



ROYAL
LIFE SAVING
SOCIETY UK

Enjoy Water **Safely**
Free From Drowning

Annual Report and Accounts 2025

Company number: 03033781
Registered Charity England and Wales: 1046060
Registered Charity Scotland: SC037912

2024 Drowning Figures

675

Drowning deaths
in 2024



723

5-year average

0.90

Drowning rate per
100,000 in 2024



0.99

5-year average

83%

of accidental drownings
were male

40

children drowned
in England

32%

of accidental drownings
happened in summer

Top Three Locations

- 33.7% River
- 25.9% Coastal/Shores/Beaches
- 8.8% Canal/Aqueduct

Top Three Locations

- 21.8% Walking near water
- 14.5% Swimming and jumping/diving into water
- 9.3% Waterside activity



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Message From Our President



As President of the Royal Life Saving Society UK (RLSS UK), I am proud to reflect on a year of significant progress, renewed focus, and growing impact across our charity.

My first reflection is one of thanks. Our new Chief Executive has brought clarity, energy, and purpose through the introduction of a refreshed strategic framework, which has been thoughtfully presented to and embraced by the Board. In response, we have reshaped both our Board and staffing structures to ensure they are fully aligned with this framework, enabling effective governance, clearer accountability, and continuous progress. This alignment is vital if we are to plan strategically, act decisively, and maximise our impact.

The strength of RLSS UK lies in the reach of our work, locally, nationally, and internationally. From branch-led activity embedded in communities to our international collaborations and partnerships, we continue to demonstrate that lifesaving and drowning prevention must operate at every level. Our connection with the RLSS Commonwealth remains a powerful source of shared learning and inspiration, highlighted by the success of the Commonwealth Championships held in Wales. Events such as these showcase excellence, foster aspiration, and inspire our young lifesavers to train hard, compete, and remain committed to lifesaving for life.

Central to our success is our people. Our charitable aims can only be fulfilled through the extraordinary dedication of our volunteers, the army of members who deliver qualifications, support clubs and branches, organise competitions, assess standards, and promote water safety every day. They are the backbone of our Society. Whether supporting local branch activity or representing RLSS UK on the national stage, their commitment directly saves lives.

As leaders in lifesaving and lifeguard education across the UK and Ireland, we continue to invest in robust research and evidence-led practice. This ensures our qualifications remain credible, relevant, and respected, and allows us to share our learning widely to help reduce drownings. Celebrating success, recognising achievement, and valuing excellence are essential to our members, which is why awards and recognition remain central to our culture. Our proud history informs our future; it gives us the foundations to grow with confidence.

Finally, I offer my sincere thanks to every volunteer, whether supporting club competitions, branch initiatives, training delivery, or national programmes. By raising our profile, you extend our reach. And the greater our reach, the greater our impact.

Together, we will continue to ensure that people can enjoy water safely and reduce drowning.

Bryan Finlay
President



Message From Our CEO

Over the course of the last year, I have been continuously inspired by the efforts and commitment of our members, volunteers, staff team, trustees, and supporters who work tirelessly towards fulfilling our vision of communities free from drowning. I have been fortunate to meet many of you during 2025 and your enthusiastic dedication to saving lives is truly appreciated.

This year marks my first year at the Society as well as the launch of our new Strategic Framework 2025–2030, which supports our purpose to prevent drowning, so everyone can enjoy water safely. Thank you to the Board of Trustees for laying out the groundwork research with their thoughtful input, and for supporting me in developing, finalising, and bringing it to fruition in June, during Drowning Prevention Week 2025.

In July, we collaboratively achieved a significant step forward for water safety education when the Department for Education (DfE) announced that the Water Safety Code will be integrated into the statutory RSHE curriculum in England from September 2026. This success arrived after years of campaigning with bereaved families, partners, charities, politicians, and lawmakers and we thank them all for their continued efforts. In addition, during our Drowning Prevention Week campaign an estimated 2.3 million children received free water safety education materials. As Secretariat of the APPG on Water Safety Education, RLSS UK continues to advocate for and champion access to water safety education across all devolved nations.

A highlight of 2025 was meeting talented athletes from 11 nations at the Commonwealth Lifesaving Championships. Hosted by RLSS UK in Swansea, the Championships went beyond a Lifesaving Sport competition with outreach to local schools and a legacy of international connections. Congratulations to England for winning in both the Development Team and National Team awards - an exciting first and double win!

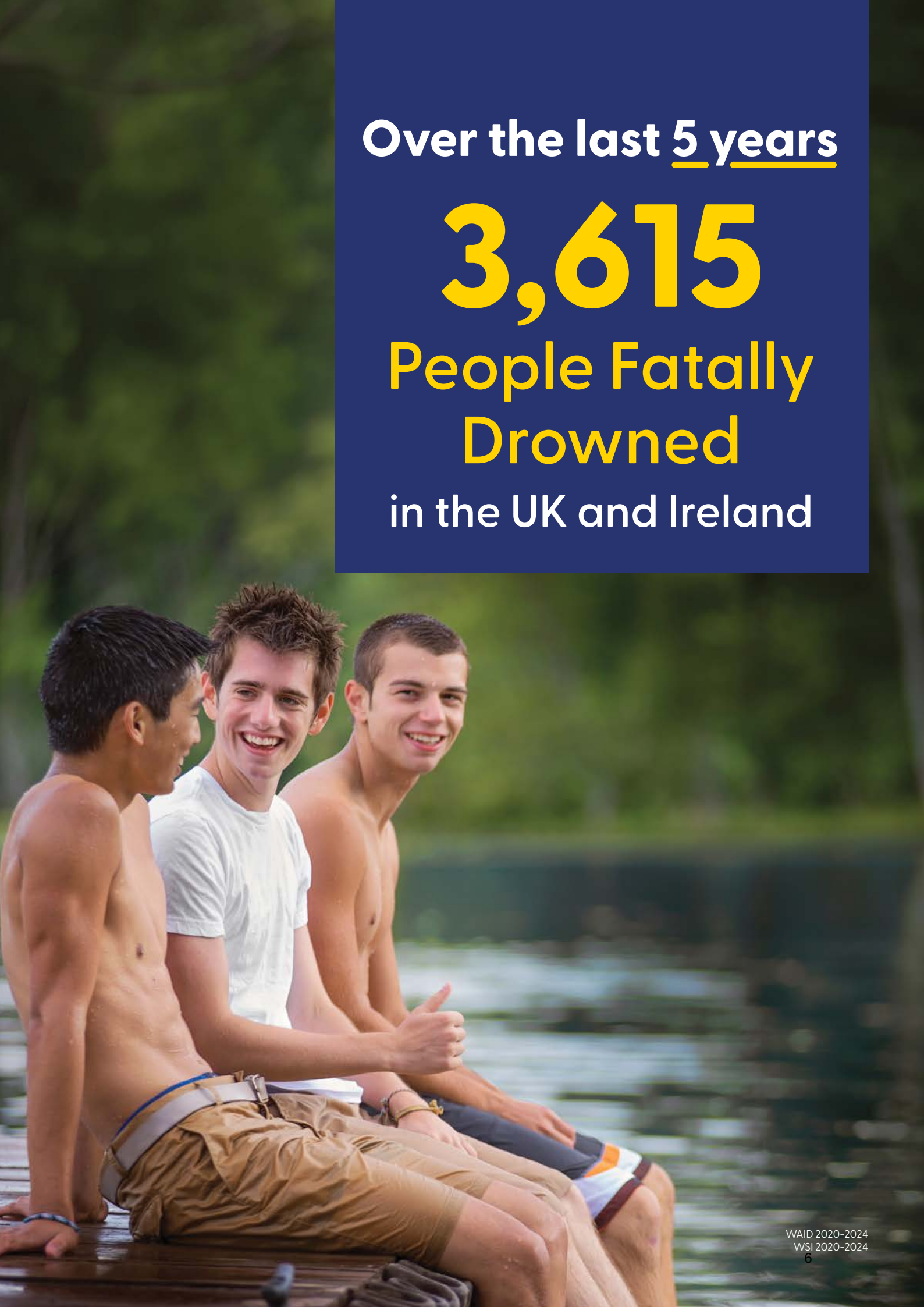
In November, global experts, policymakers, charities, and practitioners came together at the World Conference on Drowning Prevention to collaborate, discuss and contribute towards solving this major, yet preventable, public health issue. The conference was an excellent opportunity to share new research, including a joint study by RLSS UK and the University of Chichester about how lifeguard-specific training sharpens detection skills for safer outcomes.

Our members, volunteers, bereaved families, partners, and stakeholders remain essential to our efforts to save lives by preventing drowning for all communities. A sincere thank you to everyone for their support in 2025; we simply could not do what we do without you. From volunteers teaching lifesaving skills, to branches and clubs raising funds, to the 60 Everyday Heroes awarded for stepping up in an emergency, each of you contributed towards our vision.

Thank you to our outgoing President Deborah Hunt for her contributions and support of RLSS UK, and a warm welcome to our new President Bryan Finlay and Deputy President Peter Moyes.

I hope you enjoy reading this report and I look forward to working together in 2026 to accomplish even more.

Simmy Akhtar
Chief Executive Officer



Over the last 5 years

3,615

**People Fatally
Drowned**

in the UK and Ireland



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**



The number of children who have
lost their lives to drowning has

DOUBLED
over the past five years

Children from **disadvantaged** and minority
communities are at the highest risk*

*Source: National Child Mortality Database (NCMD), England. The risk of drowning was almost twice as high for children living in most deprived areas compared to the least deprived (3.76 compared to 1.92 per 1,000,000 per year). Children of black ethnicity were at three times higher risk of drowning than children of white ethnicity (NCMD 2020-2024).



Our Goals



To **reduce drownings**



To be recognised as the **experts** in water safety



To have our **lifeguarding** and **lifesaving** communities **recognised as equals**



To have **water safety education** embedded in the curricula across the UK and Ireland



To be the **leading expert** and **innovator** in water safety and lifesaving for pools, open water, and beaches



To **increase participation** in local, regional, national, and international lifesaving sport

These will be achieved through three areas of focus:

Engagement 🏊 **Education** 🏊 **Expertise**



Our Impact at a Glance



**2.3
million**

An estimated 2.3 million children received our water safety education materials



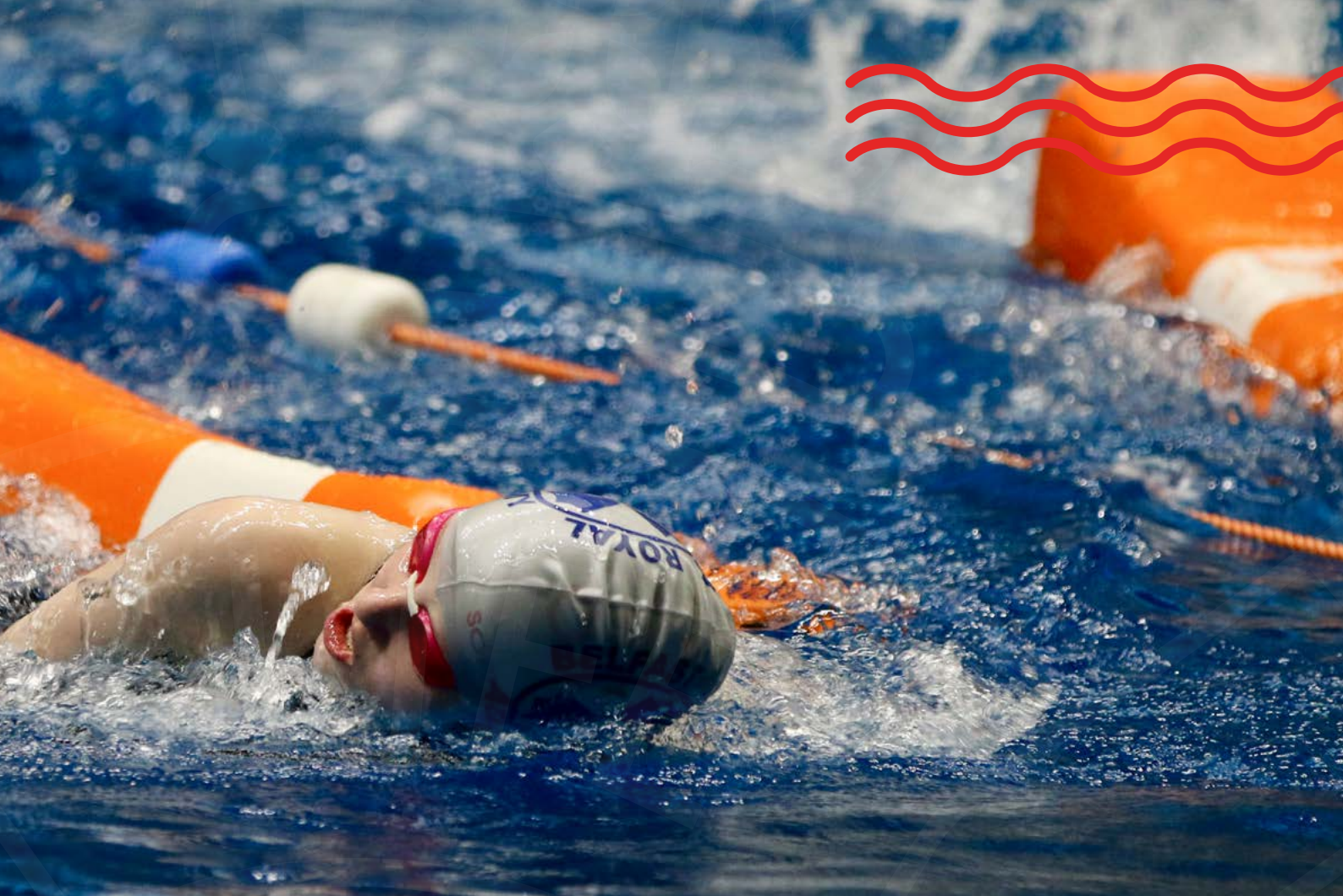
177,572

We delivered 177,572 life-saving qualifications and awards



**1 every 4
minutes**

We awarded 1 life-saving qualification every 4 minutes



10,168

We recorded
10,168 hours
of volunteer
activity



18,633

We finished
the year with
18,633 members



97%

In England, 97% of
all pool lifeguard
qualifications were
awarded by RLSS UK



Why Our Charity is Important

Our vision is for all communities to be free from drowning. Our mission is to save lives by being the leader in lifesaving, lifeguarding, and water safety education so that everyone can enjoy water safely. We share our expertise, skills and knowledge so that, together, we will prevent drowning. Each day, we take meaningful steps towards this future. Enjoying water safely is central to our mission.

Drowning continues to be a significant and preventable cause of death across the UK and Ireland. Over the last five years, 3,615 people have died from drowning. Behind each number is a life lost, a family changed forever, and a community impacted. Child drownings have doubled in this same period, shining a stark light on the vulnerability of young people and reinforcing the need for stronger prevention and education.

Beyond its human costs, drowning has a significant economic impact. Drowning costs the UK economy an estimated average of 1.6 billion pounds a year. The wider socio-economic impact of drowning is still under-researched. However, through our work with families who have lost a loved one to drowning, we know the reality is devastating. The emotional, psychological, and economic consequences are far-reaching, impacting mental health, schooling, employment, and long-term wellbeing across generations.

Our charity empowers communities to enjoy water safely.

Despite its risks, water brings extensive benefits to individuals and communities. Research shows that swimming contributes to improved physical health, mental wellbeing, social cohesion, and long-term disease prevention.

Swimming is associated with a 28 per cent reduction in all-cause mortality and a 41 per cent reduction in cardiovascular mortality.

WAID 2020-2024
WSI 2020-2024
Value of a Preventable Fatality (VPF) 2025
Swim England 2017
NCMD 2020-2024
Leisure DB 2025

The activity also plays a significant role in supporting mental health. Regular swimming has been shown to reduce anxiety and stress, improve vitality, and enhance mood. It strengthens social wellbeing by creating shared experiences, reducing loneliness, and helping people build supportive networks.

However, these benefits can only be fully realised if people are able to access water safely. In 2024, 54 per cent of accidental drownings (where the activity data was recorded) occurred during recreational activities. Enjoyment and risk sit side by side; therefore, helping people to access water safely is not just a matter of preventing harm. It is also about protecting access to spaces that help create a healthier society and improve the quality of life.

