

# CharityWatch Example Paid Diligence Report

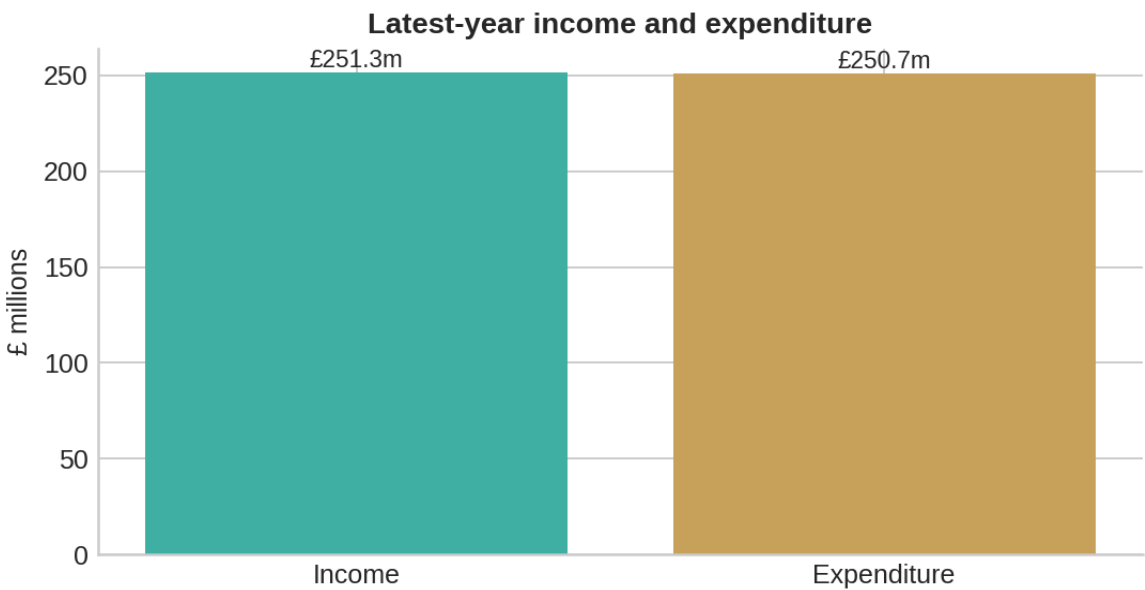
The Royal National Lifeboat Institution · Charity 209603 · Prepared for product-review purposes · 8 May 2026

Scope	Public-register evidence review only. This example does not allege misconduct and should not be treated as a final legal, audit, or investment conclusion.
Overall view	Low immediate register-compliance concern based on current public-register status; medium operational-complexity review priority due to scale, subsidiaries, and high donation concentration.
Register status	Charity reporting is up to date (on time).

## Executive snapshot

The Royal National Lifeboat Institution is presented on the Charity Commission register as charity reporting is up to date (on time). The current review uses the public register overview as the source of record and focuses on proportionality, governance signals, financial scale, and questions a donor or institutional reviewer should ask before relying on the organisation for a material decision.

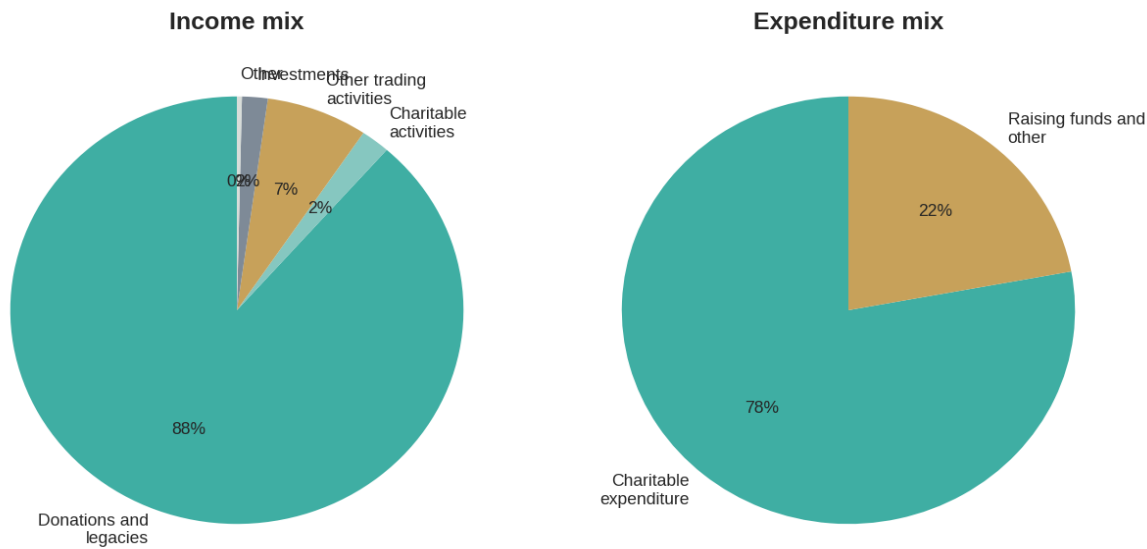
Reporting period	Financial year ending 31 December 2024
Total income	£251.3m
Total expenditure	£250.7m
Employees / trustees / volunteers	1,859 / 9 / 22,498
Government contracts	£4,355,897 from 39 government contracts
Government grants	£50,846 from 3 government grants



## Register purpose and operating context

To save lives, promote safety and rescue-service efficiency, provide relief from disaster at sea and on inland and flood waters, advance public education on water safety and the Institution's history and heritage, and assist those involved in saving lives at sea and inland waters.

Large maritime-rescue and water-safety charity with substantial public donation reliance and a major volunteer base.



Risk observations for review

Register compliance	Low	The register records reporting as up to date and on time.
Donation concentration	Medium	Donations and legacies account for a large majority of recorded income, making donor confidence and fundraising controls important review themes.
Governance complexity	Medium	The register notes trustee involvement with subsidiaries, which is not adverse by itself but should be mapped in any diligence review.
Mission expenditure alignment	Low to medium	Charitable expenditure is materially larger than raising-funds expenditure in the latest register view.

Governance and control questions

Trustee payment note: No trustees receive remuneration, payments, or benefits from the charity.

Subsidiary note: One or more trustees are also directors of subsidiaries.

Review the latest annual report and accounts to understand subsidiary relationships and intercompany flows.
Check fundraising governance disclosures and complaints reporting, if available, because donations dominate income.
Map reserve policy against lifeboat capital commitments and operational continuity requirements.

Responsible-use caveat

This example report is designed to demonstrate the CharityWatch paid-report format. It relies on the Charity Commission register overview and intentionally avoids unsupported allegations. A production diligence report should review the latest filed accounts, annual report, governing document, related-party notes, serious-incident disclosures where available,

sanctions and adverse-media screening, and direct charity responses before forming a final judgement.

## References

[1] Charity Commission for England and Wales, register overview for The Royal National Lifeboat Institution, charity 209603: <https://register-of-charities.charitycommission.gov.uk/en/charity-search/-/charity-details/209603/charity-overview>