



ROYAL
LIFE SAVING
SOCIETY UK

Enjoy Water **Safely**

Royal Life Saving Society UK

Annual Report and Accounts 2024

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

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

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

Company Number: 03033781

Registered Charity England and Wales: 1046060

Registered Charity Scotland: SC037912

CONTENTS

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

President's Year-End Summary – 2024

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

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

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

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

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

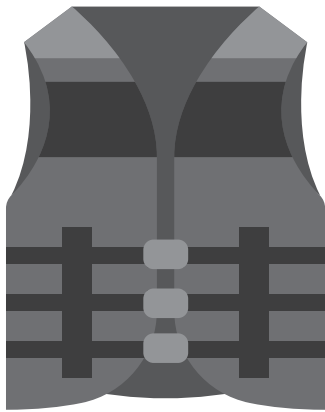
The success of 2024 is owed entirely to our passionate community of members, volunteers, staff, and partners. I extend my sincere thanks to all who contributed to our shared mission. While our work is far from done, we are well-positioned to meet the evolving needs of our communities with purpose, compassion,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

Deborah Hunt, President
Royal Life Saving Society UK



Our Purpose

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



Our Mission

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

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



Our Vision

Communities **free from drowning**

2024 in numbers

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

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

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

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

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

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

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

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

Why our charity is important

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

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

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

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

Our work is more important than ever

Fewer swimming pools in operation

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

More people swimming outdoors

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

Fewer children reaching statutory swimming and water safety outcomes

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

More children are losing their lives to drowning

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

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

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

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

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

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

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

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

Our Impact

In 2024, we awarded

160,000+

lifesaving qualifications
and awards,



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

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

An estimated

1.48m

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



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

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

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

In our RLSS UK
affiliated clubs,
more than

6,950

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



EDUCATION, TRAINING, AND PERSONAL DEVELOPMENT



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

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

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

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

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

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

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

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

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

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

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

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

SPOTLIGHT ON...

WATER SMART SCHOOLS

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

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

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

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

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



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

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

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

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

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

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

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

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

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

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

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

Andy Lane, RLSS UK Education Manager

Scan here
to find out more.



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

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

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

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

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

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

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

Ensuring inclusivity in lifesaving and lifeguarding remained a firm focus.

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

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

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

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

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

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

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

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

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

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

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

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

Changes included:

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

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

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

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

Consultancy, expertise and partnership

SPOTLIGHT ON...

Met Office PARTNERSHIP

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

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

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



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

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

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

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

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

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

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

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

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

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

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

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

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



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

SPOTLIGHT ON...

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

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

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

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

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

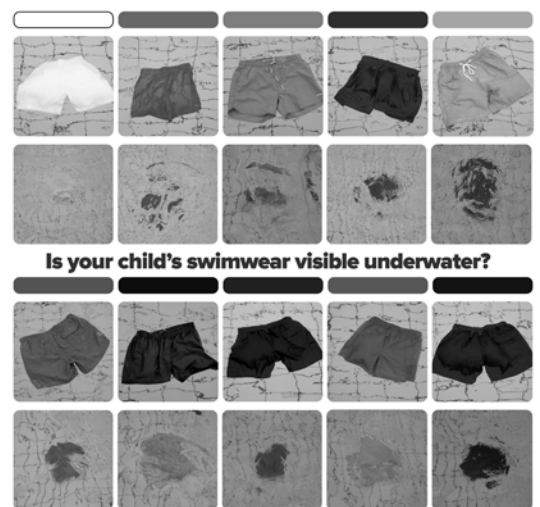
Lifeguard Zone Visibility Tests (LZVTs) are designed to help pool operators find the optimal positions for lifeguards, ensuring they can effectively manage swimming pool hazards and maintain high visibility in their zone. They are essential for ensuring that our lifeguard practices align with the industry’s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

Corporate Partnerships

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

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

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



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

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

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

71+ mystery site visits conducted

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

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

AN ESTIMATED 1.6M VISITORS

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

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

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

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

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

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



Brave mums share their stories to help save lives.