We continue to see barriers to swimming which create unequal access. While swim activity has continued to recover from the significant decline seen in 2020 due to Covid-19, people in the most deprived groups remain more than twice as likely not to participate in swimming compared with those in the most advantaged groups. This means those who may already face greater health and economic challenges are also missing out on essential water skills and lifesaving knowledge.

RLSS UK is concerned about the continued trend of swimming pool closures across the UK. In 2025, we saw access to blue spaces further reduced, with 16 pool closures. Every closure removes a vital safe space for learning, training, and community wellbeing.

RLSS UK plays a crucial role in addressing these challenges. Our engagement work reaches people, organisations, governments, and communities across the UK and Ireland. Through national campaigns, targeted messaging and the support of our extensive partner network, we raise awareness, promote safer choices, and build knowledge that saves lives.

Education sits at the heart of our mission. We offer a wide range of training opportunities and learning resources that support water confidence, emergency response, and prevention. Our programmes are designed by experts to ensure that our recommendations are informed, effective, and continuously updated with industry-leading insight.

Alongside this, we collaborate with leisure industry partners to make swimming more accessible and encourage people to take part. We promote lifesaving sport as a fun and engaging way to be active around water while developing valuable skills. This helps more people feel confident around water and experience the benefits that safe access to blue spaces can bring.

More people than ever can become lifeguards, lifesavers, and first aiders. Children from seven years old can now qualify as Rookie Beach Lifeguards, bringing our highly successful Rookie Lifeguard award to the specific needs of coastal communities. Our new Rookie Rescue Skills course opens life-saving skills to children with disabilities.

Outdoor First Aid and blended learning are bringing lifesaving to new frontiers. The impact is clear: more individuals have the skills and confidence to prevent incidents and respond in an emergency, saving lives across the UK and Ireland.

We have achieved significant progress at a national level. The introduction of water safety education into the curriculum in England is a landmark achievement. It embeds lifesaving education into classrooms and ensures that children and young people receive essential water safety knowledge as part of their education. This change will reach those most at risk, support long-term behaviour change, and reduce future incidents.

Through engagement, education, and expertise, we help society access the benefits of water while reducing risk, preventing loss, and strengthening community resilience. Our work protects lives today and builds a safer tomorrow for everyone who interacts with water. Together, with your support, we will deliver our vision to have communities free from drowning.

**Drowning costs
the UK economy
an average...**

£1.6 billion

Every year

3,615

People have
drowned over the
last 5 years

54%

Of accidental
drownings occurred
during recreational
activity





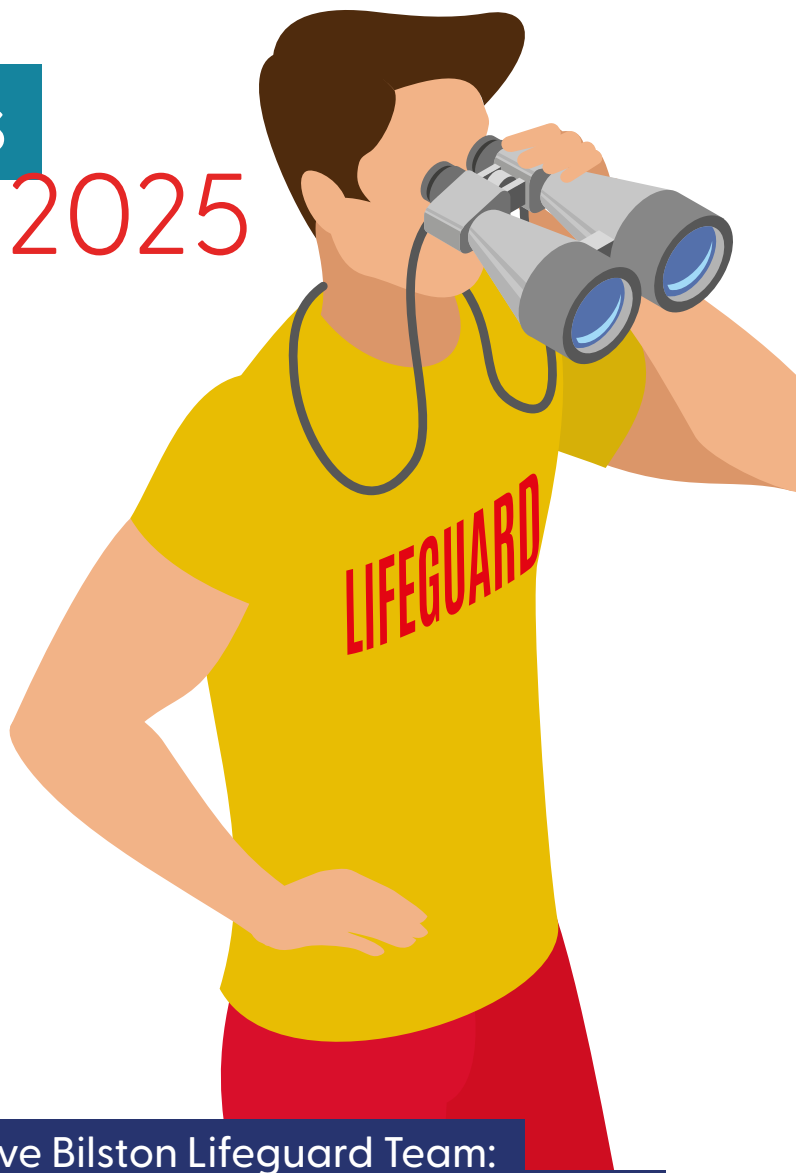
**To reduce
drownings**

Everyday Heroes

of 2025

Every year, people across the UK and Ireland use their lifesaving knowledge to protect themselves and others in moments of real danger. The Everyday Hero campaign exists to recognise these individuals: lifeguards, lifesavers, first aiders, swimmers, and bystanders whose quick thinking and decisive action prevent tragedy. In 2025, 25 rescues were reported to RLSS UK through our online 'Report a Rescue' form, and more than 60 Everyday Hero certificates were awarded to people who demonstrated bravery, skill, and compassion when it mattered most.

Rescues this year took place in an extraordinary range of environments, from frozen canals to swimming pools, and from recreational parks to home kitchens, showing that lifesaving skills can be needed anywhere, at any time. Over half of all certificates were awarded to qualified lifeguards, whose teamwork and expertise helped save lives affected by cardiac arrest, head injury, seizure, hypoxic blackout, and other emergencies. Several Rookie Lifeguards and National Lifeguard Academy lifesavers also received Young Persons Certificates of Commendation for using the skills they learned to help themselves and others.



WV Active Bilston Lifeguard Team: A Life Saved Through Rapid, Expert Action



At WV Active Bilston (Bert Williams Leisure Centre), a team of lifeguards, including Sarah Bird, Jamie Hallam, Courtney Jackson, Mahavir Johal, Charlotte Lavender, Mira Mistry, Lineu Palmeira, and Ross Smith, demonstrated exceptional professionalism when a swimmer collapsed during a routine visit.

Their immediate response, transitioning seamlessly from recognition to intervention, ensured the casualty received lifesaving care before paramedics arrived. Their coordinated teamwork, calm decision-making, and high-quality clinical skills reflect the very best of the lifeguarding profession, highlighting how lifesavers' everyday readiness can make the difference between life and death.

"Our team at WV Active Bilston - Bert Williams is a close-knit group, and we are so proud of the fantastic work we do. The whole team did an excellent job in applying their training to save the life of a well-known member of the leisure centre." - Jamie Hallam

Rookie Lifeguard Walter Keeler: Using Training to Save Himself at Just Nine Years Old

Walter Keeler, aged just nine, became one of the youngest recipients of RLSS UK's Young Persons Certificate of Commendation after putting his Rookie Lifeguard training into action during a challenging open water incident. When caught in rough conditions whilst on holiday in Türkiye, Walter remembered his training, stayed calm, and self-rescued, demonstrating remarkable composure and practical water safety awareness for someone so young. His powerful story shows how early lifesaving education can equip children with the confidence and knowledge they need to protect themselves in real emergencies.

"Even though I was scared, I remembered my Rookie Lifeguard lessons, so I flipped onto my back and floated to save my energy. I'd remembered 'don't panic.' I am so grateful to all my swim teachers and my drowning prevention lessons." - Walter Keeler



Gosport Community Responders: A Life Saved Through Swift, Coordinated Action



In July, a routine training session near the Gosport and Fareham RFC Clubhouse became a lifesaving emergency when an 82-year-old Gosport Road Runner collapsed. Matthew Crofts, a trained Gosport and Fareham Inshore Rescue Service volunteer, quickly took control, calling for help, directing others to fetch the defibrillator, and assessing the runner. While two bystanders delivered CPR and rescue breaths, Matthew applied the Automated External Defibrillator on arrival, restoring the runner's heartbeat on the first cycle. Matthew's calm and skilled actions were recognised with a Royal Humane Society Resuscitation Certificate and an RLSS UK Certificate of Recognition.



Life-Saving Campaigns

RLSS UK's life-saving campaigns support our strategic goal to reduce drownings by increasing public understanding, influencing behaviour, and empowering communities with the skills and confidence needed to stay safe around water. Through sustained national engagement, our campaigns raise awareness at the moments of greatest risk, ensure that families, schools, and leisure providers have access to clear and trusted guidance, and target groups who are disproportionately affected by drowning. By prioritising inclusivity, strengthening partnerships, and promoting practical safety behaviours, these campaigns help create meaningful and lasting change. Together, they show how education, advocacy, and community action drive our mission forward to prevent drowning and enable everyone to enjoy water safely.

Drowning Prevention Week

Drowning Prevention Week is the RLSS UK's flagship campaign and reached its eleventh year in 2025. Drowning Prevention Week is a long-running campaign for RLSS UK, which addresses the ongoing need for accessible, engaging water safety education for children aged 5-15.

Why This Campaign

Drowning Prevention Week takes place in June because children face a sharply increased risk of drowning as summer begins, with 71 per cent of UK child drownings occurring between May and August and 84 per cent of open water child drownings happening inland, in places such as rivers, lakes, and canals. The campaign provides lifesaving education ahead of the school holidays, addressing ongoing gaps in awareness that contribute to incidents.

71%

of child drownings occur between May and August

84%

of open-water child drownings happen inland

Our Impact

2.3 million

An estimated 2.3 million children received our water safety education materials

605

Our campaign featured in 605 press articles and broadcasts across the UK

97%

Participation in Drowning Prevention Week 2025 across the leisure sector increased by 97%

1,000

Over 1,000 leisure operators across the UK and Ireland downloaded resources

100,000

An estimated 100,000 children received our SEND water safety education materials

All-Party Parliamentary Group for Water Safety Education

The campaign continued to strengthen its role in national advocacy. RLSS UK hosted a parliamentary event at Westminster to champion the growing movement to embed water safety within the national curriculum, drawing attention to the urgent need for consistent, high-quality education for all children. On the same day, RLSS UK also acted as the Secretariat for the newly established All-Party Parliamentary Group (APPG) on Water Safety Education, supporting the alignment of sector voices behind long-term, systemic change. Together, these efforts advanced the case for national policy reform and cemented the campaign's influence beyond community engagement, shaping the future direction of water safety across the UK.



SEND Materials

A major milestone for the campaign this year was the introduction of SEND-adapted water safety materials, created to ensure that children of all abilities could access and benefit from lifesaving education. These resources were designed using inclusive principles, enabling learners with diverse needs to engage fully with the content and build essential safety knowledge. In 2025, we estimate that over 100,000 SEND children received our specialised water safety resources. This positive response demonstrates how significant this development was and highlights the importance of providing tailored, accessible water safety education that meets children where they are.





80%

of cardiac arrests
happen in the home

315

on average 315 people
have out of hospital
cardiac arrests every day

10%

of people survive
out-of-hospital
cardiac arrests

Restart a Heart

In 2025, RLSS UK participated in a nationwide push to improve CPR awareness by supporting the Resuscitation Council UK's Restart a Heart campaign. According to the Resuscitation Council, approximately 115,000 out-of-hospital cardiac arrests occur in the UK each year. The survival rate remains low at roughly 10 per cent in England and Wales, and only 6.6 per cent in Northern Ireland. Recognising the urgent need for more people to feel confident taking action, the campaign focused on bringing CPR training into everyday community spaces and making it as simple and accessible as possible. RLSS UK mobilised and supported leisure operators, clubs and partners across the UK and Ireland to offer practical learning opportunities, from Save a Life workshops to drop-in "have a go" sessions and defibrillator awareness activities. Alongside these on-the-ground efforts, new downloadable CPR resources, CPR videos, and a dedicated Learn CPR webpage provided clear, easy entry points for anyone wanting to build their skills. Combined with coordinated digital and media messaging, the campaign created a strong, community-driven movement to grow public confidence in responding to cardiac arrest when every second counts.

Our Impact

2,260

RLSS UK's newly created
CPR-related resources were
downloaded over 2,260 times

237

Leisure Centres shared
CPR awareness and knowledge
to the public, either within venues,
at local community centres or at
public transport hubs

14,489

Campaign messaging
achieved an estimated
reach of 14,489 across
social channels and email

2X

Nearly double the number
of Save a Life workshops
were delivered compared
to last year

Splash Safety at Your Pad

The Splash Safety at Your Pad campaign continued to support families with clear guidance at a time when the number of child drownings has tragically doubled over the last five years. At least one child under five loses their life to drowning at home every month in England, and misconceptions about safety remain widespread. Over half of parents believe they would hear if their child was struggling in water, and one in four think it is acceptable to leave a child alone if they are wearing armbands or a swim vest.

The campaign was developed with the help of the National Child Mortality Database (NCMD) and is focused on showing parents how quickly and quietly drowning can happen and encourages small, simple actions that make everyday environments safer for young children.

In May, the campaign highlighted risks in gardens, where a third of children who drowned at home did so in paddling pools, hot tubs or ponds, and provided free resources to help families prepare for warmer weather. In October, the focus shifted to bathing safety, addressing the common but dangerous belief that baby bath seats offer independent protection, even though most infants who drowned in the bath in recent years were using one at the time. Across the year, engaging resources, clear messages and strong media coverage helped reinforce the importance of close supervision and practical safety habits, supporting parents and carers to create safer spaces for children under five.



89%

of parents with young children have access to water in their outdoor areas

72%

of parents mistakenly believe a baby bath seat is a safety device

55%

of parents believe they would hear if their child was struggling in water however, drowning happens quickly and silently

Our Impact

46,488

Our Bank Holiday Splash safety post gained the most traction, with 46,488 views

3X

Our engagement rate for our top Splash Safety post reached 3x more than the monthly average

4,000

Our Bank Holiday Splash Safety post reached 4,000 engages

302

Our October Splash safety campaign resources were downloaded 302 times

#BEAMATE

DON'T DRINK AND DROWN

In 2025, the Don't Drink and Drown campaign continued to raise awareness of the dangers of being near water after drinking. This campaign addresses a critical issue, as 46 per cent of accidental drownings among 18 to 25-year-olds involve alcohol or drugs, and many young adults still believe it is safe to enter the water after drinking. Strong support from community and partners such as local councils, Fire and Rescue Services, Lifesaving Clubs and universities helped amplify the campaign's messages across the UK and Ireland, creating a coordinated push to reach young people in the moments when risks are highest.

September activity was timed around the Freshers period to reach students who are often socialising near open water, supported by powerful video content and clear guidance encouraging friends to stay together on nights out. On the ground engagement from RLSS UK's Suffolk Branch provided practical opportunities for our members to speak directly to students about the risks associated with alcohol, water, and cold environments.

In December, the campaign shifted focus to festive nights out, reinforcing the importance of looking out for each other during a time of increased drinking. With broad involvement from partners and Fire and Rescue Services, as well as national and local media attention, the 2025 campaign strengthened a united effort to help young adults make safer choices around water and prevent avoidable tragedies.

46%

of accidental drownings among 18–25s involve alcohol and/or drugs

3 in 4

young adult drinkers think it's okay to drink and get into the water

3x

young adult drinkers are 3x more likely to have been swimming or have entered the water after drinking alcohol, when compared to older adults.

Our Impact

66,000

The campaign engaged an audience of 66,000 people

12.5%

Our campaign's social media reach increased by 12.5% year-on-year

50

Over 50 organisations and individuals shared our graphics, messaging, and hashtags online throughout September and December

40,000

Our Don't Drink and Drown video played a key role, achieving over 40,000 views in just one week.

