SwimTayka Annual Report 2025

SWIM TAYKA

THE YEAR IN BRIEF

2025 at a Glance...

A year of delivery, learning and a clearer direction for the future.

2025 was not simply a year of doing more. It was a year in which SwimTayka delivered programmes, listened carefully to partners and volunteers, and became clearer about where the charity adds most value.

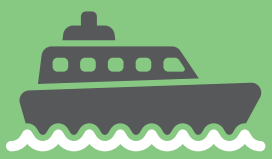
Peru produced the strongest measured outcomes. Uganda showed the importance of local continuity. Bali highlighted both the value and the limitations of a general volunteer model. Brazil reminded us that sometimes the right decision is not to proceed when safe delivery cannot be assured.

TOTAL INCOME RECORDED
£171,181.80

TOTAL EXPENDITURE
£127,296.30

SURPLUS FOR THE YEAR
£43,885.50

ENGLISH CHANNEL CAMPAIGN
£123,415



11
English Channel Boats



100
Peru participants



38
Goodlife children in Uganda



6
Bali volunteer sessions

Children reached - what we can say with confidence

Programme records directly quantify 100 participants in Peru and 38 children at Goodlife in Uganda. That gives a calculated minimum of 138 directly quantified children. The true 2025 reach was higher because the available records do not give a verified unique child total for Bali or the Uganda school outreach.
The report therefore does not publish a complete 2025 headline total.

Volunteers - what we can say with confidence

At least 10 people are directly evidenced in overseas programme delivery roles: eight people are listed across the Bali programme records including programme management support, one short-term volunteer was recruited for Peru, and Uganda was supported by one SwimTayka ambassador. This is not a whole-charity volunteer total.

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Reference and Administrative Details

Charity name: SwimTayka

Registered charity number: 1176079

Principal address:

48 The Causeway
Chippenham
SN15 3DD

Reporting period: 1 January 2025 to 31 December 2025

Trustees serving during 2025

Name	Role	2025 note
Dr Alice Mary Bunn	Chair	Served during the year.
Robert Hamilton	Vice Chair	Stepped down January 2025
Bryan Avery	Secretary; Founder and CEO	Served during the year.
Mark Scott	Trustee	Served during the year.
Carole Stevenson	Trustee	Stepped down October 2025
Neil Rushton	Trustee	Served during the year.
Daisy Brooks	Trustee	Stepped down August 2025.
Vicki Summersby	Trustee; Financial Director	Financial Director from April 2025

FROM THE CHAIR

Chair's Statement



When I look back at 2025, the first things I remember are not the tables in this report. I think of children arriving for summer-holiday lessons in Huanchaco, Debbie and Tyson travelling by boat between schools on Lake Bunyonyi, volunteers giving honest feedback in Bali, and swimmers gathering on a Dover beach before the Channel season.

Those moments sit behind the figures. They also helped us see more clearly what was working, what needed to change and where SwimTayka should put its energy next.

The international picture was much broader than Bali. In Huanchaco, Peru, 100 children took part in the eight-week HELP Swim programme during the school summer holidays. The programme was 27% oversubscribed and the assessment data shows clear progress in swimming and water-safety skills. In Uganda, Debbie Greyling spent several weeks around Lake Bunyonyi, teaching 38 young children at Goodlife every day and working alongside Tyson, a local instructor who already teaches schoolchildren around the lake. Bali ran six two-week volunteer sessions with Swimdo. Brazil was different: after the usual pool was lost and suitable alternatives could not be found, the programme did not run. I am glad we are able to say that plainly. Safe and worthwhile delivery matters more than being able to claim that an activity took place.

Our English Channel programme again provided the charity's strongest fundraising result. Behind the total were months of training, qualifier swims, changing weather, boat crews and thousands of individual supporters. Eleven boats were booked; eight teams completed the crossing, one was deferred and two did not complete. Together the campaign raised £123,415 against a £108,000 target. That success also makes one of our risks very visible: a large proportion of our income still comes through one fundraising route.

The Board considered that concentration during the year. We did not decide to answer it by chasing a broad range of grants. Instead, we kept our fundraising focus on the Channel programme while looking separately at how SwimTayka delivers charitable work. The most important strategic decision was to begin moving towards a partner grant-giving model from 2026, with clearer due diligence, safeguarding assurance, outcomes and reporting. The distinction matters: SwimTayka plans to give grants to suitable delivery partners; that is not the same as making grant applications the centre of our own fundraising strategy.

We also approved an 18-place UK pilot with Youth Adventure Trust. It is a modest pilot by design. We want to learn whether partner-led delivery can help young people develop water confidence and self-rescue skills while reducing unnecessary operational risk for the charity.

Thank you to the children and families who took part, the local instructors and partners who did the day-to-day work, the volunteers and ambassadors who gave their time, and the swimmers and supporters who funded it. My hope for the next year is straightforward: keep the work that is effective, improve the parts that are not, and make sure more of the charity's resources reach beneficiaries safely and accountably.

Dr Alice Bunn OBE CEng
Chair of Trustees

FROM THE CEO

CEO's Statement



For me, 2025 was a year when the detail mattered. I remember the 100 children starting lessons in Huanchaco, Goodlife teachers stepping into the lake beside Debbie, volunteers in Bali telling us plainly when their time could have been better used, and a Brazil programme we chose not to force when the teaching environment stopped being suitable.

Those details are more useful than a list of activity. They tell us what changed, what did not, and what will still be there after a visiting volunteer goes home.

Peru is probably the clearest example. On 6 January, four groups of 25 children began an eight-week programme in Huanchaco. Places were free and priority was given to children whose parents said they had the weakest swimming skills. By the final assessment, 88 children could complete a five-second push and glide, compared with 47 at the start; 63 could retrieve an object from the bottom of the pool, compared with 32; and 65 could swim five metres on their back, turn and swim five metres on their front, compared with 43. Those are not claims about lives saved. They are tangible changes in skills that matter around water.

