



ROYAL
LIFE SAVING
SOCIETY UK

Enjoy Water **Safely**

Royal Life Saving Society UK

Annual Report and Accounts 2023

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

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

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

Company Number: 03033781

Registered Charity England and Wales: 1046060

Registered Charity Scotland: SC037912

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

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

Some achievements from the report...

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

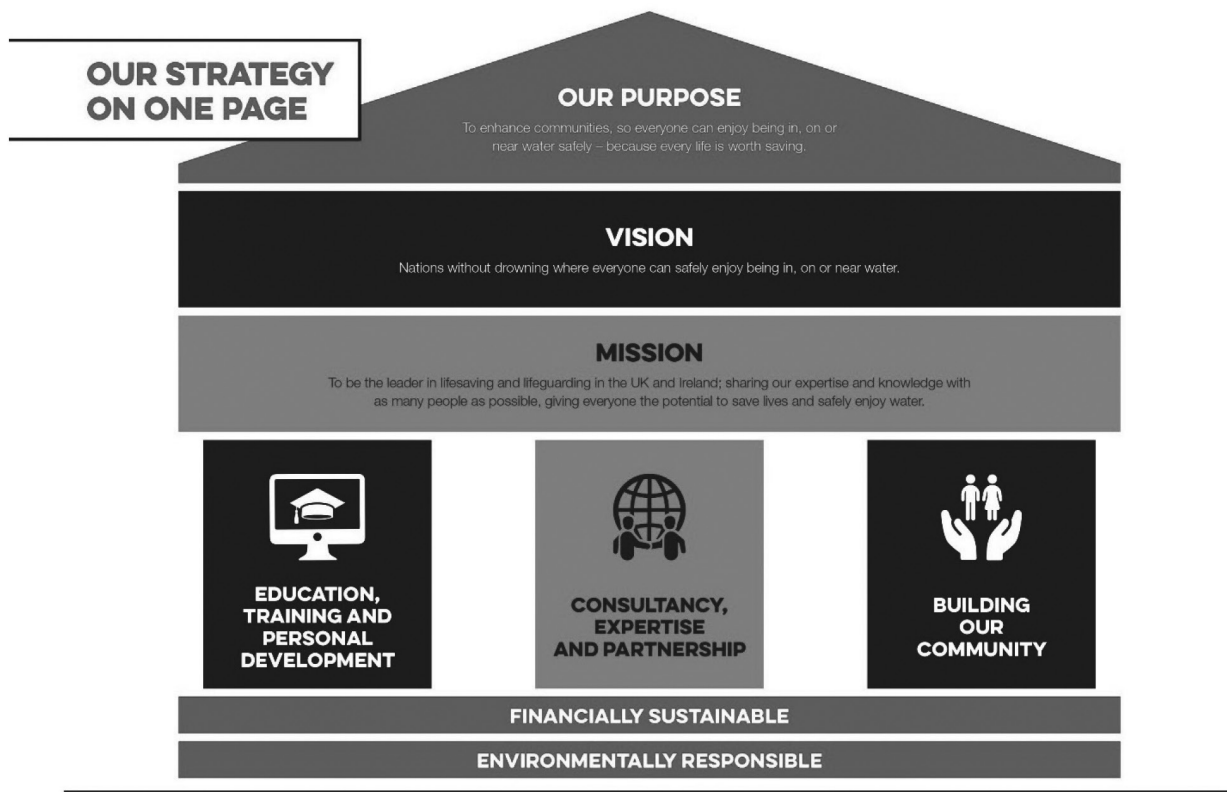
Our Branches continue to work in their local communities offering support to clubs, our members and the public. The Save a Life series continues to grow, offering free classes at grassroots.

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

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

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

Deborah Hunt, President
Royal Life Saving Society UK



Our Impact in 2023

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

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

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

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

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

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

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

Robert Gofton, Chief Executive Officer
Royal Life Saving Society UK

2023

in numbers

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

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

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

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

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

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

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

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

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

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

Our Impact



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

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

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

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



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



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

EDUCATION, TRAINING, AND PERSONAL DEVELOPMENT



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

SPOTLIGHT ON...

