

LIKKLE SWIMMERS

2025

LIKKLE SWIMMERS ANNUAL REPORT

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Charity Information

Charity Name: Likkle Swimmers

Structure: Charitable Incorporated Organisation (Foundation model constitution)

Registration Number: 1170956 (England & Wales)

Date of Registration: 3rd January 2017

Charity's Principal Address:

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

Trustees

Appointed Trustees are elected for a minimum term of 2 years at the Annual General Meeting.

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

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

Co-Founders:

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

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

Bankers

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

Independent Financial Examiner

Robert Sancto

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

ADDITIONAL GOVERNANCE

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

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

Likkle Swimmers



Likkle Swimmers Objective

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

Trustee Statement

2025 enabled Likkle Swimmers to expand its programme through staff training, broader lesson access, and community swimming initiatives in Jamaica. The programme strengthened safety, teaching capacity, and engagement across Treasure Beach and Kingston.

In the spring of 2025, we travelled to Treasure Beach and found it to be the same friendly community it has always been. The Likkle Swimmers' team of teachers were once again trained by industry professionals from the UK, through the STA (Awarding organisation).

For this year's program we added lessons for babies, helping new families gain confidence and widening access beyond existing swimmers

We used the sports park facilities for the Lifesaving course. For the Baby and Preschool course, we chose a private villa pool better suited to infants and young children. Villa Hikaru, which had previously sponsored one of our teachers, offered a consistent depth that allowed parents and carers to stand safely and hold their babies and toddlers with confidence. This made it an ideal training environment for the teachers.

A total of 16 staff were trained in Pool lifesaving techniques and 6 were awarded their Baby and Pre school teaching qualification. The courses were met with enthusiasm, and the teaching team showed a renewed passion for what they were delivering.

This extension of qualifications meant that as well as keeping all the existing swimmers safe, Likkle Swimmers could grow their reach to younger siblings and other families not yet involved in the swim programme.

Seeing new families come with trepidation on day one to them leaving with confidence in the team and a love of the water by the end of the week was a joy to watch.

Shanna-Kay and Rebecca continued to support Charlotte with the day-to-day admin as well as gain their lifesaving and BPS qualifications.

In addition to our time at Treasure beach, we also spent time in Kingston at the Jamaican Olympic pool. We had a morning of staff development and team building, including games, faults and corrections of strokes and races. This was followed by a packed afternoon of free-swimming lessons for the local Kingston community. The sessions were oversubscribed and made a positive impact on the pool staff, those that attended the lessons PLUS the wider community. Many a parent complimented the lessons on being safe and fun and there were also discussions and comments, of "why can't you (Likkle Swimmers) be here all the time"

The 2025 summer programme then ran with all the teachers having been updated in lifesaving and teaching techniques and the added sessions for adults and babies/young children, meaning that over 400 benefited from the Likkle Swimmers free lessons.

Camilla Golledge, Trustee

Financial Review

1st January 2025 to 31st December 2025

Opening cash balance

The opening cash balances as at 1st January 2024 stood at **£70,482.04**. At the end of the financial year 2025 Likkle Swimmers held surplus cash of

£52,158.13 spread across 3 separate Lloyds Bank Accounts:

Treasurers Current Account - **£290.94**

Instant Access Account - **£9,704.28**

95 DAY TERM Account - **£42,162.91**

These funds were carried forward into the next reporting period and will form the basis for funding the 2026 Swim Campaign.

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



Income

Having navigated 2024 and the challenges that Hurricane Beryl had presented, 2025 proved to be an unmitigated success with over 500 children and adults passing through the Likkle Swimmers program.

Our ability to fund raise locally through teacher sponsorship initiatives was jeopardised as local businesses were still in recovery mode from the hurricane. We also initiated separate hurricane relief fundraising for our local staff who suffered damage to their homes following Hurricane Melissa which arrived later in the year. This again caused damage to our swimming facilities at the Sports Park in Treasure Beach.

That said we were extremely grateful to the Princess Charlene of Monaco Foundation (PCMF) for their additional support in the year contributing 20,000 Euros in year for the program which included further support to help with costs repairing the pool and surroundings ahead of the 2026 program.

Separately we also received donations in excess of £3,000 (incl £1448 in cash from local resort tips) as well as just under £1,000 from fundraising events. Other notable income came from Bank Interest predominantly from our 95 Day Notice Account balance which contributed £1,491 and the hurricane appeal raised £1,537. Teacher sponsorship reduced to just £505 for reasons stated above whilst other online charity giving opportunities produced £567 giving a total income as £26,814 for 2025

The relationship with PCMF will reach its 5-year conclusion in 2025 so we do not anticipate further funds from 2026 onwards.

