

# NORTHERN EXPOSURE RESCUE

England & Wales · Charity number 1125518

## Details

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**Status** Registered

**Legal form** Other

**Registered** 2008-08-14

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** 21 St Larence Close  
Warborough  
Wallingford  
Oxfordshire  
OX10 7HE

**Phone** 07779075551

**Email** [secretary@northernexposurerescue.org.uk](mailto:secretary@northernexposurerescue.org.uk)

**Website** [www.northernexposurerescue.org.uk](http://www.northernexposurerescue.org.uk)

## Activities

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**Objects:** TO PROMOTE AND FACILITATE A SAFE WORKING ENVIRONMENT FOR ALL THOSE INVOLVED IN WATER SPORTS AND ACTIVITIES NEAR WATER

**Activities:** Northern Exposure Rescue provides rescue boats to community and sporting events on or near to waterways across the United Kingdom

## Classification

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- **How:** Provides Human Resources, Provides Services, Provides Advocacy/advice/information, Other Charitable Activities
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, Amateur Sport, Armed Forces/emergency Service Efficiency, Recreation, Other Charitable Purposes
- **Who:** Children/young People, Other Charities Or Voluntary Bodies, Other Defined Groups, The General Public/mankind

## Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, NATIONAL.
- Throughout England And Wales

## Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£23,221	£22,544	-	-
2024-03-31	£39,104	£40,509	-	-
2023-03-31	£20,405	£22,199	-	-
2022-03-31	£21,926	£21,251	-	-
2021-03-31	£2,837	£8,542	-	-

## Trustees

Name	Role	Appointed
CHRISTOPHER LOWE	Chair	
CHRISTOPHER NIGEL DUNN		
Peter Hall		2025-04-01
Wouter Verboom		2020-01-01

**NORTHERN EXPOSURE RESCUE**

England & Wales - Charity number 1125518

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# Accounts

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# **northern exposure rescue**

## **marine safety / photography / event management**

### **Report of the Trustees For the financial year ended 31<sup>st</sup> of March 2024**

1. The trustees present their report along with the consolidated financial statements of the charity for the year ended 31<sup>st</sup> of March 2024. The financial statements have been prepared based on the accounting policies set out in note 1 to the financial statements.

#### **Mission Statement**

2. Northern Exposure Rescue is a registered charity that provides rescue boats to community and sporting events on or near waterways across the United Kingdom. During this period, we have continued to deliver against this mission statement and our constitution.

#### **Our Legal Objects**

3. To provide and facilitate a safe working environment for all those involved in water sports and activities near water.

#### **Trustees and organisational structure**

4. The charity has four trustees in place. They also sit on the Management Committee of the charity which includes a Secretary and a Child Protection Officers. We have the option to create temporary sub committees to deal with specific projects, but this has not been enacted this year.
5. Our trustees are responsible for setting the strategy and are responsible in law for the running of the charity. All the trustees served for the whole year.
6. Our trustees have had regard to the guidance on public benefit issued by the Charity Commission and continue to do so.

#### **Trustees**

7. The trustees have not changed this year and they remain as; Mr Chris Lowe, Mr William Burchnall, Mr Wouter Verboom and Mr Chris Dunn.
8. When required, new trustees are appointed they are given briefings on the work of the charity, the policies and procedures of the charity and are provided with the information they need to fulfil their roles. New trustees are nominated by the existing trustees, following discussions with the wider Management Committee to ensure we secure new trustees with appropriate skills and qualifications to contribute to the development of the charity.
9. One trustee has indicated they wish to stand down at an appropriate moment and we are working to identify and invite a suitable candidate.

#### **Commodore**

10. Our Commodore is Chris Lowe and is responsible for the day-to-day operation of the charity. He heads up the Management Committee in addition to our board of trustees. Our Commodore joined us in 2008 when the charity was formed and holds a senior role as a public servant. Prior to joining us he was a trustee with another national charity that delivers youth sailing in schools, along with two others of our trustees.

#### **Advisors**

11. To help us in our work we use an informal pool of professional advisors who deal with issues such as finance, grants, insurance, and legislative requirements.
  - Auditor – Becky Davies
  - Insurance – Peter Matcham
  - Grants – Graham Pearse
  - Child Protection – Moira Barson
  - Legislation – Royal Yachting Association Legal Department.

