

Trustees' Annual Report



Charity Name: Loughor Inshore Rescue

Charity Number: 1024113

Reporting Period: 1 January 2024 – 31 December 2024

Chair's Report

2024 has been another important year of progress for Loughor Inshore Rescue. It has been extremely encouraging to see the organisation continue to move forward through the dedication and commitment of our volunteers and supporters.

During the year we were able to invest in important operational equipment, including **new dry suits and updated radio equipment**, ensuring our crew members remain safe and well-equipped to respond to incidents on the water. Maintaining and improving our operational capability remains a key priority for the charity.

A significant milestone for the organisation this year has been becoming a **fully recognised member of the National Independent Lifeboat Association**. This membership provides us with valuable support, guidance and the ability to share documentation, best practice and operational experience with other independent lifeboat organisations across the UK. This collaboration will help strengthen our resilience and ensure we continue operating to the highest possible standards.

Fundraising has also been particularly productive throughout the year. Through a combination of local community events, we have been able to secure valuable funding that directly supports the operation and development of the lifeboat service. I would like to give a special thank you to **Graham and Lewis** for their hard work and dedication in helping to organise events and secure funding on behalf of the charity.

Like many volunteer organisations, the year has had its ups and downs. However, it is important to remember that Loughor Inshore Rescue is built on teamwork. Every volunteer, supporter and trustee plays a vital role in ensuring the charity continues to serve the community effectively.

Our aim remains to keep Loughor Inshore Rescue at the heart of the community we serve, providing a vital lifesaving service while also engaging with and being supported by local people.

On behalf of the trustees, I would like to thank every crew member, volunteer, supporter and donor for their continued commitment to the charity. Your dedication allows Loughor Inshore Rescue to continue protecting lives on the water and supporting our community.

Financial Summary

During the reporting period the charity recorded **total receipts of £27,941** and **total payments of £18,079**, resulting in a **net surplus of £9,862** for the year.

2024 P&L.xlsx - R&P Accounts (1)

Income was primarily generated through community fundraising events, donations, donation pots and supporter direct debits. Expenditure was focused on running costs, operational costs, maintenance, training and the purchase of operational equipment necessary to support the lifeboat service.

At the end of the reporting period the charity held **cash funds of £6,008**.

2024 P&L.xlsx - R&P Accounts (1)

The charity also retains operational assets used to deliver its services, including lifeboat craft, vehicles and the lifeboat station facility.

Public Benefit

The trustees confirm that they have had regard to the guidance issued by the Charity Commission for England and Wales on public benefit.

Loughor Inshore Rescue provides a volunteer lifeboat and rescue service to assist those in danger along the local coastline and estuary. The service operates for the benefit of the general public and contributes directly to the safety of those who live, work and enjoy leisure activities within the area.

Objectives and Activities

The charitable objective of Loughor Inshore Rescue is to provide an effective volunteer lifeboat and rescue service to assist those in danger in the waters of the Loughor Estuary and surrounding coastline, and to promote water safety within the local community.

The charity operates and maintains rescue craft and associated equipment, and provides trained volunteer crew members who respond to incidents when requested by emergency services or when assistance is required by members of the public.

Key activities undertaken to achieve these objectives include:

- Maintaining operational rescue craft and lifesaving equipment
- Recruiting, training and supporting volunteer crew members
- Responding to maritime and coastal incidents when required
- Working with emergency services and other rescue organisations
- Engaging with the local community through events and awareness activities
- Fundraising to support the ongoing operation and development of the service

The trustees confirm that they have considered the guidance on public benefit published by the Charity Commission for England and Wales when reviewing the charity's objectives and activities.

Achievements and Performance

During 2024, Loughor Inshore Rescue continued to develop its operational capability and strengthen its role within the local community.

One of the most notable achievements during the year was becoming a fully recognised member of the **National Independent Lifeboat Association**. Membership of this national body provides access to support, operational guidance and shared documentation, helping ensure that the organisation operates to recognised standards within the independent lifeboat sector.