Uganda gave us a different lesson. Debbie taught the 38 children at Goodlife every day and brought the teachers into the water too. Many of the children had barely been in the lake before. By the end of the visit, all 38 could move themselves independently through the water using noodles or armbands. In the afternoons Debbie travelled by boat with Tyson to local schools. The visit also made the limitations of short-term volunteering very clear. The lake is deep, visibility is poor, safe teaching areas are limited and continuity depends on people such as Tyson being there after visiting volunteers leave.

Bali taught us something equally important about the volunteer experience. Volunteers spoke warmly about the children, Swimdo's local team and the progress they saw. But some also reported only seven or eight hours of active engagement across two weeks and uncertainty about what they should do when weather or cancellations changed the plan. That feedback is uncomfortable, but useful. If somebody gives their time, expertise and money to support SwimTayka, we have a responsibility to use that contribution well.

Brazil did not happen in 2025. The pool previously used for lessons had been sold and converted to a bed and breakfast, alternatives were unsuitable, and local beach conditions were not appropriate for beginner lessons. We could have forced a version of the programme simply to say it ran. We did not, and I think that was the right decision.

All of this fed into the operating-model review. The question became less 'How do we send more volunteers?' and more 'What is the safest, most sustainable way for SwimTayka to help local organisations deliver good swimming and water-safety education?' The partner-led model we will test from 2026 is our answer for now. We will measure it, learn from it and change it if the evidence tells us to.

The Channel programme remains our financial engine. It raised £123,415 against a £108,000 target in 2025. I am proud of that, but I am equally aware that fundraising success only matters if we can turn it into well-governed, well-evidenced public benefit.

Bryan Avery,
Founder and CEO



English Channel

WHY WE EXIST

Our Story and Purpose

SwimTayka began with a simple observation: charities and community organisations working beside rivers, lakes and the sea often support children in many parts of their lives, yet formal swimming and water-safety education can still be missing. SwimTayka was created to help close that gap by working with local organisations rather than trying to replace them.

The name SwimTayka

"Swim" reflects the practical skill at the centre of the charity.

"Tayka" comes from the Aymara language and means "mother", reflecting the idea of water as something that sustains communities but also needs to be understood and respected.

This background is part of the charity's identity, while the practical purpose remains simple: helping children develop skills and knowledge to be safer around water.



Mission

SwimTayka exists to prevent children from drowning by improving access to swimming, water-safety and drowning-prevention education.

How we work

The charity works through local partners, instructors, volunteers and ambassadors, depending on what a community and programme actually need. During 2025 the Board concluded that direct volunteer deployment should become more selective and that, from 2026, SwimTayka should begin testing a partner grant-giving model.

The aim is to put clearer responsibility with capable local organisations, while SwimTayka provides funding, assurance and support against agreed standards and outcomes.

Charitable objects

- The advancement of health and the saving of lives through the provision of swimming lessons for children and teaching and training in all aspects of water safety.
- The advancement of education in relation to clean water, particularly through water stewardship education for children and the protection of the environment.

Global Drowning Context

Drowning is a global public-health issue, but the risks are not shared equally.

The World Health Organization published its first Global status report on drowning prevention in December 2024. It estimated about 300,000 drowning deaths worldwide in 2021. Ninety-two per cent occurred in low- and middle-income countries, and 24% were among children under five. WHO also reported that the global drowning death rate fell by 38% between 2000 and 2021, showing that prevention can work even though progress is uneven.

WHO includes teaching school-age children basic swimming, water-safety and safe-rescue skills among recommended drowning-prevention actions. It also stresses that lessons must themselves be safe: appropriate teaching areas, trained instructors, suitable curricula, supervision and risk assessment all matter.

What this means for SwimTayka

Learning to swim does not mean a life has been "saved", and this report does not make that claim. SwimTayka's programmes are intended to help children develop swimming, self-rescue and water-safety skills designed to reduce drowning risk. The charity's role sits alongside many other prevention measures, including safe environments, supervision, rescue capability and community education.



Source: World Health Organization, Global status report on drowning prevention 2024, published 13 December 2024; WHO guidance on basic swimming and water-safety skills, 2021.

The World Health Organisation Global Status Report Figures



300,000
drowning deaths worldwide in 2021



92%
occurred in low and middle-income countries



24%
were among children under five

Our Impact in 2025

What was delivered, what changed, and where the evidence is still incomplete.

Programme	Verified reach/output	What the evidence says
Peru - HELP Swim	100 participants	Eight weeks; four groups of 25. Final assessments show measurable skill progression.
Uganda - Goodlife	38 children	Daily lessons; all 38 could move independently through the water using noodles or armbands by the end of the visit.
Uganda - school outreach	3 schools	Each school served roughly 370 pupils, but exact unique lesson attendance was not recorded.
Bali - Swimdo	6 two-week sessions	Children aged 7-12 participated; supplied closing records do not state a verified unique child total.
Brazil	0 programme delivery	Planned activity did not proceed because a suitable safe venue could not be secured.
UK pilot	18 places approved	Approved and funded during 2025 for delivery in 2026; not counted as a 2025 beneficiary output.

Calculated minimum, not a headline total

100 Peru participants + 38 Goodlife children = a minimum of 138 directly quantified children in 2025 programme records. The true number was higher because this excludes Bali and the Uganda school outreach. A complete headline total should not be published until those records are reconciled.