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

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

Facebook comment



Building our community

Growing member numbers continue to expand our lifesaving community.

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

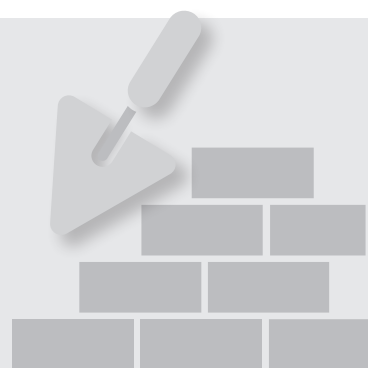
278 RLSS UK affiliated clubs offered lifesaving activities in communities across the UK and Ireland

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

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

Our Objective

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





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

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

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

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

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

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

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

104 William Henry volunteering awards have been presented,

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

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

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



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

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

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

amplifying our stay safe and #BeAMate message.

336 RLSS UK Members

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

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



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

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



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

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

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

Did you know?

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





Thank you to all our supporters and partners

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

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

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

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

FINANCIAL REVIEW

FOR THE YEAR ENDED 31 DECEMBER 2024

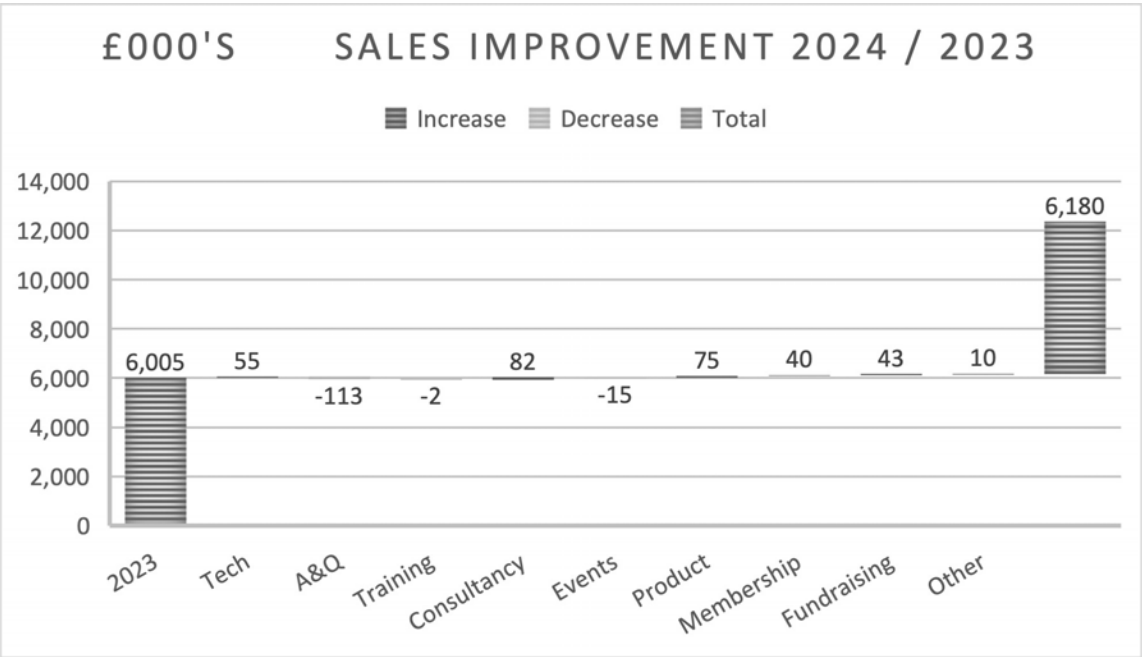
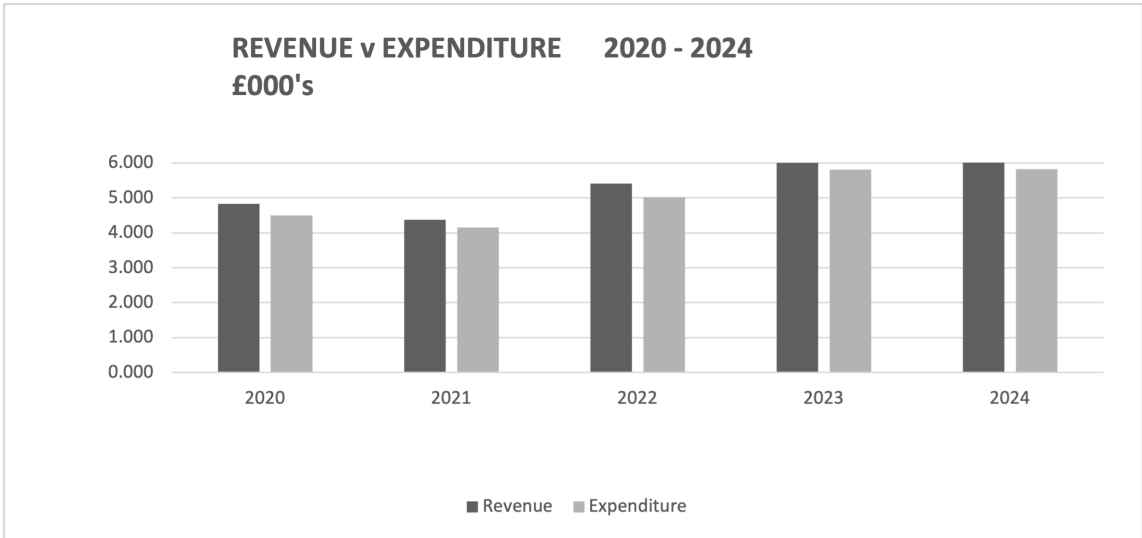
SUMMARY

