

# Scottish Flood Forum

Trustees' Report and Financial Statements  
for the year ended 31 March 2025

Scottish Charity number SC043783

Scottish Flood Forum  
Financial Statements  
for the year ended 31 March 2025

---

Index

	Page
Report of the Trustees	3-14
Statement of Trustees' responsibilities	15
Report of the independent examiner	16
Statement of financial activities	17
Balance sheet	18
Principal Accounting Policies	19-20
Notes to the financial statements	21- 27

Scottish Flood Forum  
Financial Statements  
for the year ended 31 March 2025

---

## Report of the Trustees

The trustees of the Scottish Flood Forum (“the charity”) are pleased to present their report together with the financial statements for the year ended 31 March 2025. The financial statements comply with the Charities Accounts (Scotland) Regulations 2006 (as amended), 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 (FRS102) (updated 1 January 2019) and its Constitution.

### OBJECTIVES AND ACTIVITIES

The object of the charity, as set out in its Constitution, is to improve understanding and to raise awareness of the risks and consequences of flooding to communities throughout Scotland and to facilitate effective support to them after a flood. It is established for charitable purposes only and in particular the objects are:

1. the advancement of education,
2. the advancement of health,
3. the advancement of community development and
4. the advancement of environmental protection or improvement.

The charity’s prime function is the provision of flood information, education and raising awareness amongst individuals and communities at risk of being flooded. It also liaises with the statutory agencies charged with managing flood risk.

The key activities undertaken in order to achieve the above are:

- Supporting the development and training of Community Flood Resilience Groups.
- In liaison with the local authority, providing support to communities affected by flooding by:
  - setting up and manning recovery surgeries,
  - offering advice and support on matters such as insurance issues, builders and drying out,
  - advice on debt issues,
  - providing a reassuring presence throughout the recovery process.
- Providing mediation support between individuals and responsible authorities.
- Maintaining a clear, informative website and documents providing advice before, during and after flooding.
- Providing advice, information and support on measures that can be installed to protect properties from flooding and to enhance their resilience to flooding.

These activities provide public benefit by enabling communities which have suffered flooding to recover more quickly by providing consistent, long-term support in the flooded community; and by increasing the resilience of individuals and communities at risk of flooding, enabling them to support one another before, during and after a flood event.

## Report of the Trustees (continued)

### ACHIEVEMENTS AND PERFORMANCE

*“The climate challenge is made most real when I visit constituents, as I have done for some time, left distraught by the damage caused by flooding – damage to their homes, to the bricks and mortar, made all the worse by the heartrending destruction of irreplaceable, personal possessions.*

*Climate change, quite clearly, is not a figment of our collective imagination.*

*It is not something that is happening over there, safely out of sight and out of mind. As we saw, with Storm Eowyn, one of the worst storms to hit Scotland in recent years, climate change is happening here and now, in real time, with direct and damaging effects in our own towns, in our countryside, in people’s everyday lives.”*

*First Minister John Swinney’s speech on climate action on 19<sup>th</sup> February 2025, the Botanic Gardens, Glasgow.*

The threat of flooding is a clear and present danger. In a report by the Fabian Society, commissioned by the Association of British Insurers, it was noted that:

- Scientists have warned that flooding in the UK is already becoming more frequent due to climate change. Attribution studies indicate that extreme rainfall events are becoming increasingly likely, due to human-induced climate change: such events could be four times as frequent by 2080 as they were in the 1980s. Winters are projected to be 30 per cent wetter in 2070 than they were in 1990.
- Climate change is already having an impact on our infrastructure, health, and housing, creating large social and economic costs that are predicted to get much worse in coming decades. While continuing to aim to reduce emissions, we must also adapt to reduce the impacts of climate change on the UK.
- Flood related damage costs on average £700 million annually. Warming could see the UK’s annual flood damage bill rise by 20% over the next century. **(Source: Fabian Society: Whatever the Weather. Climate Resilience & Adaptation Report).**

Whilst flooding knows no limits in who or what it touches, the impacts on householders and families are likely to exacerbate inequalities. Inequalities facing deprived coastal communities are even more pronounced than those in inland communities. Low-income households are also less likely to be able to pay for or implement measures such as property flood resilience. The economic impact of a flood is also greater for low-income households – for example, they may be less able to pay for home or contents insurance due to affordability concerns and more economically insecure residents may find it more difficult to absorb the cost of repairs. Low-income households are likely to be at greater risk as:

- a) Socio-economically challenged citizens are more likely to live in areas of high flood risk even after considering the availability of flood defences.
- b) Housing stock may not be adapted to respond to climate change.
- c) Household budgets may not be able to deal with unforeseen impacts eg the cost of electricity to enable the drying out an uninsured home.
- d) Food insecurities caused by shortages due to damage to infrastructure such as bridges and roads, as was seen during Storm Babet and the impact on Brechin, is a risk to family budgets.

Scottish Flood Forum  
Financial Statements  
for the year ended 31 March 2025

---

## Report of the Trustees (continued)

- e) Homeless people are also more exposed to flood risk and less likely to be able to access services designed to support residents following a flood.
- f) Those with language barriers or who have recently moved to an area may be less aware of flood risk and less likely to receive flood warnings.

This is the environment in which the SFF operates. Through development of our own systems and processes we can track and report on emerging themes. From August 2020 when our data gathering and triage system was created, we can report that over the last 5 years the majority of our cases have come predominantly from 4 main local authority areas namely Perth & Kinross, Fife, Angus and Aberdeenshire. Given the protracted nature of flood recovery, on interrogation of our data from December 2023 using our case prioritization framework we can advise that 5% of the requests at this time were from uninsured or vulnerable homeowners, 32% originating from community and partnerships requests and 62% for general support. In the year from April 2024 to March 2025 the SFF received 253 requests for support. The majority of these were received either to our in-house call handling service (39%) or via our web portal (45%) with the remainder from events, referrals or interactions with our new flood resilience vehicle named Flo.

### Case Volume/ Requests for Support by Local Authority Area since 2020

Perth & Kinross Council – 219 cases.

Fife Council – 193 cases.