“In 2025, our life-saving campaigns, including our flagship Drowning Prevention Week, engaged over 2.3 million people, empowering people with the skills and confidence to save lives and stay safe in, on and around water.

The response from the public, our partners and our volunteers was truly inspiring, demonstrating the collective power behind our mission - Communities free from drowning. Thank you to everyone who helped amplify our water safety messages and campaigns to save lives and help others enjoy water safely.”

Hayley Edney, Senior Head of Communications and Marketing





18,633

We finished the year with 18,633 members

Volunteers and Members

RLSS UK is built on the dedication, passion, and commitment of its members and volunteers. Their willingness to give time, skills, and energy makes an extraordinary difference. Whether that's through teaching lifesaving skills, running branches and clubs, getting involved in committees and working groups, supporting community events, or contributing to vital drowning prevention work, every hour they invest strengthens our mission and helps ensure that more people can enjoy water safely.

Thank you

We want to express our heartfelt thanks for everything our members and volunteers do. Their continued support allows RLSS UK to grow, innovate, and reach more communities each year. Thank you for ensuring lives are being saved, confidence in and around water is increasing, and the values of lifesaving are being passed on to future generations.



Membership has
DOUBLED
since 2021



William Henry Award: Recognising our volunteers' hard work

RLSS UK celebrates volunteer impact through the William Henry Award. William Henry was a renowned swimming champion in the 19th Century. He founded the Royal Life Saving Society in 1891, a time when approximately 3,000 people lost their lives to drowning every year. The Society was founded on the goal to prevent drowning, which remains central to RLSS UK's work today. Further global branches were started across the Commonwealth, where we are now one of 34 member organisations within the RLSS Commonwealth. The William Henry Award commemorates our founder and recognises the many hours our volunteers dedicate to lifesaving.

In 2025, volunteers contributed thousands of hours across a wide range of activities such as delivering CPR training, supporting lifesaving sports, running clubs and branches, providing water safety talks in schools and much more. This reflects the essential role volunteers play in our mission to see communities free from drowning.

10,168

We recorded 10,168 hours of volunteer activity, helping drive our mission forward

Volunteer Highlight: Great North Swim

The Great North Swim attracts over 7,000 swimmers a year, making it the largest open water swimming event in the UK. Swimmers come from a range of backgrounds, ages, and swim abilities, and there can be hundreds of swimmers in the water at once, so the work of the wider safety team is of paramount importance. The RLSS UK lifeguard team is at the centre of this, ensuring trained experts are ready to act should an emergency arise.

RLSS UK Volunteer Nicola Bean

"I first heard about the Great North Swim through a colleague's recommendation. As a pool lifeguard and sports assistant, I wanted to build on my skills and see how outdoor swimming events operate. Set in the stunning Lake District, I joined the RLSS UK volunteer team in 2024 and returned the following year. I was welcomed straight away, the atmosphere was fantastic, and the team really gelled, always looking out for one another.

Alongside helping swimmers at the entry and exit points, I also spent time on the rescue boats, getting close to the action and even pulling a casualty on board."







**To be
recognised as
the experts in
water safety**

Our Training Impact

Every qualification is another person better prepared to keep themselves and others safe. A record year means more people with the skills, confidence and knowledge that contribute to saving lives. This equates to thousands of moments of learning across swimming pools, leisure centres, open water venues, coastal areas, communities and workplaces, building a stronger culture of water safety.



97%

In England, 97% of all pool lifeguard qualifications were awarded by RLSS UK



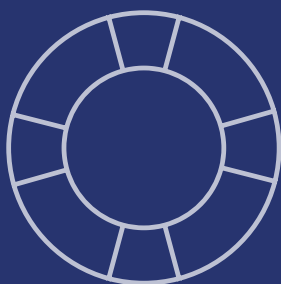
177,572

We delivered 177,572 lifesaving qualifications and awards



1 every 4 minutes

We awarded 1 lifesaving qualification every 4 minutes



46,350

Pool Lifeguards Qualified



48,031

First Aiders Qualified



64,163

Moments of Continued Personal Development

We Delivered High Quality Learning Experiences

Regulated qualifications only

97%

gave their RLSS UK qualification a positive rating

96%

rated their RLSS UK trainers' technical knowledge positively

94%

agreed their RLSS UK trainer communicated well

93%

said they enjoyed the course

95%

agreed RLSS UK trainers treated candidates fairly



RLSS UK Pool Lifeguards are Staying in the Role and Keeping Skills Current

A rise in pool lifeguard renewals drove our growth this year, signalling a maturing workforce with strong patterns of requalification and maintained proficiency.



33%

Renewals accounted for 33% of the year-on-year growth in National Pool Lifeguard Qualifications (NPLQ)



“At RLSS UK, we take immense pride in the quality and credibility of our awards and qualifications. Everything we deliver is designed to be high-quality, fit for purpose, and aligned with the very latest guidance and research. This commitment ensures that everyone who trains with us is equipped with the most up-to-date skills, knowledge, and confidence to keep their communities safe.”

Nick Grazier, Deputy Director of Commercial Services, RLSS UK

New Qualifications in 2025

As we continued to deliver first aid training at scale, we also expanded our First Aid offering, developing new pathways that reflect the diverse environments where incidents occur and support the community's needs. First aid is no longer a one-size-fits-all model. Our qualifications now support both everyday workplaces and the growing outdoor activity community, ensuring more people have the confidence and competence to act wherever risks arise.

Blended Learning

RLSS UK expanded access to first aid training in 2025 by introducing blended learning across the First Aid Essentials programme, creating a more flexible and accessible pathway without compromising quality or standards.

This development reflects the changing needs of learners, workplaces and training providers, allowing candidates to complete elements of their course online while still benefiting from high-quality, face-to-face training and assessment. It has opened the door for more people to gain vital first aid skills in a way that fits around work, caring responsibilities and everyday life, supporting greater reach across communities.

The blended learning model provides a simplified, engaging and interactive online experience. This ensures candidates can build knowledge at their own pace before practising their skills in trainer-led sessions that reinforce competence and confidence.

By integrating blended learning into Emergency First Aid at Work (EFAW), First Aid at Work (FAW), Paediatric First Aid (PFA) and requalification pathways, RLSS UK has strengthened its position as a first-choice awarding organisation for modern, accessible and high-quality first aid training. This approach supports busy teams, reaches more learners, and ensures that more people are equipped with lifesaving skills that contribute to safer workplaces and communities.



Outdoor First Aid

The 16-hour programme blends scenario-based learning with practical and theoretical training, preparing teams to respond effectively in places where weather, terrain and distance to help can significantly increase risk. Accredited by Ofqual and Qualifications Wales, it offers employers a recognised and robust standard that supports first aid risk assessments and enhances safety across outdoor venues. By allowing organisations to upskill their own teams through the RLSS UK Trainer Assessor pathway, the qualification also builds long-term resilience and embeds high-quality first aid practice across the sector. This development marks a significant step forward in how RLSS UK supports partners to keep participants, visitors and staff safe in some of the UK's most popular outdoor environments.

Blended Learning Impact



felt prepared for
the face-to-face
element of the blended
learning course



said the materials
met their needs



said they found
the learning to
be engaging





Allowing you to Enjoy Water Safely

at Home and Abroad

RLSS UK works with a wide range of partners to make sure our water safety expertise reaches people wherever they choose to relax. Enjoying water safely is just as important on holiday as it is at home, and while families unwind, we continue working to make their leisure environments safe.

Through our expert training, trusted programmes, and strong collaborations across sectors, we support operators in creating safer spaces for everyone. Whether by the pool, on the beach or at an aquatic attraction overseas, our focus is always the same: helping people enjoy water confidently and safely, wherever their journey takes them.

RLSS UK on Tour

As part of our commitment to supporting safer leisure environments across the UK and Ireland, RLSS UK delivered a series of updates and standardisation sessions for Approved Training Centres and Providers (ATC/Ps), Trainer Assessors (TAs), Mentors and National Trainer Assessors (NTAs). These sessions brought colleagues together in leisure centres around the UK and Ireland to refresh skills, strengthen consistency and learn about upcoming changes to qualifications and awards. Approximately 500 people took part throughout the year, building confidence, capability and collaboration within the training network. This work reinforces the vital role our ATC/Ps, TAs, Mentors and NTAs play in preparing the next generation of lifesavers and lifeguards, ensuring that communities have access to high-quality, trusted water safety training.

Training on Cruise Ships

Water safety training and emergency preparedness are vital in many industries and environments, including on cruise ships, where pools, spa areas and aquatic features operate alongside diverse passenger and crew populations. RLSS UK is proud to support Carnival UK in delivering training with international reach, on Cunard and P&O cruise ships, providing bespoke education tailored to life at sea. During 2025, the training included Swimming Pool Emergency Response Awards (SPERA), emergency rescue training and Basic Life Support (BLS) sessions designed around the realities of working on board. As a result, crew members gained practical, confidence-building skills that support consistent and effective responses to aquatic and medical emergencies. This work enhanced overall readiness across cruise ship environments and helped foster a proactive safety culture that prioritises prevention as well as emergency response, demonstrating the value of RLSS UK expertise in high-risk and challenging settings.

Bluestone Resort

Working in collaboration with Bluestone Resort, RLSS UK introduced bespoke Rookie Lifeguard Taster sessions designed specifically for holiday settings. The project aimed to bring the Rookie Lifeguard programme into new environments where it is not traditionally delivered, helping families build water confidence while away from home. By offering one-hour sessions that allow children to experience lifesaving activities, aligned with lifeguard skills, the programme gives holiday makers a fun and practical introduction to lifesaving skills. Each participant receives a certificate that links them back to their local leisure centre, supporting a clear pathway into the full Rookie Lifeguard awards.

Launched in late 2025, this partnership reflects our commitment to making water safety education accessible wherever people choose to relax. By embedding high-quality, engaging activities into the holiday experience, the project increases awareness of water safety, encourages children to continue their learning journey and helps more families enjoy water safely both during their break and when they return home.



Image credit: Bluestone National Park Resort

easyJet Holidays

In June 2025, RLSS UK partnered with easyJet Holidays and Olympic champion Tom Dean to launch the easyJet Holidays Swim School, a national initiative offering thousands of free swimming lessons to adults who had never learned to swim. With millions of adults in the UK still unable to swim, and participation at its lowest among adults aged 45 and above (Sport England, Active Lives Survey 2023-2024), the programme addressed a significant barrier to water safety, confidence and enjoyment, both at home and while travelling. Working with GLL leisure centres, participants received instructor-led lessons supported by practical water safety guidance from Tom Dean, helping adults take their first steps towards feeling safer and more confident in the water. The initiative strengthened our mission to reduce drowning by equipping adults with essential skills that support safer choices around water. Lessons were released weekly to ensure fair access across the country, supported by extensive national media coverage that amplified key water safety messages. This partnership demonstrated the power of working with like-minded organisations to reach new audiences, increase water confidence and help more people enjoy water safely wherever their journeys take them.

“As an Olympic swimmer, I know the importance of learning water safety skills and am passionate about ensuring everyone across Britain has access to learn swimming competencies. Whether it’s staying with a buddy, or knowing your limits and sticking to areas where you can stand, it’s never too late to learn how to swim – and thanks to easyJet Holidays Swim School, more people will have access.” – Tom Dean, Olympic Champion Swimmer

65.3 million

The campaign reached an estimated 65.3 Million

1,000

adults received fully funded swimming lessons

250

from June 2025, 250 places were released every week for four weeks

Active Lives Survey 2023-2024





**To have our
lifeguarding
and lifesaving
communities
recognised
as equals**

Honours 2025

Each year, RLSS UK recognises the extraordinary dedication, commitment and service of the volunteers who give their time to support our mission. Many are lifeguards, lifesavers, instructors or long-standing supporters who strengthen communities through their leadership, generosity and willingness to help others enjoy water safely. The Honours ceremony is our opportunity to celebrate these contributions and shine a light on the individuals who make an exceptional difference.

In 2025, almost 300 volunteers were recognised at our annual Honours event, held on Saturday 18 October at the British Motor Museum. Awards were presented for long service, outstanding contribution and exceptional impact, with recognition given to both long-standing volunteers and those new to our community who have already made a significant difference. We were delighted to welcome competitive swimmer Michael Gunning as our guest host, whose energy and support helped make the occasion a memorable celebration.

The ceremony reflected hundreds of moments of dedication across the UK and Ireland, each one representing time given freely to teach skills, support events, lead clubs and branches, share water safety education or help someone in need. Honours 2025 celebrated that collective effort and reaffirmed the vital role volunteers play in helping more people enjoy water safely.



1,456

In total, the volunteers recognised at this year's Honours ceremony contributed a total of 1,456 years of service to their communities

“When I found out that not only had I been nominated for this award by my coaches, but that I had also won it, I was blown away.

Sometimes in training you think to yourself, ‘that was a good set’, other times you think, ‘I could have done a bit better’, but you pick yourself up and learn from your mistakes. I treat every training session as a learning exercise and take comments and tips from my coaches along the way. It’s great to know that the coaches are watching and evaluating your progress, and that they recognised me by nominating me for the Honour last year.

I am proud to be a member of the Royal Life Saving Society UK and of Blyth Lifeguard & Swimming Club.”

Ben Stephenson, Winner of 4 awards at Honours 2025



49,887

Rookie Lifeguard
qualifications
delivered in 2025



Evolving the Rookie Lifeguard Programme

The Rookie Lifeguard programme is the first step on the UK's lifesaving and lifeguarding pathway, giving children the early skills and confidence that lead into the National Lifesaving Academy and the National Pool Lifeguard Qualification (NPLQ). As Rookie numbers rise, so does the future number of aspiring pool lifeguards and lifesavers who will keep communities safe. In 2025, we continued to strengthen this pathway by introducing Rookie Beach and Rookie Rescue Skills, helping more children develop practical, age-appropriate rescue skills across a wider range of aquatic environments. These developments ensure that young people begin their journey with the foundations they need to keep themselves and others safe in, on or around water and to progress into future roles as lifesavers and lifeguards.

165

child drownings over
the last 5 years

89%

of all child drownings
occurred when there was
no adult supervision

12

costal drownings
in 2024

Rookie Rescue Skills

RLSS UK and Level Water joined forces to transform accessibility in aquatics and inspire children with disabilities to experience both the joy of swimming and the confidence that comes from being safe around water.

RLSS UK and Level Water were excited to launch the new Rookie Rescue Skills Programme: a jointly developed award that teaches children with disabilities basic self-rescue and lifesaving skills. This opportunity offers an exciting pathway for children with disabilities to continue their swimming journey, completing the Level Water Learn to Swim Programme.

We have reimagined our Rookie Lifeguard Programme to make it fully accessible and inclusive. Through this partnership, we have worked closely with Level Water teachers to create a programme that enables Rookie Instructors to work with smaller class sizes and make adaptations to the class, ensuring every child can learn, progress, and thrive in an environment built for their success.

"A huge part of our adapted swimming lesson programme is about teaching confidence, self-esteem and resilience, and this partnership is the perfect opportunity for young people to show these skills off and increase their love for the water, whilst also giving families the chance to feel confident that their child is safe in and around water."

"We're delighted to be a part of such an exciting partnership."

- Matt Maguire, Head of Programmes at Level Water

Rookie Lifeguard Beach

The Rookie Lifeguard Beach programme builds on the success of Rookie by equipping children with the essential skills they need to stay safe in coastal environments. Data shows that coastal local authorities are disproportionately affected by drowning incidents; therefore, it was essential that we designed a programme suitable for lifesaving clubs, surf clubs and leisure centres near the coast. Rookie Beach Lifeguards learn many of the same foundations used by full beach lifeguards and gain experience with equipment such as rescue tubes and rescue boards, building confidence in environments where conditions can change quickly.

WAID 2024





**To have
water safety
education
embedded in
the curricula
across the UK
and Ireland**

Policy and Public Affairs

In June 2025, RLSS UK and partners intensified calls for consistent classroom-based water safety education across England. Access to lifesaving education remains uneven, and children continue to be at risk despite drowning being preventable. Working with the National Water Safety Forum, bereaved parents and organisations across sectors, we aligned messaging and built a shared case for change so that every child learns how to recognise risk and stay safe near water.

“This long-awaited announcement is significant, and we are pleased that our lobbying efforts and well-documented responses to last year’s Consultation have yielded positive results. Our work, alongside collaboration with Government, the National Water Safety Forum and families affected by drowning, has made a meaningful difference. This progress reflects our continued commitment to ensuring every child learns how to stay safe in, on, and around water.”

