



LIKKLE SWIMMERS



2024

# LIKKLE SWIMMERS ANNUAL REPORT

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# Charity Information

**Charity Name:** Likkle Swimmers

**Structure:** Charitable Incorporated Organisation (Foundation model constitution)

**Registration Number:** 1170956 (England & Wales)

**Date of Registration:** 3rd January 2017

**Charity's Principal Address:**

Vale Cottage, Lidwells Lane, Goudhurst, Kent, TN17 1EJ, UK

## **Trustees**

Appointed Trustees are elected for a minimum term of 2 years at the Annual General Meeting the next being scheduled for January 2024:

- Camilla Gollege – re elected January 2025, 2 year term
- Andrew Jordan – elected June 2023, 3 year term
- Rebecca Newman – elected March 2024, 3 year term

*All trustees give their time voluntarily and received no remuneration or other benefits.*

## **Co-Founders:**

- Charlotte Holt (CEO)
- Keith Holt
- Rebecca Newman – Appointed to Management Committee 13th January 2019

*The co-founders form the management committee and give their time voluntarily and receive no remuneration or other benefits.*

## **Bankers**

Lloyds Bank, Tonbridge Branch (309863), PO Box 1000, BX1 1LT

## **Independent Financial Examiner**

Robert Sancto, Springfield Business Consultants Ltd, Springfield Oast, Goudhurst Road, Marden, Kent TN12 9LT

## **ADDITIONAL GOVERNANCE**

The following policies are in place and DBS checks are carried out on the volunteers running the swimming programmes:

- Child Safe Guarding Policy
- Health & Safety Policy incorporating Risk Assessment Forms
- Conflict of Interest Policy
- Managing Volunteers Policy
- Complaints Policy
- GDPR Policy



# LIKKLE SWIMMERS



## Likkle Swimmers Objective



Likkle Swimmers is created for the public benefit of a rural community on the south coast of Jamaica called Treasure Beach by providing free swimming lessons to children. The purpose of Likkle Swimmers is to provide access to a local swimming pool for children where they will be taught from a program designed specifically for their age group. The children will not only learn a skill that will save lives, but in doing so will also improve their self-confidence and independence, thereby benefiting the wider community. The program is being extended to accommodate adults when demand exists.

# Trustee Statement

If 2023 was a year of change then 2024 was a year of challenge as Hurricane Beryl swept through Treasure Beach, leaving devastation in its wake. The category 5 storm, caused widespread devastation as it passed directly over Jamaica. Treasure Beach, was one of the hardest-hit areas. The hurricane swept through the community, leaving many homes damaged or destroyed, including those of our staff and their families

Despite the difficulties, we were determined to bring some joy and a sense of normality to the children's lives. Thanks to the incredible kindness and support of individuals and property owners, we adapted our programme to continue providing swimming lessons to the community. With a fantastic trio of pool assistants who handled complex admin tasks and the daily operations of the program who ensured everything ran smoothly, allowing us to deliver a memorable experience for the children.

In addition to overcoming these challenges, we celebrated several milestones this year. Our team grew, strengthening our program with the addition of Amy, a talented female teacher, Pool Assistant Nittia, and Trustee Becky who will lend her expertise to strengthen our leadership and vision.

We are thrilled to announce that from 2025 Yona Knight-Wisdom has joined Likkle Swimmers as our official Ambassador! Yona is the first male diver to represent Jamaica at the Olympic Games, a true inspiration in the sports community. His dedication to excellence and passion for promoting inclusivity in aquatic sports align perfectly with our mission.

Treasure Beach still faces significant challenges in recovering from the effects of Hurricane Beryl but the response from both local and international supporters was extraordinary.

To assist our staff and their families during this difficult time, we launched a JustGiving campaign to help rebuild homes and support financial needs while they were unable to work. Thanks to the kindness of our community, we raised over £2,000 in just one week, which was fully distributed to those in need.

The hurricane also caused severe damage to the BREDS Sports Park, including the swimming pool area, where uprooted trees fell into the pool, causing significant damage. The pool's fence was also knocked down, compromising safety.

