

COCKERMOUTH MOUNTAIN RESCUE TEAM

England & Wales · Charity number 1161672

Details

Status Registered

Legal form CIO

Registered 2015-05-14

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

Contact

Address 12 Horsman Street
Cockermouth
CA13 0HE

Phone 07841370651

Email secretary@cockermouthmrt.org.uk

Website www.cockermouthmrt.org.uk

Activities

Objects: TO RESCUE PERSONS OR ANIMALS IN TROUBLE THROUGH ACCIDENT OR NATURAL HAZARD IN, BUT NOT LIMITED TO THE VALLEYS OF BUTTERMERE AND ENNERDALE, LORTON AND LOWESWATER AREAS OF THE LAKE DISTRICT PLUS AREAS OF NORTH-WEST CUMBRIA, INCLUDING THE COAST, TOWNS AND VILLAGES AND TO CO-OPERATE WITH OTHER ORGANISATIONS IN ORDER TO FURTHER THESE OBJECTS. IN FURTHERANCE OF THESE OBJECTS BUT NOT FURTHER OR OTHERWISE THE CIO SHALL MAINTAIN A FULLY EQUIPPED RESCUE TEAM CAPABLE OF GOING OUT IN ANY WEATHER AT ANYTIME.

Activities: Mountain rescue activities ,predominantly in the Ennerdale, Buttermere and Loweswater areas of North West Cumbria, in the Lake district and further afield if required. To maintain a fully operating rescue team that can be available 24hrs per day 365 days a year.

Classification

- **How:** Provides Services
- **What:** The Advancement Of Health Or Saving Of Lives, Other Charitable Purposes
- **Who:** The General Public/mankind

Geography

- Cumbria

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£153,104	£169,352	-	-
2023-12-31	£151,000	£163,799	-	-
2022-12-31	£150,670	£161,401	-	-
2021-12-31	£105,135	£112,326	-	-
2020-12-31	£102,898	£92,418	-	-

Trustees

Name	Role	Appointed
Martin Pickavance Pickavance	Chair	2016-03-20
Andrew Craig McNeil		2017-12-31
HOWARD GWYN LEWIS		2006-02-06
JEFF HASLAM		2004-02-06

COCKERMOUTH MOUNTAIN RESCUE TEAM

England & Wales - Charity number 1161672

Accounts

COCKERMOUTH MOUNTAIN RESCUE TEAM

UNAUDITED

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2024

COCKERMOUTH MOUNTAIN RESCUE TEAM

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COCKERMOUTH MOUNTAIN RESCUE TEAM

**REFERENCE AND ADMINISTRATIVE DETAILS OF THE CIO, ITS TRUSTEES AND ADVISERS
FOR THE YEAR ENDED 31 DECEMBER 2024**

Trustees Mr M Pickavance, Chairman
Mr AC McNeil, Trustee
Mr HG Lewis, Trustee
Mr J Haslam, Trustee

**Charity registered
number** 1161672

Principal office PO box 73
CA13 3AE

COCKERMOUTH MOUNTAIN RESCUE TEAM

TRUSTEES' REPORT FOR THE YEAR ENDED 31 DECEMBER 2024

The Trustees present their annual report together with the financial statements of the Cockermouth Mountain Rescue Team CIO for the year 1 January 2024 to 31 December 2024.

Objectives and activities

a. Policies and objectives

The objectives of the team are:

1. to rescue persons or animals in trouble through accident or natural hazard, in the area of the valleys of Buttermere and Ennerdale and District and to co-operate with other organisations in order to further these objectives for the benefit of the public.
2. to further the above (but no further or otherwise), to maintain a fully equipped Team capable of going out in any weather at any time.

In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit, including the guidance 'Public benefit: running a charity (PB2)'.

COCKERMOUTH MOUNTAIN RESCUE TEAM

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2024

Objectives and activities (continued)

b. Main activities undertaken to further the CIO's purposes for the public benefit

Last year the team were called out to a total of 82 incidents. Whilst this was a reduction from last year's record breaking 94 callouts, its still higher than most previous years and reflects the increase in Mountain Rescue Callouts that is being experienced by teams across England and Wales.

Approximately one third of these callouts were for people who had sustained injuries whilst out walking in the fells. In many cases these were isolated lower limb injuries that the team were able to treat at the scene prior to evacuating from the hill and handing over to North West Ambulance Service crews waiting in the valley. In situations where the casualty was more seriously injured, support was often provided by the HM Coastguard Helicopter and Air Ambulance crews. On behalf of the whole team, I would like to thank the individuals that work in these organisations for their ongoing support. Maintaining the close working relationship that we have is vital and ensures that our most seriously injured casualties get to definitive care as quickly as possible.

Searches made up another 19 of last year's callouts. Almost half of these involved working closely with other Lake District Mountain Rescue Teams, Search Dogs and Drone Teams. Effective searching is time consuming and labour intensive. What starts out as a message from Cumbria Police requesting that we investigate a report of an overdue fell runner can escalate into a multi-day search over hundreds of square kilometres requiring support from dozens of team members from Mountain Rescue Teams across the Lake District and beyond.

Medical emergencies like heart attacks, seizures, exhaustion, and hypothermia accounted for 7 of last year's callouts. In March this year team members will be sitting exams, and performing in trauma and medical scenarios, with the ultimate aim of passing and qualifying as Mountain Rescue – Remote Medical Technicians. The whole team takes this very seriously and an enormous amount of work goes into training and preparing for these exams. On behalf of us all, I'd like to give special thanks to the team doctors, medical professionals, and first aid gurus who have provided us all with such fantastic training in the run up to these exams.

Walkers or climbers who get themselves into areas of steep ground and then become stuck, unable to climb any further, and unable to retrace their steps, are referred to in mountain rescue as 'cragfast'. Heading off into the hills without a torch and then being unable to find your way down safely is referred to as 'benighted'. Last year the team were called out 11 times to rescue individuals and groups who had become cragfast, benighted or both!

Wild-camping involves heading into remote areas with lightweight camping equipment to enjoy the solitude and majesty of the great outdoors. Sadly, as a result of bad weather, bad planning (forgetting to pack the tent poles), or inexperience, the team were called out 4 times last year to locate wild-campers and assist them off the hill before they succumbed to exposure.

In addition to the rescues involving lost, injured and unwell walkers the team also attended 4 callouts involving paragliders, 2 callouts for injured mountain bikers, 3 callouts for animals stuck on crags and 4, well intended, false alarms.

Very sadly, on 5 occasions last year, the team were called out to rescues that ultimately resulted in the casualty losing their life. Although its not uncommon for the team to have to deal with deaths, I can only remember one other year in recent history with a similarly high number of fatalities. Callouts involving fatalities are particularly challenging for all those involved, and whilst I am always very proud of the way that our team members perform on callouts, I am particular proud of the sensitive and professional way that the team conducts itself in these most tragic situations.

Achievements and performance

COCKERMOUTH MOUNTAIN RESCUE TEAM

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2024

Achievements and performance (continued)

a. Main achievements of the CIO

Cockermouth Mountain Rescue Team responded to 82 callouts in the year. Although this represents a decrease from the previous year, it remains higher than the average. As stated above, the CIO continues to work closely with other organisations on callouts. This is thanks to our third party training, which enhances the capabilities of our volunteers.

Financial review

a. Going concern

After making appropriate enquiries, the Trustees have a reasonable expectation that the CIO has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the accounting policies.

b. Reserves policy

Cockermouth Mountain Rescue Team is entirely funded by donations made by individuals or other charitable organisations. It cost around £100,000 a year to run the team, and the vast majority of this money is spent on training, equipment, servicing vehicles and maintaining the rescue team base.

I would like to take this opportunity to thank all of our operational and honorary team members for the enormous amount of hard work they have put in over the last 12 months, and the local businesses, community groups and individuals who continue to support us so generously.

On behalf of the whole team, I'd also like to acknowledge the fantastic support we continue to receive from Cumbria Police, the Fire and Rescue Service, Mountain Rescue England & Wales (MREW), and the other 11 teams that make up the Lake District Search & Mountain Rescue Association (LDSAMRA).

Lastly, as always, I would like to give a special thank you to our team members' wonderful partners, families, friends and colleagues. These people are all part of an extended Cockermouth Mountain Rescue Team, and it's only with their ongoing support that our team members can continue to drop everything at short notice, and head out into the hills to rescue people and save lives.

Structure, governance and management

COCKERMOUTH MOUNTAIN RESCUE TEAM

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2024

Structure, governance and management (continued)

a. Constitution

Cockermouth Mountain Rescue Team is a registered charity, number 1161672, and is constituted under a Constitution.

Every year we are called out to a few rescues where members of the public have unwittingly put themselves in danger by failing to be prepared for changes in the weather, not wearing appropriate clothing or just not having the necessary skills to be out in the mountains. Disturbingly, the statistics for our region indicate that avoidable rescues like these now account for a significant number of mountain rescue callouts.

In response to this the AdventureSmart website has been developed to help people prepare properly for their trips into the mountains, and in turn, hopefully reduce the volume of unnecessary callouts.

AdventureSmart aims to inform visitors to our area about the ways that they can stay safe and prompts them to ask questions like;

Do I have the right GEAR?

Do I know what the WEATHER will be like?

Am I confident I have the KNOWLEDGE & SKILLS for the day?

The website is easy to use and provides lots of really useful information about how to stay safe and what to do if you are unlucky enough to have an accident or become hopelessly lost in the mountains. So, if you're planning a trip into the fells soon, please take a look at the website first; www.adventuresmart.uk.

Statement of Trustees' responsibilities

The Trustees are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the CIO and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the CIO will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the CIO's transactions and disclose with reasonable accuracy at any time the financial position of the CIO and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the Constitution. They are also responsible for safeguarding the assets of the CIO and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the members of the board of Trustees and signed on their behalf by:



Mr M Pickavance
Chair

COCKERMOUTH MOUNTAIN RESCUE TEAM

**TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2024**

Date:

COCKERMOUTH MOUNTAIN RESCUE TEAM

INDEPENDENT EXAMINER'S REPORT FOR THE YEAR ENDED 31 DECEMBER 2024

Independent examiner's report to the Trustees of Cockermouth Mountain Rescue Team ('the CIO')

I report to the charity Trustees on my examination of the accounts of the Cockermouth Mountain Rescue Team CIO for the year ended 31 December 2024.

Responsibilities and basis of report

As the Trustees of the CIO you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 Act').

I report in respect of my examination of the CIO'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 2011 Act.

Independent examiner's statement


Your attention is drawn to the fact that the CIO has prepared the accounts in accordance with 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 (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has been withdrawn.

I understand that this has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the CIO as required by section 130 of the 2011 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) 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.

Signed: 

Steven Kirkbride

Dated: 06.08.25.

Institute of Chartered Accountants in England and Wales

Armstrong Watson LLP

Chartered Accountants

Carleton House

136 Gray Street

Workington

Cumbria

CA14 2LU

COCKERMOUTH MOUNTAIN RESCUE TEAM

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2024**

	Note	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
Income from:					
Donations and legacies	3	149,442	-	149,442	147,539
Other trading activities	4	1,140	-	1,140	1,173
Investments	5	2,522	-	2,522	2,288
Total income		153,104	-	153,104	151,000
Expenditure on:					
Charitable activities	6	162,294	7,058	169,352	170,899
Total expenditure		162,294	7,058	169,352	170,899
Net expenditure before net gains on investments		(9,190)	(7,058)	(16,248)	(19,899)
Net gains on investments		68,161	-	68,161	30,615
Net movement in funds		58,971	(7,058)	51,913	10,716
Reconciliation of funds:					
Total funds brought forward		1,118,984	353,050	1,472,034	1,461,318
Net movement in funds		58,971	(7,058)	51,913	10,716
Total funds carried forward		1,177,955	345,992	1,523,947	1,472,034

The Statement of financial activities includes all gains and losses recognised in the year.

The notes on pages 11 to 24 form part of these financial statements.

COCKERMOUTH MOUNTAIN RESCUE TEAM

**SUMMARY INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2024**

	Note	Total funds 2024 £	<i>Total funds 2023 £</i>
Income		153,104	<i>151,000</i>
Gains on investments		68,161	<i>30,615</i>
		<hr/>	<hr/>
Gross income in the reporting period		221,265	<i>181,615</i>
Less: Total expenditure		(169,352)	<i>(170,899)</i>
		<hr/>	<hr/>
Net income/(expenditure) for the reporting period		51,913	<i>10,716</i>
		<hr/> <hr/>	<hr/> <hr/>


The notes on pages 11 to 24 form part of these financial statements.

COCKERMOUTH MOUNTAIN RESCUE TEAM

**BALANCE SHEET
AS AT 31 DECEMBER 2024**

	Note	2024 £	2023 £
Fixed assets			
Tangible assets	9	454,617	466,577
Investments	10	835,287	773,789
		<hr/>	<hr/>
		1,289,904	1,240,366
Current assets			
Stocks	11	2,000	2,000
Debtors	12	33,285	17,546
Cash at bank and in hand		204,011	215,792
		<hr/>	<hr/>
		239,296	235,338
Creditors: amounts falling due within one year	13	(5,253)	(3,670)
		<hr/>	<hr/>
Net current assets		234,043	231,668
Total assets less current liabilities		<hr/>	<hr/>
		1,523,947	1,472,034
Net assets excluding pension asset		<hr/>	<hr/>
		1,523,947	1,472,034
Total net assets		<hr/>	<hr/>
		1,523,947	1,472,034
Charity funds			
Restricted funds	14	345,992	353,050
Unrestricted funds	14	1,177,955	1,118,984
		<hr/>	<hr/>
Total funds		1,523,947	1,472,034
		<hr/>	<hr/>

The financial statements were approved and authorised for issue by the Trustees and signed on their behalf by:


Mr J Haslam
 Trustee
 Date: 6th AUGUST 2025

The notes on pages 11 to 24 form part of these financial statements.