Peru assessment results

Assessment measure	Initial	Mid-term	Final
Answer two water-safety questions	0	100	99
Push and glide for 5 seconds	47	76	88
Retrieve object from pool bottom	32	32	63
5m back, turn, 5m front	43	55	65
Dolphin leg kick on front for 5m	22	34	54
Scull head-first for 2m	35	52	75
Rhythmic breathing in front crawl with float	28	35	67
Recognisable breaststroke for 5m	21	28	55

Source note: HELP Swim 2025 End of Project Report. These are skill-assessment counts, not evidence of longer-term drowning outcomes.


swimtayka.org
Projects
Volunteer

WHERE WE WORKED

Peru – Huanchaco



HELP Swim: eight weeks of structured swimming, water safety and environmental education.

Huanchaco is a coastal town with a deep relationship with the Pacific. The traditional Caballito de Totora fishing craft have been used there for thousands of years, while today the coastline is shared by fishing families, surfers, residents and visitors. The sea is part of everyday life, but strong currents and large waves mean swimming and water-safety skills matter.

The story of the 2025 programme

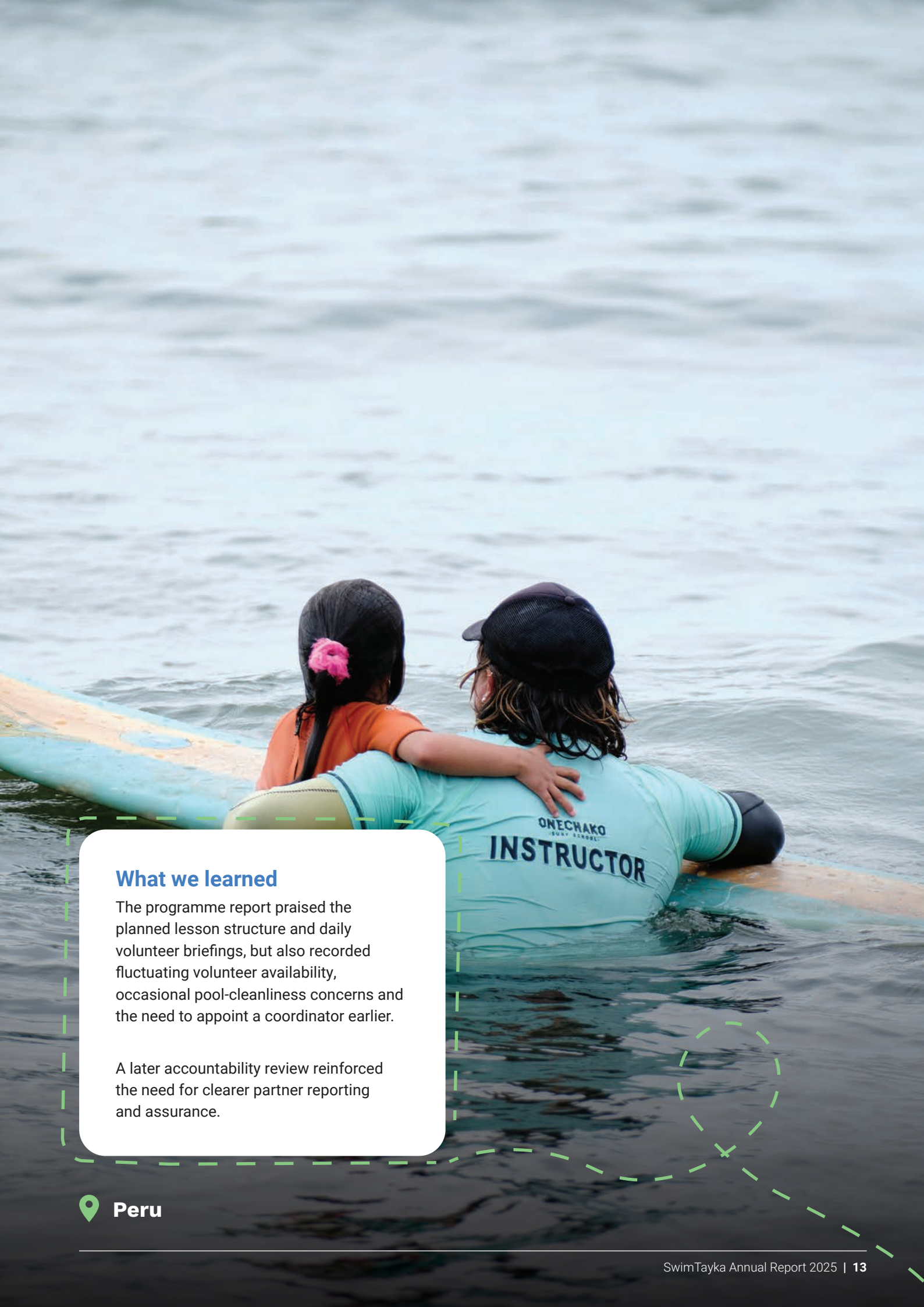
On Monday 6 January, 100 children began HELP Swim. They were split into four groups of 25 and met twice a week during the Peruvian school summer holidays. Places were free. Because demand exceeded capacity by 27%, priority was given to children whose parents identified them as having the weakest swimming skills.

Each morning combined swimming with environmental learning. While one group was in the pool, another explored sustainability, litter, contamination, recycling and the relationship between the sea and local Totora reeds. Then the groups swapped. Having access to a shallow pool and a deeper pool allowed the team to match teaching more closely to ability and supervision needs.

A simple measure of progress

At the start, 47 participants could complete a five-second push and glide. By the final assessment, 88 could. The number able to retrieve an object from the pool bottom rose from 32 to 63. Those changes do not tell us what happens months or years later, but they do show that children developed practical skills during the programme.

Financial context: the partner report records direct programme expenditure of S/.12,544.60, shown as £2,763.13 at the budget exchange rate. SwimTayka's draft ledger activity coding shows £5,095.40 against Peru.



What we learned

The programme report praised the planned lesson structure and daily volunteer briefings, but also recorded fluctuating volunteer availability, occasional pool-cleanliness concerns and the need to appoint a coordinator earlier.

A later accountability review reinforced the need for clearer partner reporting and assurance.