Financial Review

Expenditure

Our expenditure in 2025 was increased as we ramped up the program following the devastation of hurricane Beryl in 2024 when we were forced to run a reduced program.

Consequently, higher operational costs were incurred, driven by wages, pool restoration, additional training and activities at Easter. Teacher & Life guard wages rose to £11,512 as we operated 6 days a week during the summer instead of the normal 5 weekdays. This also reflected in the increase to drivers' wages (£3,836) as we continued to support local employment and enable local children to attend lessons free of charge. Administration and Pool Side Assistant costs (£3,366) also rose in proportion.

The second major expenditure was in Pool Maintenance (£8,500) as we continued the repairs needed to ensure the facilities were safe and usable. Public Liability Insurance remained consistent at £1,053 and freight shipping was reduced to £450 as we benefited from Transpak Shipping generous offer to ship for free our Swim Program items from the UK to Montego Bay although we still incur custom clearance fees

As mentioned, we undertook extra training and lessons at Easter supported by STA (Swim Teacher Association) Ambassadors (Adam Knight & Camilla Golledge) from the UK who gave up their time freely whilst Likkle Swimmers covered any accommodation and flight costs. As part of the training, we were able to make us of the Kingston National Pool to teach approximately 60 local children which involved an overnight stop fully funded by Likkle Swimmers.

Within the 2025 financial year we also began planning for our 10th Anniversary year in 2026 and locked in flights for our CEO to travel.

In summary despite a planned operational deficit which closed at £21,332, the charity ended the year with healthy reserves, positioning Likkle Swimmers for continued growth and deeper community impact in 2026.

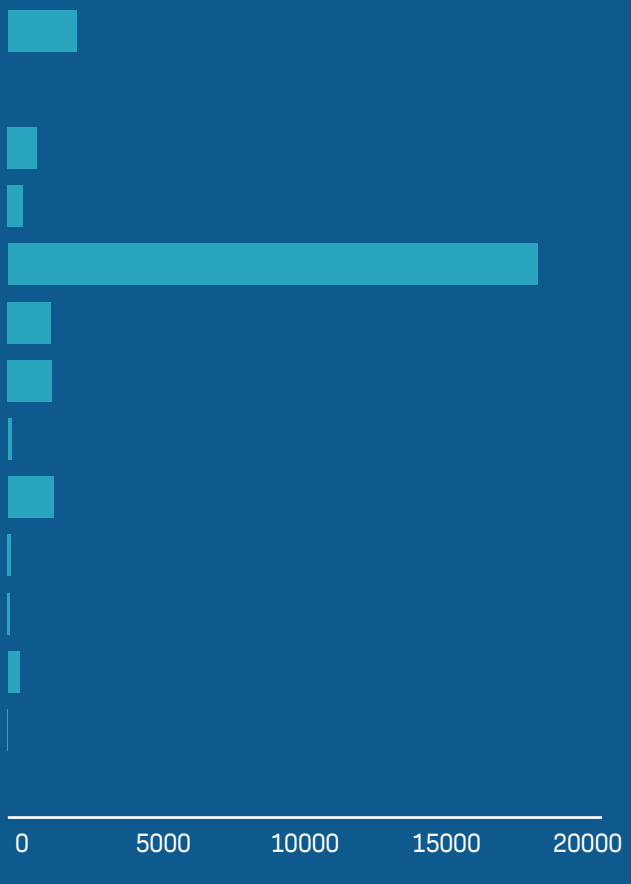
We remain steadfast in what we want to achieve and commit fully to 2026 as we look to secure and sustain the future of the program but at a local level with less support from the UK.

Although we maintain robust financial controls, including multi currency management, term deposit savings, and careful reconciliation of ATM based wage payments our forecast for 2026 is to be in deficit as we continue restoration of pool facilities and look to celebrate the achievement of Likkle Swimmers over the past 10 years when Likkle Swimmers was just a dream of our CEO.