– Simmy Aktar, RLSS UK CEO



APPG for Water Safety Education

RLSS UK hosted two events in the UK Parliament in Westminster, advocating for statutory classroom-based water safety education in England and presenting new evidence on child drowning, showing they had doubled in the past five years. This shocking new statistic underscored the urgency for action.

The All-Party Parliamentary Group on Water Safety Education held its inaugural meeting, chaired by Darren Paffey MP and co-chaired by Lord Storey. RLSS UK provides the secretariat, creating a cross-party forum to champion water safety education, influence politicians, and bring the voice of lifeguards, lifesavers and bereaved families directly into the Palace of Westminster.

Debate in the House of Commons

Darren Paffey MP (Southampton Itchen) led a debate in the House of Commons during Drowning Prevention Week, advocating for classroom-based water safety education to be included in the curriculum. The debate brought political focus to water safety education and attracted cross-party support from MPs across the UK.

Victory

In July, the Department for Education published updated statutory RSHE guidance in England that explicitly includes personal safety content on recognising risk and staying safe near water, including the Water Safety Code.

Water Safety Code



STOP AND THINK



STAY TOGETHER



CALL 999



FLOAT

Thank you

This achievement belongs to everyone who has worked tirelessly to make water safety education a national priority. RLSS UK extends sincere thanks to our partners across the National Water Safety Forum, political supporters, sector organisations, educators and the parents who have shared their experiences with courage and determination. Their voices, evidence, expertise and advocacy have shaped the case for change.





Why this Matters

The inclusion of water safety within statutory RSHE guidance represents one of the most significant advances in drowning prevention policy in more than a decade. Until now, access to water safety education has depended heavily on where a child lives, the priorities of individual schools, and whether a family can access swimming lessons. This inconsistency has left thousands of children without the basic knowledge needed to recognise danger, make safer choices, or respond in an emergency. Statutory inclusion on the curriculum changes this. It moves water safety from something that may be taught to something that must be taught, guaranteeing every child in England the chance to learn lifesaving skills, regardless of background, ability or circumstance.

“The inclusion of the Water Safety Code as a statutory requirement in the RSHE guidance for both primary and secondary schools is excellent news. However, it is long overdue, and RLSS UK has been campaigning for this for many years.”

- Andy Lane, Education Manager at RLSS UK

The Work Ahead

Although the inclusion of water safety education in England’s statutory curriculum is a major and hard-won milestone, the fight is not over. Children in Scotland, Wales and Ireland still do not have guaranteed access to classroom-based water safety education, and provision remains inconsistent. RLSS UK will continue working with partners, policymakers and the wider drowning prevention community throughout 2026 to advocate for the same level of protection for every child, no matter where they live. This next phase will rely on the same collaboration, persistence and shared purpose that made progress in England possible, ensuring we continue moving toward a future where all children have the knowledge they need to enjoy water safely.

Advocacy in Scotland

In 2025, RLSS UK strengthened Scotland’s national approach to drowning prevention by securing representation on the Water Safety Scotland Steering Group through the appointment of Graham McCallum, Club Development Officer for Scotland. This positioned RLSS UK within national decision-making and enabled us to directly support the delivery of Scotland’s Drowning Prevention Strategy and the First Minister’s Water Safety Action Plan.

Through this role, RLSS UK helped drive coordinated action across regions, supporting Partnership Approach to Water Safety groups from Aberdeen to Argyll and Bute. Our guidance supported local partners in understanding their specific water risks, delivering consistent safety messaging, and embedding a joined-up, multi-agency approach to preventing water-related fatalities.

This work delivered significant national impact. More than 3,500 people engaged with water safety learning during World Drowning Prevention Day at Loch Lomond Shores, and our presence at major community and sector events created thousands of opportunities to promote Drowning Prevention Week messaging across key local authorities. As a result, communities across Scotland are now better informed, better supported and more resilient to water-related risks.

Working with the Parents

The loss of a child to drowning has devastating and lifelong consequences for families, and the lived experience of bereaved parents carries a truth and urgency that no statistic can convey. RLSS UK recognised the need to ensure these voices were not only heard but also placed at the centre of national advocacy, helping to show the human impact of drowning incidents and strengthening the case for consistent water safety education across the UK.

Throughout 2025, RLSS UK worked closely with several bereaved parents who chose to share their stories publicly to prevent other families from experiencing the same tragedy. During Drowning Prevention Week, Vanessa Abbess spoke in Westminster about her son Joe, who lost his life after being caught in a rip current in 2023, urging leaders to make classroom-based water safety education compulsory.

Stephanie Williams, whose daughter Sunnah drowned on the same day as Joe, supported national awareness work and encouraged parents to access water safety resources that could help protect their children. RLSS UK also collaborated with Becky Hinde, mother of eight-year-old Joshua, who drowned in the River Arrow in 2024. Becky joined RLSS UK in Westminster and continued advocating through her newly established Joshua Hillstead Foundation. In addition, Simon Haycock, whose son Sam drowned in Ulley Reservoir in 2021, worked with partners across emergency services and RLSS UK to promote powerful community messages about water safety during Drowning Prevention Week.

The collective strength of parents' testimonies had a profound impact. Their voices brought national attention to the preventable nature of drowning and added emotional weight to the policy discussions that followed. Their courage helped secure growing political support for statutory water safety education in England and deepened public understanding of the risks present in everyday aquatic environments, from beaches and rivers to reservoirs. By working in close partnership with these families, RLSS UK helped ensure that their experiences became a driving force for change and strengthened the national call for every child to receive consistent, lifesaving water safety education.



Vanessa Abbess, Stephanie Williams and Becky Hinde

Water Smart Schools

With anticipated changes to England's Relationship, Sex and Health Education (RSHE) curriculum expected to strengthen water safety requirements, RLSS UK identified a need for resources that go beyond minimum expectations and offer schools a deeper, more comprehensive approach to water safety education. The Water Smart Schools programme was created to meet this need, providing curriculum-ready content that supports sustained learning and ensures every child, regardless of background, can access essential water safety knowledge.

Developed in collaboration with local schools and shaped by education specialists, the programme offers a full suite of resources for early years, primary, secondary and SEND settings. Each element has been designed to fit naturally within classroom practice and curriculum objectives, making water safety simple for teachers to deliver while keeping learning meaningful and engaging for pupils.

Through adaptable lesson plans, interactive teaching tools and whole-school engagement opportunities, the programme helps schools embed water safety into their community. Schools can work toward Bronze, Silver or Gold accreditation, valid for two years, creating a clear and achievable framework for consistent, long-term learning. Together, these resources support the national ambition for every child to understand how to stay safe in, on and around water.

2.3 million

An estimated 2.3 million children received our water safety education materials

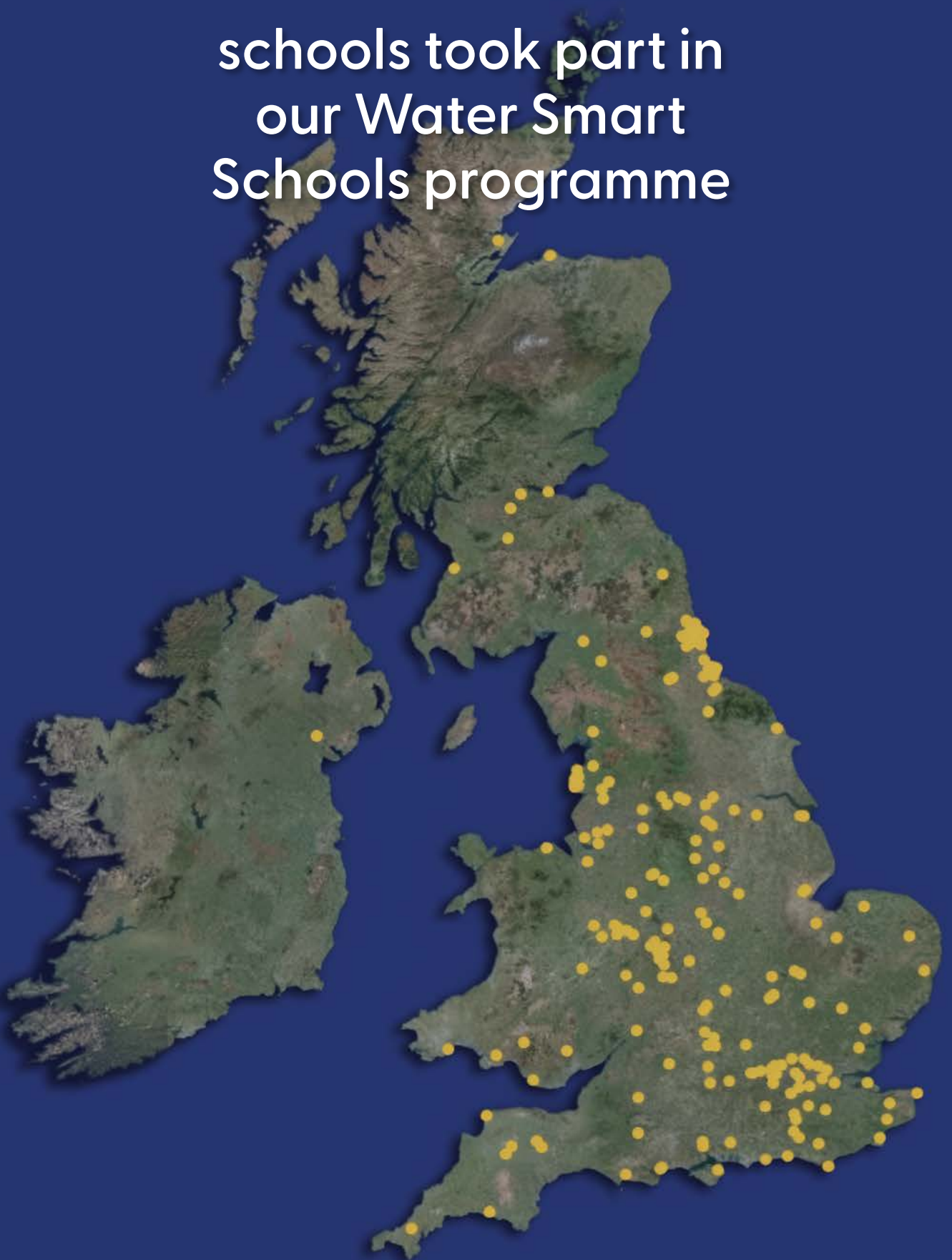
31,300

An estimated 31,300 more classrooms reached in 2025 than the previous year



266

schools took part in
our Water Smart
Schools programme



Making Water Safety Education Accessible to All

As part of Drowning Prevention Week 2025, RLSS UK released a new suite of SEND-specific water safety resources to ensure that pupils with additional needs have equitable access to essential water safety learning. Developed using Widgit, a widely recognised symbol-based communication system, the resources support comprehension for learners with communication or cognitive needs and make complex safety messages easier to understand.

Interactive whiteboard tools, including customisable Spot the Danger activities, allow teachers to tailor content to individual learners by reducing sensory demand and supporting focused engagement. This approach ensures that water safety education can be delivered in a structured, accessible and consistent way, helping SEND learners build the understanding and confidence needed to stay safe.

100,000

An estimated 100,000 children received our SEND water safety education materials



Case Study: Erskine Waterfront Campus

Erskine Waterfront Campus became the first school in Scotland to complete the Water Smart Schools programme and one of only four SEND schools to achieve Gold, marking an incredible milestone for their whole community. By embedding water safety across teaching and learning, the school demonstrated what high-quality, inclusive provision can achieve, ensuring that every pupil has the knowledge and confidence to stay safe in, on and around water.

When asked, the school said:

- The programme was very easy to implement in their school
- They saw a significant improvement in students' awareness of water safety
- The programme was extremely valuable for the school

“It was fun doing CPR and pretending to phone 999.” - Pupil

“The kids have enjoyed learning water safety and feel more confident around bodies of water.” - Teacher







**To be the
leading expert
and innovator
in lifesaving
for pools,
open water
and beaches**



Research, Expertise and Sector Guidance

In 2025, RLSS UK strengthened its position as the trusted authority in drowning prevention by shaping and supporting high-quality research and sector-wide guidance. Through strategic collaborations with leading academics, industry bodies and international standards groups, we helped generate new evidence, improve national consistency and elevate professional understanding of critical water safety risks.



Guidance for Managing Safety in Non-Lifeguarded Swimming Pools

Many swimming pool operators deliver non-lifeguarded models across the leisure and fitness sector, and RLSS UK identified a critical need for clear, practical and nationally consistent safety guidance. Until now, staff and organisations managing these pools had limited direction, creating uncertainty, and inconsistent standards and increased risk for the users. To address this, RLSS UK brought the sector together to develop free, accessible and authoritative guidance that reflects the realities of non-lifeguarded pool operations.

Working collaboratively with experienced operators, safety specialists, and key industry bodies, including CIMSPA, ukactive and Swim England, RLSS UK led the development of comprehensive guidance outlining responsibilities, risk management expectations and best practice approaches for pools operating without constant lifeguard supervision. The resource provides practical guidance and recommendations tailored to today's operational challenges. A key component is the use of Automated Monitoring and Detection systems, which can significantly enhance response times and add an important layer of safety for swimming pool users.

Launched at Elevate 2025, the guidance gave operators the clarity and confidence needed to make informed decisions to manage their facilities safely and responsibly. By making the guidance freely available and rooted in strong collaboration, RLSS UK has helped raise safety standards nationally and supported operators to provide safer aquatic environments, regardless of their operating model. This work advances our mission to prevent drowning and supports more people to enjoy water safely.

The Physiology of Survival: Breath-Hold Shallow-Water Diving Paper

Breath-holding in water remains an often overlooked but significant risk, whether during underwater swimming, free diving or play. In 2025, RLSS UK supported vital research led by Professor Andrew Baker and Professor Hugh Montgomery, both of whom experienced the devastating consequences of prolonged breath-holding when their sons were involved in serious incidents. Their determination to prevent similar tragedies motivated a collaborative effort to increase public and professional understanding of the physiological dangers associated with underwater breath-holding.

RLSS UK worked closely with Professors Baker and Montgomery to support the development of an evidence-informed scientific paper examining the physiology of breath-holding and the mechanisms that make underwater breath-hold activities particularly dangerous. We contributed guidance, practical expertise and supporting material to ensure the work clearly communicated risk to both scientific audiences and the public. The resulting publication, *The Physiology of Survival: Breath Hold Shallow Water Diving*, published in *Experimental Physiology*, examines the mechanisms, risks, and real-world contexts of shallow water blackout and hypoxic blackout, focusing on why breathhold diving can lead to sudden loss of consciousness and drowning. It provides one of the most comprehensive explanations of the issue to date.

This research strengthened the scientific foundation behind RLSS UK's existing messaging on breath-holding and supports consistent, evidence-led education across the drowning prevention sector. It has elevated national understanding of the dangers, provided a trusted reference point for practitioners and policymakers, and created a resource that will help prevent future tragedies. By supporting this work, RLSS UK helped amplify the voices of affected families and ensured clear, high-quality information is available to guide safer behaviour around water.

World Conference on Drowning Prevention

The World Conference on Drowning Prevention (WCDP) 2025 brought together global experts, policymakers and practitioners to address drowning as a major but preventable public health issue. RLSS UK attended as part of a multidisciplinary delegation, engaging in technical sessions, research exchanges, and international collaboration that directly aligned with our priorities around evidence-led prevention and sector leadership. Representatives participated in discussions on climate change, equity in education, improvements to surveillance systems and the emerging role of technology in detection and response. RLSS UK also contributed original research through presentations from Jo Talbot, Director of Commercial Services at RLSS UK, and Dr Jenny Smith from RLSS UK's research partner, the University of Chichester, highlighting how lifeguard training sharpens detection skills and supports safer outcomes in real-world settings. Attendance at WCDP 2025 strengthened international partnerships, expanded our professional networks, and provided insight into global trends that will shape our research, programme development and strategic focus in 2026.

International Organisation for Standards, Berlin

As new technologies emerge to detect submerged casualties in swimming pools, clear and evidence-informed guidance is essential to ensure they are safe, effective and suitable for real-world environments. With growing interest from operators, there is an increasing need for expert input to shape robust international standards. In 2025, RLSS UK's Jo Talbot contributed specialist knowledge through her involvement with the British Standards Institute and an ISO working group, including travelling to Berlin to support international discussions on the development of global guidance. Jo provided practical insight into lifeguarding, pool operations and incident prevention, helping ensure the standards reflect the realities of modern aquatic settings.