COCKERMOUTH MOUNTAIN RESCUE TEAM

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

1. General information

Cockermouth Mountain Rescue Team is a Charitable Incorporated Organisation entirely funded by charitable donations.

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - 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 (FRS 102) (effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following the Charities SORP (FRS 102) published in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

Cockermouth Mountain Rescue Team meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

2.2 Income

All income is recognised once the CIO has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

The recognition of income from legacies is dependent on establishing entitlement, the probability of receipt and the ability to estimate with sufficient accuracy the amount receivable. Evidence of entitlement to a legacy exists when the CIO has sufficient evidence that a gift has been left to them (through knowledge of the existence of a valid will and the death of the benefactor) and the executor is satisfied that the property in question will not be required to satisfy claims in the estate. Receipt of a legacy must be recognised when it is probable that it will be received and the fair value of the amount receivable, which will generally be the expected cash amount to be distributed to the CIO, can be reliably measured.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

2.3 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the CIO's objectives, as well as any associated support costs.

COCKERMOUTH MOUNTAIN RESCUE TEAM

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

2. Accounting policies (continued)

2.4 Tangible fixed assets and depreciation

Tangible fixed assets costing £NIL or more are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably.

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives, .

Depreciation is provided on the following basis:

Long-term leasehold property	-	1% Straight Line
Motor vehicles	-	15% Reducing Balance
Fixtures and fittings	-	20% Reducing Balance

2.5 Investments

Fixed asset investments are a form of financial instrument and are initially recognised at their transaction cost and subsequently measured at fair value at the Balance sheet date, unless the value cannot be measured reliably in which case it is measured at cost less impairment. Investment gains and losses, whether realised or unrealised, are combined and presented as 'Gains/(Losses) on investments' in the Statement of financial activities.

2.6 Stocks

Stocks are valued at the lower of cost and net realisable value after making due allowance for obsolete and slow-moving stocks. Cost includes all direct costs and an appropriate proportion of fixed and variable overheads.

Net realisable value is the estimated selling price less all estimated costs of completion and costs to be incurred in marketing, selling and distribution.

2.7 Debtors

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

2.8 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

COCKERMOUTH MOUNTAIN RESCUE TEAM

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

2. Accounting policies (continued)

2.9 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the CIO anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of financial activities as a finance cost.

2.10 Financial instruments

The charity has elected to apply provisions of Section 11' Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the Charity's balance sheet when the Charity becomes party to the contractual provisions of the instruments.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

2.11 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the CIO and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the CIO for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

3. Income from donations and legacies

Unrestricted funds 2024 £	Total funds 2024 £
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COCKERMOUTH MOUNTAIN RESCUE TEAM

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

3. Income from donations and legacies (continued)

	Unrestricted funds 2024 £	Total funds 2024 £
Donations and gifts	96,629	96,629
Legacies	46,490	46,490
Gift aid reclaimed	6,323	6,323
Total 2024	<u>149,442</u>	<u>149,442</u>
	<i>Unrestricted funds 2023 £</i>	<i>Total funds 2023 £</i>
Donations and gifts	139,608	139,608
Gift aid reclaimed	7,931	7,931
<i>Total 2023</i>	<u>147,539</u>	<u>147,539</u>

4. Income from other trading activities

Income from non charitable trading activities

	Unrestricted funds 2024 £	Total funds 2024 £
Shop Income	1,140	1,140
	<i>Unrestricted funds 2023 £</i>	<i>Total funds 2023 £</i>
Shop Income	1,173	1,173

COCKERMOUTH MOUNTAIN RESCUE TEAM

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

5. Investment income

	Unrestricted funds 2024 £	Total funds 2024 £
Interest income	2,522	2,522

	<i>Unrestricted funds 2023 £</i>	<i>Total funds 2023 £</i>
Interest income	2,288	2,288

6. Analysis of expenditure on charitable activities

Summary by fund type

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Direct costs	162,294	7,058	169,352

	<i>Unrestricted funds 2023 £</i>	<i>Total 2023 £</i>
Direct costs	170,899	170,899

7. Analysis of expenditure by activities

	Activities undertaken directly 2024 £	Total funds 2024 £
Direct costs	169,352	169,352

COCKERMOUTH MOUNTAIN RESCUE TEAM

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

7. Analysis of expenditure by activities (continued)

	<i>Activities undertaken directly 2023 £</i>	<i>Total funds 2023 £</i>
Direct costs	<u>170,899</u>	<u>170,899</u>

Analysis of direct costs

	Direct costs 2024 £	Total funds 2024 £
Depreciation	28,103	28,103
Bank charges	552	552
Volunteer training	35,021	35,021
Water rates	1,997	1,997
Light, heat and power	9,174	9,174
Insurance	6,990	6,990
Repairs and equipment maintenance	31,332	31,332
Telephone	10,927	10,927
Sundry expenses	8,596	8,596
Medical supplies and rescue equipment	11,097	11,097
Motor expenses	7,438	7,438
Travel and subsistence	8,923	8,923
Accountancy fees	1,902	1,902
Management fees	7,300	7,300
	<u>169,352</u>	<u>169,352</u>

COCKERMOUTH MOUNTAIN RESCUE TEAM

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

7. Analysis of expenditure by activities (continued)

Analysis of direct costs (continued)

	<i>Direct costs</i> 2023 £	<i>Total funds</i> 2023 £
Depreciation	23,636	23,636
Purchase of promotional items	2,599	2,599
Volunteer training	13,788	13,788
Water rates	2,330	2,330
Light, heat and power	6,578	6,578
Insurance	6,410	6,410
Repairs and equipment maintenance	40,183	40,183
Telephone	8,365	8,365
Printing, postage and stationary	1,604	1,604
Sundry expenses	13,044	13,044
Medical supplies and rescue equipment	27,443	27,443
Motor Expenses	8,304	8,304
Travel and subsistence	5,094	5,094
Advertising	933	933
Accountancy fees	1,360	1,360
Independent examiner's fees	415	415
Management fees	6,048	6,048
Legal and professional fees	2,765	2,765
	<hr/> <hr/>	<hr/> <hr/>
	170,899	170,899

8. Trustees' remuneration and expenses

During the year, no Trustees received any remuneration or other benefits (2023 - £NIL).

During the year ended 31 December 2024, no Trustee expenses have been incurred (2023 - £NIL).

9. Tangible fixed assets

	Long-term leasehold property £	Motor vehicles £	Fixtures and fittings £	Total £
Cost or valuation				
At 1 January 2024	419,147	97,769	163,966	680,882
Additions	-	-	16,143	16,143
	<hr/>	<hr/>	<hr/>	<hr/>
At 31 December 2024	419,147	97,769	180,109	697,025

COCKERMOUTH MOUNTAIN RESCUE TEAM

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

9. Tangible fixed assets (continued)

	Long-term leasehold property £	Motor vehicles £	Fixtures and fittings £	Total £
Depreciation				
At 1 January 2024	46,984	76,370	90,951	214,305
Charge for the year	6,761	4,280	17,062	28,103
At 31 December 2024	<u>53,745</u>	<u>80,650</u>	<u>108,013</u>	<u>242,408</u>
Net book value				
At 31 December 2024	<u>365,402</u>	<u>17,119</u>	<u>72,096</u>	<u>454,617</u>
At 31 December 2023	<u>372,163</u>	<u>21,399</u>	<u>73,015</u>	<u>466,577</u>

10. Fixed asset investments

	Listed investments £
Cost or valuation	
At 1 January 2024	773,789
Additions	61,498
At 31 December 2024	<u>835,287</u>
Net book value	
At 31 December 2024	<u>835,287</u>
At 31 December 2023	<u>773,789</u>

11. Stocks

	2024 £	2023 £
Finished goods and goods for resale	<u>2,000</u>	<u>2,000</u>

COCKERMOUTH MOUNTAIN RESCUE TEAM

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024

12. Debtors

	2024 £	2023 £
Due within one year		
Other debtors	13,601	9,743
Prepayments and accrued income	19,684	7,803
	<u>33,285</u>	<u>17,546</u>

13. Creditors: Amounts falling due within one year

	2024 £	2023 £
Accruals and deferred income	5,253	3,670
	<u>5,253</u>	<u>3,670</u>

COCKERMOUTH MOUNTAIN RESCUE TEAM

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024

14. Statement of funds (continued)

Total of funds	<u>1,472,034</u>	<u>153,104</u>	<u>(169,352)</u>	<u>-</u>	<u>68,161</u>	<u>1,523,947</u>
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COCKERMOUTH MOUNTAIN RESCUE TEAM

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

15. Summary of funds

Summary of funds - current year

	Balance at 1 January 2024 £	Income £	Expenditure £	Transfers in/out £	Gains/ (Losses) £	Balance at 31 December 2024 £
Designated funds	250,000	-	-	350,000	-	600,000
General funds	868,984	153,104	(162,294)	(350,000)	68,161	577,955
Restricted funds	353,050	-	(7,058)	-	-	345,992
	<u>1,472,034</u>	<u>153,104</u>	<u>(169,352)</u>	<u>-</u>	<u>68,161</u>	<u>1,523,947</u>

Summary of funds - prior year

	Balance at 1 January 2023 £	Income £	Expenditure £	Transfers in/out £	Gains/ (Losses) £	Balance at 31 December 2023 £
Designated funds	150,000	-	-	100,000	-	250,000
General funds	951,168	151,000	(163,799)	(100,000)	30,615	868,984
Restricted funds	360,150	-	(7,100)	-	-	353,050
	<u>1,461,318</u>	<u>151,000</u>	<u>(170,899)</u>	<u>-</u>	<u>30,615</u>	<u>1,472,034</u>

16. Analysis of net assets between funds

Analysis of net assets between funds - current period

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £
Tangible fixed assets	108,625	345,992	454,617
Fixed asset investments	835,287	-	835,287
Current assets	239,296	-	239,296
Creditors due within one year	(5,253)	-	(5,253)
Total	<u>1,177,955</u>	<u>345,992</u>	<u>1,523,947</u>

COCKERMOUTH MOUNTAIN RESCUE TEAM

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

16. Analysis of net assets between funds (continued)

Analysis of net assets between funds - prior period

	<i>Unrestricted funds 2023 £</i>	<i>Restricted funds 2023 £</i>	<i>Total funds 2023 £</i>
Tangible fixed assets	113,527	353,050	466,577
Fixed asset investments	773,789	-	773,789
Current assets	235,338	-	235,338
Creditors due within one year	(3,670)	-	(3,670)
Total	<u><u>1,118,984</u></u>	<u><u>353,050</u></u>	<u><u>1,472,034</u></u>

COCKERMOUTH MOUNTAIN RESCUE TEAM

England & Wales - Charity number 1161672

Accounts

COCKERMOUTH MOUNTAIN RESCUE
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023

COCKERMOUTH MOUNTAIN RESCUE

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mr M Pickavance Mr AC McNeil Mr J Haslam Mr HG Lewis
Charity number	1161672
Principal address	Spring View Eaglesfield Cockermouth Cumbria CA13 0SF
Independent examiner	Gibbons Lakeland Office 2 Europe Way Cockermouth Cumbria CA13 0RJ

COCKERMOUTH MOUNTAIN RESCUE

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COCKERMOUTH MOUNTAIN RESCUE

TRUSTEES REPORT

FOR THE YEAR ENDED 31 DECEMBER 2023

The trustees present their annual report and financial statements for the year ended 31 December 2023.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the CIO's governing document, the Charities Act 2011 and "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 (FRS 102)" (effective 1 January 2019).

Objectives and activities

The objectives of the team are:

1. to rescue persons or animals in trouble through accident or natural hazard, in the area of the valleys of Buttermere and Ennerdale and District and to co-operate with other organisations in order to further these objects for the benefit of the public
2. to further the above (but no further or otherwise), to maintain a fully equipped Team capable of going out in any weather at any time.

Last year the team were called out to a total of 94 incidents, making it by far the busiest year we have ever experienced. In previous years when we've had higher than expected numbers of callouts, we've usually been able to attribute the rise to a single event that resulted in multiple rescues, often caused by severe weather or flooding. Last year's callouts were all standalone incidents requiring separate individual rescues.

These included 36 people who were injured, usually as the result of a trip or fall whilst out walking. However, one notable rescue involved a 19-year-old male who had accidentally poured boiling water over his feet whilst wild camping near the summit of Seat (Callout 38). Due to the severity of the burns, a Coastguard Rescue Helicopter had to be called in to assist with his evacuation to hospital.

Searches made up another 30 of last year's callouts. Some prolonged searches, or those involving potentially vulnerable people, can involve multiple rescue teams, different types of search dogs, helicopters, and even drones. However, occasionally we are able to use tools like PhoneFind and SAR-Loc to quickly locate people using their mobile phones. In situations like this, lost fell walkers can usually be walked off the hill by a small number of team members (Callouts 17 & 94), or very occasionally given the necessary reassurance to be able to make their own way safely down to the valley.