Angus Council – 153 cases.

Aberdeenshire Council – 123 cases.

### Breakdown of Request types during 2024-25 as a percentage of case volume.

General Advice: 22% of cases.

Mediation: 7% of cases.

Insurance: 12.5% of cases.

Property Flood Resilience advice: 45% of cases.

Other enquiries: 13% of cases

The number of requests for Property Flood Resilience advice as shown during the year 2024 to 2025 is approximately 45% of the total case volume. This is potentially attributable to the availability of a grant of £5000 made available to householders with previous experience of flooding by Fife Council, prompted by the weather events which hit towns such as Cupar and the coastal towns and villages along the Fife coast. Currently the SFF is one of the few organisations which offers free advice and assessments to householders seeking to avail themselves of financial assistance offered by local authorities through grant schemes. Not all 32 authorities offer such assistance (only in the region of 10 across Scotland) so there is high demand when funding is made available. While consulting engineers do work with several authorities on Flood Protection Schemes and PFR is included as a consideration in the option process,

Scottish Flood Forum  
Financial Statements  
for the year ended 31 March 2025

---

## Report of the Trustees (continued)

the limited demand for individual surveys across a wide geographic area from the domestic market, and the cost to provide this service is currently not economically viable for them to provide. The SFF undertakes this work on the basis that by carrying out assessments and opening a dialogue around flood risk it can be a stepping stone to not only individual but wider community resilience. We are aware that the impact of a flood event cannot be dealt with overnight. In the immediate aftermath householders and businesses are focused on the clean-up, assessing the damage and making contact with their insurance providers to start the claim process. The emotional trauma of flooding cannot be underestimated. The nature of our work is such that our support continues for many months with clients approaching us for guidance and advice throughout the recovery process. There is a time and place for meaningful engagement and not everyone starts the journey at the same time or the same point. However the SFF is conscious, due to the current financial climate and the cost of many of the products and the lack of trained installers, that once a householder is made aware of the potential entry points for flood water and our recommendations on possible courses of action to alleviate this, that their individual flood anxiety around flood risk could be heightened due to their inability to take action to make their home more flood resilient. This is why the SFF supports individuals to link in with their neighbours to form flood action or resilience groups to take collective action as a community. At the end of March 2025, the SFF had 124 groups at different stages of development from initial start-up, through development, to maintenance and sustainment. These groups require different levels of support through their ongoing journey. The SFF provides support with governance, training packages, advice on completing a Flood Action Plan, role development for recruitment of new members from all sectors of the community and information and advice to help group members navigate resourcing and succession planning.

Not all groups originate with the SFF. We also work with partner agencies such as local resilience partnerships, local authority forums and Climate Action networks to offer bespoke support for groups who wish to mobilise in a flood event. With over 15 years of experience working with groups and community engagement, the SFF is well placed to consider innovative approaches to support community resilience. An example of this was our work with Angus following Storm Babet in 2023.

The Scottish Flood Forum has a long history of engagement with Angus Council stemming from the floods in 2015, 2022 and more recently from the impacts of Storm Babet in October 2023. Following the impact of Storm Babet, predominantly in Brechin but also in the neighbouring towns of Montrose, Forfar and Arbroath and the surrounding rural areas, the assistance of the SFF was requested to support homeowners and businesses in the area. For several weeks the SFF visited the town (Brechin), attending the drop-in sessions organised by the Council to provide advice and assistance on insurance and how to raise claims, supplying uninsured householders with dehumidifiers and drying out kits attending Housing, Community and Business Enterprise sessions as well as supporting individuals and business owners with bespoke advice.

The SFF was also invited to sit on the Brechin Recovery Committee to share good practice around responses and ideas from other local authority areas and took part in the drop-in sessions organised by the Council in Brechin, Forfar, Arbroath, Birkhill and Carnoustie.

The Council was able to secure funding from Council Climate Change Reserves, Angus Rural Partnership and SSEN Grant Award and approached the SFF for advice on how to implement a Property Flood Resilience (PFR) scheme where they would purchase PFR products at cost and then offer them to both residential properties and businesses at a discounted

Scottish Flood Forum  
Financial Statements  
for the year ended 31 March 2025

---

## Report of the Trustees (continued)

rate. Given the level of funding available (£160,000), the SFF suggested an alternative approach to maximise the potential of a relatively small pot of money to gain maximum benefit, particularly to the more rural resilience groups in the area who had been operating independently during the storm to protect their community and had, in some cases, been cut off from local authority support during the time of the red weather warning.

The approach focused on community resilience and development work and was designed to complement the council's engagement with their Vibrant Communities initiative, the reasons being:

- A diverse range of areas were impacted across Angus - rural/ coastal/ town.
- In Brechin it was noted that the local authority and social housing tenants had access to regeneration projects which communities elsewhere in the county did not have access to.
- Brechin's flood defences had been breached and at the time of concept, the modelling of potential levels the flood defences would have to withstand in the future was still ongoing.
- The River South Esk, the river which flows through the county, passes by the village of Finavon where the river levels "double peaked" during Storm Babet. If an ad hoc approach to PFR were implemented it could still leave areas of the village vulnerable if the river were to overtop more than once in future flood events. A more bespoke solution was required.
- Cost of living crisis – if householders cannot afford insurance would they be able to afford discounted PFR products?
- Some households have already installed PFR but are now considering the installation of additional measures which would require a considerable capital outlay for more costly alternatives e.g. flood walls.
- Dialogue with local landowners was missing in key areas - a community voice may open that dialogue.
- There were several local resilience groups across the local authority area at different stages of development. They would require additional support to be ready for the next flood event.
- Well prepared groups such as Edzell Flood Action Group, who have been in existence since 2015, although self-sufficient also needed resourcing and support from the local authority to continue and develop their preparation for future severe weather events.
- The Council was also interested in different types of tools such as Community Alerting systems on watercourses which would provide a vehicle for engagement, develop networks and lead to new group formation.