We are currently fund-raising to repair and rebuild the swimming pool, ensuring it remains a safe and accessible space for children and the community. The support we've received so far has been invaluable, and we're committed to restoring this vital facility as part of the community recovery.

*Andy Jordan*





# Financial Review

*1st January 2024 to 31st December 2024*

## Opening cash balance

The opening cash balances as at 1st January 2024 stood at £59,419.21. At the end of the financial year 2024 Likkle Swimmers held surplus cash of £70,482.04 spread across 4 separate Lloyds Bank Accounts and one WISE £ account split as follows:

**Treasurers Current Account - £1,129.11**

**Instant Access Account - £7,916.93**

**32 DAY TERM Account - £20,512.49**

**95 DAY TERM Account - £40,923.01**

**WISE £ Account - £0.50**

These funds were carried forward into the next reporting period and will form the basis for funding the 2025 Swim Campaign.

We aim to hold a minimum of £500.00 in INSTANT access accounts with any surplus funds to be held on interest bearing deposit with our current bankers.

## Income

Despite the challenges caused by Hurricane Beryl, Likkle Swimmers achieved a net surplus in 2024. The management team secured major donations, including £5,000 from KAPPA (through a marketing video featuring teacher Freddy), €7,500 from the Princess Charlene of Monaco Foundation (PCMF), £5,731 in teacher sponsorships, and £2,062 from the Hurricane Appeal.

The relationship with PCMF remains strong, with €2,500 of the €10,000 grant deferred to 2025 to support pool renovations. Additional sponsorship was raised by a local Treasure Beach enterprise, reflecting efforts to strengthen ties with Jamaican businesses and reduce reliance on UK fundraising.

Further income came from private and corporate donations, alongside the Charity Golf Day and London Landmark Half Marathon, our two main fundraising events.

Although a surplus was achieved, this resulted mainly from reduced activities and expenditure following Hurricane Beryl.

**Keith Holt, Co-founder Likkle Swimmers**

## Expenditure

Our expenditure was less than 2023 by approximately £1,750. The reduction in drivers wages due to a shorter summer program was partially offset by the marginally higher wages for staff as due to additional training costs, increase in pay and additional days added to the 4 week program in the summer.

The other major spends related to public liability, fundraising and shipping expenses as well as various other items such as printing, finance charges, and website fees which are all considered within the normal course of business for the charity.