# **northern exposure rescue**

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### **Trustees' responsibilities in relation to the financial statements**

12. The trustees are responsible for preparing the Trustees Report and the financial statement in accordance with applicable laws and United Kingdom Accounting Standards. The law applicable to charities operating in England and Wales require trustees 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 the incoming resources and application of resources for the period. In preparing these financial statements the trustees are required to:
  - Select suitable accounting policies and then apply them consistently;
  - Observe methods and principles of the Charities SORP;
  - Make judgement and estimates that are reasonable and prudent;
  - State whether applicable accounting standards has been followed subject to any departures disclosed and explained in the financial statements; and;
  - Prepare the financial statement on the going concern basis unless it is inappropriate to presume that the charity will continue to operate.
13. The trustees are responsible for keeping the accounting records which disclose with reasonable accuracy the financial position of the charity and enable them to ascertain to ensure that the statements comply with the Charities Act 1993, the Charity (Accounts and Reports) Regulations 2008. They are also responsible for safeguarding the assets of the charity and for preventing fraud and other irregularities.
14. We do not make grants ourselves.

### **Review of the Charity's Financial Position.**

15. We have prepared accounts to demonstrate our financial position. These are attached in appendix 2 below.
16. These accounts demonstrate the charity's financial position at the end of our accounting period.
17. We do not hold significant reserves other than 12months operating costs, predominantly insurance costs and we have a written policy to this effect. Similarly, our policy states that we will ensure we hold more than zero reserves.
18. The amount of reserves and deficit is show in appendix 2.
19. We are not in debt and income has exceeded expenditure.
20. There are no uncertainties about the charity continuing as a going concern. We continue to grow and income increases.
21. The charity's principal income is the re-imbusement of expenses in supporting sport and community events but also from grants.
22. We do not have an investment policy, but the Trustees have made it clear that responsible low risk spending and procurement is a core theme for the charity and marries government procurement policies as several of our management committee have employment backgrounds as public servants.

### **What we did: Activities, Achievements and Performance**

23. In the period from the 1<sup>st</sup> of April 2023 till the 31<sup>st</sup> of March 2024 we provided rescue boats and volunteers to 26 community and sport events. These events were over 39 days and equate to 260 days of volunteer time. These figures are still recovering from pre-covid years, but we remain on a positive trajectory to recover to pre-covid levels.
24. Despite this our volunteers have spent a significant amount of time carrying out maintenance on our assets and have secured grants to replace equipment reaching the end of its economic life.
25. As with previous years we have support a varied range of sports and community events. We have taken steps to ensure that the sport and community events we support have a clear charitable outcome or are reducing the cost of participation in the events, to groups that would not normally benefit due to financial barriers. This year we have supported several charity swims, sponsored rowing, kitesurfing, sailing events, community litter picks, kayak events and events to promote our wider water safety messages.
26. We continue to communicate with our volunteers using emails, social media, WhatsApp and MS Teams. We have also spoken directly to them to sound out their appetite to develop NER in new directions.

# **northern exposure rescue**

## **marine safety / photography / event management**

27. In October 2023 we were very grateful to be awarded a £10,000 grant from the National Lottery Community Fund to replace the road vehicle used to tow the safety boats to and from the events we support. This was the most significant financial activity for the charity during this period.
28. As part of the purchase of the new vehicle, we sold the old vehicle and once combined with the TNL Community Fund Grant, we purchased a new. We used the same vendor as we had previously used after being well recommended by other charities.
29. The new vehicle still has a manufacturers warranty and proven to be a sensible purchase with minimal operating cost. It has also reduced the emissions we generate as part of our activities as the new vehicle meets the Euro6 standard which in turn has meant we are no longer required to pay low emission zone tolls in London.
30. We also received funding from Thames Water to purchase electronic safety equipment for the two boats own by the charity. This was for £1800.
31. We made several applications to other grant making bodies, but these were not successful.
32. We received donations from Amazon Smile, Gallagher Insurance Ltd and our Givey online donation portal. Several individuals also made donations to us. This included items that we specifically sought out to support our activities or financial donations.
33. We continue to take part in Wallingford Town Council's Riverside Working Group. We continue to support this group which aims to maximise the safe usage of the River Thames by the local community.

### **Risk Management**

34. The principle risk facing the charity is a water based accident that includes volunteers or participants at an event we are supporting.
35. We manage the risk primarily by using volunteers with national governing body qualifications and significant experience. We validate the suitability of volunteers before they are given tasks regardless of stated qualifications and experience. We offer training where appropriate.