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

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

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

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

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

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

98%

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

In 2023, more than

8,000

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

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

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

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



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

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

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

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

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

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

SPOTLIGHT ON...

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

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

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

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

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

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

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

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

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



CONSULTANCY EXPERTISE AND PARTNERSHIP

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

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

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

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

Awareness of drowning trends and interventions raised amongst NHS medics.

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



SPOTLIGHT ON...

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

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

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



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

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

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

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

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

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

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

SPOTLIGHT ON...

Research partnership revolutionises lifeguarding guidance.

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

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

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

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

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

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

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

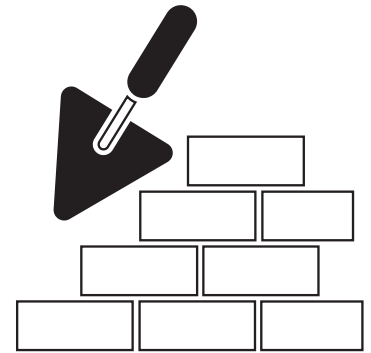
- Similar hazard detection capability
- Enhanced pool coverage
- Lower perceived mental demand

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



BUILDING OUR COMMUNITY

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



Soaring member numbers grow our lifesaving community.

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

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

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

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

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

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

EVERYONE
Enjoying Water **Safely**



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

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

Ensuring inclusivity in lifesaving and lifeguarding remained a firm focus.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

FINANCIAL REVIEW

FOR THE YEAR ENDED 31 DECEMBER 2023

SUMMARY

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

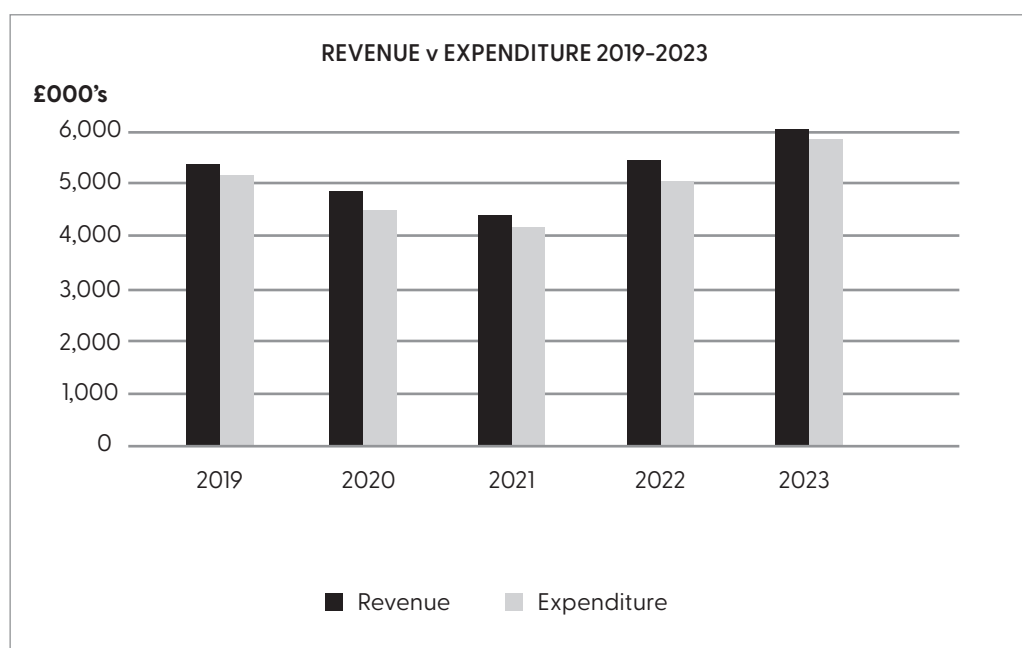
During 2023 we also reviewed and updated our reserves and liquidity policies to ensure we have sufficient resource to provide the Charity with the ability to more adequately address any short term financial instabilities.