The charity also invested in important operational equipment, including the purchase of new dry suits and upgraded radio communications equipment. These investments improve crew safety and help ensure reliable communications during rescue operations.

Training remained a key focus throughout the year. Volunteers continued to develop their skills through regular training exercises, ensuring that the organisation remains ready to respond effectively when called upon.

Community support has continued to play a vital role in the charity's work. Fundraising events held locally, alongside successful grant applications, generated valuable income that supports the charity's operational activities. These efforts demonstrate the strong relationship between the charity and the community it serves.

The trustees are extremely grateful for the dedication of all volunteers who give their time to ensure the lifeboat service continues to operate effectively.

Financial Review

During the reporting period the charity recorded **total receipts of £27,941** and **total payments of £18,079**, resulting in a **net surplus of £9,862**.

2024 P&L.xlsx - R&P Accounts (1)

Income was received through a range of sources including community fundraising events, donations, donation collection pots, supporter direct debits and bank interest.

Expenditure was primarily directed towards:

- Running costs associated with maintaining the lifeboat station and operations
- Operational costs required to support rescue activities
- Maintenance of equipment and rescue craft
- Training for volunteer crew members
- Investment in operational equipment

The trustees aim to maintain appropriate reserves to ensure the charity can continue operating effectively and respond to unexpected operational requirements.

At the end of the reporting period the charity held **cash funds totalling £6,008**.

2024 P&L.xlsx - R&P Accounts (1)

The charity also retains operational assets used to deliver its lifesaving service, including rescue craft, vehicles and the lifeboat station facility.

Reserves Policy

The trustees recognise the importance of maintaining appropriate financial reserves to support the ongoing operation of the charity.

Reserves are held to ensure that the charity can continue to operate in the event of unexpected costs, equipment failure or reductions in income. Funds may also be used to support future investment in operational equipment, training and maintenance.

The trustees review the charity's financial position regularly to ensure that reserves remain appropriate for the scale and nature of its activities.

Structure, Governance and Management

Loughor Inshore Rescue is governed by a board of trustees who are responsible for ensuring that the charity operates in accordance with its governing document and relevant charity law.

The trustees oversee the strategic direction of the organisation, financial management and overall governance. Day-to-day operational activities are carried out by volunteers who give their time and expertise to support the charity's work.

Trustees meet periodically throughout the year to review the charity's operations, financial performance and strategic priorities.

The charity operates in collaboration with local emergency services and other rescue organisations to ensure an effective and coordinated response to incidents.

Risk Management

The trustees recognise that the charity operates in an environment that involves operational and organisational risks. The trustees therefore regularly review the risks faced by the charity and take steps to mitigate them where possible.

Key risks considered include:

- Operational risks associated with rescue activities
- Health and safety risks affecting volunteers
- Equipment reliability and maintenance requirements
- Financial sustainability and fundraising challenges

Mitigation measures include ongoing training for volunteers, maintenance of rescue equipment, adherence to safety procedures and maintaining appropriate financial oversight.

Membership of the **National Independent Lifeboat Association** also provides additional access to guidance, policies and best practice to support effective governance and operational safety.

Plans for the Future

Looking ahead, the trustees aim to continue developing the capability and sustainability of Loughor Inshore Rescue.

Key priorities for the coming year include:

- Continuing investment in crew safety equipment and operational resources
- Expanding training opportunities for volunteers
- Strengthening relationships with local emergency services and partner organisations
- Growing community engagement and fundraising activities
- Maintaining the lifeboat service as a trusted and valued part of the local community

The trustees remain committed to ensuring that Loughor Inshore Rescue continues to provide a reliable and effective lifesaving service for the community it serves.

Safeguarding Statement

The trustees of Loughor Inshore Rescue recognise the importance of safeguarding and are committed to ensuring that the charity provides a safe and supportive environment for all volunteers, members of the public and those who come into contact with the organisation.