On 2 of the searches last year, (callouts 73 & 75) CMRT's newly formed drone team was requested to support ongoing searches outside of the Lake District. The drone team, headed up by Dan Roach and Dan Parsons, has been instrumental in the development of an innovative new search strategy. This new technique uses computer software to identify the most effective flight plan to cover an area that needs to be searched. The drone then uses this plan to fly itself automatically over the area, photographing each m2 of ground 9 times. Once it has photographed the area, the drone returns back to the operator, its memory card is retrieved, and another piece of software is used to sift through the images, looking for any anomalies. Any anomalies found can then be looked at on a computer screen and if necessary coordinates can be provided so that ground teams can go and investigate. Although still in its infancy, this technique has already been used very successfully, and I'm sure that as the technology continues to develop, using drones to assist with searching will become as common place as using search dogs.

Medical emergencies like heart attacks, seizures, exhaustion, and hypothermia accounted for 13 of last year's callouts. Callouts to casualties suffering from conditions like these are often the most challenging for our casualty carers and doctors. With casualties who have sustained traumatic injuries the mechanism of injury is usually obvious, we can determine how serious the injuries are, treat the symptoms and organise the most appropriate form of evacuation. However, with casualties suffering from previously undiagnosed medical conditions we are occasionally left struggling to identify the exact cause of the casualty's symptoms. In cases like these we always err on the side of caution, calling for a helicopter if necessary to get the casualty to hospital as quickly as possible (callout 41).

Walkers or climbers who get themselves into areas of steep ground and then become stuck, unable to climb any further, and unable to retrace their steps, are referred to in mountain rescue as 'cragfast'. Last year the team were called out 5 times to rescue individuals and groups who had become cragfast.

COCKERMOUTH MOUNTAIN RESCUE

TRUSTEES REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2023

In addition to the rescues involving lost, injured, unwell and cragfast people the team also attended 1 animal rescue, 2 well intentioned false alarms, 6 incidents requiring our Swiftwater Rescue Technicians, and 1 Major Incident caused by a significant snowfall event that seriously affected the Central Lakes at the start of December (Callout 91).

Once again, I would like to give a massive thank you to Denise and Andy for the time and effort they have put into producing this year's report and for the additional support they gave the team in the run up to our 70th anniversary celebrations last year. The Team is very lucky to have two such talented individuals willing to donate their time and skill in this way.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the CIO should undertake.

Achievements and performance

In addition to being a record-breaking year for callouts, our 70th anniversary year also meant that team members were involved in a huge number of other events intended to celebrate this important milestone as well as thank all those people who have been involved with the team over the past 7 decades.

This included the unveiling of a fantastic memorial stone made by Honister Slate Mine and situated at the front of our base in Cockermouth, and a celebratory dinner at The Hundith Hill Hotel, attended by friends and family, as well as team members present and past, including a couple of founder members who were there in 1953 when the team came into existence.

On the day of the celebratory dinner we organised a family fun day with an outdoor climbing wall, an ice cream van and numerous presentations and workshops aimed at educating people about the work of the team as well as thanking the community for the wonderful support that we've received over the years. Unfortunately, right in the middle of this event, the team were called out to rescue a walker who had fallen whilst scrambling in Lorton Gully (callout 35). Immediately 2 Land Rovers full of team members and equipment left the base to go to the rescue, backed up by our friends in Keswick MRT. The rest of the team stayed at the base entertaining our guests, whilst myself and a couple of other team members headed to the control room.

Up until this point I had been giving a tour to a small group of founder members, and rather than abandon them I asked if they would be interested in joining us in the control room and observing. The next hour provided me with a wonderful opportunity to demonstrate how modern callouts are initiated, how SARCALL is used to log and share information with other agencies, how MR map is used to track vehicles and team members and how our radio system allows us to speak directly to team members on the hill.

However, much more importantly it gave me the opportunity to show these VIPs what the team that they started in 1953 had grown up into, and to demonstrate to them that fundamentally, despite the advances in technology, the job we do now isn't so different from the one that they were doing in the 1950s.

Cockermouth Mountain Rescue Team is still a group of friends who will drop everything to pull on boots and waterproofs, and head into the mountains, whatever the weather, to help strangers who have come to grief in our fells. As a team we run, scramble and climb to get to our casualties and once on scene we make them safe, treat injuries, provide reassurance and more often than not make them smile. Once treated and packaged onto our stretcher we lower, carry and sledge them back down to the valley and load them into the ambulance that will take them on to hospital. Finally, just like many of our founder members, once the callout is over and everyone is accounted for, we'll occasionally head to the pub for a well-earned pint and if we're very lucky a bowl of chips.

Financial review

Cockermouth Mountain Rescue Team is entirely funded by donations made by individuals or other charitable organisations. It cost around £100,000 a year to run the team, and the vast majority of this money is spent on training, equipment, servicing vehicles and maintaining the rescue team base.

I would like to take this opportunity to thank all of our operational and honorary team members for the enormous amount of hard work they have put in over the last 12 months, and the local business, community groups and individuals who continue to support us so generously.

COCKERMOUTH MOUNTAIN RESCUE

TRUSTEES REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2023

On behalf of the whole team, I'd also like to acknowledge the fantastic support we continue to receive from Cumbria Police, the Fire and Rescue Service, the North West Ambulance Service, the Great North Air Ambulance, HM Coastguard Helicopter Crews, Mountain Rescue England & Wales (MREW), and the other 11 teams that make up the Lake District Search & Mountain Rescue

And lastly, but by no means least! Special thanks once again to the wonderful partners, families and friends of our team members. You know you are all part of an extended Cockermouth Mountain Rescue Team and without you we wouldn't be able to do what we do.

The trustees have assessed the major risks to which the CIO is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

Structure, governance and management

The CIO is a company limited by guarantee.

The team holds a regular monthly meeting for members, all of whom are volunteers, at which decisions are made in line with the voting requirements of the Constitution.

The trustees who served during the year and up to the date of signature of the financial statements were:

Mr M Pickavance

Mr AC McNeil

Mr J Haslam

Mr HG Lewis

The team holds a regular monthly meeting for members, all of whom are volunteers, at which decisions are made in line with the voting requirements of the Constitution. Occasionally a sub-committee may be delegated specific responsibility to act on behalf of the team.

None of the trustees has any beneficial interest in the company. All of the trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

Every year we are called out to a few rescues where members of the public have unwittingly put themselves in danger by failing to be prepared for changes in the weather, not wearing appropriate clothing or just not having the necessary skills to be out in the mountains. Disturbingly, the statistics for our region indicate that avoidable rescues like these now account for a significant number of mountain rescue callouts.

In response to this the AdventureSmart website has been developed to help people prepare properly for their trips into the mountains, and in turn, hopefully reduce the volume of unnecessary callouts.

AdventureSmart aims to inform visitors to our area about the ways that they can stay safe and prompts them to ask questions like;

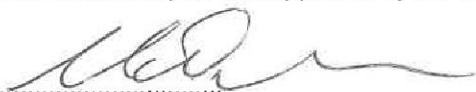
Do I have the right **GEAR**?

Do I know what the **WEATHER** will be like?

Am I confident I have the **KNOWLEDGE & SKILLS** for the day?

The website is easy to use and provides lots of really useful information about how to stay safe and what to do if you are unlucky enough to have an accident or become hopelessly lost in the mountains. So, if you're planning a trip into the fells soon, please take a look at the website first; www.adventuresmart.uk.

The trustees report was approved by the Board of Trustees



Mr M Pickavance

Trustee

Date: 15/4/2024

COCKERMOUTH MOUNTAIN RESCUE

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF COCKERMOUTH MOUNTAIN RESCUE

I report to the trustees on my examination of the financial statements of Cockermouth Mountain Rescue (the CIO) for the year ended 31 December 2023.

Responsibilities and basis of report

As the trustees of the CIO you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

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

Independent examiner's statement

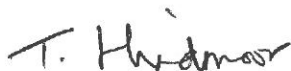
Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the CIO as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) 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 financial statements to be reached.



Mr T Hindmoor FCA

Gibbons Chartered Accountants
Lakeland Office
2 Europe Way
Cockermouth
Cumbria
CA13 0RJ

Dated: 16 April 2024

COCKERMOUTH MOUNTAIN RESCUE

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2023

Current financial year

	Notes	Unrestricted funds 2023 £	Designated funds 2023 £	Restricted funds 2023 £	Total 2023 £	Total 2022 £
Income from:						
Donations and legacies	2	147,539	-	-	147,539	149,396
Charitable activities						
Other trading activities	3	1,173	-	-	1,173	503
Investments	4	2,288	-	-	2,288	771
Total income		151,000	-	-	151,000	150,670
Expenditure on:						
Raising funds	5	2,597	-	-	2,597	2,905
Charitable activities	6	161,202	-	7,100	168,302	158,496
Total expenditure		163,799	-	7,100	170,899	161,401
Net gains/(losses) on investments	10	30,615	-	-	30,615	(105,812)
Net incoming/(outgoing) resources before transfers		17,816	-	(7,100)	10,716	(116,543)
Net incoming/(outgoing) resources before transfers		17,816	-	(7,100)	10,716	(116,543)
Gross transfers between funds		(100,000)	100,000	-	-	-
Fund balances at 1 January 2023		951,168	150,000	360,150	1,461,318	1,577,861
Fund balances at 31 December 2023		868,984	250,000	353,050	1,472,034	1,461,318

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

COCKERMOUTH MOUNTAIN RESCUE

STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED) INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2023

Prior financial year

	Notes	Unrestricted funds 2022 £	Designated funds 2022 £	Restricted funds 2022 £	Total 2022 £
Income from:					
Donations and legacies	2	149,396	-	-	149,396
Charitable activities					
Other trading activities	3	503	-	-	503
Investments	4	771	-	-	771
Total income		150,670	-	-	150,670
Expenditure on:					
Raising funds	5	2,905	-	-	2,905
Charitable activities	6	151,316	-	7,180	158,496
Total expenditure		154,221	-	7,180	161,401
Net gains/(losses) on investments	10	(105,812)	-	-	(105,812)
Net incoming/(outgoing) resources before transfers		(109,363)	-	(7,180)	(116,543)
Net expenditure for the year/ Net movement in funds		(109,363)	-	(7,180)	(116,543)
Fund balances at 1 January 2022		1,060,531	150,000	367,330	1,577,861
Fund balances at 31 December 2022		951,168	150,000	360,150	1,461,318

COCKERMOUTH MOUNTAIN RESCUE

BALANCE SHEET

AS AT 31 DECEMBER 2023

		2023		2022	
	Notes	£	£	£	£
Fixed assets					
Tangible assets	12		466,576		481,400
Investments	13		773,789		750,431
			<u>1,240,365</u>		<u>1,231,831</u>
Current assets					
Stocks	14	2,000		1,391	
Debtors	15	17,546		21,004	
Cash at bank and in hand		215,792		209,063	
		<u>235,338</u>		<u>231,458</u>	
Creditors: amounts falling due within one year	16				
		<u>3,669</u>		<u>1,971</u>	
Net current assets			231,669		229,487
Total assets less current liabilities			<u>1,472,034</u>		<u>1,461,318</u>
The funds of the CIO					
Unrestricted funds	17		868,984		951,168
Designated funds	18		250,000		150,000
Restricted funds	19		353,050		360,150
			<u>1,472,034</u>		<u>1,461,318</u>

The financial statements were approved by the trustees on 16.01.2024

J. P. Haslam
Mr J Haslam
Trustee

COCKERMOUTH MOUNTAIN RESCUE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023

1 Accounting policies

Charity information

Cockermouth Mountain Rescue is a Charitable Incorporated Organisation entirely funded by charitable donations

1.1 Accounting convention

The financial statements have been prepared in accordance with the Charities Act 2011 and "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 (FRS 102) (effective 1 January 2019)". The CIO is a Public Benefit Entity as defined by FRS 102.

The CIO has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the CIO. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the CIO has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Income

Income is recognised when the CIO is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the CIO has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the CIO has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

COCKERMOUTH MOUNTAIN RESCUE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2023

1 Accounting policies

(Continued)

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Leasehold land and buildings	1.33% Straight Line
Fixtures and fittings	15% Reducing Balance
Motor vehicles	20% Reducing Balance

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Fixed asset investments

Fixed asset investments are initially measured at transaction price excluding transaction costs, and are subsequently measured at fair value at each reporting date. Changes in fair value are recognised in net income/(expenditure) for the year. Transaction costs are expensed as incurred.

1.8 Impairment of fixed assets

At each reporting end date, the CIO reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.9 Stocks

Stocks are stated at the lower of cost and estimated selling price less costs to complete and sell. Cost comprises direct materials and, where applicable, direct labour costs and those overheads that have been incurred in bringing the stocks to their present location and condition. Items held for distribution at no or nominal consideration are measured the lower of replacement cost and cost.

Net realisable value is the estimated selling price less all estimated costs of completion and costs to be incurred in marketing, selling and distribution.

1.10 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

COCKERMOUTH MOUNTAIN RESCUE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2023

1 Accounting policies

(Continued)

1.11 Financial instruments

The CIO has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the CIO's balance sheet when the CIO becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the CIO's contractual obligations expire or are discharged or cancelled.