The first step to implement the project was a peer-to-peer workshop with attendees from across the county, to promote the benefits of resilience, offer support and advice on specific issues such as recruitment, the development of local flood plans and to introduce the funding initiative and application process. The unique approach to resilience funding was suggested by the Scottish Flood Forum (SFF), who also provided practical support for this funding initiative. The designated fund of £160,000 was split into 2 streams – Community Resilience funding of £50,000 and Community Flood Protection funding of £110,000 to support local communities in developing their resilience and response to weather hazards, not just flooding. Constituted community groups or those in the process of becoming constituted in Angus were eligible to apply. The fund was administered by the Vibrant Communities service of Angus Council, in partnership with the Scottish Flood Forum and the Angus Council Roads Department. Groups could apply for a minimum of £1,000 and a maximum of £10,000. Each group

Scottish Flood Forum  
Financial Statements  
for the year ended 31 March 2025

---

was allowed to submit one application. The Fund received 17 applications from various community groups. Here are a few examples of projects funded by this Fund:

- *Flood Protection Measures:* Several community groups received funding to install flood barriers and sandbag stores in vulnerable areas.
- *Emergency Response Equipment:* Some groups used the funds to purchase essential equipment like generators, emergency lighting, defibrillators, and communication devices which had multi-purpose uses, not just restricted to flooding.
- *Community Training Programmes:* Funding was also allocated to organize training sessions for volunteers on emergency response and first aid.
- *Awareness Campaigns:* A portion of the funds was used to run awareness campaigns about emergency preparedness. These campaigns included distributing informational materials and hosting community events to educate residents on how to prepare for and respond to emergencies.

It has been recognised that there are many barriers to securing and effectively utilising community resilience funding. Two of those barriers are capacity barriers (limited resources, project complexity) and regulatory barriers (policy conflicts, administrative requirements). The Angus funding, utilising extensive support from the SFF, has attempted to address these issues by streamlining application process, enhancing community engagement and building capacity at the local level.

The model deployed by the local authority has led to a deeper engagement process with local communities and resulted in benefits reaching beyond financial support. Extensive support given by the local authority and the Scottish Flood Forum has created trust between stakeholders, thus constructing the framework of a healthy relationship that can enable closer ties between communities and civic authorities. The intention is to replicate this model in other areas across Scotland with other local authorities and partners in the future.

#### **Rivertrack – Alerting Communities**

One method of providing community resilience has been through the Rivertrack Community Alerting system. The SFF received a grant of £35,000 in 2021 for sufficient equipment to support the installation of **12** community alerting systems across Scotland. The criteria for assessing candidate sites reviews flood risk, flood disadvantage and vulnerability mapping data as well as planned or existing approaches to community engagement. The project supports flood risk communities to install RiverTrack community flood alerting systems and identify suitable sensor and alert display locations. Once the community flood alerting system is installed, the SFF works with the community to understand the information provided and discuss and agree what actions they will take to increase community resilience to flooding. Following the work in Angus and positive testimonials from the flood action group in Edzell, part of the Angus Resilience Forum, we received a number of requests to install the system in a variety of rural locations. We have also trialed alternatives to the Rivertrack system. With the advances in technology and a variety of differing community needs we are aware that one system does not always fit all of the varying locations and needs of communities we interact with. We entered into a contract with Andel for a pilot installation of a system for the Strathmartine Community Resilience Forum. This was also a first for Andel as the installation required a few modifications for the location however Andel's flood alert bollard system is giving the

Scottish Flood Forum  
Financial Statements  
for the year ended 31 March 2025

---

## **Report of the Trustees (continued)**

community 3 levels of alerting, depending on water height and access to downloadable analysis data which the community can access to support their resilience planning. The system is more expensive (in the region of £4,000) so the SFF used the Scottish Government grant monies to pay for the installation with our 2 Community Resilience managers acting as observers to enable us to assess the efficacy of the system and how it compares with other systems in terms of support and accessibility to evaluate the range of products available to communities.

We also supported Gilmerton in Perth & Kinross to install a Rivertrack system, suitable for their local water course and during this year we have also compiled “How to Guides” and videos to enable groups to carry out simple maintenance safely eg such as the installation of batteries on the sensors. Some groups are not always able to secure funding to support their activities or to pay for ongoing maintenance so these self-help guides which the SFF provides free of charge in the first year after installation will provide a useful tool for routine work which the groups can carry out for themselves.

Other Community alerting systems are currently in the scoping stage and help and support continues to be available to groups with established systems who may experience technical difficulties or issues around succession planning as community resilience with a flood action group behind the system is an integral part of the SFF’s Rivertrack funding to groups.

### **Flo, the SFF Flood Resilience Vehicle**

In January 2025 the SFF were pleased to take delivery of the Flood Resilience Vehicle, affectionately named Flo, sponsored by Flood Re. The vehicle project had been underway for some years. The vehicle is internally fitted out like a domestic home with examples of water ingress points such as badly pointed bricks as well as being fitted with property flood resilience measures such as non-return valves on sinks and toilets and other practical tools to enable a house to be more resilient. The intention behind the vehicle is firstly as an engagement tool to aid discussion about flood risk, then to demystify the wide range of products and the purpose behind PFR so that a meaningful discussion can ensue on a range of matters from availability of insurance for flood impacted homes, what measures are available and potential costs, where to seek funding and, to ensure that we do not heighten climate anxiety in the current economic climate, to share other options for resilience such as starting up a community flood action group with neighbours.

The vehicle’s first outing was to the national Flood Risk Management conference organized by Verture just 5 days after Flo came home to Scotland. This was a memorable occasion with an official handover of the “key” to our director at a launch event attended by colleagues and stakeholders from the Flood Risk Management sector which was also sponsored by Flood Re. The event also allowed us the opportunity to invite along a variety of our sponsors as well as Members of the Scottish Parliament who represented communities impacted by the flood events of October and December 2023 to showcase our work, the new vehicle and ongoing support for these communities. It was also an opportunity to discuss future engagement with local authority representatives as part of our support to public consultations on flood risk where PFR is an option.