Peru

WHERE WE WORKED

Uganda - Lake Bunyonyi

What a short visit taught us about continuity, local teaching and safe places to learn.

Lake Bunyonyi is woven into daily life. Communities travel by canoe, schools sit around the shoreline and the lake can be both a route and a workplace. It is also exceptionally deep, with poor underwater visibility in many teaching areas. The 2025 project was therefore as much about understanding what safe, sustainable delivery should look like as it was about the lessons themselves.

Debbie's mornings at Goodlife

SwimTayka ambassador Debbie Greyling stayed at Goodlife and taught its 38 children, aged three to seven, every day they were present. Many had very little previous experience in the lake. Goodlife teachers joined the sessions too. They helped with translation, supported children in the water and built their own confidence at the same time.

What changed at Goodlife

By the end of the visit, all 38 children could move themselves independently through the water using noodles or armbands. The teachers had also gained water confidence and basic knowledge. This is an immediate programme outcome; it is not evidence that the children became independent swimmers or that drowning risk was eliminated.

Afternoons with Tyson

In the afternoons Debbie travelled by boat with Tyson, a local instructor who already teaches schoolchildren around the lake. They worked at three schools and adapted each session to age, ability, group size and the available teaching area. The report describes a very practical partnership: Tyson brought local knowledge, language and continuity; Debbie brought additional teaching capacity and ideas that could be used after she left.



The lesson behind the lessons

The visit showed why continuity matters. Only one school had an enclosed swimming dock. At other sites, children could drift towards much deeper water, making supervision harder.

The report concluded that short volunteer visits alone are unlikely to be sustainable and that supporting Tyson, improving safe teaching infrastructure and continuing the Goodlife relationship may produce greater long-term value.

Financial context: the project report records an actual SwimTayka cost of £2,544.36 against a £2,802 budget. The draft ledger activity coding shows £2,601.55 against Uganda.


Float to live
If you ever fall into water follow these steps!
HELP!

Uganda

WHERE WE WORKED

Bali, Indonesia - Swimdo

A long-running partnership that gave us both positive results and useful criticism.

The Keramas programme works with children aged seven to twelve on survival swimming, water safety and drowning-prevention education. In 2025, six two-week volunteer sessions ran between June and September alongside the local Swimdo team.

What worked well

Volunteer feedback described visible enjoyment and skill development among children and consistently praised the professionalism and commitment of Swimdo staff. The year also included renewed instructor certifications, an Emergency Action Plan and further work around disability inclusion and junior lifesaving. Returning volunteers felt the programme had improved year on year.

What volunteers told us

The same closing review also recorded a more difficult side of the experience. Some volunteers reported only around seven to eight hours of active engagement over a two-week placement. When weather or cancellations disrupted sessions, people were not always clear about how else their skills could be used. Some wanted more transparency about how their contribution supported the programme and its longer-term goals.

Why this feedback mattered

The value of a volunteer programme is not measured by how many people travel. It is measured by whether their time, skills and financial contribution are genuinely useful to children, local instructors and the partner organisation. The Bali review was one of the clearest reasons for moving towards a more selective hybrid model.





Next step

The closing review proposed targeted funding for local delivery, combined with specialist volunteer placements where a defined skill is needed, for example CPR, curriculum development or inclusion work.

This puts more weight on local instructor development and measurable outcomes, and less on maintaining large numbers of general placements.

Bali

WHERE WE WORKED

Brazil – a programme that did not run

Sometimes responsible delivery means deciding not to proceed.

Brazil was part of SwimTayka's plans for 2025, but the programme did not go ahead. The pool previously used for lessons had been sold and converted to a bed and breakfast. The team explored alternatives, but other pools were too deep, closed, unavailable or unsuitable for community use. Beach-based teaching was also considered, but water quality, strong waves and understandable concerns from parents made it unsuitable for beginner lessons.

Why this belongs in an annual report

It would be easy to leave a cancelled programme out of a report focused on achievements. We have included it because it shows an important part of responsible programme management. SwimTayka should not count planned activity as impact, and it should not force delivery when the teaching environment is not safe or appropriate.

What we learned

A sustainable programme needs more than willing volunteers. It needs a safe and reliable venue, local ownership, safeguarding arrangements, appropriate instruction and realistic logistics. Discussions about possible local partners and venues continued, but these remained development options rather than 2025 outcomes.



Next step

Trustee papers discussed revisiting Brazil in 2026. That should remain an aspiration until a safe venue, suitable local partner arrangements, safeguarding and funding are confirmed.

Brazil (2024)

What 2025 Taught Us

The themes that connected Peru, Uganda, Bali and Brazil.

01
Local continuity matters more than short visits

Peru benefited from an established partner and recurring programme. In Uganda, Tyson's ongoing local teaching mattered because he remained when Debbie left. Bali's review pointed in the same direction: local instructor development can be more valuable than simply increasing the number of visiting volunteers.

02
Volunteer time needs a clear purpose

A volunteer who travels, fundraises and gives up personal time deserves a clear role. Bali showed that good intentions are not enough if cancellations or poor planning leave skills underused. Future placements should be linked to defined needs and include contingency activity.

03
Safe delivery comes before expansion

Brazil did not run because a suitable teaching environment could not be secured. Uganda highlighted the difficulty of teaching in open water without enclosed docks. Both examples reinforced the same principle: the charity should not expand simply to increase numbers.

04
Better evidence makes better decisions

Peru's assessments make it possible to describe what changed during the programme. By contrast, Bali and the Uganda school outreach lack a verified unique child total in the records supplied. From 2026, partner agreements and programme plans need clearer definitions of reach, completion, outcomes, volunteer involvement and reporting dates.



The strategic consequence

These lessons fed directly into the Board's decision to move towards a partner grant-giving model. The aim is not to step away from communities. It is to work with capable local organisations in a way that is clearer about responsibility, safer to govern and easier to measure.

