

THE LOCH LOMOND RESCUE BOAT MANAGEMENT COMMITTEE

(KNOWN AS "LOCH LOMOND RESCUE BOAT")

HOLDER OF THE QUEEN'S AWARD FOR VOLUNTARY SERVICE

SCOTTISH CHARITY NUMBER SC 020014

C/O BURNSIDE COTTAGE, GARTOCHARN, ALEXANDRIA G83 8SD

REPORT AND FINANCIAL STATEMENTS FOR
YEAR ENDED 31ST MARCH 2025

INDEX

Page 1/2 Annual Report for year to 31 March 2025

Page 3 Report of the Independent Examiner

Page 4 Income & Expenditure Account for year to 31 March 2025

Page 5 Statement of Financial Activities for year to 31 March 2025

Page 6 Balance Sheet as at 31 March 2025

Page 7/8 Notes to the Financial Statements and Appreciation

THE LOCH LOMOND RESCUE BOAT MANAGEMENT COMMITTEE Page 1

(Scottish Charity No. SC 020014)

ANNUAL REPORT OF THE COMMITTEE FOR YEAR TO 31 MARCH 2025

Principal Office-bearers

Chairman
Vice-chairman
Treasurer
Coxswain
Secretary
Crew Representative

Other Officers

Deputy Coxswain
Deputy Coxswain

STRUCTURE, GOVERNANCE AND MANAGEMENT

The governing document is a Constitution, approved and adopted on 18 April 2000, and amended on 25 July 2007. The charity is an unincorporated association.

The principal office-bearers are elected at each Annual General Meeting of the charity. Casual vacancies during the year are filled by appointment by the Committee, and confirmed by election at the next Annual General Meeting. The Committee regards only the principal office-bearers as being “trustees” for the purposes of charity accounting regulations, as they are the individuals who actually manage the charity.

Other members of the Committee are appointed by the Committee, from helpers and supporters of the charity. The Committee should include a local Councillor, the Coxswain, a representative of The Loch Lomond Association, a representative of the Crew, and representative/s from Police Scotland.

There were no related party transactions during the year under review.

OBJECTIVES AND ACTIVITIES

The objectives of the charity are:

To encourage, promote and teach safety in and around the waters of Loch Lomond.

To provide a rescue boat (or boats) and rescue services to assist in the rescue of persons or property in distress, danger or discomfort in and around Loch Lomond.

To assist, by any means whatever and wherever possible, other persons concerned for the safety of those using the waters of Loch Lomond, including Police Scotland and the Fire & Rescue Service, who may be called upon in an emergency or to enforce bye-laws or other regulations relating to Loch Lomond.

Activities in relation to those objectives:

Giving advice to users of the Loch, both formally and informally.

Hosting visits by youth groups and interested parties, and instructing them in water safety.

Instructing in power-boat handling.

Maintaining at the Boathouse in Luss, a suitable fast rescue craft, manned by a trained crew of volunteers, called out by pager, via Police Control Rooms, in any appropriate emergency.

Attending as a safety boat at various water-borne events on the Loch.

Locating and evacuating casualties from the West Highland Way on the largely roadless east bank, and assisting other services, in particular Police Scotland, the Fire & Rescue Service (in the event of fires on islands in the Loch), and Mountain Rescue Teams.

ANNUAL REPORT OF THE COMMITTEE FOR YEAR TO 31ST MARCH 2025

ACHIEVEMENTS AND PERFORMANCE

Activity on the Loch has increased to pre-pandemic levels. Training has continued, and the Boat carried out safety covers, including the Water Ski Club and the Beastie Triathlon, and attended various safety events around the Loch.

Crew numbers stand at 21, (of whom 12 are qualified to take charge of the Boat as coxswain). This includes 2 trainee crew. We still seek committed recruits to maintain a strong crew in the future.

The Boat was called out on a total of 85 occasions in the year (2023/24: 76) including some 10 incidents involving the West Highland Way. The number of call-outs each year would be very much greater without the co-operation of the Patrol Boats of the Loch Lomond & Trossachs National Park, which deal with many of the summertime daylight calls. As usual, a good number of all incidents are caused by craft running out of fuel or suffering engine breakdown. The 7 metre Arctic 22 Rhib was brought into service in 2006 and a major overhaul was carried out in early 2024, including new engines. The craft is now fit for many more years of service.