This work ensures RLSS UK's expertise directly informs the creation of internationally recognised standards and helps operators, manufacturers and safety professionals align around best practice. It strengthens the safety and reliability of emerging technologies and reinforces RLSS UK's role as a trusted leader in evidence-led water safety guidance.



Elevate 2025

Elevate is one of the UK's leading events for the physical activity, fitness and aquatics sectors and a key opportunity for RLSS UK to champion safety, share expertise and support an evolving industry. With operators facing ongoing workforce pressures, rising expectations around safety and growing demand for high-quality training, Elevate 2025 allowed RLSS UK to promote best practice and strengthen cross-sector collaboration.

Working in partnership with Swim England, the Institute of Swimming and the Swimming Teachers Association, RLSS UK hosted and sponsored two Aquatic Theatres during Elevate 2025, at ExCeL London, offering free CPD-accredited sessions led by experts from the sector.

Across the two days, RLSS UK delivered six sessions providing expert guidance and advice in topics such as pool safety, supervision technology, operational efficiency, inclusion and workforce development. RLSS UK engaged with operators, promoting best practice and showcasing our qualifications and guidance. Our involvement strengthened RLSS UK's position as a leading voice in water safety and helped bring the sector together to share innovation, improve consistency and support a skilled and confident leisure workforce.



Leisure DB Panel

The swimming and leisure sectors continue to face significant pressures, from facility closures and workforce shortages to rising operating costs and increasing expectations around safety and inclusion. To support the sector through these challenges, RLSS UK remained committed to sharing expertise, shaping national conversations, and contributing evidence-led insight. This work aligns directly with our strategic aim to be recognised as the experts in water safety and to collaborate with partners to strengthen aquatic provision across the UK.

In 2025, RLSS UK CEO Simmy Akhtar joined leaders from Swim England and the Swimming Teachers Association on a high-profile State of the Swimming Industry panel delivered in partnership with Leisure DB, a leading provider of sector intelligence. The discussion explored national data trends, operational pressures and opportunities to enhance the future of aquatics through improved safety standards, workforce development and sustainable delivery models. RLSS UK's contribution ensured water safety, prevention and professional competence remained central to the national conversation. By engaging in this collaborative, data-informed dialogue, RLSS UK helped unify sector voices and influence how operators, partners and policymakers respond to the evolving needs of pools, leisure centres and aquatic communities.





**To increase
participation
in local,
regional,
national, and
international
lifesaving
sport**

Inspiring Participation Through Lifesaving Sport

Commonwealth Lifesaving Championships

Hosting the Commonwealth Lifesaving Championships in Swansea offered a major opportunity for RLSS UK to strengthen international collaboration in lifesaving sport and deliver a lasting community legacy in Wales. Across a full week of competition and engagement, athletes, coaches, officials, volunteers and partners came together to showcase elite rescue skills while promoting water safety education to families and schools. The Championships highlighted how lifesaving sport can inspire participation, build confidence and support our mission to prevent drowning both in the UK and across the Commonwealth.

Teams from eleven nations travelled to Swansea for the event. The opening ceremony brought together civic leaders and guests and set the tone for a week that celebrated skill, teamwork and the spirit of international cooperation. Throughout the competition, athletes demonstrated the precision and capability that underpin real-world rescue skills, reinforcing the value of lifesaving sport as a pathway into future roles as lifeguards and lifesavers.

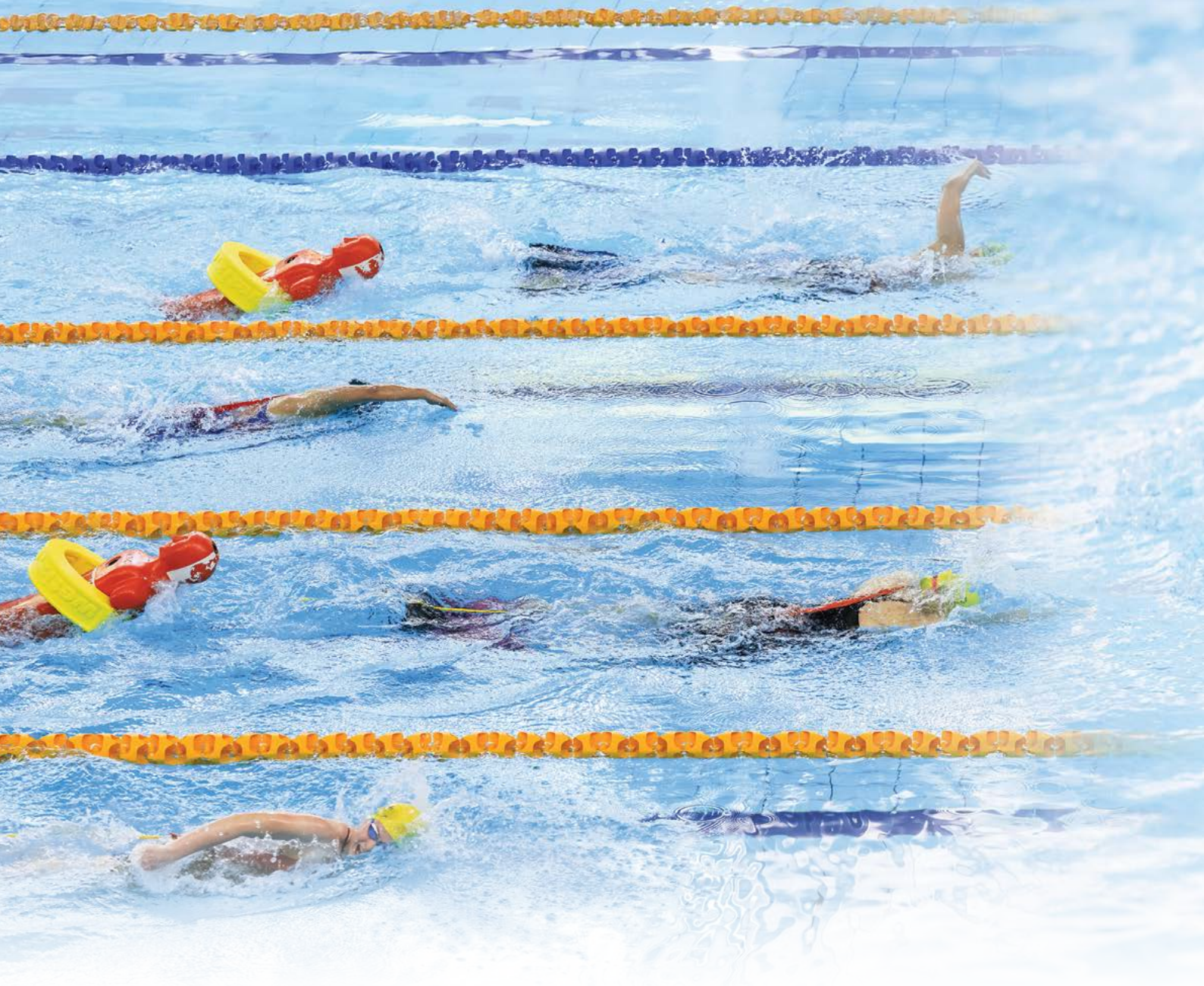
Legacy and education were central to the Championships. RLSS UK representatives and athletes visited local schools to deliver water safety assemblies, introduce pupils to lifesaving sport and encourage children to make safe choices around water. These sessions reached hundreds of young people and helped generate new interest in local lifesaving clubs and pathways. To extend the impact internationally, RLSS UK Water Safety Partner Ruth Lee donated three Junior Pool Rescue Manikins, which were gifted to Mauritius, Singapore and Kenya to support training in nations where access to specialist equipment is limited.

Partnerships played a vital role in the event's success. Gold sponsor The West Group Ltd provided valued support and took part in medal ceremonies, while volunteers delivered essential officiating, logistics and athlete services throughout the week. Their involvement ensured a welcoming and professionally delivered event and strengthened capacity for future lifesaving competitions.

The 2025 Championships deepened connections within the global lifesaving community, inspired children and young people locally, and enhanced training access internationally. Feedback from athletes, coaches, officials and partners highlighted strong collaboration, excellent event delivery and a meaningful legacy that extended far beyond the competition itself. The event demonstrated the power of lifesaving sport to bring people together, share lifesaving skills and support safer communities across the Commonwealth.







National Lifesaving Championships

The National Lifesaving Championships (NLSC) represent the culmination of a year of regional heats delivered entirely by volunteers across the UK and Ireland. These local competitions form the foundation of the lifesaving sport pathway, bringing together athletes who train for hours in their clubs before earning their place at the national final. Each region runs its own heats, showcasing both established athletes and emerging talent while building community connections and strengthening the sport at grassroots level.

On Saturday 1 November 2025, the top competitors from these regional events came together at the John Charles Centre in Leeds for the NLSC. Finalists from all regions took part in events such as Life Support, Aquatic Initiatives, Throw Line, and Swim and Tow races, demonstrating the unique blend of technical skill, athletic performance and rescue capability that defines lifesaving sport.

The Championships highlighted the dedication and commitment of athletes who progressed through the regional pathway, the volunteers and officials who make the sport possible, and the value of lifesaving competition in building confidence, resilience and practical rescue skills. The event reinforced the growing strength of lifesaving sport and its role in developing future lifeguards and lifesavers across the UK and Ireland.





Speeds

The National Speed Lifesaving Championships, affectionately known as Speeds, play a crucial role in RLSS UK's mission to promote and grow lifesaving sport across the UK and Ireland. Focused on speed and record-setting, the competition offers a fast-paced, high-energy environment where competitors of all skill levels can take part. The event provides a fun and competitive way for people to get involved in lifesaving sport while strengthening the link between athletic performance and essential rescue skills.

Across the weekend of 29–30 March 2025, nearly 600 athletes from 33 clubs gathered at the Sandwell Aquatics Centre to compete for national titles. Races tested speed, technique and precision under pressure, attracting both experienced competitors and first-time national athletes. Representation ranged from clubs with large squads to single-athlete teams, demonstrating the sport's inclusive and welcoming nature. New clubs taking part for the first time highlighted the growing reach of lifesaving sport and the increasing interest in competitive pathways.

Speeds 2025 showcased the strength, diversity and momentum of lifesaving sport across the UK and Ireland. For many young people, the Championships offered the chance to test and refine lifesaving abilities in a supportive environment built around fun, challenge and achievement. The strong turnout and wide geographic spread of competitors reflect a sport that continues to grow, engage new participants and inspire future lifesavers.

Club Impact: Making a Difference in 2025



Seahorse Swim: A Multi-Club Effort

The annual Seahorse Swim, organised by East Dorset Open Water Swimming Club (EDOWSC), displays the strength of multi-club collaboration in open water events. The race features two course options, a 2km swim and a 3.8km swim, with swimmers navigating a marked route around a series of buoys. The event raises funds for the Seahorse Trust and the National Trust, with a portion of the proceeds donated to RLSS Poole Lifeguard in recognition of the club's essential role in planning and delivering safety operations. This includes coordinating the safety team, supplying buoys and equipment, and setting up the racecourse.

This year, RLSS Poole Lifeguard received a £2,500 donation, which the club shared with Southbourne Surf Lifesaving Club, Bournemouth Lifeguard Corps and RLSS Boscombe Lifeguards. These partner clubs provided crucial support on the day, from safety boat crews and paddlers to shoreline patrols, ensuring the event ran safely and professionally.

Further support came from EDOWSC and Poole Harbour Canoe Club, whose volunteers strengthened the safety team and helped ensure effective event coverage. A total of 43 individuals contributed to the safety operation, demonstrating remarkable cooperation and dedication. The Seahorse Swim remains an excellent example of what can be achieved when clubs unite behind a shared commitment to safe open water participation.

Gravesham Lifesaving Club: Increasing Community Access to AEDs

Gravesham Lifesaving Club's Automated External Defibrillator (AED) project continues to grow significantly after beginning in 2020. The initiative installs public-access AEDs and provides training so that residents feel confident to act during cardiac emergencies.

The first AED was funded by a local Scout group, local businesses, and the wider community, and was officially unveiled by the Mayor of Gravesham. Since then, the club has developed key partnerships to expand its reach. Working with The Community Heartbeat Trust, they installed a defibrillator in Chalk with a long-term support package. A further unit in Gravesend town centre was delivered in partnership with The Grand youth group and partly funded by London Hearts and Kent County Council. All three AEDs have been activated on 21 emergency callouts.

Rawmarsh Lifesaving Club: Celebrating 55 Years of Community Impact

Rawmarsh Lifesaving Club in Rotherham celebrated its 55th anniversary in 2025, marking more than five decades of teaching water safety skills to young people and adults. Established in the early 1970s at Rawmarsh Baths, the club was founded to provide positive opportunities for local children and young people.

The club has a proud history of producing talented athletes, with members representing Great Britain at World, Commonwealth, and European Lifesaving Championships. Chair Stephen Ward, who first joined the club at age eight, has been part of the club for 34 years and highlights the strong sense of community and continuity that has defined Rawmarsh throughout its history.

A special celebration event was held in March at the Phoenix Sports and Social Club, bringing together past and present members to mark this important milestone and recognise the club's long-standing contribution to local water safety.





Branches Impact: Making a Difference in 2025

Cumbria Branch

Cumbria faces some of the highest water-related risks in the UK due to its lakes, coastline and high visitor activity. Recognising the need for a coordinated local approach, the RLSS UK Cumbria Branch has been a long-standing advocate for partnership working, first proposing a countywide water safety group in 2000. In 2023, the Branch became a founding member of the Cumbria Water Safety Partnership, joining Fire and Rescue, Police, Local Authorities, RNLI, National Park Wardens and Mountain Rescue in a shared commitment to reducing incidents.

Through bi-monthly meetings and collaborative planning, the Branch has helped strengthen consistent messaging, improve multi-agency coordination and ensure RLSS UK expertise informs prevention activity across the county. This joined-up approach has supported work on paddleboarding safety, Swim Safe delivery, cold water risks, and mental health-related incidents. The Cumbria Branch's leadership continues to enhance regional resilience and create safer experiences for residents and visitors.

Nottinghamshire Branch

The Nottinghamshire Branch continued to grow participation and strengthen lifesaving pathways throughout 2025. In January, Branch volunteers supported the Rookie Festival at Retford, introducing 60 young people from three clubs to the fun and challenge of competitive Lifesaving Sports. The Branch also supported an important development at Retford Lifesaving Club, which expanded into open water thanks to access to a local lake provided by a landowner. Over the summer, 25 members took part in 10 coached sessions and completed Open Water Lifeguard (OWL) awards, building confidence and capability in real-world environments.

Alongside sport and training, the Branch delivered extensive community outreach through Save a Baby's Life sessions, with long-standing volunteer Terry Draycott reaching hundreds of families. These activities demonstrate the Branch's commitment to equipping local communities with essential skills, strengthening club pathways and supporting the next generation of lifesavers.

Isle of Wight Branch

The Isle of Wight Branch delivered significant community impact through its Sea Safe Drowning Prevention activities. Funding supported a programme of beach-based water safety sessions for local schools, combining face-to-face talks with practical in-water learning. More than 600 pupils received RLSS UK physical and digital resources to embed knowledge back in the classroom, giving teachers and families tools to reinforce key messages.

Over the summer, local beach lifeguards represented the Branch at community events alongside the Fire and Rescue Service at an open day at the local fire station. They engaged with the public: sharing RLSS UK programmes and delivering practical CPR demonstrations, supported by activity sheets and resources funded by the Branch. These activities strengthened awareness across the island and helped more families build confidence and skills to stay safe at the coast.



Thank you

Our impact this year belongs to a community of dedicated people and organisations who bring us closer to our vision of communities free from drowning. Thank you to our volunteers, members, lifesaving clubs and branches, lifeguards, Trainers and Assessors, water safety partners, commercial partners and strategic partners. Your time, skill, and passion run through everything in this report.

We are grateful to our delivery partners across leisure operators and venues, holiday parks and resorts, cruise and maritime partners, schools and universities, and local authorities. Your collaboration helps us reach more people in more places, turning training and education into safer, more resilient communities.