PROGRAMME DEVELOPMENT DURING 2025

United Kingdom – Every Child Can Swim Pilot

Approved in 2025 for delivery in 2026.

The UK pilot grew from the same question that shaped the wider operating-model review: could SwimTayka achieve good beneficiary outcomes by funding trusted partners to deliver, rather than trying to manage every part of a programme directly?

During 2025 the trustees approved and funded an 18-place pilot with Youth Adventure Trust for vulnerable young people aged 11-16. The model is designed around one-to-one swimming lessons focused on water confidence, water safety and self-rescue rather than performance swimming. Youth Adventure Trust and participating swim schools are expected to hold personal data and consent, with SwimTayka receiving anonymised outcome information.

Why start small?

Eighteen places is intentionally modest. The purpose is to help those young people and also to test whether the partner-led model gives trustees the assurance they need on safeguarding, outcomes, data, cost and delivery before considering wider use.

Proposed measures

- Water confidence and willingness to participate in water-based activities.
- Float to Live and basic self-rescue skills.
- Attendance and completion of the funded lessons.
- Anonymised outcome reporting from the delivery partners.



This pilot was approved during 2025 but is not counted as 2025 beneficiary delivery.

Volunteers and Local Instructors

People give SwimTayka their time in very different ways. Some teach, some fundraise, some help other swimmers, some bring professional skills, and local instructors provide the continuity that visiting volunteers cannot.

The stories on the following pages show that contribution more clearly than a single volunteer number could. The records for 2025 still do not support a reliable whole-charity volunteer total, so this report does not invent one.

BALI

8 Recorded programme participants

PERU

1 short-term volunteer recruited through SwimTayka

UGANDA

1 SwimTayka ambassador



What we can verify

At least 10 people are directly evidenced in overseas programme delivery roles. This should not be presented as the total number of SwimTayka volunteers for the year because it does not include all fundraising, event, administrative or other volunteer support.

The growing importance of local instructors

The 2025 programme evidence points repeatedly towards local capability. In Bali, local staff were praised for their professionalism and continued development. In Uganda, the strongest continuity came from Tyson, who already teaches children around the lake, and from Goodlife teachers joining Debbie in the water. In Peru, a recurring local partner and structured programme provided continuity across the eight weeks.

The future model should therefore treat visiting volunteers as one tool, not the default answer. Where a volunteer brings a defined skill that a partner needs, that can be valuable. Where local instructors can deliver effectively with funding, equipment or training, that may be the better use of charitable resources.



Bali

PEOPLE BEHIND THE YEAR

A weekend in Dover

Training, teamwork and the community behind the Channel.

At the start of June, around 70 swimmers gathered on Swimmer Beach in Dover. Some were experienced Channel swimmers; others were preparing for their first qualifier. Bryan, Scotty and Neil shared safety guidance and swim routes, while teams prepared for boat training. Then one of the key support boats, Anastasia, broke down.

The answer was not to abandon the weekend. With Pegasus available and swimmers, crews and organisers willing to adapt, training continued. The weekend went on to include qualifier swims, a social swim, a talk from Scotty and a night swim in the harbour. It was good preparation for the Channel because the Channel rarely follows a perfect plan.



Hannah went back into the water

One moment captured the spirit of the weekend particularly well. Hannah went to the assistance of another swimmer who was in difficulty. Later, even though she had already completed her own qualifying swim, she got back into the sea to support another swimmer. It did not add a penny to the fundraising total, but it says a great deal about the culture around the Channel programme.

That culture matters to SwimTayka. Teams train together for months, share advice, cope with changes in weather and tides, and ask friends, families and colleagues to support a cause that many of those donors may only just be discovering. The fundraising result is important, but the community that sits behind it is part of the story too.

Source: SwimTayka website, Dover training weekend story, 2 June 2025; SwimTayka July 2025 newsletter.

Different ways to help

Not every contribution involves getting into the water.



Ellen - bringing skills and raising funds

Ellen, a swim instructor preparing to volunteer on the Bali programme, had already exceeded her £2,000 fundraising target by July.

Her story shows the double contribution some volunteers make: they bring professional swimming knowledge and also help raise the money that supports programme delivery.



Vicki - helping from dry land

When Vicki Summersby joined SwimTayka as Financial Director in April, she brought a very different kind of expertise. SwimTayka's website introduction noted that she had been fearful of water when she was younger and did not pretend that a Channel swim was about to become her new hobby.

> ***"Although water isn't for me... I can help look after the charity's finances."***
>
> Vicki Summersby, SwimTayka website, April 2025



Ruislip High School - £464.77 from a school community

Students and staff at Ruislip High School raised £464.77 through a range of activities.

It is small beside the Channel total, but that is exactly why it belongs in this report: support for SwimTayka did not only come from major challenges. It also came from school communities choosing to put time and energy behind the charity's purpose.

These stories are different, but together they show something important about the charity. SwimTayka needs swimmers and instructors, but it also needs fundraisers, finance expertise, schools, donors, boat crews, trustees and people who simply choose to help when somebody else needs support.

Sources: SwimTayka July 2025 newsletter; SwimTayka website, 4 April 2025; Ruislip High School thank-you letter.

Fundraising and Support

The English Channel remained our financial engine, but the numbers only tell part of the story

The English Channel Relay programme again generated most of SwimTayka's fundraising income. In 2025, 11 boats were booked. Eight teams completed their crossings, one was deferred and two did not complete. The campaign raised £123,415 against a target of £108,000 and involved 3,181 individual supporters. Behind those figures were early-morning training sessions, qualifier swims, crews adapting to weather and tides, and supporters following teams across the season.