The frequent traffic congestion on the A82, (and the fact that nearly all crew must use that road to reach the boathouse), forced the committee several years ago to the conclusion that a new location must be found in the Balloch area. Delays are worsening yearly, and we must have a site not requiring use of the A82. We have found a suitable location, close to the mouth of the River Leven, and formal Planning Application has been granted. The National Park will lease to us the land required, and Scottish Enterprise have agreed a land transfer to the Park, including that plot.

To avoid A82 usage in the busiest months, the Boat was once again re-located temporarily at the National Park pontoons in Balloch from late May to early October 2024, which greatly reduced the time-lag between pager call-out and actual departure of the Boat to deal with the incident.

Besides the various events kindly run by outside organisations and individuals to raise money for the Boat, our crew ran a very successful fund-raiser on Inchmurrin in September 2024.

FINANCIAL REVIEW

The year showed a surplus of £31,713. While some overhead costs rose once again, there were no re-location expenses in the year under review – these will start to appear in quantity in the current year. Special expenditure at £6,541 included the purchase of a gazebo and banners, a 20 ft container, and helmets and long visors. In view of the likely heavy re-location cost, every increase to our funds is more than welcome, but we now have a substantial sum built up to meet a portion of that cost. The policy of the Committee on reserves is outlined in the Notes to these Financial Statements.

Approved by the Committee, and signed on their behalf

25 July 2025

Chairman

THE LOCH LOMOND RESCUE BOAT MANAGEMENT COMMITTEE Page 3
(Scottish Charity No. SC 020014)
**INDEPENDENT EXAMINER'S REPORT TO THE LOCH LOMOND RESCUE
BOAT MANAGEMENT COMMITTEE**

I report on the accounts of the charity for the year ended 31st March 2025 which are set out on pages 4 to 8.

Respective responsibilities of the management committee and examiner

The charity's management committee is responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 as amended. The management committee considers that the audit requirement of Regulation 10(1) (a) to (c) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act 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 as amended. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeks explanations from the committee 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 accounts.

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 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
 - to prepare accounts which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulationshave not been met, or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Date:

29 July 2025

THE LOCH LOMOND RESCUE BOAT MANAGEMENT COMMITTEE Page 4

(Scottish Charity No. SC 020014)

INCOME & EXPENDITURE ACCOUNT – YEAR TO 31 MARCH 2025

	<u>Yr to 31.3.25</u>	<u>Yr to 31.3.24</u>
INCOME		
Collection cans	3598.65	2712.12
Donations and grants	29335.48	386484.67
Donations under Gift Aid	1390.00	2330.00
do Just Giving	8158.53	5876.71
do by card-reader	256.00*	-
Gift Aid tax recovery	347.50	39487.51
Fund-raising – Inchmurrin event	6520.63	-
Interest receivable	13801.23	2929.75
	63408.02	400915.75
EXPENDITURE		
Repairs and maintenance	1620.40	2474.73
Drysuit repairs	280.00	246.00
Container hire	294.88	636.38
Fuel & oil	6027.22	5288.76
RYA fees	309.00	297.50
Radio licence	170.00	170.00
Airwave costs	1893.43	1738.02
Pager annual costs	3528.27	2956.54
Training costs	-	1526.87
Electricity	1217.89	414.73
Telephone	819.78	609.28
Ground-rent	169.69	170.31
Website costs	276.18	55.26
Just Giving fees	180.00	180.00
Card-reader costs	99.11	-
Subscriptions	100.00	100.00
Sundry expenses	9.35	41.67
Crew night-out	460.90	-
Re-location outlays	-	9844.36
Insurance. Personal accident	1804.94	1806.58
Boathouse, contents	2152.09	2005.55
Craft & liability	3740.80	3051.02
	25153.93	33613.56
SPECIAL EXPENDITURE (Note 1)		
Expenditure of year	6541.08	67788.54
SURPLUS FOR YEAR		
Add: Balance brought forward	444762.84	104749.19
Transfer from Special Reserve	-	40500.00
General Reserve carried forward	476475.85	444762.84

*excludes donations via card-reader at Inchmurrin fund-raising event.

