Charity registration number SC015356

TORRIDON MOUNTAIN RESCUE TEAM

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 NOVEMBER 2025

TORRIDON MOUNTAIN RESCUE TEAM

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Miss N Jackson Mr C G Burrow Mr R Maclean Mr D Bartholomew Mr T Tindale Mr B Watson Mr A Jackson P Bolton	
Senior management	Nicola Jackson	Chairperson
	Alasdair Jackson	Treasurer
	Tom Tindale	Team Leader
	Charlie Burrow	Training Officer
	Ben Watson	Training Officer
	Doug Batholomew	Deputy Team Leader
	Paul Bolton	Deputy Team Leader
	Ryan Maclean	Medical Officer
Charity number	SC015356	
Independent examiner	Mark Sanderson Bsc(Hons), CA MacKenzie Kerr Limited Chartered Accountants Redwood 19 Culduthel Road Inverness IV2 4AA	

TORRIDON MOUNTAIN RESCUE TEAM

CONTENTS OF THE FINANCIAL STATEMENTS

TORRIDON MOUNTAIN RESCUE TEAM

TRUSTEES' REPORT

FOR THE YEAR ENDED 30 NOVEMBER 2025

The trustees present their annual report and financial statements for the year ended 30 November 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "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)".

Objectives and activities

The charitable purpose of the Charity is the saving of lives.

The objectives of the Charity are to provide, free of charge, a mountain rescue service for members of the public who are injured, lost, missing or immobilised anywhere in the mountains or elsewhere; to organise co-operation between interested parties; to acquire, maintain and hold in readiness all equipment and apparatus necessary for carrying out the organisation's purposes; and to afford opportunities for members of the organisation to practise the skills required for carrying out the primary objects of the organisation.

Achievements and performance

Significant activities and achievements against objectives

Torridon Mountain Rescue Team continues to operate effectively as a team, with regular training and effective conduct of voluntary work to save lives. All team members are unpaid volunteers. We rely heavily on donations to operate, including to attend callouts, maintain rescue equipment, deliver regular training and operate our rescue base. Our team is available any day of the year to assist those in need.

Our national representative body is SMR and we are deployed under the authority of Police Scotland. The majority of our operations are situated in the Torridon area. This area includes challenging terrain over 17 Munros. We also provide support for neighbouring rescue teams, including Dundonnell and Kintail and the Scottish Cave Rescue Organisation. Joint training with these teams has aided cooperation in callouts. We have recently established a cooperative canyon rescue team, in connection with growing popularity of this activity, sharing expertise and resources with neighbouring mountain rescue teams.

Torridon Mountain Rescue Team is improving operational efficiency through adoption of a SARCALL system. This system is already used by the majority of rescue teams across Scotland. Following a period of testing, the new system will provide us with a secure, multi-agency digital platform that has improved real-time communication and rescue coordination efforts.

The team have brought on new trainees to maintain sufficient rescue team members and assure future operation of the team. We have re-introduced a mentoring system, partnering new members with experienced long-standing team members. A training matrix has been shared with new team members, which is supporting awareness of knowledge and experience required to become effective rescue team members.

Torridon Mountain Rescue are fortunate to have a significant number of new local team members with a medical background and we now have a strong level of expertise across the team. This is supporting training across the team and accelerating team members in gaining the new Remote Rescue Medical Technician (RRMT) qualification.

Two new local events have been added to the team calendar to support with fundraising. The support structure of an existing event is reviewed to reduce risk and improve mountain safety.

Financial review

Our main source of funding is through donations and grants from Scottish Mountain Rescue and Police Scotland.

A surplus of £2,392 has been made during this financial year compared to a surplus of £80,047 last year. In the view of the trustees, the Charity has sufficient reserves to enable it to continue to operate for the foreseeable future.

TORRIDON MOUNTAIN RESCUE TEAM

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 30 NOVEMBER 2025

Plans for future periods

As the team rescue base has been in operation for a number of years, it is getting toa point where we require greater intervention in base maintenance. Regular general building inspections will continue to be conducted by volunteer team members. New fitouts for storing equipment have been constructed using volunteer hours and skillsets. Additional furniture is required to enhance current base functionality for training and callouts.

A fairly significant outlay is required in terms of new rescue kit; equipment is required to be purchased for new team members for safety and effective operation in a mountain environment. Expired equipment is required to be replaced for some existing team members, this includes replacement of team helmets for safe operation in the mountains and when operating in the vicinity of helicopters. A new Gear Log system is being introduced, to better plan for cost outlays required for gear replacement and support in ensuring equipment is within advised safe period of use.

Structure, governance and management

The Charity Is a Scottish Charitable Incorporated Organisatlon (a SCIO). It was registered with the Scottish Charity Regulator (OSCR) in its current legal form on 17 November 2015. The charity was previously a Charitable Company Limited by Guarantee, registered in Scotland (number SC276447) under the name "Torridon & Klnlochewe Mountain Rescue Team".