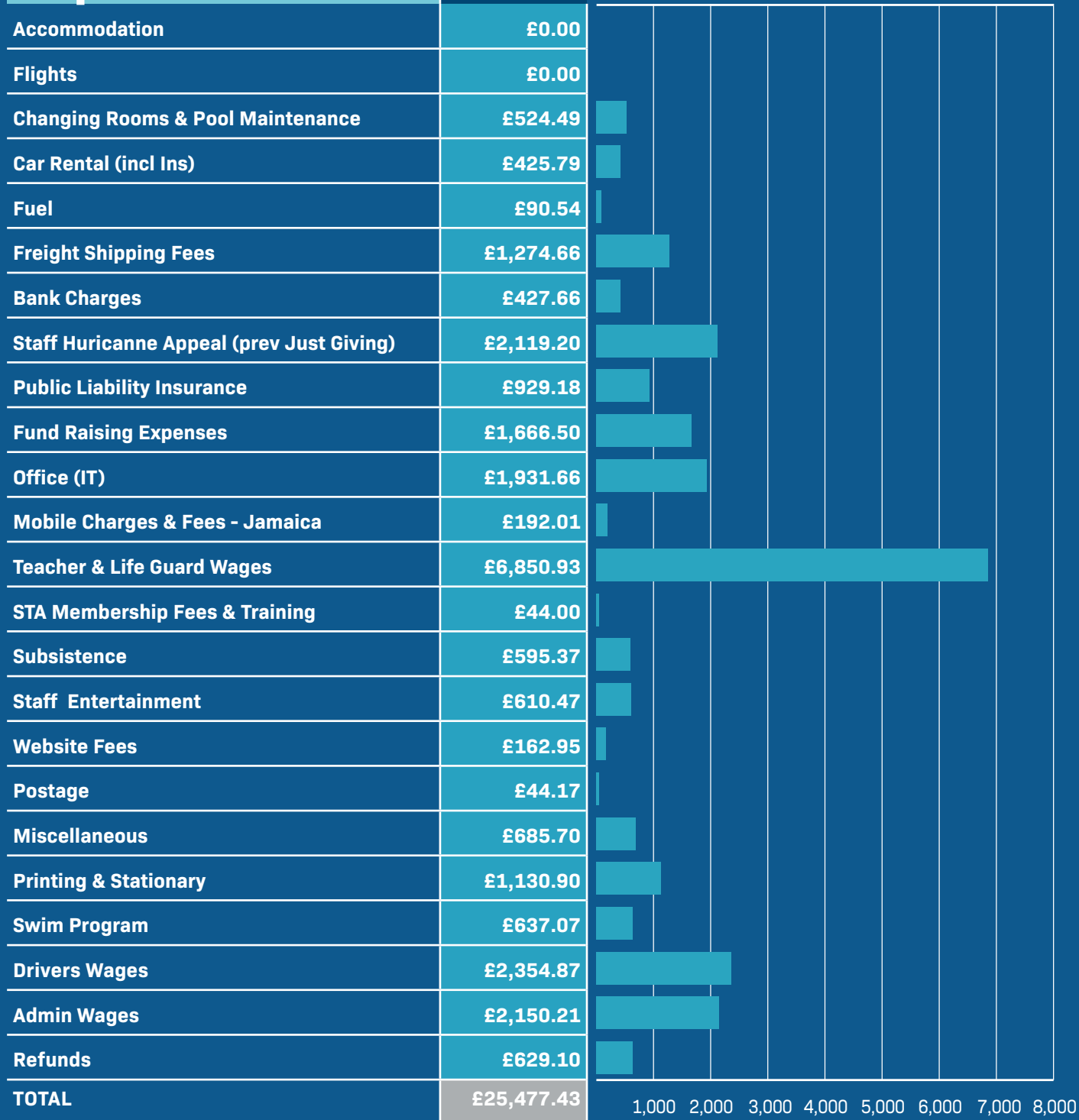
In summary the charity remains in good health but we will not be complacent as we look to secure and sustain the future of the program.

Our forecast for 2025 is to be in deficit as we look to restore and boost the activity after the effects of Beryl have passed.





## Expenditure





## Income

Donations	£8,567.18	
Gift Aid	£0.00	
Golf Day	£1,760.00	
Teacher Sponsorship	£5,731.88	
PCMF Contribution	£6,692.00	
Corporate Donations	£6,750.00	
Interest	£1,805.53	
Credits	£1,461.37	
Hurricane Appeal	£2,062.97	
EasyFundraising	£127.18	
Giving Machine	£62.40	
Benevity (Bing Search)	£386.81	
PayPal Giving Foundation	£309.70	
Banner Sponsorship	£401.81	
<b>TOTAL</b>	<b>£36,118.83</b>	

*In 2024 we had a net income  
versus expenditure of*  
**£10641.40**



# CEO Vision

## Dear Friends,

*2024 turned out to be a year that tested us in ways we never expected... Like many, we believed that 2020, with the onset of the COVID-19 pandemic would be our most challenging year. But 2024 had different plans, and it truly made us pause, reflect, and adapt in ways we never imagined.*



Charlotte Holt  
CEO Likkle Swimmers

In June, Treasure Beach was struck directly by Hurricane Beryl, one of the most powerful storms to hit the region in recent history. With sustained winds reaching Category 4 strength and widespread flooding, Beryl left a devastating trail through the heart of our beloved community. Homes were torn apart, infrastructure severely damaged, and entire families displaced. Among those affected were many of our own staff members, their families, and countless children who participate in our swim programs every year.

As the storm passed and the reality of the damage set in, our first instinct was not about scheduling swim lessons, it was about the people. We focused on supporting our team, checking in on their safety, and helping where we could. Thanks to the incredible generosity of our supporters, we were able to provide direct donations to help our staff begin rebuilding their homes and lives. It was a powerful reminder that community extends far beyond physical borders.