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

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

INCOME

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



INCOME FROM CHARITABLE ACTIVITIES

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

INCOME FROM OTHER VOLUNTARY SOURCES

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

FUNDRAISING

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

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

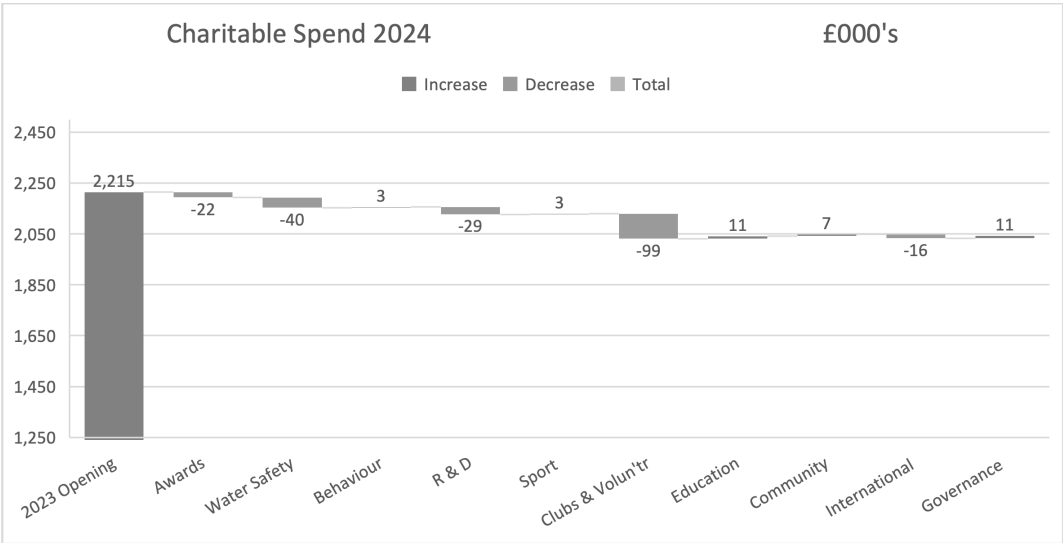
RLSS UK's Expenditure on Charitable Activity (2024)	£'s	%
Award Costs	323,301	16%
Water Safety training, consultancy and provision	233,253	11%
Behaviour change campaigns	202,370	10%
Research and Development	123,307	6%
Lifesaving Sport	224,296	11%
Volunteer & Clubs	432,581	21%
Educating Young People	184,673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