INCOME

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

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

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



INCOME FROM CHARITABLE ACTIVITIES

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

INCOME FROM OTHER VOLUNTARY SOURCES

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

FUNDRAISING

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

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

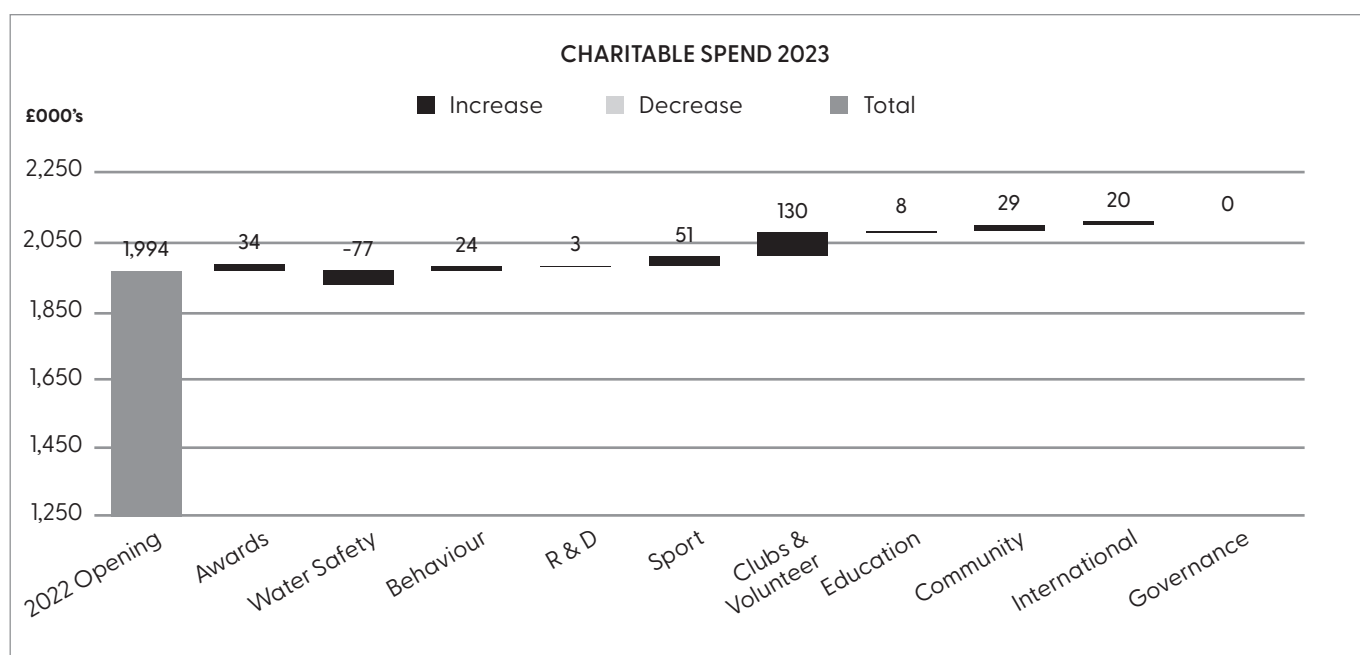
EXPENDITURE

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

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

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

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



RESERVES POLICY

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

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

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

DESIGNATED FUNDS

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

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

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

RESTRICTED FUNDS

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

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

INVESTMENTS

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

The Board has approved the following ethical policy:

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

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

FIXED ASSETS

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

TRUSTEE (DIRECTOR) INDEMNITY INSURANCE

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

STATEMENT OF PUBLIC BENEFIT

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

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

OUR GOVERNANCE STRUCTURE

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

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

GOVERNING DOCUMENTS

RLSS UK operates within a constitutional framework that includes:

