



Arrochar Mountain Rescue Team

Trustees' Annual Report for the period from

May 1, 2025, to April 30, 2026

Reference and administration details

Charity Name	Arrochar Mountain Rescue Team
Registered Charity Number	SC015793
Charity's principal address	Mountain Rescue Post Church Road Arrochar G83 7AB

Names of the charity trustees on date of approval of Trustees' Annual Report

#	Trustee Name	Office	Dates acted if not for whole year
1	Ross Cadie	Team Leader	
2	Mark Leyland	Deputy Team Leader	
3	Stuart Dick	Deputy Team Leader	
4	Edward Crawford	Deputy Team Leader	
5	Craig McMillan	Chair	
6	Marion Grimley	Secretary	
7	Jessica Steinemann	Treasurer	
8	Michael Bignall	Additional Trustee	01/09/2025 to 30/04/2026

Names of all other charity trustees during the period, if any

Trustee Name	Dates acted if not for whole year
Brian Cook	01/05/2025 to 01/09/2025

Structure, governance and management

Type of governing document	Arrochar Mountain Rescue Team is governed by its constitution.
Trustee recruitment and appointment	Its trustees are elected annually by its members at the Annual General Meeting, in accordance with the constitution.

Objectives and activities

Charitable purposes	The purposes of the organisation shall be to organise and expedite Mountain or other Search and Rescue or community resilience activity wherever and whenever called upon to do so including: a) Saving of life; b) Location and relief of people who are lost, injured, missing or otherwise in need of assistance; c) Promoting safe practice in the mountains; d) Raising funds for the furtherance of the above purposes.
Summary of the main activities in relation to these purposes	Detailed in the Team Leader and Chairperson's Report



Annual Team Leader & Chairperson's Report – Arrochar Mountain Rescue Team (AMRT)

Presented at the Annual General Meeting on 9 September 2026

Introduction

It has been another successful year for AMRT. In accordance with our Constitution, AMRT exists to provide mountain and other search and rescue and community resilience activities, including saving life, assisting those who are lost, injured, missing or otherwise in need of assistance, and promoting safe practice in the mountains. This report summarises the key developments within AMRT since the last AGM.

Operational Activity & Training



During the 2025 calendar year, AMRT responded to 33 incidents, contributing approximately 980 operational hours in support of those requiring assistance. Incidents ranged from searches for missing persons to the treatment and evacuation of injured walkers, with the nature and complexity of callouts varying throughout the year as seasonal conditions changed. The breadth of our operational activity was demonstrated by three notable incidents in 2025.

- **Overnight Search.** A young person on a Duke of Edinburgh Gold expedition became separated from the group in poor visibility on the Bridge of Orchy mountains. With the young person's phone battery depleted, AMRT were called at midnight to search alongside the Police Scotland MRT, Oban MRT and HM Coastguard helicopter. The young person was found alive and well at 6 a.m. the following morning. The team used their night vision devices during this search, and 4x4 vehicle capability was essential for gaining access to the rugged search area.
- **A Day of Three Rescues.** During the hottest day of the year, AMRT responded to three separate incidents around Beinn Ime and the Cobbler:
 - Call 1 was received at 13:30 for a walker unable to walk on Beinn Ime. The Team deployed by foot, and the Argocat all-terrain vehicle was used to safely evacuate the casualty off the mountain.
 - A second call was received at 16:20 whilst the first casualty was being treated. This was for a walker requiring assistance after sustaining an ankle injury on an adjacent

mountain. A second set of equipment including a stretcher and medical bag were quickly deployed to the Cobbler, and the casualty was safely stretchered off the mountain.

- Call 3 was received at 20:45 as team members had just arrived home after a long day in the heat. A hill walker had sustained scalding/burns to their legs and foot, and they were unable to walk. The team were redeployed by foot and Argocat all-terrain vehicle, and the casualty was safely recovered with the team being stood down at 23:45 after all equipment had been checked, serviced and repacked.
- **Joint Response Across Loch Lomond.** Three walkers on a guided walk fell from a steep section of the West Highland Way onto the rocky shore of Loch Lomond. Two of the party were badly injured and required urgent medical assistance. AMRT were deployed across the water using the Loch Lomond Rescue Boat where both teams worked to treat and extract both casualties. This was one of several incidents during 2025 requiring joint working with the Loch Lomond Rescue Boat and highlighted opportunities to further develop joint training and safety equipment provision, including life jackets for team members.