Initially, we assumed our summer swim program would have to be cancelled altogether. The sports park was severely damaged, the pool had a fallen tree inside it, fencing was destroyed, and debris was scattered everywhere. However, we were amazed to find that the changing rooms, built with so much love and hard work, remained standing with only minor damage. Still, it was clear that with so many pressing needs in the community, our usual lessons would not be possible.

But then, something beautiful happened...as the community began to find its footing, several local villa and hotel owners, who had also suffered damage and were unable to host guests reached out with an idea. What if we could temporarily use their pools for lessons? This simple, generous offer sparked something bigger than we could have hoped for.

Within days, we had confirmed four alternate locations, Treehouse Villa, Majestic Heights, Destiny Villa, and Taino Cove, each offering their pools for one week in August. With determination and incredible teamwork, our staff pulled together to coordinate lessons across multiple venues, ensure safety standards were met, and reengage our swimmers.

The result? Over 250 children were able to access swim lessons during one of the most difficult summers of their lives. For these children, many of whom were dealing with trauma, displacement, and uncertainty, it was more than just swimming, it was a return to joy, a glimpse of normality, and a reminder that even in the hardest times, there is hope.

As we look ahead to 2025, I remain inspired by the resilience of our community, the dedication of our staff, and the generosity of our partners and supporters. I hope this coming year brings continued healing and stability to Treasure Beach, and that Likkle Swimmers can keep playing a small but meaningful part in that journey.

# Appendices







Section A

Independent Examiner's Report

Report to the trustees/  
members of

LIKKLE SWIMMERS

On accounts for the year  
ended

31<sup>st</sup> December 2024

Charity no  
(if any)

1170956

Set out on pages

2

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended

Responsibilities and  
basis of report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent  
examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below \*) in connection with the examination which gives me cause to believe that in, any material respect:

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

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

*\* Please delete the words in the brackets if they do not apply.*

Signed:

*Robert Sancto*

Date:

21/9/2025

Name:

Robert Sancto

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

CIPFA

Address:

Springfield Business Consultants Ltd

Springfield Oast Goudhurst Road

Marden Kent TN12 9LT



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

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

1. It is acknowledged that in the Jamaican environment that cash payments are made to Life Guards and local swim teachers. Financial records are maintained regarding these cash payments and are translated in equivalent sterling at the prevailing exchange rate
2. An average exchange rate of £1: J\$ 201 was used for expenses over the course of the year for pounds sterling equivalent
3. On 3<sup>rd</sup> July 2024 Hurricane Beryl devastated Treasure Beach and rendered the swimming pool used by Likkle Swimmers unusable. It is estimated that the repair works required will not be completed until April 2025. However the owners of 4 local villas offered their private pools to Likkle Swimmers and a full swim programme was able to be implemented and completed during the season. Hence the underlying local costs of running the swim programme were broadly in line with the previous year.
4. A welcome and unexpected single private donation of £38,830 (received in US\$ 50,000) was made during 2023. This donation has continued to be held during this financial year on an interest bearing account whilst the Trustees decide on its use.
5. To manage the financial affairs more efficiently and more cost effectively, the Charity set up three WISE accounts in 2023: WISE US\$, WISE GBPound and WISE Euro. The Charity has also set up a Lloyds Instant Access account, Lloyds Current Account, Lloyds 32 days Notice and Lloyds 95 day notice. Financial records are maintained of transactions pertaining to each of these accounts. Bank Statements and WISE money transaction statements have been seen regarding these accounts with opening and closing balances reconciled to the 2024 financial accounts and some key transactions vouched to the Charity's cost statements. It is likely that these bank and money transaction accounts will remain in operation in future years.
6. No international flight costs were incurred during 2024 as the Hurricane and its aftermath meant that no international travel could safely be made by UK and overseas swim volunteers. However the Likkle Swimmers UK based management team organised local swim volunteers and support staff to carry out a successful full summer swim programme
7. Despite the difficulties caused by the Hurricane, Likkle Swimmers management team managed to secure significant donations during 2024 including £8,567 mainly from Myco Donations and Enterprise Rental with corporate donations totalling £6,750 mainly from KAPPA and Euro 7,500 from Princess Charlene Monaco Foundation as well as Teachers Sponsorships of £5,731 and Hurricane Appeal donations of £2,062