Thank you to everyone who supported our campaigns, and to the bereaved families who shared their lived experience to help others stay safe. We acknowledge our colleagues in Westminster, including the All-Party Parliamentary Group on Water Safety, and the government departments that supported our advocacy. We also thank our partners across the National Water Safety Forum for their collective role in advancing water safety education.

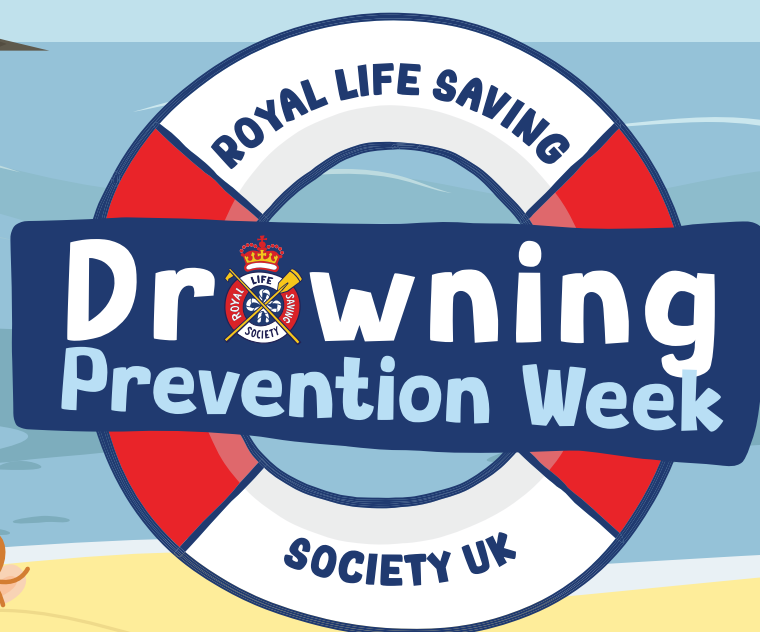
Our work is made possible by members, donors, corporate partners, trusts and foundations, and those who choose to give in memory. Your support sustains prevention, education, training and community engagement throughout the year.

Thank you to our data and research partners, including the National Water Safety Forum and the National Child Mortality Database, and to the academics who strengthened our evidence base. Your insight helps us act with confidence and measure impact with integrity.

We recognise and thank the leadership and guidance of our Trustees and the dedication of the RLSS UK staff team.

Help everyone enjoy water safely - partner, learn, or support today





**SAVE THE
DATE!**
13-20 June 2026

[Click here for more information](#)

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Limitations

Water Incident Database (WAID)

WAID is a comprehensive national source of water incident data, but some limitations should be noted when interpreting it. WAID draws on information from multiple agencies and media reports; some incident records contain gaps or inconsistencies. An audit of the dataset found that approximately 16% of fields were incomplete, potentially underreporting some incident details. WAID adopted new activity and location taxonomies in 2023, and the previous four years of data were matched to these updated classifications. This process should be taken into account when comparing data over time. Publicly available WAID outputs also tend to emphasise accidental fatalities, which means external users have more limited visibility of other incident types such as suicides, crime-related cases, and those with unconfirmed causes.

National Child Mortality Database (NCMD)

The NCMD provides England-wide data on child deaths and is a vital resource for identifying patterns and informing prevention. However, there are important limitations to consider when using its publicly available outputs. NCMD data depends on timely, accurate reporting from 58 regional Child Death Overview Panels, and variations in the completeness or consistency of information submitted by different agencies can affect data quality. As NCMD began national data collection in 2019, longer-term trend analysis is limited.

Value of a Preventable Death

In the UK, the Value of a Prevented Fatality (VPF) is used to estimate the economic benefit of reducing the risk of death and helps determine whether prevention measures represent good value for money. It reflects the combined value society places on small reductions in mortality risk across a large population, rather than attaching a monetary figure to an individual life. The VPF is also incorporated into HM Treasury's Green Book, which sets government-wide standards for policy appraisal and provides guidance on valuing mortality risk reductions. Although widely used across several sectors, reviews have highlighted limitations in the evidence base supporting the original valuation, and some analyses have called for updated approaches to strengthen future assessments. As such, the VPF remains a useful tool for understanding the economic case for prevention, but its constraints should be recognised when considering the broader value of avoiding preventable deaths.

Appendices

Average Number of Drowning Deaths Over 5 Years

Catagory	Details
Inputs	WAID totals: • 2024: 597 • 2023: 659 • 2022: 597 • 2021: 616 • 2020: 631 Total WAID drownings (5 year): 3,100 Water Safety Ireland totals: • 2024: 78 • 2023: 129 • 2022: 100 • 2021: 102 • 2020: 106
Method	Combine UK (WAID) and ROI (WSI) drowning totals, then divide by 5 to obtain the 5-year average.
Calculation	Combined 5-year total = 3,100 (UK) + 515 (ROI) = 3,615 5-year average = 3,615 ÷ 5
Total Drowning deaths (2024)	723

Total Deaths in 2024

Catagory	Details
Inputs	• Water Indecent Database (WAID) 2024: 597 • Water Safety Ireland (WSI) 2024: 78
Method	Add UK drownings (WAID) and ROI drownings (WSI) together.
Calculation	597+78
Total Drowning deaths (2024)	675

Drowning Rates by Year

Year	Combined population (UK and ROI)	Drownings UK and ROI	Rate per 100k
2020	72,058,634	737	1.023
2021	72,037,792	718	0.997
2022	72,696,281	697	0.959
2023	73,545,209	788	1.071
2024	74,661,400	675	0.904

5-Year Average Drowning Rate

Catagory	Details
Inputs	Annual fatal drowning rates (per 100,000 population): 2020: 1.023 2021: 0.997 2022: 0.959 2023: 1.071 2024: 0.904 These rates are based on combined UK + ROI populations and drowning counts shown in the table.
Method	Calculate the mean of the annual drowning rates over the 5-year period (2020–2024).
Calculation	$\text{5-year average rate} = (1.023 + 0.997 + 0.959 + 1.071 + 0.904) \div 5 = 0.99080$
Total Drowning deaths (2024)	0.99080 per 100,000 population

2024 Drowning Rate Compared to 5-Year Average

Catagory	Details
Inputs	- Combined population (UK + ROI), 2024: 74,661,400 - Total drownings, 2024: 675 5-year average fatal drowning rate (mean of annual rates): 0.99080
Method	The fatal drowning rate per 100,000 population is calculated as: $\text{Rate} = (\text{Total drownings} \div \text{Population}) \times 100,000$ To compare with the 5-year average, subtract the 2024 rate from the 5-year average rate.
Calculation	$\text{2024 rate} = (675 \div 74,661,400) \times 100,000 = 0.904$ $\text{Difference from 5-year average} = 0.904 - 0.99080 = -0.0876$ $\text{Percentage difference} = (-0.0876 \div 0.99080) \times 100 \approx -8.75\%$
Total Drowning deaths (2024)	0.904 per 100,000 population 8.75% lower than the 5-year average

Average Economic Cost of Drowning to the UK

Catagory	Details
Inputs	- UK fatal drownings (WAID), 5-year total (2020–2024): 3,100 - Average annual UK drowning deaths: 620 (3,100 ÷ 5) - UK Value for Prevented Fatality (VPF), 2025: £2,643,174
Method	Multiply the average annual number of fatal drownings in the UK by the Value for a Prevented Fatality (VPF). The VPF is the standard figure used across UK Government departments in cost-benefit appraisal and is embedded in the Treasury Green Book, which provides the framework for valuing mortality risk reductions in public policy. We have applied the 2025 VPF figure across 5 years of WAID data to give a consistent cost basis.
Calculation	$620 \times £2,643,174 = £1,638,767,880$
Total Drowning deaths (2024)	£1.64 billion

FINANCIAL REVIEW

FOR THE YEAR ENDED 31 DECEMBER 2025

SUMMARY

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

Our reserves and liquidity policies ensure that the Charity has sufficient resources to respond effectively to financial instability.

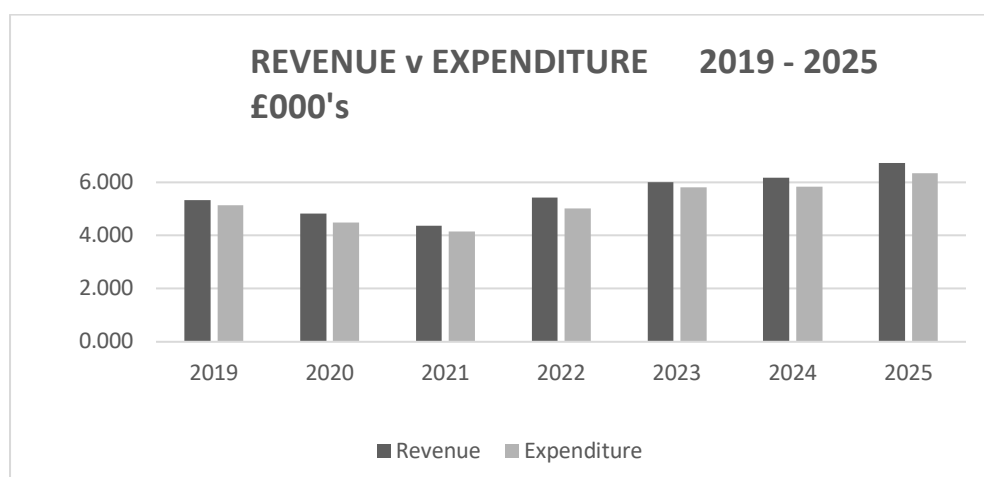
INCOME

In 2025 we increased our sales by 9% to reach £6.74m.

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



Expenditure is well managed and remains lower than revenue continuing the trend of the last seven years.



INCOME FROM CHARITABLE ACTIVITIES

2025 income from charitable activity was £141k, 49% higher than 2024, (£95k). This increase is due to the income generated from the Commonwealth Lifesaving Championships.

INCOME FROM OTHER VOLUNTARY SOURCES

2025 income from Other Voluntary Sources decreased by £41k (-49%) against 2024 of £84k, the result of an increase in Corporate Fundraising in 2024 not matched in 2025.

FUNDRAISING

Fundraising contributed 0.6% percent of our total income of £6.74m.

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 and importantly to support us in our vision to have communities free from drowning.

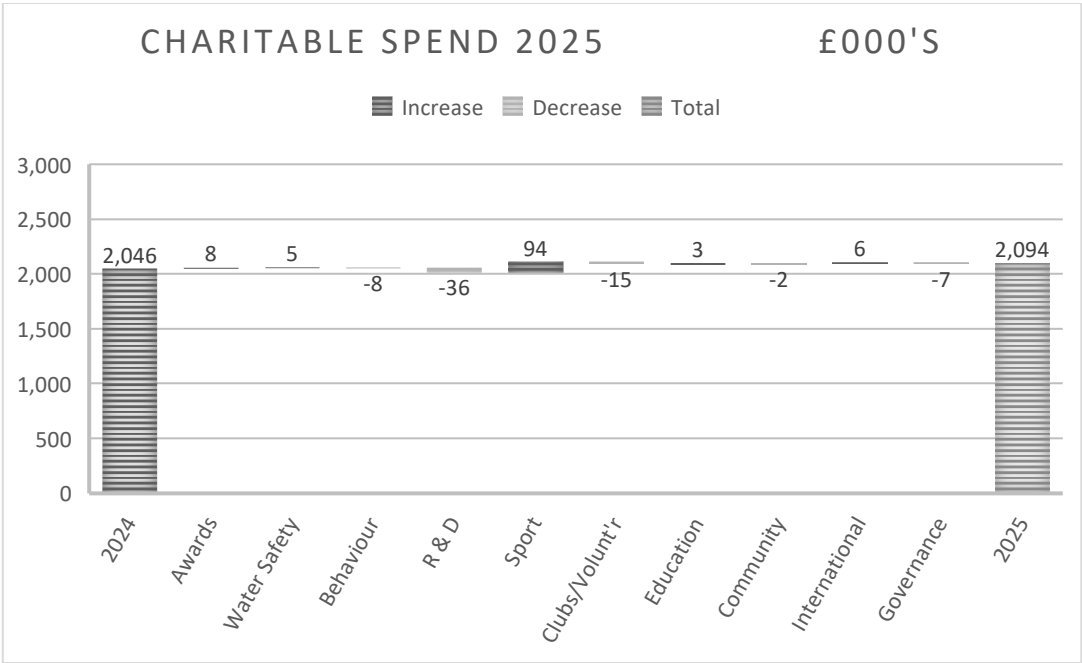
EXPENDITURE

Whilst 2025 income rose by £557k (+9,1%) against 2024, expenditure for the period rose by £510k (+8.7%) for the same period.

2025 charitable expenditure rose by £48k (+2.4%) against 2024.

RLSS UK's Expenditure on Charitable Activity (2025)	£'s	%
Award Costs	331,733	16%
Water Safety training, consultancy and provision	238,756	12%
Behaviour change campaigns	193,995	9%
Research and Development	86,813	4%
Lifesaving Sport	318,643	15%
Volunteer & Clubs	417,582	20%
Educating Young People	187,168	9%
Community Outreach	171,448	8%
International	84,050	4%
Governance	63,819	3%
Total	2,094,007	

Our total spend on our charitable activity increased by 2.4%, from £2,046k to £2,094k (+£48k).



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.

There are 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 £1.56m.
At 31 December 2025, General Reserves were valued at £2.55m.
2. a liquidity target that must be greater than £1m
At 31 December 2025, the value of the Liquidity Reserve was £1.86m
3. that the liquidity ratio must remain greater than 2.0
At 31 December 2025 the Liquidity Ratio was 3.18
4. that the level of free reserves (General Reserves less non financed Fixed Assets) should not be less than £1.25m.
At 31 December 2025 the value of free reserves was £2.40m

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 2025, Designated Funds totaled £77,013 (2024 £150,831).

Projects funded from Designated Funds during 2025 included funding for Branches and Clubs and contribution to the Commonwealth Lifesaving Championships.

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 2025, Restricted Funds totalled £45,072 (2024 £48,662).

Projects funded from Restricted Funds during 2025 included UK Search and Rescue training, Disabled Children Water Safety and Lifesaving 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 2025, the Charity had no reserves held in investments.

FIXED ASSETS

At 31 December 2025, the net book value of fixed assets totalled £152,317 (2024 £164,234). 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 2025 for £3,753, (2024, £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 purpose, to prevent drowning, so everyone can enjoy water safely.
- 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 17,500 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, free from drowning'.
- 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 last 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:
 - o the saving of life from drowning;
 - o the resuscitation of the apparently drowned;
 - o the techniques of resuscitation and first aid generally; and
 - o 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.

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

RLSS UK'S BOARD OF TRUSTEES (DIRECTORS)

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

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

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

RLSS UK's Board of Trustees (Directors) has five committees where Trustees with specific skills and experience can focus on priority governance areas in more detail (Finance, Governance, Commercial, Sport and Charity). In Quarter 4 of 2025 the Board undertook a review of the Committee structure and planned for six Committees to be in place for 2026 – Sport & Competitions, Income Generation & Engagement, Finance & Operations, Compliance, Governance & Risk, Membership & Education and Commercial Services).

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

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

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

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

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 2025, we helped educate over 2.3m children.
- In 2025, we developed and introduced SEND-adapted water safety materials to ensure that children of all abilities could access and benefit from lifesaving education. It's estimated that more than 100,000 SEND children received these specialist resources during the year.
- We continued to strengthen the Rookie Lifeguard programme by introducing Rookie Beach and Rookie Rescue Skills, helping more children develop practical, age-appropriate rescue skills across a wider range of aquatic environments.
- Nearly 50,000 rookie lifeguards started their lifesaving journey.
- We partnered with easyJet Holidays and Olympic champion Tom Dean to launch the easyJet Holidays Swim School, a national initiative offering thousands of free-swimming lessons to adults who had never learned to swim.
- 266 schools across the UK took part in our Water Smart Schools programme.

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.

Each year, RLSS UK recognises the extraordinary dedication, commitment and service of the volunteers who give their time to support our mission, in 2025 almost 300 volunteers were recognised. In total, the volunteers recognised at this year's Honours Ceremony contributed 1,456 years of service to their communities. In total we recorded 10,168 hours of volunteer activity in 2025!

As part of the Restart a Heart campaign, 237 leisure centres shared CPR awareness and knowledge to their local communities within venues and public transport hubs.