### **SFF In a Box**

Another project which came to fruition in the year 2024 to 2025 was “SFF In a Box”. Originally developed to be an easily portable resource to help tell the SFF story it has been used to great effect as a community engagement tool. The SFF is a member of the steering group for the National Centre for Resilience (NCR). It asked for support to design a workshop which could be shared at the flood Risk Management Conference in January 2025.

## Report of the Trustees (continued)

The NCR and SFF co-hosted two collaborative breakout sessions titled "Building Resilience" as part of the Flood Risk Management Conference, held at Dynamic Earth, Edinburgh hosted by Verture. Designed as an interactive, people-centered experience, the 1-hour session brought participants together to explore how empathy, creative facilitation, and practical tools can transform the way we engage communities in flood risk conversations. Flooding is a complex and deeply personal issue that continues to impact lives, livelihoods, and landscapes across Scotland and beyond. While the physical impacts of flooding may be widespread, human experience is deeply varied. Resilience to flooding is not just about better infrastructure or early warnings—it's about understanding communities, hearing their stories, and empowering them to take action. This workshop was structured to spark meaningful dialogue using imaginary personas—a mix of individuals with and without prior flood experience. Participants worked in small groups, stepping into these personas' shoes to explore how different people might feel, think, and respond when faced with flooding. The aim was not only to raise awareness of diverse community experiences but also to provide a safe space to practise having difficult conversations, test out new engagement approaches, and build confidence using practical tools. The NCR had used a series of profiles at one of their own communication workshops. Building on this the SFF helped add to these profiles with role description of those working in the flood sector. The SFF provided a range of items from the box plus 4 staff to facilitate the sessions where attendees stepped into the characters assigned to them from the profiles in a variety of age ranges and from differing locations, urban and rural, coastal and inland. Working in pairs the community characters interacted with those flood risk professionals. Prompted by items from the box such as photographs of flooded homes, damaged property and children's toys, conversations developed reflective of some of the issues, feedback and emotion that flood impacted residents had raised with the professionals. The opportunity to "walk in another person's shoes" to give a different perspective highlighted, as one of the participants noted:

*"We tend to talk at people when we communicate flood risk and not to talk to people. This session has been a useful reminder of what better communication needs to look like".*

The sessions were one of the best attended and interest has been expressed in the use of the box as a community group tool, to engage with people who may not have experienced flooding before to initiate meaningful conversations.

### **Property Flood Resilience Delivery Group**

As we face the challenges of the Climate Crisis, we need to both mitigate and adapt to Climate Change. Property Flood Resilience (PFR) is a key adaptation measure that can and must be taken both in new-builds and as part of retrofit adaptations. The most cost-effective time to install property flood resilience is during house renovations, especially for "recoverability" measures required after a flood. There is a real opportunity here for agencies to collaborate to effect change across not just one climate issue but across multiple concerns. There is also a carbon reduction gain to recoverability measures as less materials requiring stripping out of homes – and sending to landfill – after a flood.

The Property Flood Resilience Delivery Group (PFRDG) comprises representatives from the insurance industry, the voluntary sector, Scottish Government, SEPA, BRE, Scottish Water and the private sector and has been set up to identify and work collaboratively to deliver actions to encourage homeowners to make their properties more resilient to flood. The SFF, also a member of this group, is well placed to use data from its recovery operations and Community Resilience to ensure that the voice of householders and communities are represented. By providing the secretariat function to this group it enables the SFF to complete its circle of influence. Although the PFRDG operates in a Scottish landscape and is subject to Scottish legislation, it also gives us access to the DEFRA roundtable and initiatives south of the border which enable us to learn from and share good practice in areas which are not subject to devolved legislation. With the launch of Scotland's first National Flood Strategy in January 2024 this group has considerable potential to provide support and

## Report of the Trustees (continued)

workgroups to feed into the 3 pillars of the strategy namely people, place and process to support the development of a robust flood infrastructure which was a key theme from the feedback sessions with stakeholders which the SFF helped create and facilitate with Sniffer and Climate Exchange during 2023-24.

During the current financial year, we have continued to work with key members of the insurance industry such as **FloodRe**, as highlighted earlier in this report, **the Association of British Insurers and Aviva**. As insurance is not a devolved responsibility it is important for the SFF to work with and represent Scotland on UK-level initiatives. In Scotland it is the responsibility of homeowners to protect their property from flooding. As highlighted in this report it is important to have a credible and trusted source of information on how a householder can ensure their home is more resilient to flooding. The PFRDG is working on several initiatives, from Building Standards, Planning, feeding in to updates on the Home Buyers Report and the impact of climate related risk on financial institutions, insurers and mortgage lenders which potentially have far reaching consequences for homeowners and the property sector. The data we collect through our “business as usual” recovery and resilience work is therefore vital in ensuring that the group has the information direct from source, of the impact of these issues on Scotland’s people. Our Community Support Manager and Events Supervisor visited Aviva in Perth in the Spring with our new resilience vehicle, meeting team members from around the UK and across all departments. Features of this visit were:

- The opportunity to meet home claims trainees and discuss the emotional impact of flooding at individual and community level. Our Community Support Manager was able to offer examples of how good customer service and care really can help with recovery.
- Commercial risk managers explained how they are helping business customers by offering Property Flood Risk assessments and advice as part of policy discussions.
- ██████████ Field teams had taken part in CIWEM training and visited the flood house at the National Flood School UK’s site at Wallingford in Oxfordshire. The physical experience of the flood house really helped bring into sharp focus how quickly flooding occurs and how traumatic this could be for their policy holders.

Through sharing our experiences from our in-house call handling service and examples of some of our calls and the themes we see emerging, we can give a sense of the live issues which, through working together, helping to develop understanding of the impact of flooding and ensuring ongoing dialogue, the service to both our clients in their hour of need can only be enhanced.