These incidents demonstrate the varied demands placed upon our team, from extended searches and multiple simultaneous incidents to multi-agency working in difficult-to-access areas. Maintaining this capability requires a significant commitment to training. Throughout the last 12 months, members undertook regular training in core mountain skills, casualty care and extraction, rigging for rescue, search management and 4x4 driving. This was supplemented by external training with Scottish Mountain Rescue, HM Coastguard, the Loch Lomond Rescue Boat, and through nationally accredited award schemes administered by Mountain Training.

Through its operational activity and continuous investment in training, AMRT has maintained a skilled and effective voluntary rescue capability, ensuring that those requiring assistance within our operational area receive a trained response, often in difficult and challenging circumstances.

Community Support & Engagement



Over the last 12 months, the team has supported seven local events including the Arrochar 10K and the Beinn Dubh, Brack, Lochgoilhead, Jura, Arrochar Alps and Cobbler Hill Races, with June proving to be a particularly busy month. We will also provide support to the Restless Xtreme Gravel Triathlon on 22 August 2026.

Our event commitments were slightly reduced compared with last year due to increasing expectations around the level of medical provision from a voluntary organisation. Following advice from the Team Medical Committee and the [Purple Guide](#), we will only provide MRT-style cover during future events. For example, at the Restless Xtreme Gravel Triathlon we will provide hill cover on Ben Donich, while a professional medical provider delivers the event medical plan and first aid cover.

We continue to receive numerous requests for presentations and community engagement activities from organisations including the local Cubs and Scouts, Army Cadets, Arrochar Primary School, John Logie Baird TV100 Festival, Elie Ladies' Golf Club and other local events. Although these commitments place additional demands on our volunteers, they provide valuable opportunities to raise the team's profile, promote mountain safety within the community, and support our ongoing fundraising efforts. Thank you to everyone who has supported these events throughout the year.

Governance & Constitutional Matters

An Annual General Meeting, two Ordinary General Meetings and five Executive Committee meetings were held via Zoom during the reporting period. A quorum was achieved at all meetings, and our thanks go to everyone who participated in these important discussions.

- The 2025 AGM was held on 1 September 2025, at which the Executive Committee was elected, comprising the Chairperson, Team Leader, three Deputy Team Leaders, Secretary, Treasurer, and Members' Representative:
- The OGM on 28 January 2026 considered several operational and governance matters. Two proposals did not achieve consensus: the publication of attributable attendance statistics on a biannual basis, and the continuation of the Building Extension Project. Both were subsequently put to written resolution and approved by majority vote on 18 February 2026.
- On 29 March 2026, a constitutional amendment was approved to provide for remote and hybrid team meetings in accordance with OSCR guidance. This amendment received the required two-thirds majority support via written resolution.
- A second OGM was held on 3 June 2026 and provided updates on various projects and operational matters, with no additional motions tabled.

Strategic Projects

Four key strategic projects progressed during the year:

- **Building Extension Project.** Members approved continuation of the project and associated fundraising activities on 18 February 2026. Significant funding has since been secured by the Fundraising Working Group.
- **Land Rover Replacement Strategy.** Following discussion at the Executive Committee meeting on 30 April 2026, an independent vehicle inspection will determine the remaining service life of the fleet before selecting which vehicle will be replaced first. Replacement options have been scoped and costed, but a final decision on the make and model will be put to a team vote when funds are available.
- **Argocat Capability.** Following discussion at the Executive Committee meeting on 30 April 2026, additional operator training has been planned alongside Arran MRT to improve our operational capability.
- **VW Suspension Upgrade.** An anonymous £1,900 donation received in 2025 funded this suspension upgrade, with installation finally scheduled for 24 August 2026, bringing this project to completion.

On behalf of the team, thank you to everyone who contributed to these important projects.

Team Membership

The team received five membership applications during the last 12 months, together with several expressions of interest that did not progress to formal application.

Three trainees joined on 3 May 2026. One trainee from the previous intake progressed to probationary status, and two probationary members were promoted to full membership on 3 June 2026. As with previous years, not all trainee members progressed through the training pathway, reflecting the significant commitment required to become an operational member of AMRT. Three associate members were also re-elected at the January OGM and continue to provide valuable support behind the scenes.

Current membership stands at 28 full members, one probationary member, four trainee members and three associate members.

Notable Achievement

Congratulations to Jane Grimley on receiving the 2026 Argyll & Bute Volunteer of the Year Lifetime Achievement Award. This prestigious award recognises Jane's exceptional dedication and many years of outstanding service to AMRT and the wider community. It is a thoroughly deserved honour and one which the entire team can be immensely proud.