2 Donations and legacies

	Unrestricted funds	Unrestricted funds
	2023	2022
	£	£
Donations and gifts	126,309	132,212
Membership fees	7,931	4,693
Donated goods and services	13,299	12,491
	<u>147,539</u>	<u>149,396</u>

COCKERMOUTH MOUNTAIN RESCUE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2023

3 Income from other trading activities

	Unrestricted funds 2023 £	Unrestricted funds 2022 £
Shop income	1,173	503

4 Income from investments

	Unrestricted funds 2023 £	Unrestricted funds 2022 £
Interest receivable	2,288	771

5 Expenditure on raising funds

	Unrestricted funds 2023 £	Unrestricted funds 2022 £
Trading costs		
Purchase of promotional items	2,597	2,905

COCKERMOUTH MOUNTAIN RESCUE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2023

6 Expenditure on charitable activities

	Unrestricted 2023 £	Restricted 2023 £	Total 2023 £	Unrestricted 2022 £	Restricted 2022 £	Total 2022 £
Direct costs						
Depreciation and impairment	16,536	7,100	23,636	19,629	7,180	26,809
Staff training	13,788	-	13,788	26,132	-	26,132
Water rates	2,330	-	2,330	2,291	-	2,291
Light, heat and power	6,578	-	6,578	3,369	-	3,369
Insurance	6,410	-	6,410	5,173	-	5,173
Repairs and maintenance	40,183	-	40,183	35,769	-	35,769
Telephone	8,365	-	8,365	11,699	-	11,699
Printing, postage and stationery	1,604	-	1,604	1,900	-	1,900
Sundry	13,046	-	13,046	3,568	-	3,568
Medical equipment	27,443	-	27,443	9,623	-	9,623
Motor expenses	8,304	-	8,304	7,542	-	7,542
Travel and subsistence	5,094	-	5,094	14,522	-	14,522
Advertising	933	-	933	66	-	66
Other charitable expenditure	390	-	390	201	-	201
	<u>151,004</u>	<u>7,100</u>	<u>158,104</u>	<u>141,484</u>	<u>7,180</u>	<u>148,664</u>
Share of support costs (see note 7)						
Support	10,198	-	10,198	9,832	-	9,832
	<u>161,202</u>	<u>7,100</u>	<u>168,302</u>	<u>151,316</u>	<u>7,180</u>	<u>158,496</u>
Analysis by fund						
Unrestricted funds	161,202	-	161,202	151,316	-	151,316
Restricted funds	-	7,100	7,100	-	7,180	7,180
	<u>161,202</u>	<u>7,100</u>	<u>168,302</u>	<u>151,316</u>	<u>7,180</u>	<u>158,496</u>

7 Support costs allocated to activities

	2023 £	2022 £
Accountancy fees	970	915
Independent examiner fees	415	405
Management fees	6,048	6,333
Legal and professional fees	2,765	2,179
	<u>10,198</u>	<u>9,832</u>
Analysed between:		
Unrestricted	<u>10,198</u>	<u>9,832</u>

COCKERMOUTH MOUNTAIN RESCUE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2023

8 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the CIO during the year.

9 Employees

The average monthly number of employees during the year was:

	2023	2022
	Number	Number
Total	-	-
	<u> </u>	<u> </u>

There were no employees whose annual remuneration was more than £60,000.

10 Net gains/(losses) on investments

	Unrestricted	Unrestricted
	funds	funds
	2023	2022
	£	£
Fair value adjustment	30,615	(105,812)
	<u> </u>	<u> </u>

11 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

COCKERMOUTH MOUNTAIN RESCUE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2023

12 Tangible fixed assets

	Leasehold land and buildings	Fixtures and fittings	Motor vehicles	Total
	£	£	£	£
Cost				
At 1 January 2023	419,146	155,153	97,769	672,068
Additions	-	8,813	-	8,813
At 31 December 2023	419,146	163,966	97,769	680,881
Depreciation and impairment				
At 1 January 2023	40,223	79,426	71,019	190,668
Depreciation charged in the year	6,761	11,525	5,351	23,637
At 31 December 2023	46,984	90,951	76,370	214,305
Carrying amount				
At 31 December 2023	372,162	73,015	21,399	466,576
At 31 December 2022	378,923	75,727	26,750	481,400

13 Fixed asset investments

	Listed investments £
Cost or valuation	
At 1 January 2023	750,431
Additions	23,358
At 31 December 2023	773,789
Carrying amount	
At 31 December 2023	773,789
At 31 December 2022	750,431

14 Stocks

	2023 £	2022 £
Raw materials and consumables	2,000	1,391

COCKERMOUTH MOUNTAIN RESCUE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2023

15 Debtors

	2023	2022
	£	£
Amounts falling due within one year:		
Other debtors	9,743	14,421
Prepayments and accrued income	7,803	6,583
	<u>17,546</u>	<u>21,004</u>

16 Creditors: amounts falling due within one year

	2023	2022
	£	£
Accruals and deferred income	<u>3,669</u>	<u>1,971</u>

17 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used.

	At 1 January 2023	Incoming resources	Resources expended	Transfers	Gains and losses	At 31 December 2023
	£	£	£	£	£	£
General funds	<u>951,168</u>	<u>151,000</u>	<u>(163,799)</u>	<u>(100,000)</u>	<u>30,615</u>	<u>868,984</u>
Previous year:	At 1 January 2022	Incoming resources	Resources expended	Transfers	Gains and losses	At 31 December 2022
	£	£	£	£	£	£
General funds	<u>1,060,531</u>	<u>150,670</u>	<u>(154,221)</u>	<u>-</u>	<u>(105,812)</u>	<u>951,168</u>

COCKERMOUTH MOUNTAIN RESCUE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2023

18 Designated funds

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes:

	At 1 January 2023	Transfers	At 31 December 2023
	£	£	£
Motor vehicle replacement fund	150,000	100,000	250,000
	<u>150,000</u>	<u>100,000</u>	<u>250,000</u>
Previous year:	At 1 January 2022	Transfers	At 31 December 2022
	£	£	£
Motor vehicle replacement fund	150,000	-	150,000
	<u>150,000</u>	<u>-</u>	<u>150,000</u>

19 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 January 2023	Resources expended	At 31 December 2023
	£	£	£
New HQ Fund	358,326	(6,761)	351,565
New Vehicle Fund	1,312	(261)	1,051
New Propaq LT Monitor Fund	512	(78)	434
	<u>360,150</u>	<u>(7,100)</u>	<u>353,050</u>
Previous year:	At 1 January 2022	Resources expended	At 31 December 2022
	£	£	£
New HQ Fund	365,087	(6,761)	358,326
New Vehicle Fund	1,640	(328)	1,312
New Propaq LT Monitor Fund	603	(91)	512
	<u>367,330</u>	<u>(7,180)</u>	<u>360,150</u>

COCKERMOUTH MOUNTAIN RESCUE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2023

20 Analysis of net assets between funds

	Unrestricted funds 2023 £	Designated funds 2023 £	Restricted funds 2023 £	Total 2023 £
Fund balances at 31 December 2023 are represented by:				
Tangible assets	113,526	-	353,050	466,576
Investments	773,789	-	-	773,789
Current assets/(liabilities)	(18,331)	250,000	-	231,669
	<u>868,984</u>	<u>250,000</u>	<u>353,050</u>	<u>1,472,034</u>

	Unrestricted funds 2022 £	Designated funds 2022 £	Restricted funds 2022 £	Total 2022 £
Fund balances at 31 December 2022 are represented by:				
Tangible assets	121,250	-	360,150	481,400
Investments	750,431	-	-	750,431
Current assets/(liabilities)	79,487	150,000	-	229,487
	<u>951,168</u>	<u>150,000</u>	<u>360,150</u>	<u>1,461,318</u>

21 Purpose of Funds

The specific purposes for which the funds are to be applied are as follows:

Restricted funds

New HQ fund - to provide financial support to fund the purchase of a new headquarters.

New vehicles fund - to provide financial support to fund the purchase of new vehicles.

New Propaq LT monitor fund - to provide financial support to fund the purchase of a new Propaq LT monitor.

Designated funds

Motor vehicle replacements - a fund in place for any motor vehicle replacements.

COCKERMOUTH MOUNTAIN RESCUE TEAM

England & Wales - Charity number 1161672

Accounts

Charity registration number 1161672

COCKERMOUTH MOUNTAIN RESCUE
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022

COCKERMOUTH MOUNTAIN RESCUE

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mr M Pickavance Mr AC McNeil Mr J Haslam Mr HG Lewis
Charity number	1161672
Principal address	Spring View Eaglesfield Cockermouth Cumbria CA13 0SF
Independent examiner	Gibbons Lakeland Office 2 Europe Way Cockermouth Cumbria CA13 0RJ

COCKERMOUTH MOUNTAIN RESCUE

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COCKERMOUTH MOUNTAIN RESCUE

TRUSTEES REPORT

FOR THE YEAR ENDED 31 DECEMBER 2022

The trustees present their annual report and financial statements for the year ended 31 December 2022.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the CIO's governing document, the Charities Act 2011 and "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 (FRS 102)" (effective 1 January 2019).

Objectives and activities

Last year the team were called out 71 times to deal with variety of different Mountain Rescue incidents. These included 25 people who had accidentally sustained an injury, 23 searches for lost or overdue walkers, 14 medical emergencies, 3 animal rescues, 3 stranded vehicles, 2 walkers stuck on crags, and 1 well intentioned false alarm, indirectly caused by Tom Cruise!

As usual this report contains some details about each of these callouts along with some spectacular photographs taken by our members. However, as we are celebrating Cockermouth Mountain Rescue Team's 70th birthday this year it also contains some fantastic articles about the origins and the history of the team and some wonderful pictures from our archives.

Once again, I would like to give a massive thank you to Denise and Andy for the time and effort they have put into producing this year's very special report.

As you read the details from each of last year's rescues, you may notice that several of the callouts were initiated as the result of a call for assistance from one of our neighbouring teams, either Wasdale MRT to our South or Keswick MRT to our East. There are a number of reasons why a team may decide to call in one of its neighbours for support with a rescue.

It could be that the team has already committed to a callout in its area and its resources are too thinly stretched to be able to manage a second without assistance from another team.

Sometimes people become lost and disorientated in areas of mountains that are close to the borders between teams. As it's usually impossible to predict which valley a lost walker will wander into, it's really important that team leaders and search managers from both teams collaborate, to ensure that the missing person is located as quickly as possible and brought safely down off the mountain.

Very occasionally, due to severe weather conditions, very low temperatures, the age of the missing person, underlying medical conditions or other critical factors, a team leader may make the decision to call other teams in to assist with a search so that the chances of finding a missing person quickly and alive are maximised.

Whatever the reason, Cockermouth Mountain Rescue Team is always happy to support the other teams in our area and will continue to respond with the same level of enthusiasm and professionalism that we apply to every rescue we attend.

The objectives of the team are:

1. to rescue persons or animals in trouble through accident or natural hazard, in the area of the valleys of Buttermere and Ennerdale and District and to co-operate with other organisations in order to further these objects for the benefit of the public
2. to further the above (but no further or otherwise), to maintain a fully equipped Team capable of going out in any weather at any time.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the CIO should undertake.

COCKERMOUTH MOUNTAIN RESCUE

TRUSTEES REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

Achievements and performance

As I've already mentioned, this year is the 70th anniversary of the team's formation. Over the course of the next 12 months we will be holding a number of celebratory events, the main ones being the unveiling of a team commemorative sign on the 22nd of February, and a rescue team open day and a charity dinner on the 17th of June.

The open day will be an opportunity for local people and anyone else visiting the area to come to the base and get an insight into the work that the team does, its history and some of the personalities that have been responsible for making it what it is today.

The charity dinner, held at the Hundith Hill Hotel, will be a celebration of the team's history and an opportunity to say a heartfelt thank you to all those who have been involved with the team over the last 70 years.

Further details about both of these events will appear on our website, our Facebook page and in the local media over the next few weeks.

Anyone who has ever been associated with the team knows the enormous level of commitment that full membership requires and will understand the degree to which it comes to define us. At the end of last year Richard King made the difficult decision to leave the team.

Richard joined the team in 2014 and in addition to passing his Casualty Care Certificate and qualifying as a Swiftwater Rescue Technician, he took on the role of vehicle quartermaster. Richard is now the Headteacher of Cockermouth School and understandably felt that he was going to struggle to continue to give the team the full commitment that he knows it requires.

Although no longer on the callout list, Richard remains a friend of the team and we sincerely hope to see him along with as many other ex-team members as possible at the charity dinner in June.

Financial review

Cockermouth Mountain Rescue Team is entirely funded by donations made by individuals or other charitable organisations. It cost around £100,000 a year to run the team, and the vast majority of this money is spent on training, equipment, servicing vehicles and maintaining the rescue team base.

I would like to take this opportunity to thank all of those people and community groups who give so generously to ensure that we can continue to do the job that we do.

If you're reading this report and you feel able to make a small donation to help keep the team running it would be very gratefully received.

I would also like to acknowledge the fantastic support we continue to receive from Cumbria Police, the Fire and Rescue Service, the North West Ambulance Service, the Great North Air Ambulance, HM Coastguard Helicopter Crews, the members of our Local Resilience Forum, the Cumbria Community Foundation and the other 11 teams that make up the Lake District Search & Mountain Rescue Association LDSAMRA.

Lastly, but by no means least! Thanks again to the partners, families and friends of our team members for their constant support and encouragement. We really couldn't do it without you.

