



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From: 1ST April 2024

To: 31st March 2025

Charity name: LOWDHAM FLOOD ACTION GROUP

Charity registration number: 1197083

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The relief and assistance of people living within the vicinity of the parish of Lowdham and surrounding areas who are the victims of flooding through such support as the trustees deem fit. The protection of the environment for the public benefit, by seeking to improve flood defences by working and communicating with the community, other similar organisations and relevant authorities to reduce the risk of flooding in the Lowdham and surrounding area, by helping manage the flow of water into, through and out of the village, and giving support to the appropriate authorities in keeping the drainage infrastructure clear, well maintained and monitored, with a view to minimising the impact on human life and property.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	Lowdham FLAG has had a busy year in 2024/25. We have continued to monitor the efficiency of the culvert and drainage systems to ensure water flows freely underground during an event. We have maintained our relationships with those who consider themselves vulnerable to flooding and who have requested ongoing support; these are mainly elderly people, often living alone. Our water course walkers have continued to check drains and water courses for obstructions and Himalayan Balsam, and to report findings to the working group. The excellent relationship with VIA East Midlands has seen them respond in a timely manner to all observations we have made and we continue to provide the

		critical link between VIA East Midlands and the village. We believe there are two culverts that are poorly sited on Tannery Dyke, therefore we continue to press the Internal Drainage Board to carry out appropriate improvements. Severn Trent Water are also exploring drainage issues and failures around Newton Close and Lime Tree Gardens. They are also working with Greene King brewery at The Magna Charta pub to explore reasons for serious flooding occurring on and around the site with non return valves being fitted to some drains. We are also continuing to maintain very good relationships at various levels within the Environment Agency. We are on a working group and act as a 'critical friend' to the Environment Agency as they continue to progress the 'main scheme' between Lowdham and Lambley. They are building a flood alleviation reservoir, which is due to be operational in 2027, having suffered further delays (original delivery date was spring 2025). We are working with several agencies, including Parish and District Councils to improve regulations around planning for Lowdham to ensure future developments are cognisant of flood issues.
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Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	In carrying out their activities, the trustees have had regard to the guidance issued by the Charity Commission on public benefit.
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Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	

Contribution made by volunteers	Para 1.38	
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	Lowdham FLAG has had a successful year in 2024/25. It has built on the successes of the previous year in continuing to engage with both Lowdham residents and the various authorities responsible for flood defences and for drainage services. The Flood Action group presented a plan to various Risk Management Authorities at County Hall for deploying flood blocs and flood walls. This was well received and we now have to refine the plan and represent it for their approval. That approval should lead to FLAG being indemnified for actions taken during a future flood that are consistent with the agreed plan. We have leased a flood prediction tool called SCALGO which we are using to test our plan and also to allow us to make more insightful comments about future housing development plans by Langridge Homes on land that could impact flooding. We have maintained our relationships with those who consider themselves vulnerable to flooding and who have requested ongoing support. These are mainly elderly people, often living alone. FLAG continues to coordinate volunteers to assist with flood defences being deployed, with road closures during floods, with deployment of pumps (donated by a local business/resident), and with the setting up of an HQ set up to coordinate volunteer activity. FLAG runs a large WhatsApp group of nearly 60 volunteers that we can, and have, drawn on in flood events. We have set up and trained a group of volunteers willing to man an HQ, and we have now over 20 residents trained (via NCC training courses) as flood wardens and able to deploy road signage during a flood.