### SFF Networks

The SFF continues to sit on the steering group for the NCR and staff members promote the work of the SFF by attending both local and regional resilience partnership meetings, Voluntary Sector Resilience Partnership (VSRP) at both the advisory group and community levels, and Water Safety Scotland meetings as a stakeholder but also to participate in Partnership Action for Water Safety meetings at a regional level as part of Scotland’s drowning prevention strategy. Fatalities have occurred in flood water during serious weather events. We continue to maintain our links with the research and academic community by facilitating exchanges with our local resilience groups so that the lived experience of flood impact and resilience is reflected in studies on climate related issues, natural flood management and social welfare with

Scottish Flood Forum  
Financial Statements  
for the year ended 31 March 2025

---

## Report of the Trustees (continued)

the likes of the British Red Cross, National Emergencies Trust, Universities of Glasgow, Glasgow Caledonian University, the [REDACTED] Institute and the Centre for Expertise in Waters (CREW) as well as supporting students individual research for their thesis on wide ranging topics such as the impact of weather in relation to crime, water industry protocols and templates. We have also collaborated extensively with Verture (formerly known as Sniffer) with the staff team supporting the Flood Risk Management Conference steering group, facilitating a session at the conference with the NCR as well as bringing our newly acquired Flood Vehicle to the conference to promote opportunities for engagement with householders on Property Flood Resilience measures. Following the launch of the new vehicle at the Conference at the end of January, the vehicle then visited the new Perth Museum, opened in early March as part of the museums “Waters Rising” exhibition, charting flood events in Perth and the surrounding areas and the impact on individuals and communities to help facilitate engagement and discussion in our role as a trusted source of advice and information and honest broker before beginning a tour of Scotland as part of our ongoing support for the groups we have helped to set up in the aftermath of flood events over the years.

### SFF Trustees and Staff Team.

There have been no changes in the Board of Trustees this financial year, however [REDACTED], who held the position of Company Secretary since the Forum was founded intimated that he would retire from the position of Trustee and Company Secretary with effect from 10<sup>th</sup> April 2025 to allow for a handover of responsibilities: Trustee [REDACTED] agreed to step in to this role with effect from 11<sup>th</sup> April 2025. [REDACTED] who previously held the position of Director and latterly as coordinator of the Property Flood Resilience Group resigned with effect from 31<sup>st</sup> March 2025 to pursue new opportunities in the Isle of Man where she now resides. [REDACTED] and [REDACTED] years of service and dedication to the Forum were commemorated with tokens of appreciation. The staff delivery team increased when [REDACTED] joined the SFF as Events Supervisor in November. This part time role was developed to maximise the potential of the flood resilience vehicle kindly sponsored by Flood Re. The post is funded for the first year by a Scottish and Southern Electricity Networks Powering Communities to Net Zero – Community-led Resilience Grant. There have been no other changes in the SFF Board of Trustees or the staff delivery Team.

## FINANCIAL REVIEW

The charity generated a deficit on un-restricted funds of £20,226 for the year (2024: £19,154) and held total reserves amounting to £251,156 at the year end. This figure compares with a 2024 figure of £300,845. Current reserves include funds totalling £38,890 for specific projects along with designated funds for future depreciation of assets of £121,588 to underpin future budgets in the event of funding shortfalls; these funds are not available for general spending.

### Reserves policy

In accordance with OSCR guidelines, the Trustees have an agreed policy of holding between 3- and 6-months operating costs. This currently results in a required minimum reserve of £66,000 and a maximum of £132,000. Current free reserves (being un-restricted funds less designated funds) amount to £90,678, which is within the policy agreed.

Scottish Flood Forum  
Financial Statements  
for the year ended 31 March 2025

---

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Governing Document**

The Scottish Flood Forum was registered on 13 February 2013 as a Scottish Charitable Incorporated Organisation (SCIO) and is governed by its Constitution. It is a registered Scottish Charity, number SC043783.

**Appointment of Trustees, induction & training**

New trustees are appointed by invitation to join the Board based on candidates having the necessary skills and experience to contribute to the Charity's activities and to be able to discharge their obligations as Trustees. At each AGM, all the Charity's Trustees are required to retire from office but will be deemed to have been re-elected (at the AGM) unless certain conditions set out in the Charity's Constitution are activated.

All new trustees are provided with guidance on the role and statutory responsibilities of a trustee and given the opportunity to avail themselves of relevant training.

**REFERENCE AND ADMINISTRATIVE INFORMATION**

**Trustees:**

[REDACTED]

Scottish Charity Number: SC043783

**Registered Office:**

Scottish Flood Forum Caledonian Exchange  
19A Canning Street  
Edinburgh  
EH3 8HE

Scottish Flood Forum  
Financial Statements  
for the year ended 31 March 2025

---

**Independent Examiner:**



**Bankers:**

The Co-operative Bank plc  
PO Box 250  
Skelmersdale  
WN8 6WT

Approved by the Board and signed on its behalf by:



Date 22 December 2025

Scottish Flood Forum  
Financial Statements  
for the year ended 31 March 2025

---

**Statement of Trustees' responsibilities**

The Trustees are required to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charity and of the surplus or deficit incurred by the charity for that year. In preparing those financial statements the Trustees are required to:

- select suitable accounting policies and then apply them consistently,
- make judgments 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 accounts and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue to exist.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy, at any time, the financial position of the charity to enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). 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 and to provide reasonable assurance that:

- the charity is operating efficiently and effectively,
- its assets are safeguarded against unauthorized use or disposition,
- proper records are maintained, and financial information used within the charity or for publication is reliable,
- the charity complies with relevant laws and regulations.

Scottish Flood Forum  
Financial Statements  
for the year ended 31 March 2025

---

## Independent Examiner's Report to the Trustees of the Scottish Flood Forum

I report on the financial statements of the charity for the year ended 31 March 2025 which are set out on pages 17 to 27.

### 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 (as amended). The charity trustees consider that the audit requirement of Regulation 10(1)(a) to (c) of the 2006 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.

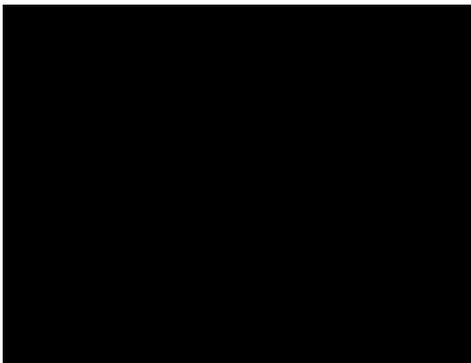
### Basis of independent examiner's report

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 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
  - 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.