The trustees have assessed the major risks to which the CIO is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

COCKERMOUTH MOUNTAIN RESCUE

TRUSTEES REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

Structure, governance and management

The CIO is a company limited by guarantee.

The team holds a regular monthly meeting for members, all of whom are volunteers, at which decisions are made in line with the voting requirements of the Constitution.

The trustees who served during the year and up to the date of signature of the financial statements were:

Mr M Pickavance

Mr AC McNeil

Mr J Haslam

Mr HG Lewis

The team holds a regular monthly meeting for members, all of whom are volunteers, at which decisions are made in line with the voting requirements of the Constitution. Occasionally a sub-committee may be delegated specific responsibility to act on behalf of the team.

None of the trustees has any beneficial interest in the company. All of the trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

In previous team reports I have commented on the rise in what are now commonly referred to as avoidable rescues. These are rescues involving members of the public who have unwittingly put themselves in danger by failing to be prepared for changes in the weather, not wearing appropriate clothing or just not having the necessary skills to be out in the mountains. Disturbingly, the statistics for our region indicate that avoidable rescues now account for a significant number of mountain rescue callouts.

In response to this LDSAMRA has been instrumental in the development of a website designed to reduce the volume of unnecessary call-outs. AdventureSmart aims to inform visitors to our area about the ways that they can stay safe and prompts them to ask questions like;

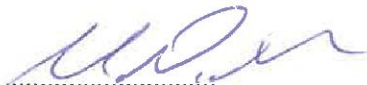
Do I have the right **GEAR**?

Do I know what the **WEATHER** will be like?

Am I confident I have the **KNOWLEDGE & SKILLS** for the day?

The website is easy to use and provides lots of really useful and interesting information about how to stay safe in the mountains and, what to do if you do have an accident. So, if you're planning a trip into the fells soon, please take a look at the website first; www.adventuresmart.uk.

The trustees report was approved by the Board of Trustees.



Mr M Pickavance

Trustee

Date: 3/4/2023

COCKERMOUTH MOUNTAIN RESCUE

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF COCKERMOUTH MOUNTAIN RESCUE

I report to the trustees on my examination of the financial statements of Cockermouth Mountain Rescue (the CIO) for the year ended 31 December 2022.

Responsibilities and basis of report

As the trustees of the CIO you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

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

Independent examiner's statement

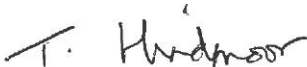
Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the CIO as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) 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 financial statements to be reached.



Mr T Hindmoor FCA
Gibbons Chartered Accountants
Lakeland Office
2 Europe Way
Cockermouth
Cumbria
CA13 0RJ

Dated: 5 April 2023

COCKERMOUTH MOUNTAIN RESCUE

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 DECEMBER 2022

Current financial year

		Unrestricted funds	Endowment funds designated	Restricted funds	Total	Total
	Notes	2022 £	2022 £	2022 £	2022 £	2021 £
Income from:						
Donations and legacies	2	149,396	-	-	149,396	103,413
Charitable activities						
Other trading activities	3	503	-	-	503	543
Investments	4	771	-	-	771	1,179
Total income		150,670	-	-	150,670	105,135
Expenditure on:						
Raising funds	5	2,905	-	-	2,905	568
Charitable activities	6	151,316	-	7,180	158,496	119,603
Total expenditure		154,221	-	7,180	161,401	120,171
Net gains/(losses) on investments	10	(105,812)	-	-	(105,812)	68,104
Net (expenditure)/income for the year/ Net movement in funds		(109,363)	-	(7,180)	(116,543)	53,068
Fund balances at 1 January 2022		1,060,531	150,000	367,330	1,577,861	1,524,793
Fund balances at 31 December 2022		951,168	150,000	360,150	1,461,318	1,577,861

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

COCKERMOUTH MOUNTAIN RESCUE

STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED) INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2022

Prior financial year

		Unrestricted funds	Endowment funds designated	Restricted funds	Total
	Notes	2021 £	2021 £	2021 £	2021 £
Income from:					
Donations and legacies	2	103,413	-	-	103,413
Charitable activities					
Other trading activities	3	543	-	-	543
Investments	4	1,179	-	-	1,179
Total income		105,135	-	-	105,135
Expenditure on:					
Raising funds	5	568	-	-	568
Charitable activities	6	112,326	-	7,277	119,603
Total expenditure		112,894	-	7,277	120,171
Net gains/(losses) on investments	10	68,104	-	-	68,104
Net (expenditure)/income for the year/ Net movement in funds		60,345	-	(7,277)	53,068
Fund balances at 1 January 2021		1,000,186	150,000	374,607	1,524,793
Fund balances at 31 December 2021		1,060,531	150,000	367,330	1,577,861

COCKERMOUTH MOUNTAIN RESCUE

BALANCE SHEET

AS AT 31 DECEMBER 2022

	Notes	2022		2021	
		£	£	£	£
Fixed assets					
Tangible assets	11		481,400		476,400
Investments	12		750,431		863,843
			<u>1,231,831</u>		<u>1,340,243</u>
Current assets					
Stocks	14	1,391		2,947	
Debtors	15	21,004		16,747	
Cash at bank and in hand		209,063		219,694	
		<u>231,458</u>		<u>239,388</u>	
Creditors: amounts falling due within one year	16	(1,971)		(1,770)	
Net current assets			<u>229,487</u>		<u>237,618</u>
Total assets less current liabilities			<u>1,461,318</u>		<u>1,577,861</u>
Income funds					
Restricted funds	17		360,150		367,330
Endowment funds - designated			150,000		150,000
<u>Unrestricted funds</u>					
Designated funds	18	150,000		150,000	
General unrestricted funds		801,168		910,531	
			<u>951,168</u>		<u>1,060,531</u>
			<u>1,461,318</u>		<u>1,577,861</u>

The financial statements were approved by the Trustees on 3rd April 2023

J. Haslam

Mr J Haslam
Trustee

COCKERMOUTH MOUNTAIN RESCUE

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2022

1 Accounting policies

Charity information

Cockermouth Mountain Rescue is a Charitable Incorporated Organisation entirely funded by charitable donations

1.1 Accounting convention

The financial statements have been prepared in accordance with the Charities Act 2011 and "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 (FRS 102) (effective 1 January 2019)". The CIO is a Public Benefit Entity as defined by FRS 102.

The CIO has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the CIO. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the CIO has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the CIO.

1.4 Income

Income is recognised when the CIO is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the CIO has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the CIO has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

COCKERMOUTH MOUNTAIN RESCUE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

1 Accounting policies

(Continued)

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Leasehold land and buildings	1.33% Straight Line
Fixtures and fittings	15% Reducing Balance
Motor vehicles	20% Reducing Balance

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Fixed asset investments

Fixed asset investments are initially measured at transaction price excluding transaction costs, and are subsequently measured at fair value at each reporting date. Changes in fair value are recognised in net income/(expenditure) for the year. Transaction costs are expensed as incurred.

1.8 Impairment of fixed assets

At each reporting end date, the CIO reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.9 Stocks

Stocks are stated at the lower of cost and estimated selling price less costs to complete and sell. Cost comprises direct materials and, where applicable, direct labour costs and those overheads that have been incurred in bringing the stocks to their present location and condition. Items held for distribution at no or nominal consideration are measured the lower of replacement cost and cost.

Net realisable value is the estimated selling price less all estimated costs of completion and costs to be incurred in marketing, selling and distribution.

1.10 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

COCKERMOUTH MOUNTAIN RESCUE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

1 Accounting policies

(Continued)

1.11 Financial instruments

The CIO has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the CIO's balance sheet when the CIO becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the CIO's contractual obligations expire or are discharged or cancelled.

2 Donations and legacies

	Unrestricted funds	Unrestricted funds
	2022	2021
	£	£
Donations and gifts	132,212	92,086
Membership fees	4,693	2,300
Donated goods and services	12,491	9,027
	<u>149,396</u>	<u>103,413</u>

COCKERMOUTH MOUNTAIN RESCUE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

3 Other trading activities

	Unrestricted funds	Unrestricted funds
	2022	2021
	£	£
Shop income	503	543

4 Investments

	Unrestricted funds	Unrestricted funds
	2022	2021
	£	£
Interest receivable	771	1,179

5 Raising funds

	Unrestricted funds	Unrestricted funds
	2022	2021
	£	£
<u>Trading costs</u>		
Purchase of promotional items	2,905	568
	2,905	568

COCKERMOUTH MOUNTAIN RESCUE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

6 Charitable activities

	Unrestricted General Funds	Restricted Funds	Total 2022	Unrestricted General Funds	Restricted Funds	Total 2021
	£	£	£	£	£	£
Depreciation and impairment	19,629	7,180	26,809	17,887	7,277	25,164
Staff training	26,132	-	26,132	4,815	-	4,815
Rent	-	-	-	500	-	500
Water rates	2,291	-	2,291	1,586	-	1,586
Light, heat and power	3,369	-	3,369	2,529	-	2,529
Insurance	5,173	-	5,173	4,932	-	4,932
Repairs and maintenance	35,769	-	35,769	39,178	-	39,178
Telephone	11,699	-	11,699	9,819	-	9,819
Printing, postage and stationary	1,900	-	1,900	2,111	-	2,111
Sundry	3,568	-	3,568	2,087	-	2,087
Medical equipment	9,623	-	9,623	9,413	-	9,413
Motor expenses	7,542	-	7,542	3,617	-	3,617
Travel and subsistence	14,522	-	14,522	4,026	-	4,026
Advertising	66	-	66	173	-	173
Other charitable expenditure	201	-	201	-	-	-
	<u>141,484</u>	<u>7,180</u>	<u>148,664</u>	<u>102,673</u>	<u>7,277</u>	<u>109,950</u>
Share of support costs (see note 7)	9,832	-	9,832	9,653	-	9,653
	<u>151,316</u>	<u>7,180</u>	<u>158,496</u>	<u>112,326</u>	<u>7,277</u>	<u>119,603</u>
Analysis by fund						
Unrestricted funds	151,316	-	151,316	112,326	-	112,326
Restricted funds	-	7,180	7,180	-	7,277	7,277
	<u>151,316</u>	<u>7,180</u>	<u>158,496</u>	<u>112,326</u>	<u>7,277</u>	<u>119,603</u>

COCKERMOUTH MOUNTAIN RESCUE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

7 Support costs

	Support costs	Governance costs	2022	Support costs	Governance costs	2021
	£	£	£	£	£	£
Accountancy Fees	915	-	915	862	-	862
Independent Examiner's Fees	405	-	405	350	-	350
Management Fees	6,333	-	6,333	6,336	-	6,336
Legal and Professional Fees	2,179	-	2,179	2,105	-	2,105
	<u>9,832</u>	<u>-</u>	<u>9,832</u>	<u>9,653</u>	<u>-</u>	<u>9,653</u>
Analysed between Charitable activities	<u>9,832</u>	<u>-</u>	<u>9,832</u>	<u>9,653</u>	<u>-</u>	<u>9,653</u>

8 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the CIO during the year.

9 Employees

The average monthly number of employees during the year was:

	2022 Number	2021 Number
Total	<u>-</u>	<u>-</u>

There were no employees whose annual remuneration was more than £60,000.

10 Net gains/(losses) on investments

	Unrestricted funds	Unrestricted funds
	2022	2021
	£	£
Fair value adjustment	<u>(105,812)</u>	<u>68,104</u>

COCKERMOUTH MOUNTAIN RESCUE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

11 Tangible fixed assets

	Leasehold land and buildings	Fixtures and fittings	Motor vehicles	Total
	£	£	£	£
Cost				
At 1 January 2022	419,146	123,346	97,769	640,261
Additions	-	31,807	-	31,807
At 31 December 2022	419,146	155,153	97,769	672,068
Depreciation and impairment				
At 1 January 2022	33,462	66,067	64,331	163,860
Depreciation charged in the year	6,761	13,359	6,688	26,808
At 31 December 2022	40,223	79,426	71,019	190,668
Carrying amount				
At 31 December 2022	378,923	75,727	26,750	481,400
At 31 December 2021	385,684	57,279	33,437	476,400

12 Fixed asset investments

	Listed investments £
Cost or valuation	
At 1 January 2022	863,843
Valuation changes	(113,412)
At 31 December 2022	750,431
Carrying amount	
At 31 December 2022	750,431
At 31 December 2021	863,843

13 Financial instruments

	2022 £	2021 £
Carrying amount of financial assets		
Instruments measured at fair value through profit or loss	750,431	863,843

COCKERMOUTH MOUNTAIN RESCUE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

14 Stocks	2022	2021
	£	£
Raw materials and consumables	1,391	2,947
	<u> </u>	<u> </u>
15 Debtors	2022	2021
Amounts falling due within one year:	£	£
Other debtors	14,421	8,932
Prepayments and accrued income	6,583	7,815
	<u> </u>	<u> </u>
	<u>21,004</u>	<u>16,747</u>
16 Creditors: amounts falling due within one year	2022	2021
	£	£
Accruals and deferred income	1,971	1,770
	<u> </u>	<u> </u>

17 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Balance at 1 January 2021	Resources expended	Balance at 1 January 2022	Resources expended	Balance at 31 December 2022
	£	£	£	£	£
New HQ Fund	371,848	(6,761)	365,087	(6,761)	358,326
New Vehicle Fund	2,049	(409)	1,640	(328)	1,312
New Propaq LT Monitor Fund	710	(107)	603	(91)	512
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
	<u>374,607</u>	<u>(7,277)</u>	<u>367,330</u>	<u>(7,180)</u>	<u>360,150</u>

COCKERMOUTH MOUNTAIN RESCUE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

18 Designated funds

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes:

	Balance at 1 January 2021	Movement in funds Incoming resources	Balance at 1 January 2022	Movement in funds Incoming resources	Balance at 31 December 2022
	£	£	£	£	£
Motor vehicle replacement fund	150,000	-	150,000	-	150,000
	<u>150,000</u>	<u>-</u>	<u>150,000</u>	<u>-</u>	<u>150,000</u>
	<u><u>150,000</u></u>	<u><u>-</u></u>	<u><u>150,000</u></u>	<u><u>-</u></u>	<u><u>150,000</u></u>

COCKERMOUTH MOUNTAIN RESCUE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2022

19 Analysis of net assets between funds	Unrestricted funds		Designated funds		Restricted funds		Total		Unrestricted funds		Designated funds		Restricted funds		Total	
	2022	£	2022	£	2022	£	2022	£	2021	£	2021	£	2021	£	2021	£
Fund balances at 31 December 2022 are represented by:																
Tangible assets	121,250		-		-		481,400		109,070		-		367,330		476,400	
Investments	750,431		-		-	750,431		863,843		-		-	-		863,843	
Current assets/(liabilities)	79,487		150,000		150,000	229,487		87,618		150,000		150,000		-	237,618	
	951,168		150,000		150,000	1,461,318		1,060,531		150,000		367,330		1,577,861		

COCKERMOUTH MOUNTAIN RESCUE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2022

20 Purpose of Funds

The specific purposes for which the funds are to be applied are as follows:

Restricted funds

New HQ fund - to provide financial support to fund the purchase of a new headquarters.