STATEMENT OF FINANCIAL ACTIVITIES – YEAR TO 31 MARCH 2025

	<u>Yr to 31.3.25</u>	<u>Yr to 31.3.24</u>
Income		
Donations and grants	43086.16	397986.00
Fund-raising event	6520.63	-
Interest receivable	<u>13801.23</u>	<u>2929.75</u>
Total income	63408.02	400915.75
Expenditure		
Operational expenditure	31139.72	101166.84
Management and administration	<u>555.29</u>	<u>235.26</u>
Total expenditure	31695.01	101402.10
Net income/(expenditure) and net movement of funds	31713.01	299513.65
Total funds at 1 April 2024	444762.84	145249.19
Total funds at 31 March 2025	<u>476475.85</u>	<u>444762.84</u>

All funds are unrestricted.

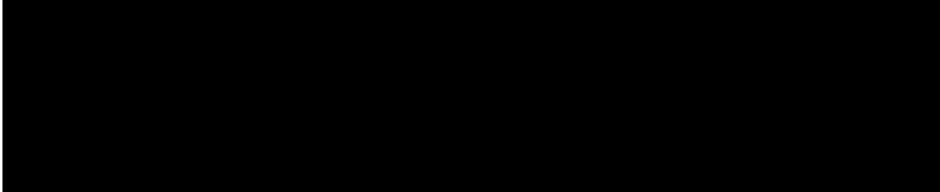
BALANCE SHEET AS AT 31 MARCH 2025

	<u>31.3.25</u>	<u>31.3.24</u>
ASSETS		
Debtors and prepayments	11113.53	10789.76
Bank Accounts		
B of S Treasurer's	39270.49	93728.01
Scottish Widows deposit	56216.30	53404.05
B of S 6 month deposits	<u>370610.36</u>	<u>466097.15</u>
	<u>300000.00</u>	<u>447132.06</u>
	477210.68	457921.82
LIABILITIES		
Creditors and accrued charges	<u>734.83</u>	<u>13158.98</u>
	<u>476475.85</u>	<u>444762.84</u>
RESERVES		
Unrestricted Funds		
General Reserve	<u>476475.85</u>	<u>444762.84</u>
	<u>476475.85</u>	<u>444762.84</u>

The notes on pages 7 and 8 form part of these accounts.

Approved by the Committee and signed on their behalf

25 July 2025



THE LOCH LOMOND RESCUE BOAT MANAGEMENT COMMITTEE **Page 7**
(Scottish Charity No. SC 020014)
NOTES TO THE FINANCIAL STATEMENTS AT 31 MARCH 2025

Note 1. Special Expenditure	Yr to 31.3.25	Yr to 31.3.24
Gazebo and 2 banners	1356.37	
Mobile phone for boat	193.48	
Interface for hailer/speaker	169.99	
Card-reader equipment	358.00	
20 ft container	2495.00	
1 x drysuit	242.50	
Battery & charger for thermal imager	104.08	
Torch holders	29.16	
4 x helmets and 6 x long visors	1592.50	
Pager system one-off costs		7199.00
Less: National Park contribution		(652.73)
Total costs of major re-fit	<u>6541.08</u>	<u>61242.27</u>
		<u>67788.54</u>

Note 2. Remuneration

No member of Committee or Crew is in receipt of any remuneration from the charity.

Note 3. Accounting Policies

The financial statements have been prepared under the historical cost convention, and in accordance with the Charities SORP (FRS102) “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) (effective 1 January 2015)”, and Financial Reporting Standard 102 “The Financial Reporting Standard applicable in the UK and Republic of Ireland”. There were no transition adjustments required on the first time adoption of FRS 102.

The charity has continued to expense all asset purchases in the year of purchase, so that depreciation does not arise, and the assets recognised at each year-end are only amounts in bank or deposit, plus debtors and prepayments.

The trustees have reviewed the charity's operating costs for the next twelve months, and the sources of funds available, and are satisfied that the charity is a going concern.

Note 4. Cash at Bank and in hand

Cash at Bank and in hand includes cash and short term highly liquid investments with a short maturity from the date of acquisition or opening of the account.

Note 5. Financial Instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

NOTES TO THE FINANCIAL STATEMENTS AT 31 MARCH 2025 (continued)

Note 6. Unrestricted Funds

Attention now turns to the funding of the boathouse re-location to Balloch. A very substantial legacy has already increased the available resources, and with planning permission achieved, along with certainty of a lease from the National Park, quotations can shortly be sought, and then approaches made to major funders to raise the further large sum needed for this project, with our charity able to show that it has built up a substantial portion of the funds required

Note 7. Capital commitments

At 31 March 2025 the charity had as yet no specific capital commitments (2024: Nil)

OUR APPRECIATION AND THANKS

To those who contributed by fund-raising events, donations and grants in the year