Ltd

Date: 22 December 2025

Scottish Flood Forum  
Financial Statements  
for the year ended 31 March 2025

**Statement of financial activities**

		Un- restricted funds 2025	Restricted funds 2025	Total 2025	Total 2024
<b>Income from:</b>	<b>Note</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Donations and legacies	1	-	-	-	287
Charitable activities	2	238,336	15,000	253,336	340,104
<b>Total income</b>		<b>238,336</b>	<b>15,000</b>	<b>253,336</b>	<b>340,391</b>
<b>Expenditure on:</b>					
Charitable activities	3	258,562	44,463	303,025	280,164
<b>Total Expenditure</b>		<b>258,562</b>	<b>44,463</b>	<b>303,025</b>	<b>280,164</b>
<b>Net (expenditure)/income</b>		<b>(20,226)</b>	<b>(29,463)</b>	<b>(49,689)</b>	<b>60,227</b>
Transfers between funds		79,487	(79,487)	-	-
<b>Net movement in funds for year</b>		<b>59,261</b>	<b>(108,950)</b>	<b>(49,689)</b>	<b>60,227</b>
<b>Reconciliation of funds</b>					
Total funds brought forward		153,005	147,840	300,845	240,618
<b>Total funds carried forward</b>		<b>212,266</b>	<b>38,890</b>	<b>251,156</b>	<b>300,845</b>

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

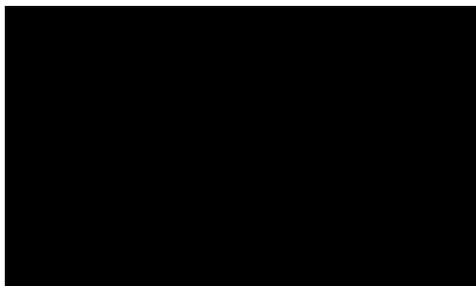
Scottish Flood Forum  
Financial Statements  
for the year ended 31 March 2025

**Balance sheet**

	Notes	2025	2024
		£	£
<b>Tangible fixed Assets</b>	6	<b>121,588</b>	37,522
<b>Current Assets</b>			
Debtors	7	<b>2,418</b>	137,904
Cash at bank and in hand		<b>139,909</b>	138,889
		<b>142,327</b>	276,793
<b>Current Liabilities</b>			
Creditors: amounts falling due within one year	8	<b>(12,759)</b>	(13,470)
Net current assets		<b>129,568</b>	263,323
<b>Net assets</b>		<b>251,156</b>	300,845
<b>The funds of the Charity:</b>			
Restricted Funds	9	<b>38,890</b>	147,840
Unrestricted Funds	9		
- General		<b>90,678</b>	108,738
- Designated funds from Scottish Government		-	6,745
- Designated asset depreciation fund		<b>121,588</b>	37,522
<b>Total charity funds</b>		<b>251,156</b>	300,845

The accompanying accounting policies and notes form part of these financial statements.

Approved by the Trustees and signed on their behalf by:



Date: 22 December 2025

Scottish Flood Forum  
Financial Statements  
for the year ended 31 March 2025

---

## Principal accounting policies

### Basis of preparation

The financial statements have been prepared in accordance with the Charities Accounts (Scotland) Regulations 2006 (as amended), 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 (FRS102) (updated 1 January 2019) – (Charities SORP (FRS102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and its Constitution.

The Scottish Flood Forum meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

### Going concern statement

The financial statements have been prepared on a going concern basis which assumes that the Charity will continue to operate. The validity of this assumption is dependent upon the continuance of support from the Charity's key funder (The Scottish Government) and to the progress made by the Charity in pursuing a viable budget including the obtaining of further grants and other funds. Given the Scottish Government has confirmed its grant support through to 31 March 2026 and the with provision of additional funding through donations and other charitable activity, the Charity's current business plan shows that the Charity will be able to operate effectively for the foreseeable future. Based on this understanding, the trustees believe that it remains appropriate to prepare the financial statements on a going concern basis. The financial statements do not include any adjustments which would result from the basis of preparation being inappropriate.

### Funds

Unrestricted funds are available to spend on activities that further any of the purposes of charity. Designated funds are unrestricted funds of the Charity which the trustees have decided at their discretion to set aside to use for a specific purpose. Restricted funds are donations and grants subject to conditions imposed by the provider or by specific terms of the appeal under which the funds were raised. The restrictive conditions are binding upon the Charity.

### Income

Income is recognised when the Charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Income relating to future periods, as a result of donor-imposed conditions specifying the time period, has been treated as deferred income.

Income dependent on certain conditions, amounting to more than mere administrative requirements, is recognised when the conditions have been fulfilled.

Scottish Flood Forum  
Financial Statements  
for the year ended 31 March 2025

---

## **Principal accounting policies (continued)**

### **Donated services and facilities**

Donated professional services and donated facilities are recognised as income when the Charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and the economic benefit can be measured reliably. In accordance with the Charities SORP FRS 102, general volunteer time is not recognised.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the Charity which is the amount the Charity would have been willing to pay to obtain the services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

### **Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the Charity to the expenditure. All expenditure is accounted for on an accruals basis.

### **Tangible fixed assets**

Fixed asset purchases above £750 are capitalised and depreciated over their useful economic life of 15 years for motor vehicles & 3 years for computer equipment.

### **Cash and cash equivalents**

Cash and cash equivalents include cash at bank and in hand and short-term deposits repayable on or within a three month notice period.

### **Debtors**

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

### **Creditors**

Creditors are recognised where the Charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably.

### **Taxation**

As a registered charity no provision is considered necessary for taxation.

### **Pensions**

The charity contributes into a Group Personal Pension Plan for employees. This pension plan is defined contribution in nature and as required under FRS102 the annual cost is recognised as incurred and included in the Statement of Financial Activities.