A Channel year is never a simple win-or-lose story

Some teams reached France; others were stopped by conditions, tides or the realities of a very hard open-water challenge. The fundraising did not depend entirely on a successful finish. Supporters backed the swimmers because the challenge connected them to SwimTayka's work, and that mattered even when a crossing could not be completed

Income concentration

Draft financial records show £153,890.54 of 2025 income was recorded through JustGiving, around 90% of total recorded income. That figure is broader than the £123,415 English Channel campaign total and the two should not be treated as the same measure.

The concentration is a material financial risk and trustees considered it during the year.

Signed June meeting minutes record that earlier attempts to diversify income had not delivered the expected results and that the charity's fundraising focus would remain on the Channel boat-swim model. The Board did not decide to make broad grant-chasing the centre of SwimTayka's own income strategy. The separate decision to become a grant-giving charity is about how SwimTayka will support delivery partners.

Community support

Not every contribution came from a major campaign. At Ruislip High School, students and staff raised £464.77 through a range of activities. It is a small number beside the Channel total, but it tells a different and equally useful story: a school community choosing to connect its own fundraising with SwimTayka's work and purpose.

Fundraising standards

SwimTayka is registered with the Fundraising Regulator and seeks to fundraise responsibly and transparently. Trustees retain oversight of fundraising activity and how the charity communicates with supporters.



English Channel

Financial Review

During the year ended 31 December 2025, SwimTayka recorded total income of £171,181.80 and expenditure of £127,296.30, resulting in a surplus of £43,885.50. Net assets increased from £15,237.76 at the beginning of the year to £59,123.26 at 31 December 2025.

JustGiving was the charity's main recorded income collection channel during 2025, accounting for £153,890.54 (89.9% of total income). Other recorded income comprised merchandise sales of £6,020.88, other donations of £5,268.47, event registration income of £4,281.30 and other revenue of £1,720.61. JustGiving is a collection platform and should not be described as a single donor or underlying fundraising source.

The largest recorded cost category was marine services (£44,510.00), mainly associated with English Channel fundraising activity and boat commitments. Other significant headings included salaries (£25,068.18), advertising and marketing (£9,701.06), direct wages (£8,750.01) and administration/PA fees (£6,637.64). These are accounting-code descriptions, not a division of charitable activities from fundraising and governance.

The trustees approved the Annual Report and the charity has confirmed that Watchman Accountants Limited approved the accounts. Please use the precise description of the accountant's role and any independent examination provided in the final signed accounts. Avoid saying the accounts are still "draft".



2025 Financial Highlights.

Approved figures for the year ended 31 December 2025.

TOTAL INCOME
£171,181.80

TOTAL EXPENDITURE
£127,296.30

ANNUAL SURPLUS
£43,885.50

NET ASSETS
£123,415

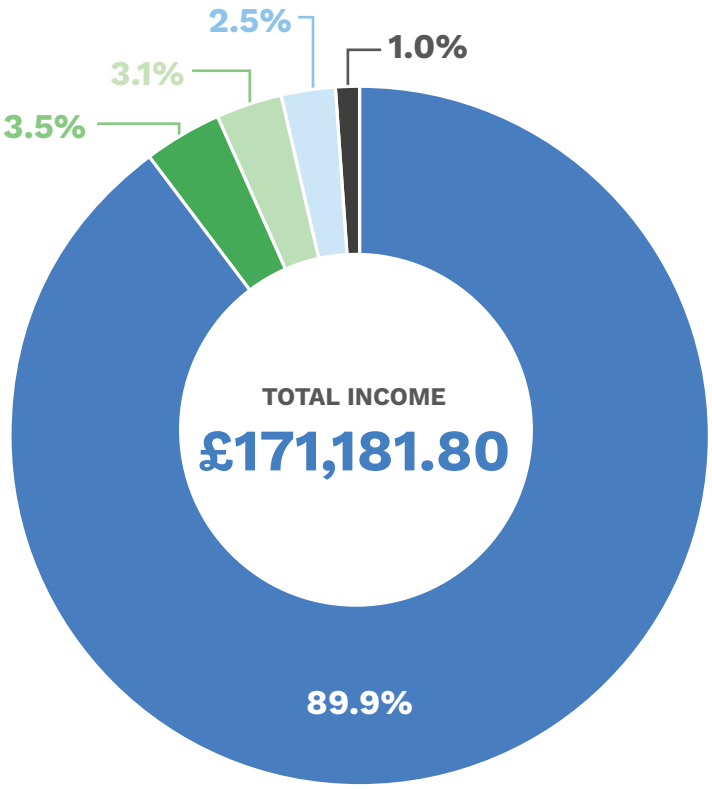
CASH AT BANK AND IN HAND
£43,885.50

LIABILITIES DUE WITHIN ONE YEAR
£123,415

Activity coding is an internal allocation view and should not be interpreted as a direct beneficiary-cost ratio without checking the underlying accounting treatment.

2025 Income Breakdown.

Approved figures for the year ended 31 December 2025.



JUSTGIVING INCOME
£153,890.54 | 89.9%

MERCHANDISE SALES
£6,020.88 | 3.5%

OTHER DONATIONS
£5,268.47 | 3.1%

EVENT REGISTRATION INCOME
£4,281.30 | 2.5%

OTHER REVENUE
£1,720.61 | 1.0%

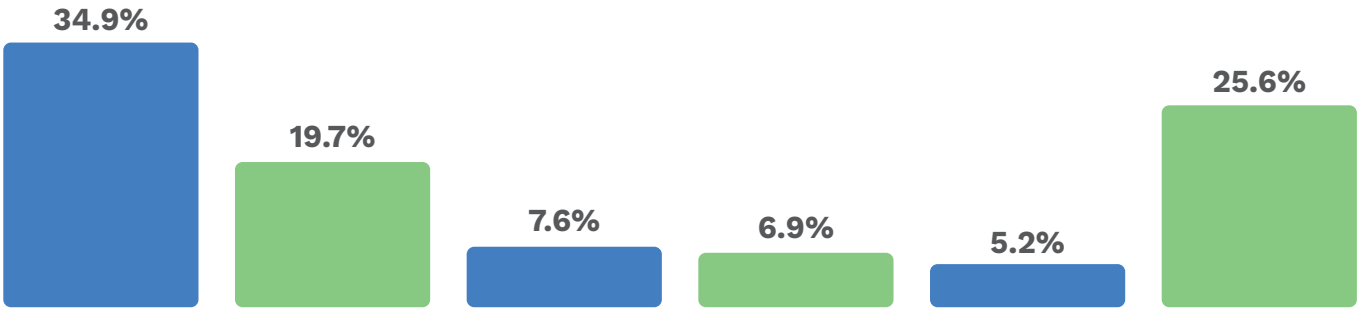
JustGiving is the charity's main income channel in 2025.