Keith Holt, Co-founder Likkle Swimmers



Income	
Donations	£2,315.61
Gift Aid	£0.00
Golf Day	£982.01
Teacher Sponsorship	£505.47
PCMF Contribution	£17,832.83
Corporate Donations	£1,448.60
Interest	£1,491.26
Credits	£123.40
Hurricane Appeal	£1,537.70
EasyFundraising	£102.13
Giving Machine	£70.81
Benevity (Bing Search)	£394.27
PayPal Giving Foundation	£9.61
Banner Sponsorship	£0.00
TOTAL	£26,813.70



Expenditure	
Accommodation	£1,486.09
Flights	£4,504.46
Changing Rooms & Pool Maintenance	£8,500.78
Car Rental (incl Ins)	£802.14
Fuel	£231.44
Freight Shipping Fees	£449.80
Bank Charges	£786.94
Staff Hurricane Appeal (prev Just Giving)	£1,469.71
Public Liability Insurance	£1,053.64
Fund Raising Expenses	£1,740.95
Office (IT)	£65.07
Mobile Charges & Fees - Jamaica	£51.37
Teacher & Life Guard Wages	£11,512.51
STA Membership Fees & Training	£802.03
Subsistence	£300.00
Staff Entertainment	£622.52
Website Fees	£193.20
Postage	£19.75
Miscellaneous	£1,829.34
Printing & Stationary	£1,949.03
Swim Program	£2,571.49
Drivers Wages	£3,836.61
Admin Wages	£3,366.86
Refunds	£0.00
TOTAL	£48,145.73



In 2025 we had a net income versus expenditure of ***-£21,332.04***

CEO Vision



Charlotte Holt
CEO Likkle Swimmers

Dear Friends,

Following the challenges of 2024, when Hurricane Beryl caused widespread devastation in Treasure Beach, 2025 was a year of rebuilding, growth, and renewed opportunities for Likkle Swimmers...

It was a chance to build on the resilience shown by our community, invest in our staff, and continue helping children develop the skills and confidence to enjoy the water safely.

One of the highlights was seeing our summer swimming programme reach over 400 children once again, helping them develop a vital life skill, build confidence, have fun, and create lasting memories. This was a wonderful achievement and a testament to the dedication of our team.

Developing our staff remained a key priority. We were delighted to deliver a baby and toddler swimming course, led by our trustee Camilla, for six members of staff. With babies and toddlers attending alongside their parents, the course was incredibly successful and received a positive response from families.

We also trained two new female swimming teachers, who gained their STA teaching qualifications through training delivered by Adam, who has supported Likkle Swimmers in the past. In addition, our entire staff team achieved the STA lifesaving qualification. We are incredibly proud of their commitment to continued learning and professional development.

2025 was also a special year as we celebrated ten years of our staff's hard work and dedication. To thank them for their contribution, we took the team to Kingston for a night away together, recognising their commitment and celebrating all we have achieved.

While in Kingston, we also hosted a free day of swimming lessons at the National Aquatic Centre. The day was incredibly successful, allowing us to reach children and families in a new setting and demonstrate the difference accessible swimming lessons can make.

We continued to provide practical support to families by shipping more boxes of swimwear and swimming equipment, helping children access the essential resources they need to participate.

Community has always been at the heart of Likkle Swimmers. Rebecca and Shanna-Kay hosted a fantastic community party, bringing people together for a day of fun and celebration. We were especially grateful to the parents who volunteered their time, reminding us that Likkle Swimmers is about more than swimming lessons; it is about building relationships, supporting one another, and creating a stronger community.

As we look ahead, our commitment remains the same: to give more children the opportunity to learn to swim, equip our team with the skills to deliver safe and engaging lessons, and continue supporting the community that has been at the centre of Likkle Swimmers for the past ten years. I am excited about what we can achieve together in the years to come.

Appendices



CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees	LIKKLE SWIMMERS		
On accounts for the year ended	31st December 2025	**Charity no (if any)**	1170956
Set out on pages	2		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31.12.2025**.

Responsibilities and basis of report

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

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

Independent examiner's statement

[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. *Delete* [ ] *if not applicable.*

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

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

Signed:	RJ Sancto	**Date:**	24/9/2026
Name:	ROBERT JOHN SANCTO		
Relevant professional qualification(s) or body	CIPFA		

(if any):	
Address:	Springfield Business Consultants Ltd
	Springfield Oast Goudhurst Road
	Marden Kent TN12 9LT

Section B Disclosure

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

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

1. It is acknowledged that in the Jamaican environment that cash payments are generally a feature of the country. Hence Likkle Swimmers make cash payments to Life Guards and local swim teachers and local administrators with financial records maintained regarding these cash payments and are translated into equivalent sterling at the prevailing exchange rate.
2. An average exchange rate of £1: J$ 206 was used for expenses over the course of the year for pounds sterling equivalent.
3. As noted in the previous report, on 3rd July 2024 Hurricane Beryl devasted Treasure Beach and rendered the swimming pool used by Likkle Swimmers unusable. However the owners of 4 local villas allowed their pools to be used and full swim programme was able to be implemented. During 2024 and 2025 works on the pool and changing rooms were made with a Likkle Swimmers contribution of £8,440 in 2025 which enabled works to be completed and a full swim programme was able to be implemented during 2025
4. Expenditure increased during 2025 due to a special trip to Kingston of Likkle Swimmers overseas representatives and management to ensure a full 2025 swim programme, increased wage levels due to an extended swim programme to include Saturdays and an increase to 3 Jamaican admin staff.
5. As noted in previous year report, a welcome and unexpected single private donation of £38,830 (received in US$ 50,000) was made during 2023. Part of this donation was used to fund the pool and charging room and other works to bring the pool and operation back to working order. The majority of this donation continues to be held on a Lloyds Bank 95 day notice interest bearing account with a balance at 31 December 20025 of £32,163.
6. During 2025 the Princess Charlene Monaco Foundation donated £17,832. However this donation completes an agreed 5 year plan and hence no funding from this source is expected in 2026 and future years.