Scottish Flood Forum  
Financial Statements  
for the year ended 31 March 2025

## Notes to the financial statements

### 1. Income from donations and legacies

	2025	2024
	£	£
Donations	-	287
Gifts in kind	-	-
	<hr/>	<hr/>
<b>Total income from donations and legacies</b>	<b>-</b>	<b>287</b>
	<hr/> <hr/>	<hr/> <hr/>

### 2. Income from charitable activities

	2025	2024
	£	£
<b>Restricted grants:</b>		
FloodRe – Flood Mobile Vehicle	-	77,904
Grant – Scottish & Southern Electricity Networks – to fund new vehicle hire	-	15,000
Grant- Scottish Environment Protection Agency	-	10,000
Grant – Scottish & Southern Electricity Networks – to fund Powering Communities events	<b>15,000</b>	-
	<hr/>	<hr/>
	<b>15,000</b>	102,904
<b>Un-restricted income:</b>		
Grant – Scottish Government – community flood recovery & resilience funding	<b>229,550</b>	230,000
Other local council contributions	<b>8,786</b>	7,200
	<hr/>	<hr/>
Total un-restricted income	<b>238,336</b>	237,200
<b>Total income from Charitable Activities</b>	<b>253,336</b>	340,104
	<hr/> <hr/>	<hr/> <hr/>

Scottish Flood Forum  
Financial Statements  
for the year ended 31 March 2025

**Notes to the financial statements (continued)**

**3. Analysis of expenditure**

	Un- restricted £	Restricted £	2025 Total £
<b>Charitable activities:</b>			
Salaries & Wages	201,518	6,411	207,929
Equipment	-	6,249	6,249
Travel & Subsistence	16,359	159	16,518
Vehicle hire	-	8,222	8,222
Flood Mobile vehicle	-	21,300	21,300
Flood Mobile vehicle - depreciation	2,061	-	2,061
Staff Development & recruitment	2,830	-	2,830
Publications & printing	1,073	-	1,073
Storage	1,584	-	1,584
Website	622	-	622
Running costs	9,474	194	9,668
Membership	771	-	771
Consultancy fees	4,366	1,928	6,294
Legal & professional fees (incl. accountancy)	5,453	-	5,453
Staff/trustee meeting expenses	451	-	451
Management support fee	12,000	-	12,000
<b>Total expenditure</b>	<b>258,562</b>	<b>44,463</b>	<b>303,025</b>

	Un- restricted £	Restricted £	2024 Total £
<b>Charitable activities:</b>			
Salaries & Wages	204,421	53	204,474
Equipment	176	115	291
Travel & Subsistence	16,470	-	16,470
Computer depreciation	284	-	284
Vehicle hire	-	10,278	10,278
FloodRe vehicle	-	12,000	12,000
Publications & printing	3,042	-	3,042
Storage	1,584	-	1,584
Running costs	8,237	27	8,264
Membership	849	-	849
Consultancy fees	1,143	1,050	2,193
Legal & professional fees (incl. accountancy)	2,977	-	2,977
Staff/trustee meeting expenses	5,458	-	5,458
Management support fee	12,000	-	12,000
<b>Total expenditure</b>	<b>256,641</b>	<b>23,523</b>	<b>280,164</b>

Scottish Flood Forum  
Financial Statements  
for the year ended 31 March 2025

**Notes to the financial statements (continued)**

**4. Accountancy fees include:**

	2025	2024
	£	£
Independent examiners fees -		
Independent examination	900	900
Accounting support	1,265	1,045
	<u>1,265</u>	<u>1,045</u>

**5. Analysis of staff costs, trustee remuneration and expenses**

	2025	2024
	£	£
Salaries	189,263	186,305
National Insurance	13,168	13,048
Pension	5,498	5,121
Total	<u>207,929</u>	<u>204,474</u>

**Staff Numbers**

	Number	Number
Average number of full-time equivalent excluding Trustees	<u>5.3</u>	<u>5.2</u>

No employees had employee benefits in excess of £60,000 (2024: nil).

The charity's trustees were not paid or received any benefits from employment with the charity in the year.

Trustee expenses relating to travel and subsistence were reimbursed as follows:

	2025	2024
	£	£
	-	78.74
	-	113.72
	<u>450.80</u>	<u>489.23</u>

The key management personnel of the charity comprise the trustees and the Director, who spends approximately 2/3rds of her time managing the charity. Trustees receive no remuneration or other benefits from the charity. The remuneration of key management personnel for time spent managing the charity (including pension contributions) for the year was £44,887 (2024: £44,399).

Scottish Flood Forum  
Financial Statements  
for the year ended 31 March 2025

## Notes to the financial statements (continued)

### 6. Tangible Fixed Assets

	Vehicles £	Computer equipment £	Total £
<b>Cost/deemed cost or valuation</b>			
At beginning of year	37,522	2,556	40,078
Additions	86,127	-	86,127
	<u>123,649</u>	<u>2,556</u>	<u>126,205</u>
At end of year	<b>123,649</b>	<b>2,556</b>	<b>126,205</b>
<b>Accumulated depreciation</b>			
At beginning of year	-	2,556	2,556
Charge for the year	2,061	-	2,061
	<u>2,061</u>	<u>2,556</u>	<u>4,617</u>
At end of year	<b>2,061</b>	<b>2,556</b>	<b>4,617</b>
<b>Net book value</b>			
At 31 March 2025	<u><b>121,588</b></u>	<u>-</u>	<u><b>121,588</b></u>
At 31 March 2024	<u>37,522</u>	<u>-</u>	<u>37,522</u>

### 7. Debtors

	2025 £	2024 £
Income receivable	900	137,904
Prepayments	1,518	-
	<u><b>2,418</b></u>	<u>137,904</u>

### 8. Creditors: amounts falling due within one year

	2025 £	2024 £
Trade creditors	5,558	6,589
Taxation and social security	5,035	4,531
Other creditors	966	1,150
Accruals	1,200	1,200
	<u><b>12,759</b></u>	<u>13,470</u>