Its legal form was changed to a SCIO and assets of the Charitable Company Limited by Guarantee were transferred to the SCIO, at registration, on 17 November 2015.

It has a single tier structure and as such the trustees are the members of the charity.

The trustees who served during the year and up to the date of signature of the financial statements were:

Miss N Jackson	
Mr C G Burrow	
Mr R Maclean	
Mr I Jones	(Resigned 7 December 2025)
Mr D Bartholomew	
Mr T Tindale	
Mr B Watson	
Mr A Jackson	
P Bolton	

Recruitment and appointment of trustees

Trustees are elected at each annual general meeting with the requirement that a majority of the trustees shall be team members of the Charity. It Is the policy of the Charity to appoint trustees with significant experience of the Team's activities to ensure that they are familiar with the values, aims and responsibilities as the designated trustees of the Charity.

Statement of trustees' responsibilities

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in Scotland requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that year.

In preparing these 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 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 operation.

The trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees' report was approved by the Board of Trustees.

Miss N Jackson
Trustee

14 August 2026

TORRIDON MOUNTAIN RESCUE TEAM

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF TORRIDON MOUNTAIN RESCUE TEAM

I report on the financial statements of the charity for the year ended 30 November 2025, which are set out on pages 5 to 15.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the financial statements in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. The charity trustees consider that the audit requirement of Regulation 10(1)(a)-(c) of the Charities Accounts (Scotland) Regulations 2006 does not apply.

It is my responsibility to examine the financial statements as required under section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently I do not express an audit opinion on the view given by the financial statements.

Independent examiner's statement

In the course of my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in any material respect the requirements:
    - to keep accounting records in accordance with Section 44(1)(a) of the Charities and Trustee Investment (Scotland) Act 2005 and Regulation 4 of the Charities Accounts (Scotland) Regulations 2006, and
    - to prepare financial statements which accord with the accounting records and comply with Regulation 8 of the Charities Accounts (Scotland) Regulations 2006

have not been met, or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

Mark Sanderson Bsc(Hons), CA
MacKenzie Kerr Limited
Chartered Accountants
Redwood
19 Culduthel Road
Inverness
IV2 4AA
17 August 2026

TORRIDON MOUNTAIN RESCUE TEAM

STATEMENT OF FINANCIAL ACTIVITIES
(INCLUDING INCOME AND EXPENDITURE ACCOUNT)

FOR THE YEAR ENDED 30 NOVEMBER 2025

	Notes	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Income from:							
Donations and legacies	**2**	57,700	20,000	77,700	47,636	4,065	51,701
Investments	**3**	1,839	-	1,839	2,479	-	2,479
Total income		59,539	20,000	79,539	50,115	4,065	54,180
Expenditure on:							
Charitable activities	**4**	92,319	11,222	103,541	47,815	3,973	51,788
Total expenditure		92,319	11,222	103,541	47,815	3,973	51,788
Net income/(expenditure)		(32,780)	8,778	(24,002)	2,300	92	2,392
Transfers between funds		(5,901)	5,901	-	92	(92)	-
Net movement in funds	**6**	(38,681)	14,679	(24,002)	2,392	-	2,392
Reconciliation of funds:							
Fund balances at 1 December 2024		698,780	-	698,780	696,388	-	696,388
Fund balances at 30 November 2025		660,099	14,679	674,778	698,780	-	698,780

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

TORRIDON MOUNTAIN RESCUE TEAM

BALANCE SHEET

AS AT 30 NOVEMBER 2025

	Notes	2025 £	2025 £	2024 £	2024 £
Fixed assets					
Tangible assets	**10**		379,872		389,918
Current assets					
Debtors	**11**	682		507	
Cash at bank and in hand		296,849		310,855	
		297,531		311,362	
Creditors: amounts falling due within one year	**12**	(2,625)		(2,500)	
Net current assets			294,906		308,862
Total assets less current liabilities			674,778		698,780
The funds of the charity					
Restricted income funds	**13**		14,679		-
Unrestricted funds	**14**		660,099		698,780
			674,778		698,780

The financial statements were approved by the trustees on 14 August 2026

Miss N Jackson
Trustee

TORRIDON MOUNTAIN RESCUE TEAM

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 NOVEMBER 2025

1 Accounting policies

Charity information

Torridon Mountain Rescue Team is a Scottish Charitable Incorporated Organisation (SCIO) registered with the Office of the Scottish Charities Regulator (OSCR). It's principal address is 22 Burnside Terrace, Gairloch, IV21 2BY.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "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)". The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a statement of cash flows.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

TORRIDON MOUNTAIN RESCUE TEAM

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 30 NOVEMBER 2025

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1 Accounting policies (Continued)

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and buildings	20% reducing balance
Fixtures, fittings and equipment	20% reducing balance
Motor vehicles	20% straight line

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

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1 Accounting policies (Continued)