### **Association**

36. We have maintained membership and/or links with the following organisations during 2023-24;
  - o Thames Motor Boat Association
    - Representation on usage of the River Thames.
  - o Royal Yachting Association
    - Representation on wider boating issues.
  - o Marina Developments Limited Cruising Club
    - This has enabled us to access discounted slipway and mooring dues.
  - o Costco Wholesale
    - This has allowed us to purchase boat fuel, general supplies and volunteers snack at discounted rates.
  - o Port of London Authority Navigators Club
    - This has provided us free navigational information and details on the future developments of the tidal River Thames.

Approved by the trustees and signed on their behalf by:

Name: Mr Chris Lowe

Date: 21 January 2025

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**marine safety / photography / event management**

## **Appendix 1 - Sports and Community Events supported by Northern Exposure Rescue during 2023-2024**

British Rowing Junior Inter Regional Regatta  
BUCS Rowing Regatta  
TTRA Tudor Pull  
The Port of Dartmouth Royal Regatta Sailing Week  
Thames Alive Raft Race  
Five Islands Gig Race  
Barnes and Mortlake Regatta  
UYC's Lord Birkett Regatta  
Wallingford 1155 Litter Pick  
Woman's Head of the River Race  
King Charles Coronation Pageant  
Quintin Head of the River  
Jubilant Row Barge Trust

Devizes to Westminster  
Devizes Canoe Slalom Races  
IOM Paddleboarding  
Barge Driving Trust Barge Race  
Felixstowe Triathlon  
BLDSA Torbay Swim  
Floatability CIC Annual Big Trip  
GB Row  
The Boat Race  
RNLI Yealm Passage Race  
Barge Driving Trust Alex Hickman Barge Race  
Great River Race  
Emergency Vehicle Day at Brooklands Motor Museum

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Appendix 2 – Accounts

# **northern exposure rescue**

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Appendix 3 – Charity Commission Summary Cover Document



**CHARITY COMMISSION  
FOR ENGLAND AND WALES**

## **Trustees' Annual Report for the period**

**From 01.04.2023 Period start date To 31.03.2024 Period end date**

**Charity name:** Northern Exposure Rescue

**Charity registration number:** 1125518

## **Objectives and Activities**

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	2	
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	13-24	
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	6	

## **Additional information (optional)**

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	14	
Policy on social investment including program related investment	22	
Contribution made by volunteers	NA	
Other	NA	

## **Achievements and Performance**

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	13-24	

# **northern exposure rescue**

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### **Additional information (optional)**

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other	NA	

### **Financial Review**

Review of the charity's financial position at the end of the period	15	
Statement explaining the policy for holding reserves stating why they are held	17	
Amount of reserves held	18	
Reasons for holding zero reserves	19	
Details of fund materially in deficit	19	
Explanation of any uncertainties about the charity continuing as a going concern	20	

### **Additional information (optional)**

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	21	
Investment policy and objectives including any social investment policy adopted	22	
A description of the principal risks facing the charity	34	
Other	NA	

### **Structure, Governance and Management**

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	2	
How is the charity constituted? (e.g unincorporated association, CIO)	2	
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	4, 5 and 6	

### **Additional information (optional)**

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	4,5 and 6	
The charity's organisational structure and any wider network with which the charity works	2 and 36	
Relationship with any related parties	36	
Other		

# **northern exposure rescue**

**marine safety / photography / event management**

## Reference and Administrative details

Charity name	Northern Exposure Rescue
Other name the charity uses	NA
Registered charity number	1125518
Charity's principal address	The Secretary Northern Exposure Rescue c/o 21 St Lawrence Close, Warborough, Wallingford, Oxfordshire OX10 7HE

## Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Chris Lowe		Whole year	Other trustees
2	Chris Dunn		Whole year	Other trustees
3	Will Burchnall		Whole year	Other trustees
4	Wouter Verboom		Whole year	Other trustees

## Corporate trustees – names of the directors at the date the report was approved

Director name		
Not applicable		

## Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	
Not applicable		

## Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	Not applicable
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	Not applicable
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	Not applicable

## Additional information (optional)

### Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
See point 11 above		

### Name of chief executive or names of senior staff members (Optional information)

Not applicable
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# **northern exposure rescue**