Scottish Flood Forum  
Financial Statements  
for the year ended 31 March 2025

## Notes to the financial statements (continued)

### 9. Funds

	Balance at beginning of year £	Income £	2025 Expenditure £	Transfers £	Balance at end of year £
<b>Restricted funds</b>					
Scottish Government – Flood Alert Equipment	18,989	-	(7,822)	-	11,167
FloodRe – Flood Mobile Vehicle	104,434	-	(21,300)	(83,134)	-
Scottish Environment Protection Agency	13,621	-	-	-	13,621
Scottish & Southern Electricity Networks – Events	-	15,000	(6,555)	-	8,445
Scottish & Southern Electricity Networks – Vehicle hire	4,722	-	(8,369)	3,647	-
Scottish & Southern Electricity Networks - Flood Alert Equipment	4,831	-	-	-	4,831
NCR	1,243	-	(417)	-	826
	<b>147,840</b>	<b>15,000</b>	<b>(44,463)</b>	<b>(79,487)</b>	<b>38,890</b>
<b>Unrestricted funds</b>					
General fund	108,738	8,786	(20,206)	(6,640)	90,678
Scottish Government designated funds	6,745	229,550	(236,295)	-	-
Designated asset depreciation fund	37,522	-	(2,061)	86,127	121,588
Total unrestricted funds	<b>153,005</b>	<b>238,336</b>	<b>(258,562)</b>	<b>79,487</b>	<b>212,266</b>
<b>Total funds</b>	<b>300,845</b>	<b>253,336</b>	<b>(303,025)</b>	<b>-</b>	<b>251,156</b>

#### Restricted funds

Scottish Government – Flood Alert Equipment – to provide Flood Alert Equipment through Rivertrack and other systems.  
FloodRe – Funding for Flood Mobile Vehicle delivered in January 2025. The total cost of the vehicle has been transferred to fixed assets and will be depreciated over its estimated useful life of 15 years.

Scottish Environment Protection Agency – to support community safety and flood risk awareness campaigns, community resilience events and flooding literature and education review and implementation.

SSEN Events – Funds to be used to recruit an events coordinator to offer property flood resilience measure advice to communities in Scotland through the Scottish Flood Vehicle project.

SSEN Vehicle Hire – Funding received towards the hire of a new Flood response vehicle in the year.

SSEN Flood Alert Equipment – Funds used for Flood Alert Equipment, staff time and travel and subsistence.

NCR – National Centre for Resilience Grant awarded in April 2019 for Project “Good Practice Guidance to support engagement with flood risk communities”. Completed March 2020 with ongoing engagement projects.

#### Designated funds

Scottish Government funds carried forward from previous years have been set aside to underpin the budget in future years should funding levels reduce.

Funds have been set aside to provide for future depreciation of the charity’s assets.

Transfers relate to capital spend transferred to fixed assets and overspend on projects supported by general funds.

Scottish Flood Forum  
Financial Statements  
for the year ended 31 March 2025

**Notes to the financial statements (continued)**

	Balance at beginning of year £	Income £	2024 Expenditure £	Transfers £	Balance at end of year £
<b>Restricted funds</b>					
Scottish Government – Flood Alert Equipment	20,234	-	(1,245)	-	18,989
FloodRe – Flood Mobile Vehicle	38,530	77,904	(12,000)	-	104,434
Scottish Environment Protection Agency	3,621	10,000	-	-	13,621
Scottish & Southern Electricity Networks – Vehicle hire	-	15,000	(10,278)	-	4,722
Scottish & Southern Electricity Networks - Flood Alert Equipment	4,831	-	-	-	4,831
NCR	1,243	-	-	-	1,243
	<b>68,459</b>	<b>102,904</b>	<b>(23,523)</b>	<b>-</b>	<b>147,840</b>
<b>Unrestricted funds</b>					
General fund	101,507	7,487	(256)	-	108,738
Scottish Government designated funds	32,846	230,000	(256,101)	-	6,745
Designated asset depreciation fund	37,806	-	(284)	-	37,522
Total unrestricted funds	<b>172,159</b>	<b>237,487</b>	<b>(256,641)</b>	<b>-</b>	<b>153,005</b>
<b>Total funds</b>	<b>240,618</b>	<b>340,391</b>	<b>(280,164)</b>	<b>-</b>	<b>300,845</b>

**10. Analysis of net assets between funds**

	2025		
	Un- restricted £	Restricted £	Total £
Fixed assets	121,588	-	121,588
Debtors	2,418	-	2,418
Cash at bank and in hand	101,019	38,890	139,909
Creditors	(12,759)	-	(12,759)
Funds	<b>212,266</b>	<b>38,890</b>	<b>251,156</b>
	2024		
	Un- restricted £	Restricted £	Total £
Fixed assets	37,522	-	37,522
Debtors	60,000	77,904	137,904
Cash at bank and in hand	68,953	69,936	138,889
Creditors	(13,470)	-	(13,470)
Funds	<b>153,005</b>	<b>147,840</b>	<b>300,845</b>

Scottish Flood Forum  
Financial Statements  
for the year ended 31 March 2025

## Notes to the financial statements (continued)

### 11. Controlling Interests

The charity is controlled by the Trustees.

### 12. Related party transactions

There were no transactions with related parties that took place during the year (2024: None).

### 13. Comparative Statement of Financial Activity for 2024

	Un- restricted funds	Restricted funds	Total
<b>Income from:</b>	£	£	£
Donations and legacies	287	-	287
Charitable activities	237,200	102,904	340,104
<b>Total income</b>	<b>237,487</b>	<b>102,904</b>	<b>340,391</b>
<b>Expenditure on:</b>			
Charitable activities	256,641	23,523	280,164
<b>Total Expenditure</b>	<b>256,641</b>	<b>23,523</b>	<b>280,164</b>
<b>Net (expenditure)/income</b>	<b>(19,154)</b>	<b>79,381</b>	<b>60,227</b>
Transfers between funds	-	-	-
<b>Net movement in funds for year</b>	<b>(19,154)</b>	<b>79,381</b>	<b>60,227</b>
<b>Reconciliation of funds</b>			
Total funds brought forward	172,159	68,459	240,618
<b>Total funds carried forward</b>	<b>153,005</b>	<b>147,840</b>	<b>300,845</b>