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 ‘Basic Financial Instruments’ and Section 12 ‘Other Financial Instruments Issues’ of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity’s contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee’s services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

TORRIDON MOUNTAIN RESCUE TEAM

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 30 NOVEMBER 2025

2 Income from donations and legacies

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Donations and gifts	28,381	-	28,381	31,200	-	31,200
Legacies	5,000	20,000	25,000	-	-	-
Grants	24,319	-	24,319	16,436	4,065	20,501
	57,700	20,000	77,700	47,636	4,065	51,701

3 Income from investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Interest receivable	1,839	2,479

TORRIDON MOUNTAIN RESCUE TEAM

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 30 NOVEMBER 2025

4 Expenditure on charitable activities

	Mountain rescue service 2025 £	Mountain rescue service 2024 £
Direct costs		
Depreciation and impairment	10,046	15,478
Team training	19,213	5,855
Base costs	7,099	-
Team equipment and consumables	50,273	10,284
Team expenses	1,788	11,335
Legal and professional	109	35
Vehicle expenses	10,294	3,665
Sundry expenses	1,594	2,156
	100,416	48,808
Share of support and governance costs (see note 5)		
Governance	3,125	2,980
	103,541	51,788
Analysis by fund		
Unrestricted funds	92,319	47,815
Restricted funds	11,222	3,973
	103,541	51,788

5 Support costs allocated to activities

	2025 £	2024 £
Governance costs	3,125	2,980
Analysed between:		
Mountain rescue service	3,125	2,980

6 Net movement in funds

	2025 £	2024 £
The net movement in funds is stated after charging/(crediting):		
Fees payable for the independent examination of the charity's financial statements	3,000	2,980
Depreciation of owned tangible fixed assets	10,046	15,478

TORRIDON MOUNTAIN RESCUE TEAM

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 NOVEMBER 2025

7 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

8 Employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
Total	-	-

There were no employees whose annual remuneration was more than £60,000.

9 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

10 Tangible fixed assets

	Freehold land and buildings	Fixtures, fittings and equipment	Motor vehicles	Total
	£	£	£	£
Cost				
At 1 December 2024	362,296	66,592	46,851	475,739
At 30 November 2025	362,296	66,592	46,851	475,739
Depreciation and impairment				
At 1 December 2024	1,973	42,157	41,691	85,821
Depreciation charged in the year	-	4,887	5,159	10,046
At 30 November 2025	1,973	47,044	46,850	95,867
Carrying amount				
At 30 November 2025	360,323	19,548	1	379,872
At 30 November 2024	360,323	24,435	5,160	389,918

11 Debtors

	2025	2024
Amounts falling due within one year:	£	£
Other debtors	682	507

TORRIDON MOUNTAIN RESCUE TEAM

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 NOVEMBER 2025

12 Creditors: amounts falling due within one year

	2025 £	2024 £
Accruals and deferred income	2,625	2,500

13 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 December 2024 £	Incoming resources £	Resources expended £	Transfers £	At 30 November 2025 £
Training funds	-	-	(3,035)	5,901	2,866
Gear	-	20,000	(8,187)	-	11,813
	-	20,000	(11,222)	5,901	14,679

Previous year:	At 1 December 2023 £	Incoming resources £	Resources expended £	Transfers £	At 30 November 2024 £
Training funds	-	4,065	(3,973)	(92)	-

Training funds:
This represents funds provided by Scottish Mountain Rescue UKSAR Training Fund to be used specifically towards team training costs.

Purchase of equipment:
This represents funds provided from the Estate of Katherine Isabel MacGregor to be used to purchase equipment for the Mountain Rescue Team Members.

14 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 December 2024	Incoming resources	Resources expended	Transfers	At 30 November 2025
	£	£	£	£	£
General funds	698,780	59,539	(82,845)	(5,901)	669,573
General funds	-	-	(9,474)	-	(9,474)
	698,780	59,539	(92,319)	(5,901)	660,099

Previous year:	At 1 December 2023	Incoming resources	Resources expended	Transfers	At 30 November 2024
	£	£	£	£	£
General funds	696,388	50,115	(47,815)	92	698,780

Transfers

The transfer is made up of two parts -

- The transfer of £4,065 relating to a grant received in the previous year which had expenditure incorrectly allocated to it.
- The transfer of the charity's element of the training expenditure partially covered by the grant.

15 Analysis of net assets between funds

	Unrestricted funds 2025	Restricted funds 2025	Total 2025
	£	£	£
At 30 November 2025:			
Tangible assets	379,872	-	379,872
Current assets/(liabilities)	280,227	14,679	294,906
	660,099	14,679	674,778

	Unrestricted funds 2024	Restricted funds 2024	Total 2024
	£	£	£
At 30 November 2024:			
Tangible assets	389,918	-	389,918
Current assets/(liabilities)	308,862	-	308,862
	698,780	-	698,780

16 Related party transactions

There were no disclosable related party transactions during the year (2024 - none).