CHARITY COMMISSION FOR ENGLAND AND WALES

Charity Name	No (if any)
LIKKLE SWIMMERS	1170956

Receipts and payments accounts

CC16a

For the period from	Period start date	To	Period end date
	1st January 2025		31st December 2025

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Donations	2,316	-	-	2,316	8,567
Gift Aid	-	-	-	-	-
Golf Day	982	-	-	982	1,760
Teacher Sponsorship	505	-	-	505	5,732
PCMF Contribution	17,833	-	-	17,833	6,692
Corporate Donations	1,449	-	-	1,449	6,750
Interest	1,491	-	-	1,491	1,806
Credits	123	-	-	123	1,461
Hurricanne Appeal	1,538	-	-	1,538	2,063
EasyFundraising	102	-	-	102	127
Giving Machine	71	-	-	71	62
Benevity (Bing Search)	394	-	-	394	387
PayPal Giving Foundation	10	-	-	10	310
	-	-	-	-	402
***Sub total** (Gross income for AR)*	26,814	-	-	26,814	36,119
A2 Asset and investment sales, (see table).					
	-	-	-	-	
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	26,814	-	-	26,814	36,119
A3 Payments					
Accommodation	1,486	-	-	1,486	
Flights	4,504	-	-	4,504	
Changing Rooms & Pool Maintenance	8,501	-	-	8,501	524
Car Rental (incl Ins)	802	-	-	802	426
Fuel	231	-	-	231	91
Freight Shipping Fees	450	-	-	450	1,275
Bank Charges	787	-	-	787	428
Staff Huricanne Appeal (prev Just Giving Fees)	1,470	-	-	1,470	2,119
Public Liability Insurance	1,054	-	-	1,054	929
Fund Raising Expenses	1,741	-	-	1,741	1,667
Office (IT)	65	-	-	65	1,932
Mobile Charges & Fees - Jamaica	51	-	-	51	192
Teacher & Life Guard Wages	11,513	-	-	11,513	6,851
STA Membership Fees & Training	802	-	-	802	44
Subsistence	300	-	-	300	595
Staff Entertainment	623	-	-	623	610
Website Fees	193	-	-	193	163
Postage	20	-	-	20	44
Miscellaneous	1,829	-	-	1,829	686
Printing & Stationary	1,949	-	-	1,949	1,131
Swim Program	2,571	-	-	2,571	637
Drivers Wages	3,837	-	-	3,837	2,355
Admin Wages	3,367	-	-	3,367	2,150
Refunds	-	-	-	-	629
Sub total	48,146	-	-	48,146	25,478
A4 Asset and investment purchases, (see table)					
	-	-	-	-	
	-	-	-	-	
Sub total	-	-	-	-	-
Total payments	48,146	-	-	48,146	25,478
Net of receipts/(payments)	- 21,332	-	-	- 21,332	10,641
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-
Cash funds this year end	- 21,332	-	-	- 21,332	10,641

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

B1 Cash funds

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	Lloyds Bank Treasurers Account	291		
	Lloyds Bank Instant Access Account	9,704		
	Lloyds 32 Day Notice Account	-		
	Lloyds 95 Day Notice Accout	42,163		
	WISE Euro Account	-	-	-
	WISE USD Account	-	-	-
	WISE GBP Account	-	-	-
	Total cash funds	52,158	-	-
	(agree balances with receipts and payments account(s))	Agreement Error	OK	OK

B2 Other monetary assets

Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-

B3 Investment assets

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
		-	-
		-	-
		-	-
		-	-
		-	-

B4 Assets retained for the charity's own use

Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-

B5 Liabilities

Details	Fund to which liability relates	Amount due (optional)	When due (optional)
		-	
		-	
		-	
		-	
		-	

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

Signature	Print Name	Date of approval
	ANDREW JORDAN	2/10/26

Likkle Swimmers



Registered Charity: 1170956 in England and Wales