

APPENDIX 1



Office of the Scottish Charity Regulator

Trustees' Annual Report for the period							
Period start date				Period end date			
	Day	Month	Year		Day	Month	Year
From	01	04	2024	To	31	03	2025

Reference and administration details

Charity name	Nith Inshore Rescue
Other names charity is known by	
Registered charity number	SC022223
Charity's principal address	

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

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Reference and administration details

Names of all other charity trustees during the period, if any, (for example, those who resigned part way through the financial period)

Name	Dates acted if not for whole year

Structure, governance and management

Type of governing document

The organisation was set up in 1982 and is run as an incorporated charity. It is administered in accordance with the terms of our written constitution, last amended and approved in October 2020.

Trustee recruitment and appointment

Our charity is governed by a Trustee Committee comprising up to seven persons. Appointment and removal are in accordance with the constitution, which requires that appointment is approved by unanimous agreement of the sitting Trustees. The removal of any Trustee requires the unanimous agreement of the others. A maximum of four other persons may be co-opted to act as advisors to the Committee, however do not have voting rights.

Objectives and activities

Charitable purposes

Nith Inshore Rescue exists to provide an on-call lifeboat search and rescue service across inshore and inland waters, dedicated to protecting life and property at risk from the sea, flooding, and other water-related emergencies throughout the Upper Solway and surrounding areas.

Summary of the main activities in relation to these objects

We are recognised as a 'Category 1' responder under the Civil Contingencies Act 2004 and operate as a declared facility for HM Coastguard. Our operations, equipment, and training adhere to the MCA Code of Practice (2009). Regular accredited crew training and ongoing maintenance of our boats and equipment ensure that we deliver a safe and effective search and rescue (SAR) capability.

As an active member of the Local Resilience Partnership, we are integrated into the national resilience network and work closely with other emergency and SAR agencies through joint training and operations. Our assets are listed on the National Assets Register, and our mobility allows us to respond to SAR or flooding incidents anywhere in the country.

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Achievements and performance

Summary of the main achievements of the charity during the financial period

Nith Inshore Rescue is the sole independent lifeboat service covering the Upper Solway, including the tidal stretch of the River Nith through the heart of Dumfries. Our volunteer crew is among the busiest in the UK, with demand continuing to rise - driven by the increasing effects of climate change on flooding and a growing number of callouts involving people in psychological distress.

Our mission is clear: **“To protect and save lives, and when life is lost, to do everything we can to recover loved ones for those who are grieving.”**

The team forms a vital part of our community's resilience network, providing a highly trained and skilled first-aid response to those in distress across local waters - from the coastlines of the Solway to inland lochs and rivers. We are also increasingly called upon as a frontline resource in flood rescue operations.

Operating with three fully deployable lifeboats, we respond to both inshore and inland incidents, often in challenging and hazardous conditions. Our number of deployments during this financial period remains consistent with the high level of demand we have experienced over previous years.

Financial review

Brief statement of the charity's policy on reserves

We maintain our equipment to the highest standard in line with the MCA Code of Practice. As outlined in our Reserves Policy, Nith Inshore Rescue holds unrestricted operating reserves of £25,000, equivalent to around nine months of core costs, ensuring continuity of service and financial resilience. In addition, we aim to hold a dedicated £25,000 equipment reserve to match grant funding and meet urgent repair or replacement needs for our lifeboats, vehicles, and associated rescue equipment.

Details of any deficit

N/A

Donated facilities and services (if any)

N/A

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Other optional information

During this period, Nith Inshore Rescue achieved several key milestones that strengthened our operational capability and community impact:

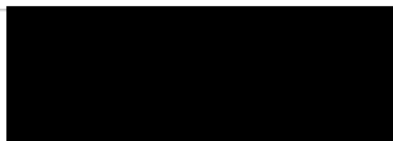
- **New Launch Vehicle:** We replaced our ageing launch tractor with a new *New Holland Boomer*, supplied and supported by Lloyd Ltd, Dumfries. This vital equipment now ensures safe and reliable launching of our *St John* lifeboat across tidal waters.
- **Financial Recovery and Community Support:** After facing a challenging start to 2025 marked by financial pressures and reduced donations, the charity made a remarkable recovery thanks to the incredible backing of our local community, new sponsors, and longstanding supporters. Their generosity and belief in our mission helped restore our financial strength and operational confidence.
- **Operational Excellence and Accreditation:** We once again exceeded the rigorous standards of the HM Coastguard and RYA accreditation inspection for declared facilities - a demanding process requiring ongoing, accredited training, meticulous maintenance, and operational readiness across all assets. Our continued compliance reflects the professionalism and dedication of our volunteer team.
- **Partnership Development:** We further strengthened collaborative relationships with Police Scotland, Scottish Fire and Rescue Service, and other partner agencies, ensuring greater integration within the regional emergency response framework.
- **Volunteer Growth:** Recruitment of new crew members enhanced our operational capacity and ensured long-term resilience for the organisation.
- **Crew Welfare and Support:** We continued to increase awareness and support for post-incident trauma among crew members, ensuring wellbeing remains a core part of our organisation's culture.