Preventing accidents is a key part of our community engagement plans last year we qualified over 46,000 pool lifeguards and over 48,000 first aiders. 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.

Water Safety Advocacy

As the leading water safety 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.

- During Drowning Prevention Week, we hosted a parliamentary event at Westminster to advocate for the formal inclusion of statutory water safety within the national curriculum
- The All-Party Parliamentary Group for Water Safety Education was launched following the event, of which RLSS UK is the secretariat.
- Darren Paffey MP (Southampton Itchen) led a debate in the House of Commons during Drowning Prevention Week, advocating for classroom-based water safety education on the curriculum. The debate brought political focus to water safety education and attracted cross-party support from MPs across the UK.
- Following years of campaigning from RLSS UK alongside various organisations, including the Royal National Lifeboat Institution (RNLI), and Swim England, families and campaigners, the Department for Education published updated statutory RSHE guidance in England that explicitly includes personal safety content on recognising risk and staying safe near water, including the Water Safety Code.
- In 2025, we strengthened Scotland's national approach to drowning prevention by securing representation on the Water Safety Scotland Steering Group through the appointment of a Club Development Officer for Scotland.

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.
- Trustee profiles are available on our website with a dedicated webpage for 'Our Trustees' to help raise awareness of the volunteers carrying out the Trustee duties and to inspire and encourage RLSS UK 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.

Our Equality, Diversity and Inclusion Executive supported with delivering NHS health checks, carer support initiatives and neurodiversity awareness.

Future Commitments

Environmental Sustainability

We aim to be a carbon neutral organisation by 2030.

Currently The Society holds ISO1401 Certification and will re-certify.

Social Impact

We plan to expand our educational programs to reach an additional 500,000 children and continue to push for a water safety education 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 supporting ED&I initiatives and are proud to be an INclusive Worcestershire Leader and Disability Confident Committed.

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 at the Finance Committee which reports to the Board of Trustees. Our Commercial income plans are to diversify into new markets and services to develop charitable resources for meeting the aims of the strategic framework.

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 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 five 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 Senior Leadership Team, the five Committees and Board agendas.

Internal Controls

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

FUNDRAISING AND FUNDRAISING REGULATOR

RLSS UK is registered with the Fundraising Regulator. RLSS UK is committed to following the Code of Fundraising Practice, ensuring all RLSS UK fundraising is legal, honest, open, transparent and accountable. There has been no failure to comply with a scheme or any standard cited and no complaints were made towards the organisation, regarding its fundraising throughout 2025.

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

SAFEGUARDING

RLSS UK Safeguarding - RLSS UK is committed to safeguarding and promoting the welfare of children and adults at risk and expects everyone involved in RLSS UK activity to share this commitment. A Safeguarding, Equality, Diversity & Inclusion Advisory Group (SEDAG) (covering EDI & LGBTQ+ Network matters) report into our Membership & Education Committee.

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.

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 2025 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.

BALANCE SHEET EVENT

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

PATRONS, BOARD OF TRUSTEES (DIRECTORS) AND ADVISERS

Patrons:

RLSS UK Patron: The Rt. Hon. Lord Storey

Trustees (Directors) who were Charity Trustees during 2025:

Deborah Hunt – resigned 18 October 2025

Bryan Finlay (President)

Peter Moyes

Rachel Healey

Benjamin Johns

Joanne Young

Sharon Johal

Craig Kerr

Sheena Harper

Christopher Owen-Smith

Carol Jones – appointed 05 January 2025

Stephen Gould – appointed 18 October 2025

Board Advisors during 2025:

Georgina Tomlinson (Youth Advisor)

Chief Executive:

Simmy Akhtar

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:

Shoosmiths LLP, 1 Bow Churchyard, London, EC4M 9DQ

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, so everyone can enjoy water safely.

The Royal Life Saving Society UK (RLSS UK)
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 3230096

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



Bryan Finlay
President
Royal Life Saving Society UK
Date: 11th July 2026

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 2025 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 2025; 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 24 July 2026

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 2025

	Notes	Unrestricted General £	Unrestricted Designated £	Restricted £	Total 2025 £	Total 2024 £
INCOME						
Income from donations & legacies:						
Membership		463,083	-	-	463,083	430,359
Other voluntary income		40,363	2,919	-	43,282	84,203
	2a	503,446	2,919	-	506,365	514,562
Income from charitable activities	2a	69,387	67,582	4,500	141,469	95,148
Income from trading activities	2a	6,022,642	-	-	6,022,642	5,494,176
Investment income	2a/4c	69,334	-	-	69,334	78,870
Other income		600	-	-	600	634
Total Income	2a	6,665,409	70,501	4,500	6,740,410	6,183,390
EXPENDITURE						
Cost of raising funds:						
Membership		320,481	15,769	-	336,250	331,867
Other voluntary income		103,864	16,265	-	120,129	138,976
Trading activities		3,790,414	-	-	3,790,414	3,312,114
Investment		556	-	-	556	2,428
		4,215,315	32,034	-	4,247,349	3,785,385
Expenditure on charitable activities		1,928,561	157,356	8,090	2,094,007	2,045,831
Total expenditure	3a	6,143,876	189,390	8,090	6,341,356	5,831,216
NET SURPLUS /(EXPENDITURE) FOR THE YEAR		521,533	(118,889)	(3,590)	399,054	352,174
Transfer between funds	9f	(45,071)	45,071	-	-	-
NET MOVEMENT IN FUNDS		476,462	(73,818)	(3,590)	399,054	352,174
FUND BALANCES BROUGHT FORWARD		2,000,887	150,831	48,662	2,200,380	1,848,206
FUND BALANCES CARRIED FORWARD	9c	2,477,349	77,013	45,072	2,599,434	2,200,380

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 £399,054 (2024: £352,174).

COMPANY STATEMENT OF FINANCIAL ACTIVITIES

(Incorporating an Income and Expenditure Account)
For the year ended 31 December 2025

	Notes	Unrestricted General £	Unrestricted Designated £	Restricted £	Total 2025 £	Total 2024 £
INCOME						
Income from donations & legacies:						
Membership		463,083	-	-	463,083	430,359
Other voluntary income		40,363	2,919	-	43,282	84,203
	2b	<u>503,446</u>	<u>2,919</u>	<u>-</u>	<u>506,365</u>	<u>514,562</u>
Income from charitable activities		69,387	67,582	4,500	141,469	95,148
Income from trading activities	2b	4,232,082	-	-	4,232,082	3,978,663
Investment income	2b/4c	64,734	-	-	64,734	70,771
Other income		600	-	-	600	634
Total Income	2b	<u>4,870,249</u>	<u>70,501</u>	<u>4,500</u>	<u>4,945,250</u>	<u>4,659,778</u>
EXPENDITURE						
Cost of raising funds:						
Membership		320,481	15,769	-	336,250	331,867
Other voluntary income		103,864	16,265	-	120,129	138,976
Trading activities		1,636,968	-	-	1,636,968	1,500,987
Investment		556	-	-	556	2,428
		<u>2,061,869</u>	<u>32,034</u>	<u>-</u>	<u>2,093,903</u>	<u>1,974,258</u>
Expenditure on charitable activities		1,928,561	157,356	8,090	2,094,007	2,045,831
Total expenditure	3b	<u>3,990,430</u>	<u>189,390</u>	<u>8,090</u>	<u>4,187,910</u>	<u>4,020,089</u>
NET SURPLUS / (EXPENDITURE) FOR THE YEAR		879,819	(118,889)	(3,590)	757,340	639,688
Transfer between funds	9f	<u>(45,071)</u>	<u>45,071</u>	<u>-</u>	<u>-</u>	<u>-</u>
NET MOVEMENT IN FUNDS		834,748	(73,818)	(3,590)	757,340	639,688
FUND BALANCES BROUGHT FORWARD	9d	<u>1,188,992</u>	<u>150,831</u>	<u>48,662</u>	<u>1,388,485</u>	<u>748,796</u>
FUND BALANCES CARRIED FORWARD	9d	<u>2,023,740</u>	<u>77,013</u>	<u>45,072</u>	<u>2,145,825</u>	<u>1,388,485</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 £757,340 (2024 £639,688)

CONSOLIDATED BALANCE SHEET AS AT 31 DECEMBER 2025**COMPANY NUMBER: 3033781**

	Notes	2025	2024
		£	£
FIXED ASSETS			
Tangible fixed assets	5a	107,019	104,163
Intangible fixed assets	5b	45,298	60,071
		<u>152,317</u>	<u>164,234</u>
CURRENT ASSETS			
Portfolio Investments		-	-
Stocks		319,664	367,823
Debtors	7	542,981	354,249
Cash and cash equivalents		2,439,135	2,237,792
		<u>3,301,780</u>	<u>2,959,864</u>
CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR	8	(854,663)	(923,718)
NET CURRENT ASSETS		2,447,117	2,036,146
NET ASSETS	9a	<u>2,599,434</u>	<u>2,200,380</u>
FUNDS			
General		2,477,349	2,000,887
Designated		77,013	150,831
Restricted		45,072	48,662
		<u>2,599,434</u>	<u>2,200,380</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



Bryan Finlay
Director
Date: 11th July 2026

COMPANY BALANCE SHEET AS AT 31 DECEMBER 2025
COMPANY NUMBER: 3033781

	Notes	2025 £	£	2024 £	£
FIXED ASSETS					
Tangible fixed assets	5a		107,019		104,163
Intangible fixed assets	5b		45,298		60,071
Investments	6b		<u>101</u>		<u>101</u>
			<u>152,418</u>		<u>164,335</u>
CURRENT ASSETS					
Portfolio Investments	6b	-	-	-	-
Stocks		-	-	-	-
Debtors	7	285,968		155,753	
Cash and cash equivalent		2,290,098		1,693,098	
		<u>2,576,066</u>		<u>1,848,851</u>	
CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR	8	<u>(582,659)</u>		<u>(624,701)</u>	
NET CURRENT ASSETS			1,993,407		1,224,150
NET ASSETS	9d		<u>2,145,825</u>		<u>1,388,485</u>
FUNDS					
General			2,023,740		1,188,992
Designated			77,013		150,831
Restricted			<u>45,072</u>		<u>48,662</u>
			<u>2,145,825</u>		<u>1,388,485</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:



Bryan Finlay
Director
Date: 11th July 2026

CONSOLIDATED CASH FLOW STATEMENT AS AT 31 DECEMBER 2025

	2025 £	2024 £
Reconciliation of net incoming resources to net cash inflow from operating activities:		
Net incoming resources	399,054	352,174
Depreciation	86,129	79,694
Investment income	(69,334)	(78,870)
Equalisation of investments	(1)	-
(Increase)/decrease in debtors	(188,732)	(3,443)
(Increase) / decrease in stocks	48,159	(16,865)
Increase/(decrease) in creditors	(69,055)	(8,143)
Net cash inflow / (outflow) from operating Activities	<u>206,220</u>	<u>324,547</u>

	2025 £	2024 £
NET CASH FLOW FROM OPERATING ACTIVITIES	206,220	324,547
RETURN ON INVESTMENTS		
Interest received	69,334	78,870
CAPITAL EXPENDITURE		
Purchase of tangible fixed assets	(50,006)	(39,041)
Disposal of tangible fixed assets	-	-
Purchase of intangible fixed assets	(24,205)	(18,213)
Disposal of investments	-	-
	<u>(74,211)</u>	<u>(57,254)</u>
Movement in cash	<u>201,343</u>	<u>346,163</u>
Cash and cash equivalents		
31 December	2,439,135	2,237,792
1 January	2,237,792	1,891,629
Movement in cash	<u>201,343</u>	<u>346,163</u>
Analysis of change in net (debt)/cash	At 1 January 2025 £	Cash flows £
Cash in hand and at bank	<u>2,237,792</u>	<u>2,439,135</u>

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 December 2025

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, depreciation and amortisation

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

Furniture, fixtures and fittings	16.7%
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 £49,560 (2024 £47,835).

(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 16.7% 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

	2025 £	2024 £
MEMBERSHIP		
Gift aid	19,206	15,965
Membership fees	443,877	414,394
	<u>463,083</u>	<u>430,359</u>
OTHER VOLUNTARY INCOME		
Fundraising Legacies	39,834	31,041
Corporate donations	2,783	-
	-	52,510
Other	665	652
	<u>43,282</u>	<u>84,203</u>
OTHER TRADING ACTIVITIES		
Commercial trading	6,022,642	5,494,176
INVESTMENT INCOME		
Interest received	69,334	78,870
FROM CHARITABLE ACTIVITIES		
Awards	-	-
Water Safety Training	18,996	26,349
Behaviour Change Campaigns	325	-
Research & Development	-	-
Lifesaving Sport	106,678	41,950
Volunteer & Clubs	8,431	9,260
Educating Young People	-	-
Community Outreach	3,447	8,474
Other	3,592	9,115
	<u>141,469</u>	<u>95,148</u>
OTHER INCOME		
Other	600	634
	<u>6,740,410</u>	<u>6,183,390</u>

2b ANALYSIS OF INCOME - COMPANY

	2025 £	2024 £
MEMBERSHIP		
Gift aid	19,206	15,965
Membership fees	443,877	414,394
	<u>463,083</u>	<u>430,359</u>
OTHER VOLUNTARY INCOME		
Fundraising	39,834	31,041
Legacies	2,783	-
Corporate donations	-	52,510
Other	665	652
	<u>43,282</u>	<u>84,203</u>
OTHER TRADING ACTIVITIES		
Commercial Trading	4,232,082	3,978,663
INVESTMENT INCOME		
Interest received	64,734	70,771
FROM CHARITABLE ACTIVITIES		
Awards	-	-
Water Safety Training	18,996	26,349
Behaviour Change Campaigns	325	-
Research & Development	-	-
Lifesaving Sport	106,678	41,950
Volunteer & Clubs	8,431	9,260
Educating Young People	-	-
Community Outreach	3,447	8,474
Other	3,592	9,115
	<u>141,469</u>	<u>95,148</u>
OTHER INCOME		
Other	600	634
	<u>4,945,250</u>	<u>4,659,778</u>

3a ANALYSIS OF TOTAL EXPENDITURE - GROUP

	Staff costs	Direct costs	Other apportioned costs	Total 2025	Total 2024
	£	£	£	£	£
Cost of generating income					
Membership					
Membership	151,806	103,011	81,433	336,250	331,867
Fundraising					
Fundraising	58,171	21,544	40,414	120,129	138,976
Other Trading Activities					
Commercial Trading	1,222,553	2,567,861	-	3,790,414	3,312,114
Investment Management costs					
Investment management	-	-	556	556	2,428
Charitable Activities					
Awards	233,045	-	98,688	331,733	323,301
Water Safety Training	158,140	18,682	61,934	238,756	233,253
Behaviour Change Campaigns	125,167	-	68,828	193,995	202,370
Research & Development	61,588	4,104	21,121	86,813	123,307
Lifesaving Sport	109,957	162,110	46,577	318,644	224,296
Volunteer & Clubs	216,325	106,615	94,642	417,582	432,581
Educating Young People	128,099	3,556	55,513	187,168	184,673
Community Outreach	112,091	9,958	49,399	171,448	174,211
International	39,019	23,867	21,164	84,050	77,492
Governance	28,336	13,251	22,232	63,819	70,347
	1,211,767	342,143	540,098	2,094,007	2,045,831
	2,644,297	3,034,558	662,501	6,341,356	5,831,216

3b ANALYSIS OF TOTAL EXPENDITURE - COMPANY

	Staff costs	Direct costs	Other apportioned costs	Total 2025	Total 2024
	£	£	£	£	£
Cost of generating income					
Membership					
Membership	151,806	103,011	81,433	336,250	331,847
Fundraising					
Fundraising	58,171	21,544	40,414	120,129	138,976
Other Trading Activities					
Subsidiary undertakings	1,222,553	-	414,415	1,636,968	1,500,987
Investment management costs					
Investment management	-	-	556	556	2,428
Charitable activities					
Awards	233,045	-	98,688	331,733	323,301
Water Safety Training	158,140	18,682	61,934	238,756	233,253
Behaviour Change Campaigns	125,167	-	68,828	193,995	202,370
Research & Development	61,588	4,104	21,121	86,813	123,307
Lifesaving Sport	109,957	162,110	46,577	318,644	224,296
Volunteer & Clubs	216,325	106,615	94,642	417,582	432,581
Educating Young People	128,099	3,556	55,513	187,168	184,673
Community Outreach	112,091	9,958	49,399	171,448	174,211
International	39,019	23,867	21,164	84,050	77,512
Governance	28,336	13,251	22,232	63,819	70,347
	1,211,767	342,143	540,098	2,094,007	2,045,831
	2,644,297	466,698	1,076,915	4,187,910	4,020,089

4a TOTAL EXPENDITURE – GROUP

Total expenditure includes the following:

	General £	Designated £	Restricted £	Total 2025 £	Total 2024 £
Staff costs	2,644,297	-	-	2,644,297	2,561,337
Depreciation and amortisation	86,129			86,129	79,694
Amounts due in respect of :					
Audit	40,000	-	-	40,000	39,000
Other services	9,315	-	-	9,315	105
Operating lease rentals – property	90,469			90,469	96,296
– other	3,019	-	-	3,019	5,729

Staff costs comprise:

	2025 £	2024 £
Salaries	2,320,969	2,290,521
Social security costs	273,768	222,981
Pension costs	49,560	47,835
	<u>2,644,297</u>	<u>2,561,337</u>

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

	2025 FTE	2024 FTE	2025 NO.	2024 NO.
Directly charitable	49	51	55	59
Fundraising	7	11	8	13
Management and administration	6	6	8	7
	<u>62</u>	<u>68</u>	<u>71</u>	<u>79</u>

The directors listed on page 87 are all volunteers and are therefore excluded.