Closing Remarks

Our sincere thanks go to every member for your commitment, professionalism and dedication over the past year. Everything we have achieved has only been possible because of your willingness to give your precious time, skills and experience in support of others.

Thank you.

Ross Cadie

Team Leader

Electronically signed

Craig McMillan

Chairperson

Electronically signed



Treasurer's Report and Notes to the Accounts

Arrochar Mountain Rescue Team (AMRT)

Presented at the Annual General Meeting on 9 September 2026

Financial overview

The charity's financial position strengthened during the year, supported by the generosity of members of the public, the continued support of our core funders and the outstanding efforts of the fundraising group.

During the year, the charity received **£53,784 of unrestricted income**. Grants from the Scottish Government, Police Scotland and Scottish Mountain Rescue accounted for approximately 39% of unrestricted receipts and made an important contribution towards the charity's essential operating costs, including insurance, fuel, utilities and the day-to-day running of the team. Public fundraising also performed strongly, with JustGiving donations increasing to almost three times the previous year's level, following two major fundraising campaigns.

The charity also received **£8,696 of restricted funds** during the year. These funds were provided for specific purposes, including upgrading the suspension of the Volkswagen control vehicle, purchasing four new medical bags and providing personal protective equipment (PPE) for probationary and recently qualified team members.

On behalf of the trustees and membership, I would like to thank everyone who has contributed their time, effort and financial support during the year. We are also grateful to the organisations whose grants and other financial support continue to strengthen the team's ability to provide mountain rescue services.

Payments

Total **unrestricted payments during the year were £27,172**. The principal areas of expenditure were vehicle costs, fuel, training, rescue equipment, team equipment and the running costs of the rescue post, including utilities.

Payments from **restricted funds totalled £16,050**. These payments primarily related to the projects for which restricted funding had been received, together with the final use of funds from the 2024–2026 UKSAR Training Grant.

The trustees have continued to monitor expenditure carefully and to ensure that restricted funds are used only for the purposes for which they were provided.

Funds held at the year end

At **30 April 2026**, the charity held total cash balances of **£108,405**, comprising:

- **£72,786** in the current account; and
- **£35,619** in the reserve account.

Of the total funds held at the year end:

- **£17,180** represented restricted funds, which may only be used for the purposes specified by the relevant funders or donors; and
- **£91,225** represented unrestricted funds.

The unrestricted funds included **£35,619 held in the high-interest reserve account**, which the trustees regard as free reserves in accordance with the charity's reserves policy.

The remaining **£55,606** was held in the current account. Although these funds are unrestricted in accounting terms, the trustees have designated a significant proportion for planned future expenditure. This includes supporting future training commitments alongside restricted funding and progressing longer-term capital projects, including vehicle replacement and building extension.

Designated funds remain unrestricted funds and would remain available to the charity should circumstances require. The designations reflect the trustees' current intentions for the use of these funds rather than any legal restriction on their use.

Funding sources and fundraising

Core grants from the Scottish Government, Police Scotland and Scottish Mountain Rescue continue to make an important contribution to the financial sustainability of the charity. These grants enable the team to meet a significant proportion of the essential costs associated with maintaining its operational readiness.

The charity also continues to rely heavily on public fundraising to support longer-term projects and capital expenditure.

During 2025/26, the fundraising group secured significant commitments towards future projects, including:

- £133,000 pledged towards the rescue post extension project;
- £10,000 pledged towards the vehicle replacement project (in addition to £10,000 received in restricted funds the previous financial year); and
- £8,696 received for specific projects, including new medical bags, PPE for new team members and the control vehicle suspension upgrade.

The pledged amounts of £133,000 and £10,000 represent future funding commitments and have not been included as receipts in these accounts. They will be recognised as receipts in the relevant accounting period when the funds are actually received, subject to the terms of the funding.

Reserves policy

The trustees maintain a reserves policy under which the charity aims to hold approximately one year's operating expenditure as free reserves.

The purpose of these reserves is to provide financial resilience in the event of a significant or unexpected reduction in income and to ensure that the charity can continue to meet its essential operating commitments.

The charity's free reserves are held separately in the high-interest reserve account. Based on the trustees' assessment, the charity met its reserves policy target during the 2025/26 financial year.

Looking ahead

The charity ends the financial year in a strong financial position, with adequate unrestricted funds and reserves to support its ongoing operations and planned activities.

During 2026/27, the trustees will continue to prioritise maintaining an appropriate level of unrestricted reserves, while progressing the rescue post extension and vehicle replacement projects. The trustees will also continue to ensure that restricted funds are applied appropriately and in accordance with the purposes for which they were received.