Financial Review (cont'd)

2025 Expenditure Breakdown.

Approved figures for the year ended 31 December 2025.

TOTAL EXPENDITURE
£127,296.30



£44,510.00
Marine Services

£25,068.18
Salaries

£9,701.06
Advertising and Marketing

£8,750.01
Direct wages

£6,637.64
Admin and PA fees

£32,629.41
All other expenditure

MARINE SERVICES*
£44,510.00

SALARIES
£25,068.18

ADVERTISING AND MARKETING
£9,701.06

DIRECT WAGES
£8,750.01

ADMIN AND PA FEES
£6,637.64

ALL OTHER EXPENSES
£32,629.41

*Marine services mainly reflects English Channel fundraising activity and boat commitments.

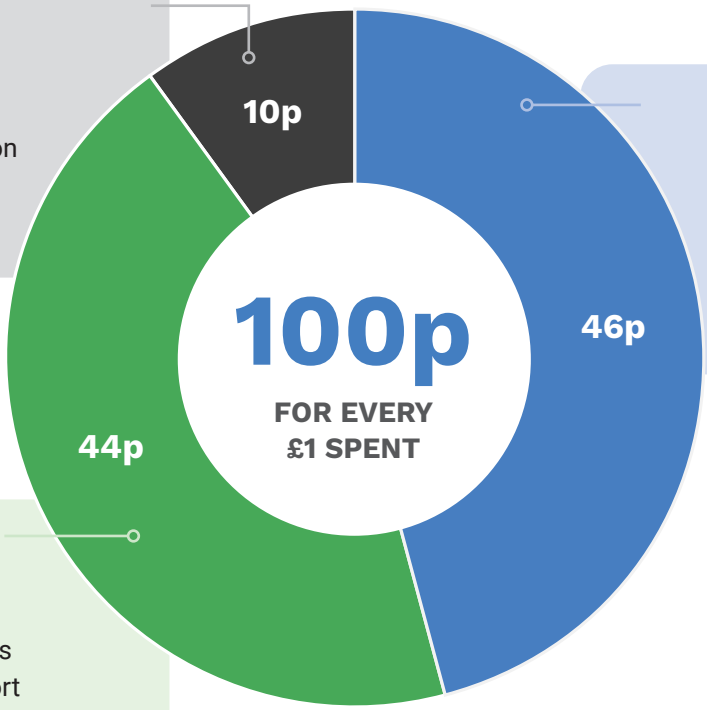
How Every £1 is Spent

Based on 2025 expenditure of £127,296.30.

10p

Governance and essential administration

£12,730



46p

Fundraising and income protection generation

£58,556

44p

Charitable programmes and programme support

£56,010

Financial Position and Reserves

NET ASSETS
£59,123.26

MINIMUM RESERVES TARGET
£20,000.00

ABOVE TARGET BY
£39,123.26

MINIMUM RESERVES TARGET
£20,000.00

NET ASSETS
£59,123.26



£20,000.00
TARGET

£39,123.26
ABOVE TARGET

CASH AT BANK AND IN HAND
£80,531.12

CURRENT LIABILITIES
£21,897.47

WHY WE HOLD RESERVES

- The reserves target is intended to provide financial resilience.
- It helps cover essential operating costs.
- It protects ongoing work and financial commitments.
- It allows time to respond to unexpected events.

The **£20,000 target** is broadly equivalent to around four months of 2025 administrative expenditure.

Governance and Safeguarding

Trustees and conflicts of interest

No wages or remuneration were paid to Bryan Avery or any SwimTayka trustee during 2025. Properly authorised reimbursement of expenses, where applicable, is separate from remuneration.

Trustees are expected to declare relevant interests and conflicts, and the Board considers how they can be managed in the charity's best interests. Where a financial conflict affects a decision, the conflicted trustee should not participate in that decision, subject to the governing document and applicable legal requirements. The declaration and action taken where recorded in the minutes.

Vicki Summersby's financial support

Vicki Summersby, an accountant, joined as Financial Director in April 2025 and later joined the Board. She provided bookkeeping and financial support, with clear communication arrangements and a documented statement of work setting out her responsibilities.

The Board retained responsibility for oversight and approval. The exact trustee appointment date should be taken from trustee records. If any payments or benefits arose in connection with trustee-provided services, confirm the correct authorisation and disclosure with Watchman.

Safeguarding and serious incidents

During 2025 SwimTayka operated under Safeguarding Children Policy, Controlled Document 02, Issue 1.4 (January 2021). The policy set out expectations for protecting children and responding to concerns across the charity's activities and partnerships. No serious incidents during 2025 required reporting to the Charity Commission. The trustees recognise the importance of keeping safeguarding and reporting arrangements under review.



