



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

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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.

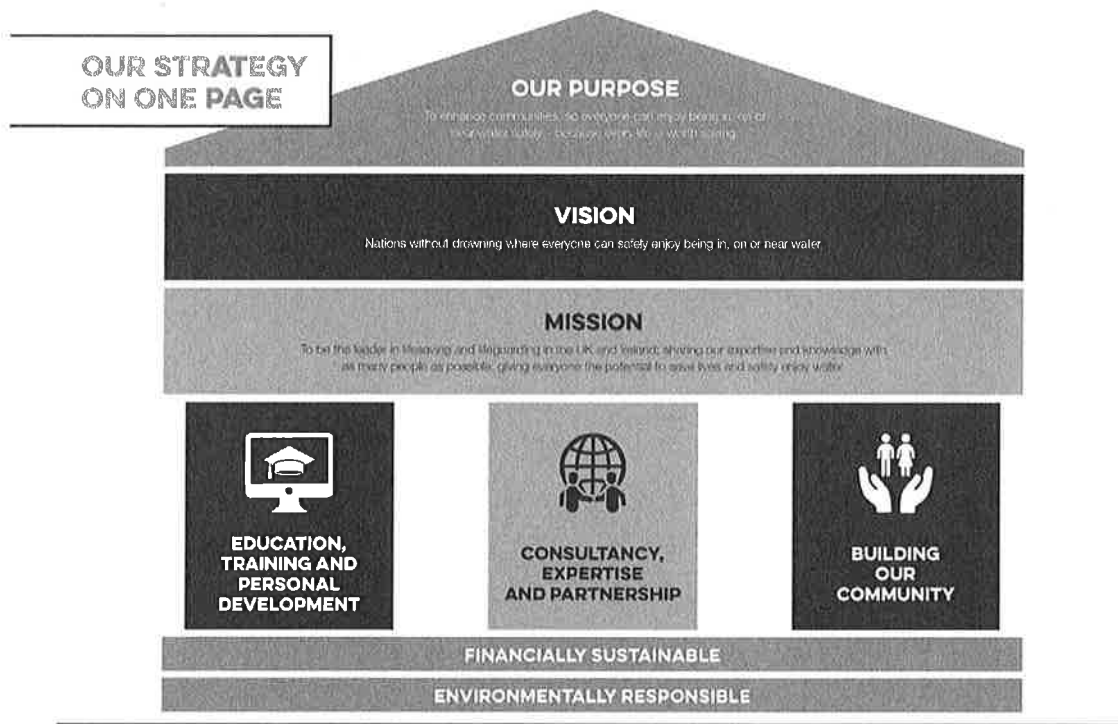
The figures are impressive but even more impressive are the years, months, days and hours that are given by our trainers, both volunteer and commercial, ensuring that our water safety message is delivered. Their constant dedication to spreading the charity's message deserves a special mention.

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 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

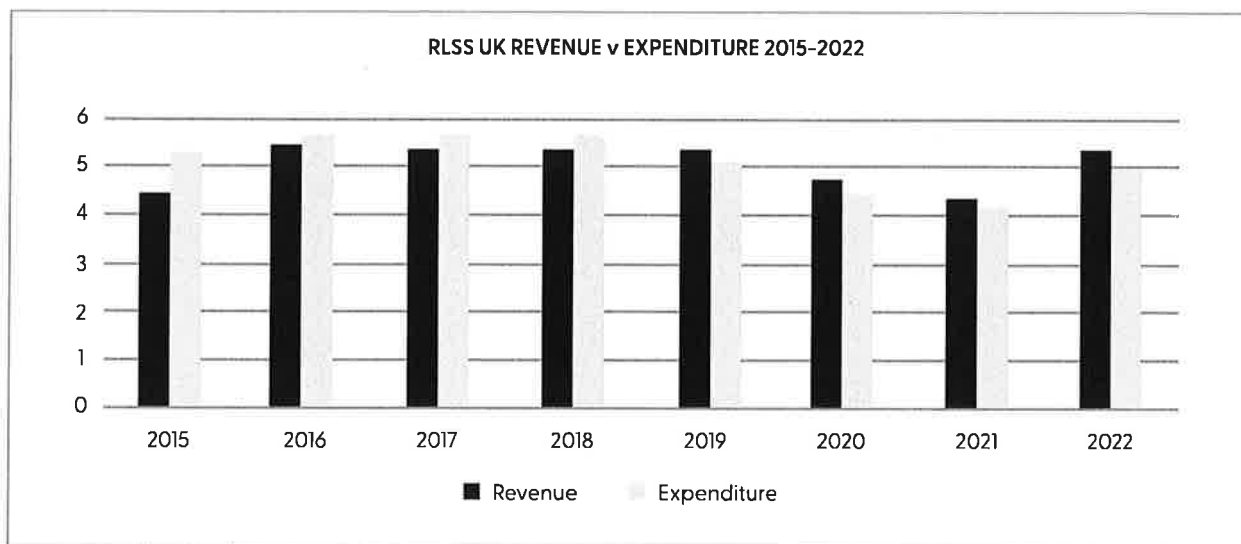
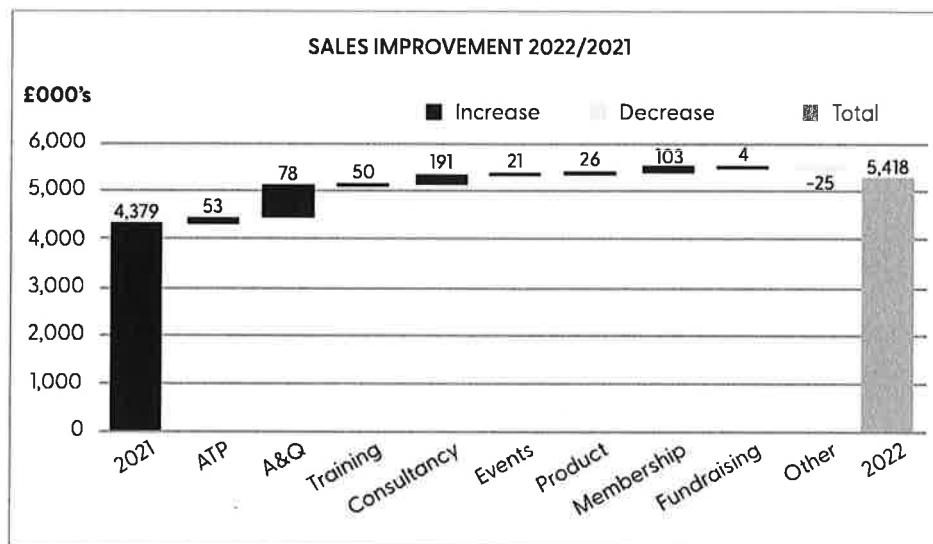
Despite the trading conditions of the past two years, the Charity has created a level of financial resilience. 2022 allowed us to expand our activity and reach in delivering our aims and improving our impact through the efforts of our Members, Volunteers and Staff.

