880</u>	<u>949</u>	<u>20,931</u>	<u>2,170,760</u>
EXPENDITURE				
Cost of raising funds:				
Membership	262,623	-	-	262,623
Other voluntary income	118,051	44,537	-	162,588
Trading activities	36,054	-	-	36,054
Investment	7	-	-	7
	<u>416,735</u>	<u>44,537</u>	<u>-</u>	<u>461,272</u>
Expenditure charitable activities	1,958,596	1,780	26,489	1,986,865
	<u>2,375,331</u>	<u>46,317</u>	<u>26,489</u>	<u>2,448,137</u>
Net gains/(losses) on investments:				
Unrealised gain/(loss) investments	-	-	-	-
Realised gain/(loss) on investments	(4,034)	-	-	(4,034)
	<u>(230,485)</u>	<u>(45,368)</u>	<u>(5,558)</u>	<u>(281,411)</u>
NET EXPENDITURE FOR THE YEAR	(230,485)	(45,368)	(5,558)	(281,411)
Transfer between funds	(45,000)	45,000	-	-
	<u>(275,485)</u>	<u>(368)</u>	<u>(5,558)</u>	<u>(281,411)</u>
NET MOVEMENT IN FUNDS	(275,485)	(368)	(5,558)	(281,411)
FUND BALANCES BROUGHT FORWARD	313,832	16,490	85,847	416,169
	<u>38,347</u>	<u>16,122</u>	<u>80,289</u>	<u>134,758</u>
FUND BALANCES CARRIED FORWARD	38,347	16,122	80,289	134,758

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2020

9c MOVEMENT IN GROUP FUNDS

	At 31 December 2019 £	Statement of financial activities £	At 31 December 2020 £
General	631,547	132,383	763,930
Designated	16,122	107,088	123,210
Restricted	80,289	86,010	166,299
	727,958	325,481	1,053,439

Represented by	Restricted funds £	Designated funds £	General fund £	Total £
Tangible fixed assets	-	-	272,082	272,082
Intangible fixed assets	-	-	-	-
Investments	-	-	-	-
Cash at bank	166,299	123,210	1,436,982	1,726,491
Other net assets	-	-	(945,134)	(945,134)
	166,299	123,210	763,930	1,053,439

9d MOVEMENT IN COMPANY FUNDS

	At 31 December 2019 £	Statement of financial activities £	At 31 December 2020 £
General	38,347	(195,108)	(156,761)
Designated	16,122	107,088	123,210
Restricted	80,289	86,010	166,299
	134,758	(2,010)	132,748

Represented by	Restricted funds £	Designated funds £	General fund £	Total £
Tangible fixed assets	-	-	272,082	272,082
Intangible fixed assets	-	-	-	-
Investments	-	-	101	101
Cash at bank	166,299	123,210	659,993	949,502
Other net assets	-	-	(1,088,937)	(1,088,937)
	166,299	123,210	(156,761)	132,748

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2020

9e MOVEMENT IN GROUP AND COMPANY RESTRICTED FUNDS

	At 31 December 2019 £	Income £	Expenditure £	Transfers £	At 31 December 2020 £
Stronger Safer Communities	33,580	-	9,690	-	23,890
Don't Drink & Drown	2,093	-	-	-	2,093
CIMSPA Sport England Awards	-	467,441	467,441	-	-
Youth Lifesaving	1,000	-	-	-	1,000
Lifesaving-Disadvantaged Children	2,000	-	-	-	2,000
Water Safety Scotland	514	-	-	-	514
Drowning Prevention Bath	116	-	-	-	116
Search & Rescue Training UK	8,542	12,659	2,057	-	19,144
Sports Officials Development	1,000	-	-	-	1,000
Sport England Lottery Fund	-	484,000	399,000	-	85,000
ECORYS Safety Managers	3,691	-	-	-	3,691
Worcester Water Safety	370	-	-	-	370
Regional Legacy Funds	27,383	1,000	902	-	27,481
	<u>80,289</u>	<u>965,100</u>	<u>879,090</u>	<u>-</u>	<u>166,299</u>

Restricted funds have been received on a number of projects in regard to Water Safety training, research and development and these funds are used solely for the purpose or areas stated.

9f DESIGNATED FUNDS

	At 31 December 2019 £	Income £	Expenditure £	Transfers £	At 31 December 2020 £
Designated funds have been allocated by the Charity for development					
Planned Development projects	464	-	107,625	215,299	108,138
Legacies	-	-	-	-	-
Regional Development Funds	15,658	465	1,050	-	15,072
	<u>16,122</u>	<u>465</u>	<u>108,675</u>	<u>215,299</u>	<u>123,210</u>

Trustees set aside a sum of £20,500 for use in 2020 on PPE Equipment for Clubs, £156,000 for Fulfilment project and £39,263 for Branch and Regional support.

NOTES TO THE FINANCIAL STATEMENTS**For the year ended 31 December 2020****10 CAPITAL COMMITMENTS**

At 31 December 2020 capital expenditure commitments authorised by the Board of Directors but not contracted for amounted to £Nil (2019 – £Nil).

11 CONTINGENT LIABILITIES

There were no known contingent liabilities at 31 December 2020 (2019 - £Nil)

12 LEASING COMMITMENTS – GROUP AND COMPANY

	2020	2019
	£	£

At 31 December 2020 there were annual commitments under non-cancellable operating leases expiring as follows:

Land and buildings		
Within one year	85,000	85,000
Between two and five years	340,000	340,000
Over 5 years	885,417	970,417

Other operating leases		
Within one year	33,665	42,075
Between two and five years	29,782	24,931

	2020	2019
	£	£

At 31 December 2020 there were annual commitments under non-cancellable financial leases and loans expiring as follows:

Fixtures & Fittings		
Within one year	90,902	106,425
Between two and five years	4,497	62,414

CIBL Loan		
Within one year	-	-
Between two and five years	400,000	-

The Balance Sheet amount for “Creditors: amounts falling due more than one year” relates to the above Fixtures and Fittings in respect of hire purchase creditor payments and a CIBL Loan received due to COVID19 with both being between two and five years.

Other financial leases		
Within one year	4,427	9,939
Between two and five years	5,534	3,345