## LIKKLE SWIMMERS

2007-01-01

CC16a

## Receipts and payments accounts

For the period  
from

1st January 2024

To

31st December 2024

## Section A Receipts and payments


	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
<b>A1 Receipts</b>					
Donations	8,567	-	-	8,567	7,312
Gift Aid	-	-	-	-	12
Golf Day	1,760	-	-	1,760	-
Teacher Sponsorship	5,732	-	-	5,732	3,460
PCMF Contribution	6,692	-	-	6,692	12,338
Corporate Donations	6,750	-	-	6,750	38,830
Interest	1,806	-	-	1,806	762
Credits	6,461	-	-	6,461	453
Hurricane Appeal	2,063	-	-	2,063	11
EasyFundraising	127	-	-	127	128
Giving Machine	62	-	-	62	39
Benevity (Bing Search)	387	-	-	387	3
PayPal Giving Foundation	310	-	-	310	-
Banner Sponsorship	402	-	-	402	1,087
<b>Sub total (Gross income for AR)</b>	<b>41,119</b>	<b>-</b>	<b>-</b>	<b>41,119</b>	<b>64,434</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>41,119</b>	<b>-</b>	<b>-</b>	<b>41,119</b>	<b>64,434</b>
<b>A3 Payments</b>					
Accommodation	-	-	-	-	1,609
Flights	-	-	-	-	3,258
Changing Rooms & Pool Maintenance	524	-	-	524	979
Car Rental (incl Ins)	426	-	-	426	676
Fuel	91	-	-	91	217
Freight Shipping Fees	1,275	-	-	1,275	1,186
Bank Charges	428	-	-	428	423
Staff Hurricane Appeal (prev Just Giving)	2,119	-	-	2,119	-
Public Liability Insurance	929	-	-	929	416
Fund Raising Expenses	1,667	-	-	1,667	993
Office (IT)	1,932	-	-	1,932	760
Mobile Charges & Fees - Jamaica	192	-	-	192	167
Teacher & Life Guard Wages	6,851	-	-	6,851	6,594
STA Membership Fees & Training	44	-	-	44	44
Subsistence	595	-	-	595	1,005
Staff Entertainment	610	-	-	610	312
Website Fees	163	-	-	163	222
Postage	44	-	-	44	32
Miscellaneous	686	-	-	686	1,146
Printing & Stationary	1,131	-	-	1,131	1,255
Swim Program	637	-	-	637	1,510
Drivers Wages	2,355	-	-	2,355	3,160
Admin Wages	2,150	-	-	2,150	1,513
Refunds	5,629	-	-	5,629	-
<b>Sub total</b>	<b>30,477</b>	<b>-</b>	<b>-</b>	<b>30,477</b>	<b>27,474</b>
<b>A4 Asset and investment purchases, (see table)</b>					
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>30,477</b>	<b>-</b>	<b>-</b>	<b>30,477</b>	<b>27,474</b>
<b>Net of receipts/(payments)</b>	<b>10,641</b>	<b>-</b>	<b>-</b>	<b>10,641</b>	<b>36,960</b>
<b>A5 Transfers between funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Cash funds this year end</b>	<b>10,641</b>	<b>1</b>	<b>-</b>	<b>10,641</b>	<b>17,962</b>



## Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	Lloyds Bank Treasurers Account	1,129	-	-
	Lloyds Bank Instant Access Account	7,917	-	-
	Lloyds 32 Day Notice Account	20,512	-	-
	Lloyds 95 Day Notice Account	40,923	-	-
	WISE Euro Account	-	-	-
	WISE USD Account	-	-	-
	WISE GBP Account	1	-	-
	<b>Total cash funds</b>	<b>70,482</b>	<b>-</b>	<b>-</b>
	(agree balances with receipts and payments account(s))			
<b>B2 Other monetary assets</b>	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
<b>B3 Investment assets</b>	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
<b>B4 Assets retained for the charity's own use</b>	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
<b>B5 Liabilities</b>	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature  
  
 Andy Jordan

Print Name

ANDY JORDAN  
 CAMILLA GOLLEDGE

Date of approval

20/9/25  
 22/09/25  
 17/09/2025



# LIKKLE SWIMMERS