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.

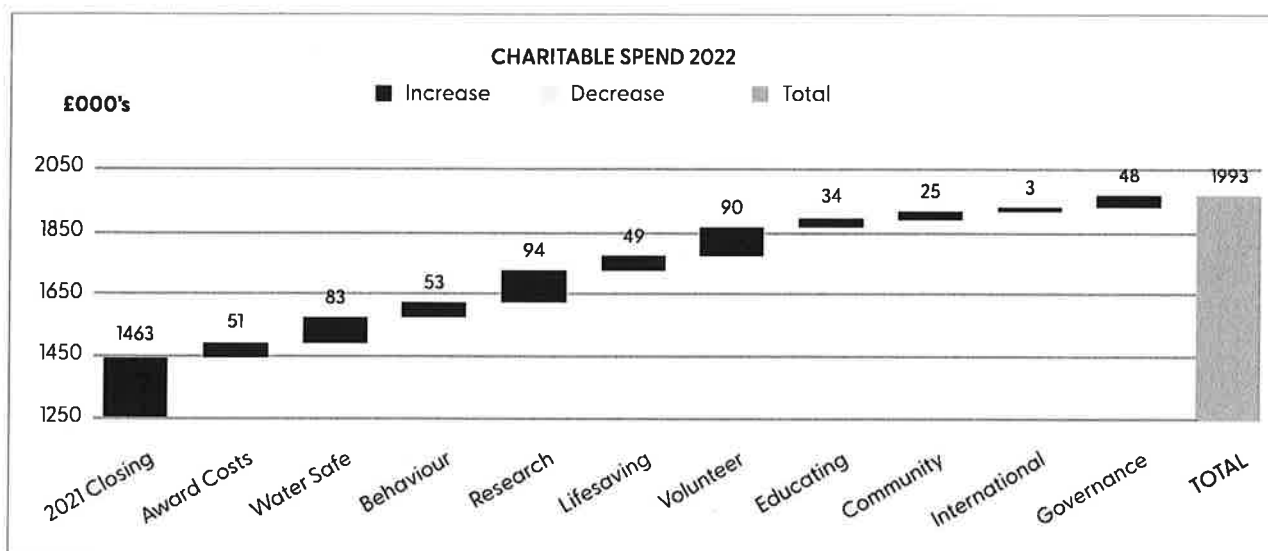
EXPENDITURE

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 contributes 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.

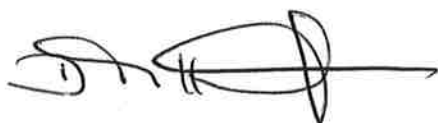
STATEMENT OF GOING CONCERN

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	4,340,058	-	39,048	4,379,106
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	1,412,159	18,232	32,492	1,462,883
Total expenditure	4,010,800	29,556	120,040	4,160,396
Net gains/(losses) on investments:				
Unrealised gain/(loss) investments	-	-	-	-
Realised gain/(loss) on investments	-	-	-	-
NET EXPENDITURE FOR THE YEAR	329,258	(29,556)	(80,992)	218,710
Transfer between funds	-	-	-	-
NET MOVEMENT IN FUNDS	329,258	(29,556)	(80,992)	218,710
FUND BALANCES BROUGHT FORWARD	763,930	123,210	166,299	1,053,439
FUND BALANCES CARRIED FORWARD	1,093,188	93,654	85,307	1,272,149
	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
	310,470	-	-	310,470

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.