New vehicles fund - to provide financial support to fund the purchase of new vehicles.

New Propaq LT monitor fund - to provide financial support to fund the purchase of a new Propaq LT monitor.

Designated funds

Motor vehicle replacements - a fund in place for any motor vehicle replacements.

COCKERMOUTH MOUNTAIN RESCUE TEAM

England & Wales - Charity number 1161672

Accounts

Charity registration number 1161672

COCKERMOUTH MOUNTAIN RESCUE
ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021

COCKERMOUTH MOUNTAIN RESCUE

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mr M Pickavance Mr AC McNeil Mr J Haslam Mr HG Lewis
Charity number	1161672
Principal address	Spring View Eaglesfield Cockermouth Cumbria CA13 0SF
Independent Examiner	Gibbons Lakeland Office 2 Europe Way Cockermouth Cumbria CA13 0RJ

COCKERMOUTH MOUNTAIN RESCUE

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COCKERMOUTH MOUNTAIN RESCUE

TRUSTEES REPORT

FOR THE YEAR ENDED 31 DECEMBER 2021

The trustees present their annual report and financial statements for the year ended 31 December 2021.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the CIO's governing document, the Charities Act 2011 and "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 (FRS 102)" (effective 1 January 2019).

Objectives and activities

Over the course of 2021 Cockermonth Mountain Rescue Team were called out 71 times to go to the aid of people living and working in our community or visiting the area to enjoy our spectacular fells, lakes, rivers and other attractions. This figure is broadly in line with the numbers of rescues that the team were attending each year before the pandemic. They included 18 searches, 13 leg or ankle injuries, 6 people who were stuck on steep ground, 4 medical emergencies, 4 water rescues, 3 body recoveries, 2 stuck sheep and a dog with a badly injured paw.

This report contains details about each of the callouts accompanied by pictures taken by team members attending them. It also contains some fantastic articles about life in the team and other activities team members get up to when they aren't on callouts or training. Once again, the Cockermonth team owes a massive thankyou to Denise and Andy for the time and effort they put into producing this fantastic looking report each year.

With the country officially being in lockdown between the 6th of January and the 29th of March the team had a quiet start to the year, attending just 5 callouts in the first 3 months. As spring approached, lockdown measures were eased across the UK, however, continuing restrictions on foreign travel made holidaying abroad more expensive and complicated than ever, resulting in many millions of people across the UK making the decision to head to the Lake District for a 'Great British Staycation'.

The increase in visitor numbers predictably resulted in a greater number of mountain rescue callouts across the Lake District. Our team's area is the second largest in our region and includes all of the fells around Buttermere, Crummock and Ennerdale Water, extending right out to the West coast between Carlisle and Whitehaven. Although covering smaller areas, our neighbouring teams; Keswick, with easy access from the M6, and Wasdale, with England highest peak, tend to be called out more frequently than us. It's fair to say that during last summer, whenever I felt the Cockermonth Team were having a full-on week, I would look at SARCALL, our incident logging and management system, see the numbers of callouts that our neighbours were dealing with and feel very grateful to live in our relatively peaceful patch of mountains.

The objectives of the team are:

1. to rescue persons or animals in trouble through accident or natural hazard, in the area of the valleys of Buttermere and Ennerdale and District and to co-operate with other organisations in order to further these objects for the benefit of the public.
2. to further the above (but no further or otherwise), to maintain a fully equipped Team capable of going out in any weather at any time.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the CIO should undertake.

COCKERMOUTH MOUNTAIN RESCUE

TRUSTEES REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

Achievements and performance

In June 2021 Carolyn Otley, a Cockermouth MRT member for the last 17 years, was awarded an MBE for services to the community in Cumbria during Covid-19. Carolyn is chair of the Community Resilience Group, set up in response to the pandemic, and designed and implemented a county-wide structure, linked to a network of hubs and established a website to recruit and manage volunteers across Cumbria. In addition to being an active member of the team Carolyn is also a member of the Lake District Search and Mountain Rescue Association (LDSAMRA) Silver Group and continues to provide invaluable support to the team on all matters Covid-19 related. I know I speak for us all when I say how proud we are of her and everything that she continues to do for the region.

Members of Cockermouth Mountain Rescue Team have been dropping everything to head out into the hills to go to the aid of people and animals who have become injured, lost or stuck since 1953. Whilst we all love what we do, being part of a mountain rescue team can be physically and mentally demanding and can on occasion involve putting yourself and others into dangerous situations in order to help those in need. This reality was brought into sharp focus for us all on the 6th of February 2021 when, during a rescue, Chris Lewis, a member of Patterdale MRT sustained life changing injuries following a fall of 150 metres. An accident like this involving a fellow team member and friend, is a scenario that everyone in mountain rescue dreads. Almost a full year later Chris remains in a specialist spinal injuries unit undergoing rehabilitation therapies. Our thoughts and best wishes go out to Chris, his family and the other members of Patterdale team.

Over the course of 2021 four team members made the very difficult decision to step down from the callout list.

Jeff Haslam with 34 years service has played a significant role on callouts and as a team trustee for many years. Although he stepped down last year, he has thankfully agreed to continue on in his role as treasurer for at least another year. A decision for which I am personally very grateful.

Rod Moore with 34 years service in total was the teams radio officer for many years. A lasting memory of mine from the 2009 floods is of Rod, surrounded by wires, circuit boards and bits of water damaged radio, working through the night to repair them with a soldering iron and a pile of hair dryers 'donated' to him by team members wives and girlfriends.

Dave Blandon with 42 years service, was the team's training officer for many years. Even after stepping down from this post he has continued to work closely with successive training officers helping to manage meetings, organise the training schedule and keep training records up to date. Dave has never been afraid to make himself heard and recently described himself to me as "an angry young man!" I know that the team will continue to benefit from his many years of experience.

Steve Jones with 45 years service has always been willing to muck in and support the team in any way that he can. Until recently he was one of the teams Swiftwater Rescue Technicians and for many years he organised the team's stock of medical gasses. Steve's calmness and sensitivity made him ideally suited to be part of a small group of team members trained in Trauma Risk Management. I hope this is a role that he will consider continuing to fulfil.

A very conservative estimate would suggest that these 4 men between them have probably attended in excess of 5000 callouts. We are all very proud to have worked alongside them on rescues and I hope that as honorary members they will all continue to support and advise the team for many more years to come.

COCKERMOUTH MOUNTAIN RESCUE

TRUSTEES REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

Financial review

Cockermouth Mountain Rescue Team is entirely funded by charitable donations. It cost around 100 thousand pounds a year to run the team, and the vast majority of this money is spent on training, equipment, vehicle maintenance and the upkeep of our base. I would like to take this opportunity to thank all of those people and community groups who give so generously to ensure that we can continue to provide a world class rescue service 24 hours a day, 7 days a week, 365 days a year. If you're reading this report having picked it up in a local pub, by the till in a shop or in the reception area of your hotel, and you feel able to make a small donation to keep the team running it would be very gratefully received.

I would also like to acknowledge the fantastic support we continue to receive from Cumbria Police, the Fire and Rescue Service, the North West Ambulance Service, the Great North Air Ambulance, HM Coastguard Helicopter Crews, the members of our Local Resilience Forum, the Cumbria Community Foundation and the other 11 teams that make up LDSAMRA.

The trustees have assessed the major risks to which the CIO is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

Structure, governance and management

The CIO is a company limited by guarantee.

The team holds a regular monthly meeting for members, all of whom are volunteers, at which decisions are made in line with the voting requirements of the Constitution. Occasionally a sub-committee may be delegated specific responsibility to act on behalf of the team.

None of the trustees has any beneficial interest in the company. All of the trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

And lastly, but by no means least! Thanks again to the partners, families and friends of our team members for their constant support and encouragement. We really couldn't do what we do without you.

In previous team reports I have commented on the rise in what are now commonly referred to as avoidable rescues. These are rescues involving members of the public who have unwittingly put themselves in danger by failing to be prepared for changes in the weather, not wearing appropriate clothing or just not having the necessary skills to be out in the mountains. Disturbingly, the statistics for our region indicate that avoidable rescues now account for a significant number of mountain rescue callouts.

In response to this LDSAMRA has been instrumental in the development of a website designed to reduce the volume of unnecessary call-outs. AdventureSmart aims to inform visitors to our area about the ways that they can stay safe and prompts them to ask questions like;

Do I have the right GEAR?
Do I know what the WEATHER will be like?
Am I confident I have the KNOWLEDGE & SKILLS for the day?

The website is easy to use and provides lots of really useful and interesting information about how to stay safe in the mountains and, what to do if you do have an accident. So, if you're planning a trip into the fells soon, please take a look at the website first; www.adventuresmart.uk.

The trustees report was approved by the Board of Trustees.



Mr M Pickavance

Trustee

Date: 9/5/2022

COCKERMOUTH MOUNTAIN RESCUE

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF COCKERMOUTH MOUNTAIN RESCUE

I report to the trustees on my examination of the financial statements of Cockermouth Mountain Rescue (the CIO) for the year ended 31 December 2021.

Responsibilities and basis of report

As the trustees of the CIO you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

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

Independent examiner's statement

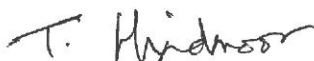
Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the CIO as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) 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 financial statements to be reached.



Mr T Hindmoor FCA
Gibbons Chartered Accountants
Lakeland Office
2 Europe Way
Cockermouth
Cumbria
CA13 0RJ

Dated: 13 May 2022

COCKERMOUTH MOUNTAIN RESCUE

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 DECEMBER 2021

Current financial year

	Notes	Unrestricted funds 2021 £	Endowment funds designated 2021 £	Restricted funds 2021 £	Total 2021 £	Total 2020 £
Income from:						
Donations and legacies	2	103,413	-	-	103,413	99,312
Charitable activities						
Other trading activities	3	543	-	-	543	561
Investments	4	1,179	-	-	1,179	3,025
Total income		105,135	-	-	105,135	102,898
Expenditure on:						
Raising funds	5	568	-	-	568	1,561
Charitable activities	6	112,326	-	7,277	119,603	97,858
Total resources expended		112,894	-	7,277	120,171	99,419
Net gains/(losses) on investments	10	68,104	-	-	68,104	62,648
Net income/(expenditure) for the year/ Net movement in funds		60,345	-	(7,277)	53,068	66,127
Fund balances at 1 January 2021		1,000,186	150,000	374,607	1,524,793	1,458,665
Fund balances at 31 December 2021		1,060,531	150,000	367,330	1,577,861	1,524,792

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

COCKERMOUTH MOUNTAIN RESCUE

STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED) INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2021

Prior financial year

		Unrestricted funds	Endowment funds designated	Restricted funds	Total
	Notes	2020 £	2020 £	2020 £	2020 £
<u>Income from:</u>					
Donations and legacies	2	99,312	-	-	99,312
<u>Charitable activities</u>					
Other trading activities	3	561	-	-	561
Investments	4	3,025	-	-	3,025
Total income		102,898	-	-	102,898
<u>Expenditure on:</u>					
Raising funds	5	1,561	-	-	1,561
Charitable activities	6	90,460	-	7,398	97,858
Total resources expended		92,021	-	7,398	99,419
Net gains/(losses) on investments	10	62,648	-	-	62,648
Net income/(expenditure) for the year/ Net movement in funds		73,525	-	(7,398)	66,127
Fund balances at 1 January 2020		926,660	150,000	382,005	1,458,665
Fund balances at 31 December 2020		1,000,185	150,000	374,607	1,524,792

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

COCKERMOUTH MOUNTAIN RESCUE

BALANCE SHEET

AS AT 31 DECEMBER 2021

	Notes	2021		2020	
		£	£	£	£
Fixed assets					
Tangible assets	11	476,400		499,203	
Investments	12	863,843		763,342	
			<u>1,340,243</u>		<u>1,262,545</u>
Current assets					
Stocks	14	2,947		2,700	
Debtors	15	16,747		10,497	
Cash at bank and in hand		219,694		250,954	
			<u>239,388</u>		<u>264,151</u>
Creditors: amounts falling due within one year	16	(1,770)		(1,904)	
Net current assets			<u>237,618</u>		<u>262,247</u>
Total assets less current liabilities			<u>1,577,861</u>		<u>1,524,792</u>
Income funds					
Restricted funds		367,330		374,607	
Endowment funds - designated		150,000		150,000	
Unrestricted funds		1,060,531		1,000,185	
			<u>1,577,861</u>		<u>1,524,792</u>

The financial statements were approved by the Trustees on 9th MAY 2022.