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

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

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

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

DEVELOPMENTS IN GOVERNANCE

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

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

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

RLSS UK'S BOARD OF TRUSTEES (DIRECTORS)

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

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

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

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

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

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

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

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

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

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

ENVIRONMENTAL INITIATIVES

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

Water Pollution Prevention

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

Members of the End Sewage Pollution Coalition and Sustainable Resource Management

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

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

SOCIAL INITIATIVES

Inclusive Water Safety Education

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

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

Community Engagement

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

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

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

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

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

Drowning Prevention Advocacy

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

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

GOVERNANCE INITIATIVES

Transparency and Accountability

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

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

Ethical Codes of Conduct

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

Board Diversity and Inclusion

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

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

- Internal staff survey
- Member survey
- Commercial survey

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

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

Conclusion

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

Future Goals and Commitments

Environmental Sustainability

We aim to be a carbon neutral organisation by 2025.

Social Impact

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

Stakeholder Engagement

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

Equality, Diversity, and Inclusion

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

PRINCIPAL RISKS AND UNCERTAINTIES

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

Risk Mitigation

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

RLSS UK's Risk Policy And Control Framework

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

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

Internal Controls

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

FUNDRAISING AND FUNDRAISING REGULATOR

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

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

SAFEGUARDING

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

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

LEADING, SUPPORTING AND IMPROVING EMPLOYEES

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

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

RLSS UK PAY POLICY

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

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

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

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

STATEMENT OF TRUSTEES'/DIRECTORS' RESPONSIBILITIES

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

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

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

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

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

Statement as to Disclosure to our auditors

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

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

AUDITORS

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

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

STATEMENT OF GOING CONCERN

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

POST BALANCE SHEET EVENT

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

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



Deborah Hunt
President
Royal Life Saving Society UK

Date: 6th September 2024

PATRONS, BOARD OF TRUSTEES (DIRECTORS) AND ADVISERS

Patrons:

RLSS UK Patron: The Rt. Hon. Lord Storey

Benjamin Johns

Appointed 28 October 2023

Trustees (Directors) who were Charity Trustees during 2023:

Deborah Hunt (President)

Andrea Mackown

Resigned 12 June 2023

Bryan Finlay

Peter Moyes

Timothy Chadwick (Honorary Treasurer)

Resigned 2 January 2023

Helen Bull

Resigned 28 October 2023

Alan Sutherland

Resigned 12 June 2023

David Elliott

James Cossons

Resigned 12 June 2023

Trustees (Directors) who were Charity Trustees appointed after 2022

Sonia Rees (Honorary Treasurer)

Appointed 2 January 2023, Resigned 29 November 2023

James Lloyd

Appointed 16 January 2023

Sally Szarka

Appointed 7 March 2023, Resigned 8 June 2023

Mark Smith

Appointed 14 June 2023, Resigned 28 October 2023

Ian Hutchings

Appointed 14 June 2023, Resigned 28 October 2023

Rachel Healey

Appointed 28 October 2023

Joanne Young

Appointed 28 October 2023

Sharon Johal

Appointed 30 October 2023

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

Craig Kerr

Appointed 12 April 2024

Board Advisors during 2023:

Georgina Tomlinson (Youth Advisor)

Chief Executive:

Robert Gofton

Auditor:

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

Bankers and Investment Advisors:

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

Solicitors:

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

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

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

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

Private Limited by Guarantee Company (3033781).