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## **Exemptions from disclosure**

Reason for non-disclosure of key personnel details

Not Applicable

## **Other optional information**

Not Applicable

## **Declarations**

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

Signed on behalf of the charity's trustees

Signature(s)	<i>C J Lowe</i>
Full name(s)	Christopher James Lowe
Position (eg Secretary, Chair, etc)	Commodore
Date	21 January 2025



## Receipts and payments accounts

**CC16a**

<b>For the period from</b>	Period start date 1-Apr-2023	<b>To</b>	Period end date 31/3/24
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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 £
<b>A1 Receipts</b>					
Event Income Expenses	16,387	-	-	16,387	19,603
Sale of Equipment	9,878	-	-	9,878	210
Donations	2,214	-	-	2,214	400
Membership	615	-	-	615	190
Interest	10	-	-	10	2
Grants	-	10,000	-	10,000	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total(Gross income for AR)</b>	<b>29,104</b>	<b>10,000</b>	<b>-</b>	<b>39,104</b>	<b>20,405</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>29,104</b>	<b>10,000</b>	<b>-</b>	<b>39,104</b>	<b>20,405</b>
<b>A3 Payments</b>					
Event Expenses	12,723	-	-	12,723	15,883
Boat Storage	520	-	-	520	520
Equipment Purchase	23,655	-	-	23,655	24

Mechanical Repairs	738	-	-	738	3,134
Insurance	2,445	-	-	2,445	2,307
Vehicle Tax	320	-	-	320	290
Marketing	108	-	-	108	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>40,509</b>	<b>-</b>	<b>-</b>	<b>40,509</b>	<b>22,158</b>

<b>A4 Asset and investment purchases, (see table)</b>					
	-	-	-	-	
	-	-	-	-	
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

<b>Total payments</b>	<b>40,509</b>	<b>-</b>	<b>-</b>	<b>40,509</b>	<b>22,158</b>
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<b>Net of receipts/(payments)</b>	<b>- 11,405</b>	<b>10,000</b>	<b>-</b>	<b>- 1,405</b>	<b>- 1,753</b>
<b>A5 Transfers between funds</b>	<b>10,000</b>	<b>- 10,000</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>1,603</b>	<b>-</b>	<b>-</b>	<b>1,603</b>	<b>-</b>
<b>Cash funds this year end</b>	<b>198</b>	<b>-</b>	<b>-</b>	<b>198</b>	<b>- 1,753</b>

## 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 £
<b>B1 Cash funds</b>	Lloyds Account 02952580	144	-	-
	Lloyds Account 17736568	54	-	-
		-	-	-
	<b>Total cash funds</b>	<b>198</b>	<b>-</b>	<b>-</b>
	(agree balances with receipts and payments account(s))	OK	OK	OK

	<b>Details</b>	<b>Unrestricted funds</b> to nearest £	<b>Restricted funds</b> to nearest £	<b>Endowment funds</b> to nearest £
<b>B2 Other monetary assets</b>		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

	<b>Details</b>	<b>Fund to which asset belongs</b>	<b>Cost (optional)</b>	<b>Current value (optional)</b>
<b>B3 Investment assets</b>			-	-
			-	-
			-	-
			-	-
			-	-

	<b>Details</b>	<b>Fund to which asset belongs</b>	<b>Cost (optional)</b>	<b>Current value (optional)</b>
<b>B4 Assets retained for the charity's own use</b>			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

		-	-
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**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
Chris Dunn (Treasurer)	Chris Dunn	19-Jan-2025
Chris Lowe (Commodore)	Chris Lowe	19-Jan-2025



## Independent examiner's report on the accounts

### Section A

### Independent Examiner's Report

Report to the trustees/ members of

Northern Exposure Rescue

On accounts for the year ended

31/03/2024

Charity no (if any)

1125518

Set out on pages

2

(remember to include the page numbers of additional sheets)

### Responsibilities and basis of report

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 01/04/2022.

As the charity trustees of the Trust, 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 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 (other than that disclosed below \*) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn 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:

B Davies

Date:

29/01/2025

Name:

Becky Davies

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

Chartered Institute of Management Accountants (CIMA)

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October 2018

**Address:**

70 Blackstitch Lane

Redditch

B97 5TQ

**Section B**

**Disclosure**

Only complete if the examiner needs to highlight 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.**