Mr J Haslam
Trustee

COCKERMOUTH MOUNTAIN RESCUE

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2021

1 Accounting policies

Charity information

Cockermouth Mountain Rescue is a Charitable Incorporated Organisation entirely funded by charitable donations

1.1 Accounting convention

The financial statements have been prepared in accordance with the Charities Act 2011 and "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 (FRS 102) (effective 1 January 2019)". The CIO is a Public Benefit Entity as defined by FRS 102.

The CIO has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the CIO. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the CIO has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the CIO.

1.4 Income

Income is recognised when the CIO is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the CIO has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the CIO has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

COCKERMOUTH MOUNTAIN RESCUE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2021

1 Accounting policies

(Continued)

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.5 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Leasehold land and buildings	1.33% Straight Line
Fixtures and fittings	15% Reducing Balance
Motor vehicles	20% Reducing Balance

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.6 Fixed asset investments

Fixed asset investments are initially measured at transaction price excluding transaction costs, and are subsequently measured at fair value at each reporting date. Changes in fair value are recognised in net income/(expenditure) for the year. Transaction costs are expensed as incurred.

1.7 Impairment of fixed assets

At each reporting end date, the CIO reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Stocks

Stocks are stated at the lower of cost and estimated selling price less costs to complete and sell. Cost comprises direct materials and, where applicable, direct labour costs and those overheads that have been incurred in bringing the stocks to their present location and condition. Items held for distribution at no or nominal consideration are measured the lower of replacement cost and cost.

Net realisable value is the estimated selling price less all estimated costs of completion and costs to be incurred in marketing, selling and distribution.

1.9 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

COCKERMOUTH MOUNTAIN RESCUE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

1 Accounting policies

(Continued)

1.10 Financial instruments

The CIO has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the CIO's balance sheet when the CIO becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the CIO's contractual obligations expire or are discharged or cancelled.

2 Donations and legacies

	Unrestricted funds	Unrestricted funds
	2021	2020
	£	£
Donations and gifts	92,086	88,851
Membership fees	2,300	5,269
Donated goods and services	9,027	5,192
	<u> </u>	<u> </u>

COCKERMOUTH MOUNTAIN RESCUE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2021

3 Other trading activities

	Unrestricted funds	Unrestricted funds
	2021	2020
	£	£
Shop income	543	561
	<u>543</u>	<u>561</u>

4 Investments

	Unrestricted funds	Unrestricted funds
	2021	2020
	£	£
Interest receivable	1,179	3,025
	<u>1,179</u>	<u>3,025</u>

5 Raising funds

	Unrestricted funds	Unrestricted funds
	2021	2020
	£	£
<u>Trading costs</u>		
Purchase of promotional items	568	1,561
	<u>568</u>	<u>1,561</u>

COCKERMOUTH MOUNTAIN RESCUE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2021

6 Charitable activities

	Unrestricted General Funds	Restricted Funds	Total 2021	Unrestricted General Funds	Restricted Funds	Total 2020
	£	£	£	£	£	£
Depreciation and impairment	17,887	7,277	25,164	21,383	7,398	28,781
Purchase of promotional items	1	-	1	-	-	-
Staff training	4,815	-	4,815	8,787	-	8,787
Rent	500	-	500	500	-	500
Water rates	1,586	-	1,586	2,036	-	2,036
Light, heat and power	2,529	-	2,529	3,979	-	3,979
Insurance	4,932	-	4,932	4,731	-	4,731
Repairs and maintenance	39,178	-	39,178	15,263	-	15,263
Telephone	9,819	-	9,819	9,379	-	9,379
Printing, postage and stationary	2,111	-	2,111	1,747	-	1,747
Sundry	2,086	-	2,086	1,853	-	1,853
Medical equipment	9,413	-	9,413	6,459	-	6,459
Motor expenses	3,617	-	3,617	4,626	-	4,626
Travel and subsistence	4,026	-	4,026	1,687	-	1,687
Advertising	173	-	173	301	-	301
	<u>102,673</u>	<u>7,277</u>	<u>109,950</u>	<u>82,731</u>	<u>7,398</u>	<u>90,129</u>
Share of support costs (see note 7)	9,653	-	9,653	7,729	-	7,729
	<u>112,326</u>	<u>7,277</u>	<u>119,603</u>	<u>90,460</u>	<u>7,398</u>	<u>97,858</u>
Analysis by fund						
Unrestricted funds	112,326	-	112,326	90,460	-	90,460
Restricted funds	-	7,277	7,277	-	7,398	7,398
	<u>112,326</u>	<u>7,277</u>	<u>119,603</u>	<u>90,460</u>	<u>7,398</u>	<u>97,858</u>

COCKERMOUTH MOUNTAIN RESCUE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2021

7 Support costs

	Support costs	Governance costs	2021	Support costs	Governance costs	2020
	£	£	£	£	£	£
Accountancy Fees	862	-	862	698	-	698
Independent Examiner's Fees	350	-	350	420	-	420
Management Fees	6,336	-	6,336	4,506	-	4,506
Legal and Professional Fees	2,105	-	2,105	2,105	-	2,105
	<u>9,653</u>	<u>-</u>	<u>9,653</u>	<u>7,729</u>	<u>-</u>	<u>7,729</u>
Analysed between Charitable activities	<u>9,653</u>	<u>-</u>	<u>9,653</u>	<u>7,729</u>	<u>-</u>	<u>7,729</u>

8 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the CIO during the year.

9 Employees

The average monthly number of employees during the year was:

	2021 Number	2020 Number
Total	<u>-</u>	<u>-</u>

There were no employees whose annual remuneration was more than £60,000.

10 Net gains/(losses) on investments

	Unrestricted funds	Unrestricted funds
	2021 £	2020 £
Fair value adjustment	<u>68,104</u>	<u>62,648</u>

COCKERMOUTH MOUNTAIN RESCUE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2021

11 Tangible fixed assets

	Leasehold land and buildings £	Fixtures and fittings £	Motor vehicles £	Total £
Cost				
At 1 January 2021	419,146	120,982	97,769	637,897
Additions	-	2,364	-	2,364
At 31 December 2021	419,146	123,346	97,769	640,261
Depreciation and impairment				
At 1 January 2021	26,701	56,023	55,972	138,696
Depreciation charged in the year	6,761	10,044	8,360	25,165
At 31 December 2021	33,462	66,067	64,332	163,861
Carrying amount				
At 31 December 2021	385,684	57,279	33,437	476,400
At 31 December 2020	392,445	64,960	41,798	499,203

12 Fixed asset investments

	Listed investments £
Cost or valuation	
At 1 January 2021	763,342
Additions	40,000
Valuation changes	60,501
At 31 December 2021	863,843
Carrying amount	
At 31 December 2021	863,843
At 31 December 2020	763,342

13 Financial instruments

	2021 £	2020 £
Carrying amount of financial assets		
Instruments measured at fair value through profit or loss	863,843	763,342

COCKERMOUTH MOUNTAIN RESCUE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2021

14 Stocks	2021	2020
	£	£
Raw materials and consumables	2,947	2,700
	<u> </u>	<u> </u>
15 Debtors	2021	2020
Amounts falling due within one year:	£	£
Other debtors	8,932	4,572
Prepayments and accrued income	7,815	5,925
	<u> </u>	<u> </u>
	<u>16,747</u>	<u>10,497</u>
16 Creditors: amounts falling due within one year	2021	2020
	£	£
Accruals and deferred income	1,770	1,904
	<u> </u>	<u> </u>

COCKERMOUTH MOUNTAIN RESCUE TEAM

England & Wales - Charity number 1161672

Accounts

COCKERMOUTH MOUNTAIN RESCUE
ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees Mr M Pickavance
Mr AC McNeil
Mr J Haslam
Mr HG Lewis

Charity number 1161672

Principal address Spring View
Eaglesfield
Cockermouth
Cumbria
CA13 0SF

Independent Examiner Gibbons
Lakeland Office
2 Europe Way
Cockermouth
Cumbria
CA13 0RJ

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Balance sheet	7
Notes to the financial statements	8 - 16

TRUSTEES REPORT

FOR THE YEAR ENDED 31 DECEMBER 2020

The trustees present their report and financial statements for the year ended 31 December 2020.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the CIO's [governing document], the Charities Act 2011 and "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 (FRS 102) (effective 1 January 2019)".

Objectives and activities

Over the course of 2020, Cockermouth Mountain Rescue Team was called out to attend just 37 incidents. This is a significant reduction of around 50% on previous years, and was a result of the limited numbers of people visiting the fells due to periods of lockdown and other restrictions imposed to try and prevent the spread of the Covid-19 virus.

Although much less numerous, the rescues attend in 2020 were generally quite typical of the callouts that the Team would have attended to in a more ordinary year on the fells. These included 10 searches, 8 for lost people, 1 for a missing person, and 1 well intentioned false alarm. Interestingly this last callout was the only one that the Team were required to deal with during the first 4 months of Lockdown.

In addition to searches the team were called to treat and evacuate 21 injured people from the fells, including 8 ankle injuries, 6 head injuries, 3 suspected back injuries, 3 arm injuries and 1 badly lacerated knee, caused as a result of a tent and its occupant being blown across a campsite into a pile of jagged rocks.

Other incidents included 2 technical rope rescues for crag fast (stuck on a rock face) walkers, 2 calls for support for CMRT Swiftwater Rescue Technicians, 2 animal rescues, and a call to pick up a family who had driven to the top of Newlands Pass before the road closed signs had been put in place by the Highways Agency, and then found that the snow and ice had made driving back down too treacherous.

The objectives of the team are:

1. to rescue persons or animals in trouble through accident or natural hazard, in the area of the valleys of Buttermere and Ennerdale and District and to co-operate with other organisations in order to further these objects for the benefit of the public.
2. to further the above (but no further or otherwise), to maintain a fully equipped Team capable of going out in any weather at any time.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the CIO should undertake.

COCKERMOUTH MOUNTAIN RESCUE

TRUSTEES REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2020

Achievements and performance

Financial review

Cockermouth Mountain Rescue Team is entirely funded by charitable donations. It cost around 100 thousand pounds a year to keep the team running, and the vast majority of this money is spend on training, equipment, maintaining vehicles and the upkeep of our base. I would like to take this opportunity to thank all of those people and community groups who give so generously so that we can continue provide a world class rescue service 24 hours a day, 7 days a week, 365 days a year.

Like most charities the 2020 pandemic has meant that we have been unable to fundraise in the same ways that we have in previous years. The calendared events that we usually attend were all cancelled, and due to the shops and pubs being closed those individual donations made by people putting a few coins into a collection box have also been seriously effected. It costs in the region of £70,000 a year to keep the Team operating. Hopefully, by the summer, life will have started to return to normal, so if you are reading this report sat in a local pub, or you picked it up in a shop or in the reception of your hotel and you feel able to make a small donation we would really appreciate it. Cockermouth Mountain Rescue Team is entirely staffed by unpaid volunteers. Every penny donated ensures that we have the equipment and training necessary to be able to continue to provide a highly skilled mountain rescue service 24 hours a day, seven days a week, 365 days a year.

In addition to the fantastic support that we continue to receive from Cumbria Police, the Fire and Rescue Service, the North West Ambulance Service, the Great North Air Ambulance, HM Coastguard Helicopter Crews, the members of our Local Resilience Forum, and the other LDSAMRA Teams, this year I would like to give a special thankyou to the Cumbria Community Foundation. At the beginning of March last year, when organisations across the country were struggling to source and pay for essential PPE, Cumbria Community Foundation very generously stepped forward and provided the funds needed to purchase PPE for all 12 teams in the region, enabling the MR teams in The Lakes to stay focused on rescue work.

The trustees has assessed the major risks to which the CIO is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

Structure, governance and management

The CIO is a company limited by guarantee.

The trustees who served during the year and up to the date of signature of the financial statements were:

Mr M Pickavance

Mr AC McNeil

Mr J Haslam

Mr HG Lewis

The team holds a regular monthly meeting for members, all of whom are volunteers, at which decisions are made in line with the voting requirements of the Constitution. Occasionally a sub-committee may be delegated specific responsibility to act on behalf of the team.

None of the trustees has any beneficial interest in the company. All of the trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

TRUSTEES REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2020

The company's current policy concerning the payment of trade creditors is to follow the CBI's Prompt Payers Code (copies are available from the CBI, Centre Point, 103 New Oxford Street, London WC1A 1DU).