The emoluments of four (2024:five) members of staff, including benefits in kind, are within the ranges.

	2025	2024
	No	No
£60,001 to £70,000	1	3
£70,001 to £80,000	1	1
£80,001 to £90,000	-	-
£90,001 to £100,000	1	1
£110,001 to £120,000	1	-

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

4a TOTAL EXPENDITURE – GROUP (Continued)

The total emoluments for 7 key management personnel (2024:7), excluding pension, including benefits in kind were:

	2025 £	2024 £
Total Key Members of Staff	416,722	478,323

The ratio of our highest salary to our median salary is 4.2:1.

In 2025 eight, (2024: nil) RLSS UK members of staff received redundancy and termination payments.

	2025	2024
Redundancy & Settlement payments	29,712	-

Directors' remuneration

The Directors neither received nor waived any emoluments during the year (2024: Nil). Indemnity insurance of £10,000,000 was purchased during the year for £3,753 (2024, £3,200).

Out of pocket expenses were reimbursed to directors as follows:

	2025 Number	2024 Number	2025 £	2024 £
Travel and subsistence	10	8	9,902	12,230

In 2025, (2024: 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 were six Directors (2024: one) and no key management personnel (2024: nil) who had interest in related parties that were involved in transactions during 2025.

DIRECTORS

Peter Moyes, Barnsley Premier Leisure; this company paid £13,481 to RLSS and was paid £0 by RLSS during 2025 (2024 paid £15,229 and was paid £200).

Peter Moyes, Retford Life Saving Club; this company paid £2,925 to RLSS and was paid £800 by RLSS during 2025 (2024 paid £0 and was paid £0).

Bryan Finlay, Midlothian Council; this company paid £17,720 to RLSS and was paid £0 by RLSS during 2025 (2024 paid £0 and was paid £0).

Rachel Healey, Ripley RASCALS; this company paid £4,240 to RLSS and was paid £500 by RLSS during 2025 (2024 paid £0 and was paid £0).

Joanne Young, GAFIRS; this company paid £128 to RLSS and was paid £0 by RLSS during 2025 (2024 paid £0 and was paid £0).

Sheena Harper, Beeslack Life Saving Club; this company paid £124 to RLSS and was paid £0 by RLSS during 2025 (2024 paid £0 and was paid £0).

Christopher Owen-Smith, RNLI; this company paid £33 to RLSS and was paid £0 by RLSS during 2025 (2024 paid £0 and was paid £0).

4b TOTAL EXPENDITURE - COMPANY

	General £	Designated £	Restricted £	Total 2025 £	Total 2024 £
Total resources expended include the following:					
Staff costs	2,644,297	-	-	2,644,297	2,561,337
Depreciation and amortisation	86,129	-	-	86,129	79,694
Amounts due in respect of :					
- audit	22,000	-	-	22,000	27,000
- other services	1,565	-	-	1,565	-
Operating leases rentals – Property	90,469	-	-	90,469	96,296
– Other	3,019	-	-	3,019	5,729
Staff costs comprise:					
				2025 £	2024 £
Salaries				2,320,969	2,290,521
Security costs				273,768	222,981
Pension costs				49,560	47,835
				<u>2,644,297</u>	<u>2,561,337</u>

4c INVESTMENT & TRADING INCOME

GROUP	2025 £	2024 £
Interest receivable and capitalised dividends	<u>69,334</u>	<u>78,870</u>
COMPANY		
Interest receivable and capitalised dividends	<u>64,734</u>	<u>70,771</u>

5a GROUP AND COMPANY TANGIBLE FIXED ASSETS

	Fixtures, fittings and equipment £
COST	
At 1 January 2025	795,453
Additions	45,724
At 31 December 2025	<u>841,177</u>
DEPRECIATION	
At 1 January 2025	691,290
Charge for the year	42,868
On Disposals	
At 31 December 2025	<u>734,158</u>
NET BOOK VALUE	
At 31 December 2025	<u>107,019</u>
At 31 December 2024	<u>104,163</u>

5b GROUP AND COMPANY INTANGIBLE FIXED ASSETS

	Software £
COST	
At 1 January 2025	211,196
Additions	28,488
Disposals	-
Transfer from Tangible Assets	-
At 31 December 2025	<u>239,684</u>
AMORTISATION	
At 1 January 2025	151,125
Charge for the year	43,261
On Disposals	-
At 31 December 2025	<u>194,386</u>
NET BOOK VALUE	
At 31 December 2025	<u>45,298</u>
At 31 December 2024	<u>60,071</u>

6a INVESTMENTS - GROUP

NIL

6b INVESTMENTS - COMPANY

	2025 £	2024 £
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 £	2025 £	2024 £
Activities for generating funds	-	6,175,117	6,175,117	5,623,062
Investment income	-	4,600	4,600	8,100
	-	6,179,717	6,179,717	5,631,162
Resources expended				
Fundraising trading	-	3,935,773	3,935,773	3,328,931
Gift aid	-	2,602,231	2,602,231	2,589,745
	-	6,538,004	6,538,004	5,918,676
Net Incoming Resources	-	(358,287)	(358,287)	(287,514)

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

	IQL £	Enterprises £	2025 £	2024 £
Stock	-	319,664	319,664	367,823
Debtors	-	332,974	332,974	251,377
Bank	4,609	144,428	149,037	544,694
Creditors	(4,608)	(343,358)	(347,966)	(351,897)
Accumulated funds	1	453,708	453,709	811,997

7 DEBTORS

	2025			
	Group £	Company £	Group £	Company £
DUE WITHIN ONE YEAR:				
Trade	277,086	6,619	203,703	7,581
Amount due from subsidiary undertakings	-	56,398	-	35,736
Prepayments and Accrued Income	265,895	222,951	150,546	112,436
	<u>542,981</u>	<u>285,968</u>	<u>354,249</u>	<u>155,753</u>

8 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025		2024	
	Group £	Company £	Group £	Company £
Trade	132,001	58,813	235,952	88,055
Amount due to subsidiary undertakings	-	11,352	-	10,808
Accruals	129,233	84,004	128,504	100,940
Deferred income	386,572	242,334	366,503	236,714
Tax and social security	57,450	57,450	50,044	50,044
Borrowings	-	-	-	-
Other creditors	149,407	128,706	142,715	138,140
	<u>854,663</u>	<u>582,659</u>	<u>923,718</u>	<u>624,701</u>

	Group £	Company £
Movement in deferred income		
Balance as at 1 January 2025	366,503	236,714
Released to income during the year	(366,503)	(236,714)
Deferred income arising during the year	<u>386,572</u>	<u>242,334</u>
Balance as at 31 December 2025	<u>386,572</u>	<u>242,334</u>

Deferred Income relates to Approved Training Centre and Membership Fees each for a 12 month period in 2025/2026.

9a RESERVES CATEGORY COMPARATIVES - GROUP

	General 2024 £	Designated 2024 £	Restricted 2024 £	Total 2024 £
INCOME				
Income from donations legacies:				
Membership	430,359	-	-	430,359
Other voluntary income	79,274	4,929	-	84,203
	<u>509,633</u>	<u>4,929</u>	<u>-</u>	<u>514,562</u>
Income from charitable activities	86,775	8,123	250	95,148
Income from trading activities	5,494,176	-	-	5,494,176
Investment income	78,870	-	-	78,870
Other income	634	-	-	634
Total Income	<u>6,170,088</u>	<u>13,052</u>	<u>250</u>	<u>6,183,390</u>
EXPENDITURE				
Cost of raising funds:				
Membership	331,867	-	-	331,867
Other voluntary income	138,498	478	-	138,976
Trading activities	3,312,114	-	-	3,312,114
Investment	2,428	-	-	2,428
	<u>3,784,907</u>	<u>478</u>	<u>-</u>	<u>3,785,385</u>
Expenditure charitable activities	1,970,010	69,157	6,664	2,045,831
Total expenditure	<u>5,754,917</u>	<u>69,635</u>	<u>6,664</u>	<u>5,831,216</u>
NET SURPLUS/EXPENDITURE FOR THE YEAR	<u>415,171</u>	<u>(56,583)</u>	<u>(6,414)</u>	<u>352,174</u>
Transfer between funds	<u>(92,135)</u>	<u>92,135</u>	<u>-</u>	<u>-</u>
NET MOVEMENT IN FUNDS	<u>323,036</u>	<u>35,552</u>	<u>(6,414)</u>	<u>352,174</u>
FUND BALANCES BROUGHT FORWARD	<u>1,677,851</u>	<u>115,279</u>	<u>55,076</u>	<u>1,848,206</u>
FUND BALANCES CARRIED FORWARD	<u><u>2,000,887</u></u>	<u><u>150,831</u></u>	<u><u>48,662</u></u>	<u><u>2,200,380</u></u>

9b RESERVES CATEGORY COMPARATIVES - COMPANY

	General 2024 £	Designated 2024 £	Restricted 2024 £	Total 2024 £
INCOME				
Income from donations legacies:				
Membership	430,359	-	-	430,359
Other voluntary income	79,274	4,929	-	84,203
	<u>509,633</u>	<u>4,929</u>	<u>-</u>	<u>514,562</u>
Income from charitable activities	86,775	8,123	250	95,148
Income from trading activities	3,978,663	-	-	3,978,663
Investment income	70,771	-	-	70,771
Other income	634	-	-	634
Total Income	<u>4,646,476</u>	<u>13,052</u>	<u>250</u>	<u>4,659,778</u>
EXPENDITURE				
Cost of raising funds:				
Membership	331,867	-	-	331,867
Other voluntary income	138,498	478	-	138,976
Trading activities	1,500,987	-	-	1,500,987
Investment	2,428	-	-	2,428
	<u>1,973,780</u>	<u>478</u>	<u>-</u>	<u>1,974,258</u>
Expenditure charitable activities	1,970,010	69,157	6,664	2,045,831
Total expenditure	<u>3,943,790</u>	<u>69,635</u>	<u>6,664</u>	<u>4,020,089</u>
NET EXPENDITURE FOR THE YEAR	<u>702,686</u>	<u>(56,583)</u>	<u>(6,414)</u>	<u>639,689</u>
Transfer between funds	<u>(92,135)</u>	<u>92,135</u>	<u>-</u>	<u>-</u>
NET MOVEMENT IN FUNDS	<u>610,551</u>	<u>35,552</u>	<u>(6,414)</u>	<u>639,689</u>
FUND BALANCES BROUGHT FORWARD	<u>578,441</u>	<u>115,279</u>	<u>55,076</u>	<u>748,796</u>
FUND BALANCES CARRIED FORWARD	<u><u>1,188,992</u></u>	<u><u>150,831</u></u>	<u><u>48,662</u></u>	<u><u>1,388,485</u></u>

9c MOVEMENT IN GROUP FUNDS

	At 31 December 2024 £	Statement of financial activities £	At 31 December 2025 £
General	2,000,887	476,462	2,477,349
Designated	150,831	(73,818)	77,013
Restricted	48,662	(3,590)	45,072
	<u>2,200,380</u>	<u>399,054</u>	<u>2,599,434</u>

Represented by	Restricted funds £	Designated funds £	General fund £	Total £
Tangible fixed assets	-	-	107,019	107,019
Intangible fixed assets	-	-	45,298	45,298
Investments	-	-	-	-
Cash at bank	45,072	77,013	2,317,050	2,439,135
Other net liabilities	-	-	7,982	7,982
	<u>45,072</u>	<u>77,013</u>	<u>2,477,349</u>	<u>2,599,434</u>

9d MOVEMENT IN COMPANY FUNDS

	At 31 December 2024 £	Statement of financial activities £	At 31 December 2025 £
General	1,188,992	834,748	2,023,740
Designated	150,831	(73,818)	77,013
Restricted	48,662	(3,590)	45,072
Total funds	<u>1,388,485</u>	<u>757,340</u>	<u>2,145,825</u>

Represented by	Restricted funds £	Designated funds £	General fund £	Total £
Tangible fixed assets	-	-	107,019	107,019
Intangible fixed assets	-	-	45,298	45,298
Investments	-	-	101	101
Cash at bank	45,072	77,013	2,168,823	2,290,908
Other net liabilities	-	-	(297,501)	(297,501)
	<u>45,072</u>	<u>77,013</u>	<u>2,023,740</u>	<u>2,145,825</u>

9e MOVEMENT IN GROUP AND COMPANY RESTRICTED FUNDS

	At 31 December 2024 £	Income £	Expenditure £	Transfers £	At 31 December 2025 £
Education Crowdfunding	565	-	-	-	565
Disabled Children Water Safety	10,204	-	1,058	-	9,146
Diverse Community Training	5,000	-	-	-	5,000
Club Hardship Fund	4,024	-	3,310	-	714
Don't Drink & Drown	1,161	-	203	-	958
Drowning Prevention Week	915	-	915	-	-
Youth Lifesaving	667	-	-	-	667
Lifesaving-Disadvantaged Children	250	-	244	-	6
Drowning Prevention Bath	116	-	-	-	116
Search & Rescue Training UK	7,197	-	2,100	-	5,097
Sports Officials Development	1,000	-	-	-	1,000
ECORYS Safety Managers	260	-	260	-	-
Worcester Water Safety	259	-	-	-	259
Regional Legacy Funds	17,044	4,500	-	-	21,544
	<u>48,662</u>	<u>4,500</u>	<u>8,090</u>	<u>-</u>	<u>45,072</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 2024 £	Income £	Expenditure £	Transfers £	At 31 December 2025 £
Designated funds have been allocated by the Charity for development					
Planned Development projects	132,000	64,186	181,257	45,071	60,000
Legacies	-	-	-	-	-
Regional Development Funds	18,831	6,315	8,133	-	17,013
	<u>150,831</u>	<u>70,501</u>	<u>189,390</u>	<u>45,071</u>	<u>77,013</u>

Trustees set aside a sum of £100,000 for Planned Branch Development Projects and £32,000 for the Commonwealth Lifesaving Championships.

10 CAPITAL COMMITMENTS

At 31 December 2025 capital expenditure commitments authorised by the Board of Directors but not contracted for amounted to £Nil (2024 – £Nil).

11 CONTINGENT LIABILITIES

There were no known contingent liabilities at 31 December 2025 (2024 - £Nil)

12 LEASING COMMITMENTS – GROUP AND COMPANY

At 31 December 2025 there were annual commitments under non-cancellable operating leases expiring as follows:

	2025	2024
Land and Buildings	£	£
Within one year	100,000	100,000
Between two and five years	400,000	400,000
Over 5 years	541,667	641,667
Other operating leases		
Within one year	5,628	5,628
Between two and five years	13,816	19,444

At 31 December 2025 there were annual commitments under non-cancellable financial leases and loans expiring as follows:

	2025	2024
Fixtures & Fittings	£	£
Within one year	-	-
Between two and five years	-	-
Other financial leases		
Within one year	-	-
Between two and five years	-	-

13 BALANCE SHEET EVENT

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



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Registered Charity (England and Wales 1046060, Scotland SC037912).
Private Limited by Guarantee Company (3033781).



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