Principal Risks and How They Are Managed

Risk	Why it matters	How it is managed / 2025 learning
Safeguarding	Work with children creates safeguarding risk.	Background checks, training, safeguarding expectations, partner reporting routes and programme controls. Policy wording to be verified.
Water safety and programme delivery	Swimming and open-water activity carry inherent risk.	Qualified instructors, supervision, risk assessment, suitable teaching areas and local partner support. Uganda reinforces the need for enclosed teaching areas where possible.
Overseas operations and partner dependency	Travel, local conditions, communication and partner capacity can affect delivery.	Due diligence, written expectations, local leadership, monitoring and a more controlled partner-funding model.
Income concentration	Around 90% of draft recorded income came through JustGiving.	Maintain focus on proven Channel fundraising while monitoring concentration and testing only realistic additional opportunities.
Financial management	Multiple payment routes, future commitments and creditors complicate the cash picture.	Regular reconciliation, commitment monitoring, trustee approvals, budgeting and independent examination.
Volunteer model	Short placements or unclear roles can reduce value and increase burden.	More selective placements, clearer briefs, contingency plans and greater reliance on local capacity.
Governance capacity	Trustee departures and operating-model change create skills and oversight needs.	Skills review, trustee recruitment, specialist advice and defined working groups.
Data protection	Children's data creates privacy and safeguarding exposure.	Minimise data held by SwimTayka; use partner-held consent/data and anonymised reporting where possible.

Public Benefit

The trustees have regard to the Charity Commission's guidance on public benefit when planning and reviewing SwimTayka's work.

In 2025, public benefit was provided through swimming and water-safety education, support for local teaching capacity and preparation for future partner-led delivery. The clearest directly evidenced examples are the 100 participants in Peru, the 38 children receiving daily lessons at Goodlife in Uganda, the wider school sessions around Lake Bunyonyi and the Bali programme delivered with Swimdo.

What public benefit looked like in practice

In Peru, children progressed through structured skill assessments. At Goodlife, very young children who had little experience in the lake became able to move themselves through the water with flotation aids. In Bali, local instructor development and emergency planning sat alongside children's lessons.

These are different kinds of benefit, and they should be described for what they are rather than compressed into one headline number.

The charity's purpose is not simply to increase participation in swimming. Its work is intended to help children develop swimming, self-rescue and water-safety knowledge designed to reduce drowning risk. SwimTayka also seeks to leave skills and capability with local partners and instructors so that benefits can continue after a visiting placement ends.

Where a programme could not be delivered safely or effectively, as in Brazil in 2025, SwimTayka did not count planned activity as public benefit delivered.

Plans for 2026

Separating what is committed from what still depends on evidence, partners or funding.

Committed plans

- Test the UK "Every Child Can Swim" partner-led pilot with Youth Adventure Trust, with funding approved for 18 young people and agreed outcome reporting.
- Begin the 2026-27 transition towards the Partner Grant Model, developing grant criteria, due diligence, legal assurance, safeguarding expectations, contracts and reporting.
- Continue the English Channel fundraising programme, with boats already booked for 2026, while monitoring financial concentration risk.
- Maintain a more selective or hybrid approach where local circumstances require direct specialist support, particularly in Uganda.

Targets to set and measure

- Agree a single, auditable definition and total for children reached, with programme-level completion and outcome figures where available.
- Maintain a single charity-wide active-volunteer register so annual reporting is reliable.
- For funded partners, agree outputs, outcomes, budgets, safeguarding assurance and reporting dates before funds are released.
- Report pilot results to trustees, including beneficiary outcomes, workload, cost, safeguarding and partner-compliance findings.

Aspirations and opportunities

- Revisit Brazil only if a safe teaching venue, appropriate local ownership and suitable partner arrangements are confirmed.
- Consider how Bali support should evolve towards targeted funding and specialist placements rather than high-volume general volunteering.
- Explore new international partnerships only through the new due-diligence and assurance framework.

Why the change matters

The aim is to reduce operational risk, strengthen local ownership and make it easier to show what charitable resources achieve. The UK pilot provides an early test close to home; the international programme reviews explain why the change is needed.





Measurable 2026 outcomes

Area	Proposed measure
UK pilot	Report the number of the 18 funded places taken up, attendance, lessons completed, skills progression and costs; evaluate the pilot.
Impact reporting	Agree one definition of unique children reached, completions and assessed skills; publish a reconciled year-end programme summary.
Grant-making	Complete due diligence, written agreements, safeguarding assurance, budgets and agreed outcome reporting for every new funded partner before funds are released.
Volunteers	Maintain one central register of active volunteers and relevant training / safeguarding information.
Finance	Monitor the £20,000 free-reserves target, cash flow, future boat commitments and any restricted funds in trustee financial reports.
Channel fundraising	Track booked boats, completed crossings, gross fundraising, direct event costs and net funds available for charitable purposes.
Safeguarding	Document the policy review and annual governance and safeguarding update to trustees.

These are suggested measurable measures drawn from the report's stated direction.

Acknowledgements

SwimTayka's work is built from many small acts of trust and effort: a child agreeing to try something new in the water, a local instructor turning up week after week, a volunteer giving time and professional skill, a Channel swimmer training before work, a donor backing someone they may never have met, and a trustee asking the awkward question that improves a decision.

We thank the children, families and communities who took part during 2025; the local instructors and partner organisations who hosted and delivered activity; the volunteers, ambassadors and programme managers who contributed their time and skills; and the English Channel swimmers, donors and supporters who funded the charity's work.

We also thank Youth Adventure Trust and the organisations helping develop the UK pilot, Otra Cosa Network in Peru, Swimdo in Bali, Goodlife and Tyson around Lake Bunyonyi, and those who continued discussions about future work in Brazil.

The trustees are grateful to staff, advisers and fellow trustees who supported finance, governance, safeguarding and programme development during the year, including those who stepped down from the Board in 2025.



Bali

Follow us on social media for regular updates from SwimTayka.

SwimTayka, a charity registered in England and Wales (registered number 1176079). Its objects and powers are set out in its Constitution of a Charitable Incorporated Organisation for SwimTayka.

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SWIM TAYKA