The trustees remain grateful to all members, volunteers, funders, donors and supporters whose contributions enable the charity to maintain its operational capability and continue providing mountain rescue services.

Jessica Steinemann

Treasurer

Electronically signed

Arrochar Mountain Rescue Team Income and Expenditure

	1 May 2024 to 30 April 2025		1 May 2025 to 30 April 2026	
	Restricted	Unrestricted	Restricted	Unrestricted
Donations / Fundraising	-	29,461.59	-	26,386.34
Grants	15,000.00	-	8,696.00	-
Charities Aid Foundation	-	50.00	-	90.00
Collecting Boxes	-	233.48	-	-
Scottish MR LIBOR Training Fund	10,546.50	-	-	-
Reclaim of VAT	-	4,500.44	-	2,298.73
Sale of Equipment	-	20,243.87	-	-
Just Giving Donations	-	8,902.68	-	24,656.98
High Interest Account Interest		481.78		352.05
Total Income	25,546.50	63,873.84	8,696.00	53,784.10
TOTAL INCOME		89,420.34		62,480.10
Expenditure				
Building / Post	4,436.10	2,298.92	563.90	3,119.95
First Aid Equipment	-	-	1,796.00	-
Rescue Equipment	2,298.09	1,327.66	7,627.96	4,693.17
Training	4,601.13	4,601.11	5,002.86	5,077.20
Vehicle Expenses	-	7,541.91	1,059.76	7,040.37
Fuel	-	1,258.17	-	2,098.83
Just Giving Subs	-	335.31	-	310.00
Insurance	-	712.09	-	666.45
Phone / Broadband	-	1,387.63	-	959.34
Electricity	-	2,673.79	-	1,411.34
Gas	-	821.21	-	1,552.44
SMS Pager Costs	-	-	-	243.31
Total Expenditure	11,335.32	22,957.80	16,050.48	27,172.40
TOTAL EXPENDITURE		34,293.11		43,222.88
Surplus / Deficit for Period		55,127.23		19,257.22

Arrochar Mountain Rescue Team

STATEMENT OF BALANCES at 30/04/2026

	Restricted	Unrestricted	Total
General Account			
Opening Balance 1st May 2025	24,534.69	29,346.45	53,881.14
Suplus / (Deficit)	(7,354.48)	26,259.65	18,905.17
Closing Balance 30th April 2026	17,180.21	55,606.10	72,786.31
			-
High Interest Account	Restricted	Unrestricted	Total
Opening Balance 1st May 2025	-	35,266.92	35,266.92
Interest	-	352.05	352.05
Closing Balance 30th April 2026	-	35,618.97	35,618.97
			-
All accounts			
Bank Balance: 1st May 2025	24,534.69	64,613.37	89,148.06
Surplus/Defecit for Period	(7,354.48)	26,611.70	19,257.22
Bank Balance: 30th April 2026	17,180.21	91,225.07	108,405.28

Statement of Assets

Assets	30/04/2026
Rescue Equipment	4,462.40
Training Equipment	4,144.40
Vehicles	46,246.80
Arrochar Mountain Rescue Post (Rebuild Insurance £316,250)	285,286.60
	Total
	340,140.20

Signed on Behalf of Trustees

J Steinemann	Electronically Signed
M J L Grimley	Electronically Signed

APPENDIX 3

OSCr

Office of the Scottish Charity Regulator

		Independent examiner's report on the accounts v2							
Report to the trustees/members of Registered charity number On the accounts of the charity for the period Set out on pages	Charity name	Arrochar Mountain Rescue Team							
	Registered charity number	SC0015793							
	Period start date	Day	Month	Year		Period end date	Day	Month	Year
		01	May	2025	to		30	April	2026
Set out on pages	Appendices one to three.						(		
Respective responsibilities of trustees and examiner	The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) 2005 Act and the Charities Accounts (Scotland) Regulations 2006. The charity trustees consider that the audit requirement of Regulation 10(1) (d) 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. 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 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 accounts.								
Independent examiner's statement	In the course of my examination, no matter has come to my attention - 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 9 of the 2006 Accounts Regulations have not been met, or - to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.								
Signed:					Date:	4 August 2026			
Name:	Angela Moreland								
Relevant professional qualification(s) or body:	FCMA, CGMA								
Address:	37 East Argyle Street								
	Helensburgh								
	G84 7EN								

*Please delete the words in the brackets if they do not apply. If the words do apply, set out those matters which have come to your attention on the following page.

APPENDIX 3

Disclosure section

Only complete if the examiner needs to highlight material problems.

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

There are no materials problems which I am required to highlight.