The charity operates a safeguarding approach that promotes the welfare of all individuals and protects them from harm, abuse or neglect. This includes ensuring that appropriate conduct, behaviour and procedures are followed by volunteers when undertaking operational duties, community engagement activities and fundraising events.

Where appropriate, safeguarding considerations are incorporated into training, operational procedures and community activities. Volunteers are expected to act responsibly and professionally when representing the charity and interacting with members of the public.

The trustees review safeguarding practices periodically to ensure that appropriate measures remain in place and that the charity continues to operate in line with good practice guidance provided by the Charity Commission for England and Wales and sector organisations such as the National Independent Lifeboat Association.

Volunteer Recognition

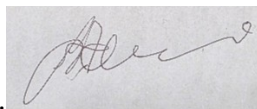
Loughor Inshore Rescue is entirely volunteer-led, and the trustees would like to recognise the dedication and commitment of all those who give their time and energy to support the charity.

The operational crew, shore crew, fundraising volunteers and trustees all play an essential role in ensuring the charity can continue to provide a lifesaving service to the local community. Volunteers give their time not only to respond to incidents, but also to maintain equipment, participate in training exercises, organise fundraising events and engage with the public.

The trustees would like to express their sincere gratitude to every volunteer who contributes to the success of the organisation. Their dedication ensures that Loughor Inshore Rescue remains a trusted and valued part of the community.

The charity is also extremely grateful for the continued support of local residents, businesses and donors whose generosity helps sustain the service.

Chair of Trustees (Date & Sign)



13/07/26



CHARITY COMMISSION
FOR ENGLAND AND WALES

Loughor Inshore Rescue

1024113

Receipts and payments accounts

CC16a

For the period from	01/01/2024	To	31/12/2024
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Events	5,800	-	-	5,800	-
Donation Pots	604	-	-	604	-
Donations	21,012	-	-	21,012	-
Direct Debits	404	-	-	404	-
Interest	82	-	-	82	-
Go Cardless	40	-	-	40	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	27,941	-	-	27,941	-
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	27,941	-	-	27,941	-
A3 Payments					
Running Costs	9,624	-	-	9,624	-
Operational costs	480	-	-	480	-
Maintenance	1,305	-	-	1,305	-
Training	496	-	-	496	-
Equipment	6,173	-	-	6,173	-
Fundraising	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	18,079	-	-	18,079	-
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	18,079	-	-	18,079	-
Net of receipts/(payments)	9,862	-	-	9,862	-
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-
Cash funds this year end	9,862	-	-	9,862	-

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Cash	6,008	-	-
		-	-	-
		-	-	-
	Total cash funds	6,008	-	-
	(agree balances with receipts and payments account(s))	Agreement Error	OK	OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets	Details	-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	IRB rib craft		-	-
	ERB Zodiac Craft		-	-
	New Holland Tractor		-	-
	Lifeboat station		-	220,000
	Hovercraft		-	24,000
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	



Section A

Independent Examiner's Report

Report to the trustees

Loughor Inshore Rescue

On accounts for the year
ended

2024

Charity no
(if any)

1024113

Set out on pages

1-2

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31 / 12 / 2024**.

Responsibilities and
basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent
examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

* Please delete the words in the brackets if they do not apply.

Signed:

Date:

14/7/2026

Name:

DANIEL OWEN THOMAS

Relevant professional
qualification(s) or body
(if any):

HEADTEACHER, CEARLLWCHWIL PRIMARY SCHOOL.
LEICESTER. LEICESTER. LEICESTER. LEICESTER. LEICESTER.
STATUS: N/A.

Address:

CEARLLWCHWIL PRIMARY SCHOOL, CASTLE STREET,
LEICESTER. LEICESTER. LEICESTER. LEICESTER. LEICESTER.

Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

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

NO CONCERNS.

[Signature] 14/7/2026.