EXPENDITURE

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

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

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



RESERVES POLICY

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

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

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

DESIGNATED FUNDS

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

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

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

RESTRICTED FUNDS

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

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

INVESTMENTS

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

The Board has approved the following ethical policy:

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

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

FIXED ASSETS

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

TRUSTEE (DIRECTOR) INDEMNITY INSURANCE

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

STATEMENT OF PUBLIC BENEFIT

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

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

OUR GOVERNANCE STRUCTURE

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

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

GOVERNING DOCUMENTS

RLSS UK operates within a constitutional framework that includes:

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

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

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

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

DEVELOPMENTS IN GOVERNANCE

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

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

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

RLSS UK'S BOARD OF TRUSTEES (DIRECTORS)

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

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

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

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

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

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

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

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

TRUSTEE (DIRECTOR) INDEMNITY INSURANCE

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

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

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

ENVIRONMENTAL INITIATIVES

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

Water Pollution Prevention

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

Members of the End Sewage Pollution Coalition and Sustainable Resource Management

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

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

SOCIAL INITIATIVES

Inclusive Water Safety Education

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

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

Community Engagement

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

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

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

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

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

Drowning Prevention Advocacy

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

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

GOVERNANCE INITIATIVES

Transparency and Accountability

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

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

Ethical Codes of Conduct

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

Board Diversity and Inclusion

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

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

- Internal staff survey
- Member survey
- Commercial survey

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

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

Conclusion

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

Future Goals and Commitments

Environmental Sustainability

We aim to be a carbon neutral organisation by 2025.

Social Impact

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

Stakeholder Engagement

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

Equality, Diversity, and Inclusion

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

PRINCIPAL RISKS AND UNCERTAINTIES

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

Risk Mitigation

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

RLSS UK's Risk Policy And Control Framework

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

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

Internal Controls

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

SAFEGUARDING

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

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

LEADING, SUPPORTING AND IMPROVING EMPLOYEES

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

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

RLSS UK PAY POLICY

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

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

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

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

STATEMENT OF TRUSTEES'/DIRECTORS' RESPONSIBILITIES

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

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

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

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

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

Statement as to Disclosure to our auditors

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

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

AUDITORS

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

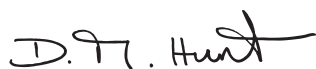
The financial statements have been prepared in accordance with the provisions applicable to small companies within Part 15 of the Companies Act 2006 and in accordance with Section 1A of Financial Reporting Standard 102.

STATEMENT OF GOING CONCERN

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

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

Deborah Hunt President
Royal Life Saving Society UK



Date: 13th September 2025

PATRONS, BOARD OF TRUSTEES (DIRECTORS) AND ADVISERS

Patrons:

RLSS UK Patron: The Rt. Hon. Lord Storey

Trustees (Directors) who were Charity Trustees during 2024:

Deborah Hunt (President)

Bryan Finlay

Peter Moyes

Rachel Healey

Benjamin Johns

Joanne Young

Rachel Healey

Sharon Johal

Craig Kerr – Appointed 12 April 2024

Christopher Owen-Smith – appointed 19 October 2024

James Lloyd – Resigned 24 November 2024

David Elliott – Resigned 19 October 2024

Trustees (Directors) who were Charity Trustees appointed after 2024

Carol Jones – appointed 14 January 2025

Board Advisors during 2024:

Georgina Tomlinson (Youth Advisor)

Chief Executive:

Robert Gofton – resigned 31st May 2024

Simmy Akhtar – appointed 6th January 2025

Auditor:

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

Bankers and Investment Advisors:

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

Solicitors:

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

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

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

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

Private Limited by Guarantee Company (3033781).