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)



Nith Inshore Rescue

SC022223



Receipts and payments accounts							
For the period from	Period start date			to	Period end date		
	Day	Month	Year		Day	Month	Year
	01	04	2024		31	03	2025

Section A Statement of receipts and payments

	Unrestricted funds	Restricted funds	Expendable endowment funds	Permanent endowment funds	Total funds current period	Total funds last period
	to nearest £	to nearest £	to nearest £	to nearest £	to nearest £	to nearest £
A1 Receipts						
Donations	25,971				25,971	40,691
Legacies					-	-
Grants					-	120,332
Receipts from fundraising activities	3,901				3,901	3,288
Gross trading receipts	-				-	-
Income from investments other than land and buildings					-	-
Rents from land & buildings					-	-
Gross receipts from other charitable activities	2,452				2,452	22,947
					-	-
A1 Sub total	32,324	-	-	-	32,324	187,258
A2 Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
A2 Sub total	-	-	-	-	-	-
Total receipts	32,324	-	-	-	32,324	187,258
A3 Payments						
Expenses for fundraising activities	615				615	1,381
Gross trading payments	-				-	-
Investment management costs	-				-	-
Payments relating directly to charitable activities	32,992	496			33,488	179,754
Grants and donations	-				-	-
Governance costs:	-				-	-
Audit / independent examination	200				200	200
Preparation of annual accounts	400				400	400
Legal costs	-				-	-
Other	-				-	-
	-				-	-
A3 Sub total	34,207	496	-	-	34,703	181,735
A4 Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
A4 Sub total	-	-	-	-	-	-
Total payments	34,207	496	-	-	34,703	181,735
Net receipts / (payments)	(1,883)	(496)	-	-	(2,379)	5,523
A5 Transfers to / (from) funds					-	
Surplus / (deficit) for year	(1,883)	(496)	-	-	(2,379)	5,523

Full name(s)		
Position (e.g. Chair)	Treasurer	
Date	23 November 2025	

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Additional analysis (1)

Analysis of receipts and payments

1 Donations

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
					-	
					-	
					-	
					-	
Total	-	-	-	-	-	-
	reference	-	-	-	reference	reference

2 Grants

	Unrestricted funds to nearest £	Restricted funds to nearest £			Total current period to nearest £	Total last period to nearest £
					-	
					-	
					-	
					-	
Total	-	-			-	-
	-	-			-	reference

3 Gross receipts from other charitable activities

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
					-	
					-	
					-	
					-	
					-	
					-	
					-	
Total	-	-	-	-	-	-
	reference error	-	-	-	reference error	reference error

4 Payments relating directly to charitable activities

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
					-	
					-	
					-	
					-	
					-	
					-	
					-	
					-	
					-	
Total	-	-	-	-	-	-
	reference error	reference error	-	-	reference error	reference error

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Additional analysis (2)

5 Breakdown of unrestricted funds

	Unrestricted fund 1 - enter name of fund below	Unrestricted fund 2 - enter name of fund below	Unrestricted fund 3 - enter name of fund below	Unrestricted fund 4 - enter name of fund below	Total unrestricted funds	Total unrestricted funds last period
Receipts						
Donations					-	
Legacies					-	
Grants					-	
Receipts from fundraising activities					-	
Gross trading receipts					-	
Income from investments other than land and buildings					-	
Rents from land & buildings					-	
Gross receipts from other charitable activities					-	
Sub total	-	-	-	-	-	-
					cross ref error	
Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
Sub total	-	-	-	-	-	-
Total receipts	-	-	-	-	-	-
					cross ref error	
Payments						
Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities					-	
Grants and donations					-	
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
					-	
Sub total	-	-	-	-	-	-
					cross ref error	
Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
Sub total	-	-	-	-	-	-
Total payments	-	-	-	-	-	-
Net receipts / (payments)	-	-	-	-	-	-
					cross ref error	
Transfers to / (from) funds					-	
Surplus / (deficit) for year	-	-	-	-	-	-
					cross ref error	
Nature and purpose of funds						

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Additional analysis (3)

6 Breakdown of restricted funds

	Main Grant	Restricted fund 2 - enter name of fund below	Restricted fund 3 - enter name of fund below	Restricted fund 4 - enter name of fund below	Total restricted funds	Total restricted funds last period
Receipts						
Donations					-	
Legacies					-	
Grants					-	121,932
Receipts from fundraising activities					-	
Gross trading receipts					-	
Income from investments other than land and buildings					-	
Rents from land & buildings					-	
Gross receipts from other charitable activities					-	
Sub total	-	-	-	-	-	121,932
Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
Sub total	-	-	-	-	-	-
Total receipts	-	-	-	-	-	121,932
Payments						
Expenses for fundraising activities	5,643				5,643	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities					-	
Grants and donations					-	
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
					-	
					-	
Sub total	5,643	-	-	-	5,643	-
					cross ref error	
Payments relating to asset and investment movements						
Purchases of fixed assets					-	133,020
Purchase of investments					-	
Sub total	-	-	-	-	-	133,020
Total payments	5,643	-	-	-	5,643	133,020
					cross ref error	
Net receipts / (payments)	(5,643)	-	-	-	(5,643)	(11,088)
Transfers to / (from) funds						
	5,643				5,643	
Surplus / (deficit) for year	-	-	-	-	-	(11,088)
					cross ref error	
Nature and purpose of funds						
Equipment upgrades						

APPENDIX 3



Report to the
trustees/members of

Registered charity
number

On the accounts of the
charity for the period

Set out on pages

Independent examiner's report on the accounts v2						
Charity name Nith Inshore Rescue						
SC 02223						
Period start date				Period end date		
Day	Month	Year		Day	Month	Year
01	04	2024	to	31	03	2025
					(remember to include the page numbers of additional sheets)	

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 (as amended). 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 2006 Accounts Regulations. 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 view given by the accounts.

Independent examiner's
statement

In the course of my examination, no matter has come to my attention [other than that disclosed on the attached page*]

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 9 of the 2006 Accounts Regulations

have not been met, or

2. to which, in my opinion, attention should be drawn in order to enable a proper view to be reached.

Signed**:
Name:
Relevant professional
qualification(s) or body
(if any):
Address:

	Date:	23 November 2025

*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.

**OSCR will accept digital or typed signatures.

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