The company's current policy concerning the payment of trade creditors is to:

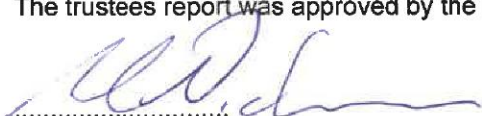
- settle the terms of payment with suppliers when agreeing the terms of each transaction;
- ensure that suppliers are made aware of the terms of payment by inclusion of the relevant terms in contracts; and
- pay in accordance with the company's contractual and other legal obligations.

Trade creditors of the company at the year end were equivalent to XX day's purchases, based on the average daily amount invoiced by suppliers during the year.

All of this would have been impossible without the gargantuan efforts and unwavering support of Mike Blakey (Lake District Search and Mountain Rescue Association Operations Lead), Dr Paula Cook (LDSAMRA Medical Officer), the LDSAMRA Silver Cadre including our own Mike Gullen, Phil Gerard, Mike Park, and Carolyn Otley, and all of the other Mountain Rescue teams in our region. Those involved with MR in The Lakes are all very proud of the way in which the members of LDSAMRA work together, collaborating with training as well as on callouts, and serving our local communities during major incidents. In May 2020 this exceptional team work was recognised by royalty when the organisation and its member teams received The Queens Award for Voluntary Service.

And lastly, but by no means least! Thanks again to the partners and families of our Team members for their tireless support and tolerance. Without your love and understanding we really couldn't continue to do what we do.

The trustees report was approved by the Board of Trustees.



Mr M Pickavance

Trustee

Dated:6/9/21.....

COCKERMOUTH MOUNTAIN RESCUE

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF COCKERMOUTH MOUNTAIN RESCUE

I report to the trustees on my examination of the financial statements of Cockermouth Mountain Rescue (the CIO) for the year ended 31 December 2020.

Responsibilities and basis of report

As the trustees of the CIO you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

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

Independent examiner's statement

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the CIO as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) 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 financial statements to be reached.



Mr T Hindmoor FCA
Gibbons Chartered Accountants
Lakeland Office
2 Europe Way
Cockermouth
Cumbria
CA13 0RJ

Dated: 9 September 2021

COCKERMOUTH MOUNTAIN RESCUE

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2020

Current financial year

	Notes	Unrestricted funds 2020 £	Endowment funds designated 2020 £	Restricted funds 2020 £	Total 2020 £	Total 2019 £
Income from:						
Donations and legacies	2	99,312	-	-	99,312	127,184
Charitable activities						
Other trading activities	3	561	-	-	561	1,750
Investments	4	3,025	-	-	3,025	2,768
Total income		102,898	-	-	102,898	131,702
Expenditure on:						
Raising funds	5	1,561	-	-	1,561	1,145
Charitable activities	6	90,459	-	7,398	97,857	118,002
Total resources expended		92,020	-	7,398	99,418	119,147
Net gains/(losses) on investments	10	62,648	-	-	62,648	53,502
Net income/(expenditure) for the year/ Net movement in funds		73,526	-	(7,398)	66,128	66,057
Fund balances at 1 January 2020		926,660	150,000	382,005	1,458,665	1,392,608
Fund balances at 31 December 2020		1,000,186	150,000	374,607	1,524,793	1,458,665

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

COCKERMOUTH MOUNTAIN RESCUE**STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED)
INCLUDING INCOME AND EXPENDITURE ACCOUNT****FOR THE YEAR ENDED 31 DECEMBER 2020****Prior financial year**

		Unrestricted funds	Endowment funds designated	Restricted funds	Total
		2019	2019	2019	2019
	Notes	£	£	£	£
<u>Income from:</u>					
Donations and legacies	2	127,184	-	-	127,184
<u>Charitable activities</u>					
Other trading activities	3	1,750	-	-	1,750
Investments	4	2,768	-	-	2,768
Total income		131,702	-	-	131,702
<u>Expenditure on:</u>					
Raising funds	5	1,145	-	-	1,145
Charitable activities	6	110,453	-	7,549	118,002
Total resources expended		111,598	-	7,549	119,147
Net gains/(losses) on investments	10	53,502	-	-	53,502
Gross transfers between funds		(30,000)	30,000	-	-
Net income/(expenditure) for the year/ Net movement in funds		43,606	30,000	(7,549)	66,057
Fund balances at 1 January 2019		883,054	120,000	389,554	1,392,608
Fund balances at 31 December 2019		926,660	150,000	382,005	1,458,665

The statement of financial activities includes all gains and losses recognised in the year.


All income and expenditure derive from continuing activities.

BALANCE SHEET

AS AT 31 DECEMBER 2020

	Notes	2020		2019	
		£	£	£	£
Fixed assets					
Tangible assets	11		499,203		527,984
Investments	12		763,342		505,662
			<u>1,262,545</u>		<u>1,033,646</u>
Current assets					
Stocks	14	2,700		3,026	
Debtors	15	10,498		22,856	
Cash at bank and in hand		250,954		401,533	
			<u>264,152</u>	<u>427,415</u>	
Creditors: amounts falling due within one year	16		<u>(1,904)</u>	<u>(2,396)</u>	
Net current assets			<u>262,248</u>		<u>425,019</u>
Total assets less current liabilities			<u><u>1,524,793</u></u>		<u><u>1,458,665</u></u>
Income funds					
Restricted funds			374,607		382,005
Endowment funds - designated			150,000		150,000
Unrestricted funds			1,000,186		926,660
			<u>1,524,793</u>		<u>1,458,665</u>

The financial statements were approved by the Trustees on 25-08-2021


 Mr J Haslam
 Trustee

COCKERMOUTH MOUNTAIN RESCUE

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2020

1 Accounting policies

Charity information

Cockermouth Mountain Rescue is a Charitable Incorporated Organisation entirely funded by charitable donations

1.1 Accounting convention

The financial statements have been prepared in accordance with the Charities Act 2011 and "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 (FRS 102) (effective 1 January 2019)". The CIO is a Public Benefit Entity as defined by FRS 102.

The CIO has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the CIO. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the CIO has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the CIO.

1.4 Income

Income is recognised when the CIO is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the CIO has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the CIO has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2020

1 Accounting policies **(Continued)**

1.5 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Leasehold land and buildings	1.33% Straight Line
Fixtures and fittings	15% Reducing Balance
Motor vehicles	20% Reducing Balance

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in net income/(expenditure) for the year.

1.6 Fixed asset investments

Fixed asset investments are initially measured at transaction price excluding transaction costs, and are subsequently measured at fair value at each reporting date. Changes in fair value are recognised in net income/(expenditure) for the year. Transaction costs are expensed as incurred.

1.7 Impairment of fixed assets

At each reporting end date, the CIO reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Stocks

Stocks are stated at the lower of cost and estimated selling price less costs to complete and sell. Cost comprises direct materials and, where applicable, direct labour costs and those overheads that have been incurred in bringing the stocks to their present location and condition. Items held for distribution at no or nominal consideration are measured the lower of replacement cost and cost.

Net realisable value is the estimated selling price less all estimated costs of completion and costs to be incurred in marketing, selling and distribution.

1.9 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.10 Financial instruments

The CIO has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the CIO's balance sheet when the CIO becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2020

1 Accounting policies

(Continued)

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the CIO's contractual obligations expire or are discharged or cancelled.

2 Donations and legacies

	Unrestricted funds	Unrestricted funds
	2020	2019
	£	£
Donations and gifts	88,851	105,259
Membership fees	5,269	13,077
Donated goods and services	5,192	8,848
	<u> </u>	<u> </u>

3 Other trading activities

	Unrestricted funds	Unrestricted funds
	2020	2019
	£	£
Shop income	561	1,750
	<u> </u>	<u> </u>

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2020

4 Investments

	Unrestricted funds	Unrestricted funds
	2020	2019
	£	£
Interest receivable	3,025	2,768
	<u> </u>	<u> </u>

5 Raising funds

	Unrestricted funds	Unrestricted funds
	2020	2019
	£	£
<u>Trading costs</u>		
Purchase of promotional items	1,561	1,145
	<u> </u>	<u> </u>
	<u>1,561</u>	<u>1,145</u>

COCKERMOUTH MOUNTAIN RESCUE**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)****FOR THE YEAR ENDED 31 DECEMBER 2020****6 Charitable activities**

	Unrestricted General Funds	Restricted Funds	Total 2020	Unrestricted General Funds	Restricted Funds	Total 2019
	£	£	£	£	£	£
Depreciation and impairment	21,383	7,398	28,781	25,775	7,549	33,324
Purchase of promotional items	2	-	2	-	-	-
Staff training	8,787	-	8,787	9,080	-	9,080
Rent	500	-	500	500	-	500
Water rates	2,036	-	2,036	1,590	-	1,590
Light, heat and power	3,979	-	3,979	4,589	-	4,589
Insurance	4,731	-	4,731	4,689	-	4,689
Repairs and maintenance	15,263	-	15,263	23,526	-	23,526
Telephone	9,379	-	9,379	13,082	-	13,082
Printing, postage and stationary	1,747	-	1,747	1,794	-	1,794
Sundry	1,850	-	1,850	5,695	-	5,695
Medical equipment	6,459	-	6,459	4,495	-	4,495
Motor expenses	4,626	-	4,626	4,924	-	4,924
Travel and subsistence	1,687	-	1,687	3,045	-	3,045
Advertising	301	-	301	54	-	54
	<u>82,730</u>	<u>7,398</u>	<u>90,128</u>	<u>102,838</u>	<u>7,549</u>	<u>110,387</u>
Share of support costs (see note 7)	7,729	-	7,729	7,615	-	7,615
	<u>90,459</u>	<u>7,398</u>	<u>97,857</u>	<u>110,453</u>	<u>7,549</u>	<u>118,002</u>
Analysis by fund						
Unrestricted funds	90,459	-	90,459	110,453	-	110,453
Restricted funds	-	7,398	7,398	-	7,549	7,549
	<u>90,459</u>	<u>7,398</u>	<u>97,857</u>	<u>110,453</u>	<u>7,549</u>	<u>118,002</u>

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2020

7 Support costs

	Support costs	Governance costs	2020	Support costs	Governance costs	2019
	£	£	£	£	£	£
Accountancy Fees	698	-	698	690	-	690
Independent Examiner's Fees	420	-	420	420	-	420
Management Fees	4,506	-	4,506	4,400	-	4,400
Legal and Professional Fees	2,105	-	2,105	2,105	-	2,105
	<u>7,729</u>	<u>-</u>	<u>7,729</u>	<u>7,615</u>	<u>-</u>	<u>7,615</u>
Analysed between Charitable activities	<u>7,729</u>	<u>-</u>	<u>7,729</u>	<u>7,615</u>	<u>-</u>	<u>7,615</u>

8 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the CIO during the year.

9 Employees

The average monthly number of employees during the year was:

	2020 Number	2019 Number
Total	<u>-</u>	<u>-</u>

10 Net gains/(losses) on investments

	Unrestricted funds	Unrestricted funds
	2020	2019
	£	£
Fair value adjustment	<u>62,648</u>	<u>53,502</u>

COCKERMOUTH MOUNTAIN RESCUE**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)****FOR THE YEAR ENDED 31 DECEMBER 2020****11 Tangible fixed assets**

	Leasehold land and buildings £	Fixtures and fittings £	Motor vehicles £	Total £
Cost				
At 1 January 2020	419,146	120,982	97,769	637,897
At 31 December 2020	419,146	120,982	97,769	637,897
Depreciation and impairment				
At 1 January 2020	19,940	44,451	45,522	109,913
Depreciation charged in the year	6,761	11,571	10,449	28,781
At 31 December 2020	26,701	56,022	55,971	138,694
Carrying amount				
At 31 December 2020	392,445	64,960	41,798	499,203
At 31 December 2019	399,207	76,531	52,246	527,984

12 Fixed asset investments

	Listed investments £
Cost or valuation	
At 1 January 2020	505,662
Additions	200,000
Valuation changes	57,681
At 31 December 2020	763,343
Carrying amount	
At 31 December 2020	763,343
At 31 December 2019	505,662

13 Financial instruments

	2020 £	2019 £
Carrying amount of financial assets		
Instruments measured at fair value through profit or loss	763,342	505,662

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2020

14	Stocks	2020	2019
		£	£
	Raw materials and consumables	2,700	3,026
		<u> </u>	<u> </u>
15	Debtors	2020	2019
	Amounts falling due within one year:	£	£
	Trade debtors	1	-
	Other debtors	4,572	5,447
	Prepayments and accrued income	5,925	17,409
		<u> </u>	<u> </u>
		10,498	22,856
		<u> </u>	<u> </u>
16	Creditors: amounts falling due within one year	2020	2019
		£	£
	Accruals and deferred income	1,904	2,396
		<u> </u>	<u> </u>

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2020

17 Analysis of net assets between funds	Unrestricted funds		Designated funds		Restricted funds		Total Unrestricted funds		Designated funds		Restricted funds		Total	
	2020	£	2020	£	2020	£	2020	£	2019	£	2019	£	2019	£
Fund balances at 31 December 2020 are represented by:														
Tangible assets	124,596		-		374,607		499,203	145,979	-	-	382,005	527,984		
Investments	763,342		-		-		763,342	505,662	-	-	-	505,662		
Current assets/(liabilities)	112,248		150,000		-		262,248	275,019	150,000	150,000	-	425,019		
	1,000,186		150,000		374,607		1,524,793	926,660	150,000	150,000	382,005	1,458,665		