Web: www.rlss.org.uk

E-mail: info@rlss.org.uk

Telephone: 0300 323 0096

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

Opinion

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

In our opinion the financial statements:

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

Basis for opinion

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

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

Conclusions relating to going concern

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

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

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

Other information

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

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

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

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

Matters on which we are required to report by exception

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

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

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

Responsibilities of trustees

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

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

Auditor's responsibilities for the audit of the financial statements

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

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

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

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

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

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

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

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

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

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

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

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

Use of our report

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

Anna Spencer-Gray

Anna Spencer-Gray (Senior Statutory Auditor)

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

Date: 23/09/25

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

CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES

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

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

Total recognised gains and losses

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

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

COMPANY STATEMENT OF FINANCIAL ACTIVITIES

(Incorporating an Income and Expenditure Account)

For the year ended 31 December 2024

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

Total recognised gains and losses

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

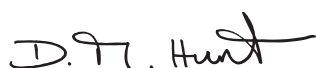
The surplus for the year for Companies Act purposes was £639,688 (2023 £1,234,763)

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

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

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

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



Deborah Hunt
Director

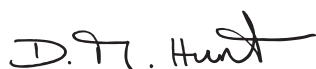
Date: 13th September 2025

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

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

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

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



Deborah Hunt
Director

Date: 13th September 2025

CONSOLIDATED CASH FLOW STATEMENT AS AT 31 DECEMBER 2024

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

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

CAPITAL EXPENDITURE

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

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

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2024

1 ACCOUNTING POLICIES

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

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

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

a) Accounting Convention

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

b) Statement of Going Concern

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

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

c) Basis of Consolidation

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

d) Branches

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

e) Income

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

(f) Fixed assets and depreciation

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

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

(g) Stock

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

h) Donations

Donations and legacies are accounted for on a receivable basis.

(i) Trading Subsidiaries

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

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

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

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

(j) Leases

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

(k) Pension costs

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

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

(l) Investments

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

(m) Volunteers

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

(n) Allocation of Expenditure – Statement of financial activities

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

(o) Fund Accounting

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

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

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

(p) Judgements and estimations

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

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

2a ANALYSIS OF INCOME - GROUP

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

2b ANALYSIS OF INCOME - COMPANY

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

3a ANALYSIS OF TOTAL EXPENDITURE - GROUP

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

3b ANALYSIS OF TOTAL EXPENDITURE - COMPANY

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

4a TOTAL EXPENDITURE – GROUP

Total expenditure includes the following:

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

Staff costs comprise:

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

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

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

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

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

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

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

4a TOTAL EXPENDITURE – GROUP (continued)

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

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

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

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

	2024	2023
Redundancy & Settlement payments	-	-

Directors' remuneration

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

Out of pocket expenses were reimbursed to directors as follows:

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

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

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

Related Parties

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

Directors

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

4b TOTAL EXPENDITURE – COMPANY

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

4c INVESTMENT & TRADING INCOME

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

5a GROUP AND COMPANY TANGIBLE FIXED ASSETS

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

5b GROUP AND COMPANY INTANGIBLE FIXED ASSETS

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

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

Shares in subsidiaries:

Cost at 1 January and 31 December

101**101**

Total at 1 January and 31 December

101**101**

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

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

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

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

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

7 DEBTORS

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

8a CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

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

8b CREDITORS: AMOUNTS FALLING DUE AFTER ONE YEAR

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

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

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

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

9a RESERVES CATEGORY COMPARATIVES - GROUP

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

9b RESERVES CATEGORY COMPARATIVES - COMPANY

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

9c MOVEMENT IN GROUP FUNDS

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

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

9d MOVEMENT IN COMPANY FUNDS

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

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

9e MOVEMENT IN GROUP AND COMPANY RESTRICTED FUNDS

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

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

9f DESIGNATED FUNDS

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

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

10 CAPITAL COMMITMENTS

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

11 CONTINGENT LIABILITIES

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

12 LEASING COMMITMENTS – GROUP AND COMPANY

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

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

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