Web: www.rlss.org.uk

E-mail: info@rlss.org.uk

Telephone: 0300 323 0096

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

Opinion

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

In our opinion the financial statements:

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

Basis for opinion

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

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

Conclusions relating to going concern

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

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

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

Other information

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

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

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

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

Matters on which we are required to report by exception

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

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

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

Responsibilities of trustees

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

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

Auditor's responsibilities for the audit of the financial statements

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

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

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

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

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

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

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

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

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

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

Independent Auditor's Report

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

Use of our report

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

Anna Spencer-Gray

Anna Spencer-Gray (Senior Statutory Auditor)

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

Chartered Accountants

10th Floor 103 Colmore Row,

Birmingham,

B3 3AG

Date 09/09/24

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

CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES

(Incorporating an Income and Expenditure Account)

For the year ended 31 December 2023

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

Total recognised gains and losses

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

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

COMPANY STATEMENT OF FINANCIAL ACTIVITIES

(Incorporating an Income and Expenditure Account)

For the year ended 31 December 2023

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

Total recognised gains and losses

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

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

CONSOLIDATED BALANCE SHEET AS AT 31 DECEMBER 2023

COMPANY NUMBER: 3033781

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

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

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

D. M. Hunt

Deborah Hunt Director

Date: 6th September 2024

COMPANY BALANCE SHEET AS AT 31 DECEMBER 2023

COMPANY NUMBER: 3033781

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

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

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

D. M. Hunt

Deborah Hunt Director

Date: 6th September 2024

CONSOLIDATED CASH FLOW STATEMENT AS AT 31 DECEMBER 2023

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

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

RETURN ON INVESTMENTS

Interest received	28,700	3,091
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CAPITAL EXPENDITURE

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

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

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2023

1 ACCOUNTING POLICIES

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

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

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

a) Accounting Convention

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

b) Statement of Going Concern

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

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

c) Basis of Consolidation

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

d) Branches

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

e) Income

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

(f) Fixed assets, depreciation and amortisation

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

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

(g) Stock

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

h) Donations

Donations and legacies are accounted for on a receivable basis.

(i) Trading Subsidiaries

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

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

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

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

IQL UK Limited was made dormant on 1 January 2024.

(j) Leases

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

(k) Pension costs

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

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

(l) Investments

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

(m) Volunteers

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

(n) Allocation of Expenditure – Statement of financial activities

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

(o) Fund Accounting

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

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

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

(p) Judgements and estimations

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

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

2a ANALYSIS OF INCOME - GROUP

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

2b ANALYSIS OF INCOME - COMPANY

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

3a ANALYSIS OF TOTAL EXPENDITURE - GROUP

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

3b ANALYSIS OF TOTAL EXPENDITURE - COMPANY

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

4a TOTAL EXPENDITURE – GROUP

Total expenditure includes the following:

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

Staff costs comprise:

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

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

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

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

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

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

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

4a TOTAL EXPENDITURE – GROUP (Continued)

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

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

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

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

	2023	2022
Redundancy & Settlement payments	-	500

Directors' remuneration

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

Out of pocket expenses were reimbursed to directors as follows:

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

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

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

Related Parties

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

4b TOTAL EXPENDITURE - COMPANY

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

4c INVESTMENT & TRADING INCOME

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

5a GROUP AND COMPANY TANGIBLE FIXED ASSETS

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

5b GROUP AND COMPANY INTANGIBLE FIXED ASSETS

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

6a INVESTMENTS - GROUP

NIL

6b INVESTMENTS - COMPANY

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

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

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

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

7 DEBTORS

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

8a CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

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

8b CREDITORS: AMOUNTS FALLING DUE AFTER ONE YEAR

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

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

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

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

9a RESERVES CATEGORY COMPARATIVES - GROUP

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

9b RESERVES CATEGORY COMPARATIVES - COMPANY

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

9c MOVEMENT IN GROUP FUNDS

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

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

9d MOVEMENT IN COMPANY FUNDS

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

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

9e MOVEMENT IN GROUP AND COMPANY RESTRICTED FUNDS

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

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

9f DESIGNATED FUNDS

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

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

10 CAPITAL COMMITMENTS

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

11 CONTINGENT LIABILITIES

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

12 LEASING COMMITMENTS – GROUP AND COMPANY

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

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

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

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

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

13 POST BALANCE SHEET EVENT

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