		Volunteers have come forward to assist FLAG members with repairs to the spill weir, and with the removal of blockages in Cocker Beck. The excellent relationship with VIA East Midlands has seen them respond in a timely manner to all observations we have made. We have also successfully bid to the Parish Council for £16,500 to purchase additional resources including re-usable flood blocks and barriers. We also received donations totalling £3,688 from local residents and with this we purchased flood blocks, and additional equipment including water pumps, trolleys and racking. We continue to liaise with the Environment Agency, meeting with them and calling them to account when delays and set backs hit the Flood Alleviation Reservoir scheme. We continue to press the Internal Drainage Board to improve two culverts which are poorly sited on Tannery Dyke. We are working with several agencies, including Parish and District Councils to improve regulations around planning for Lowdham to ensure future developments are cognisant of flood issues.
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Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	We have provided the critical link between the Environment Agency and the village during the planning and construction of the Flood Alleviation Scheme on Lambley Road.
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	During 2024/25 we developed our plans to replace sandbags with environmentally friendly flood blocks and barriers, thereby preventing the water leaving the road and diverting it into the drainage system. Income during 2024/25 totalled £22,817 which included a most generous grant of £16,500 from the Lowdham Parish Council, and donations totalling £3,688 from local residents. These grants and donations, plus the £6,620 allocated reserves from 2023/24 were used to purchase flood blocks and barriers amounting to £23,211. Additional purchases included water pumps, trollies for transporting water pumps and barriers, new shelving and storage boxes for holding equipment in our store, and the servicing and maintenance of our existing equipment.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The reserves are held to fund future shortfalls in income that may arise, and towards the future development of the charity.
Amount of reserves held	Para 1.22	£1,510
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	N/A
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	N/A

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	During the reporting period, the principal source of funding was from grants.
Investment policy and objectives including any social investment policy adopted	Para 1.46	Our investment policy was adopted in February 2023.
A description of the principal risks facing the charity	Para 1.46	There have not been any significant events that have affected the financial performance and financial position of the charity.
Other		In accordance with the Charity Commission requirements, the required policies have been prepared and adopted

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (Trust deed, royal charter)	Para 1.25	Constitution registered 13 December 2021
How is the charity constituted? (e.g., unincorporated association, CIO)	Para 1.25	Charitable Incorporated Organisation – Foundation
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Trustees are appointed or reappointed at the Annual General Meeting held in July

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	The trustees are responsible for the oversight of the charity in accordance with the constitution, for preparing the trustees' report and financial statements. The trustees are involved in the day-to-day operation of the charity which is complimented by a team (the FLAG Management Group) who administer and monitor the various activities carried out by the charity.
Relationship with any related parties	Para 1.51	N/A
Other		

Reference and Administrative details

Charity name	Lowdham Flood Action Group
Other name the charity uses	Lowdham FLAG
Registered charity number	1197083
Charity's principal address	2b Lambley Road Lowdham Notts NG14 7AY

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Peter Terris Cross OBE	Chair		
2	Katherine Julia Rae	Hon Secretary		
3	Hugh Maurice Hedderly	Hon Treasurer		
4	Lisa Sullivan			
5				
6				
7				
8				

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

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	N/A
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	N/A

Details of arrangements for safe custody and segregation of such assets from the charity's own assets	
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Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

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

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

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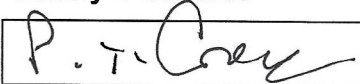
Other optional information

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Declarations

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

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Peter Cross	Hugh Hedderly
Position (e.g. Secretary, Chair, etc)	Chair	Hon-Treasurer

Date 15/7/25

Lowdham Flood Action Group
2024/25 Accounts
Profit and Loss Account

	2023/24	Income	2024/25
£	4,026.00	Donations (General)	£
£	6,839.90	Grants (Restricted)	£
		Fund raising	£
		Aqua Sacs sales	£
£	310.00	Miscellaneous income	£
£	0.15	Bank interest	£
£	11,176.05		£ 22,817.40
		Expenditure	
£	795.35	Equipment	£
£	813.37	Flood event consumables	£
£	445.90	Flood event repairs and maintenance	£
£	310.00	Miscellaneous expenses	£
£	-	Training	£
£	39.50	Volunteer expenses	£
£	117.12	Trustee expenses	£
£	67.06	Printing and stationery	£
£	-	Room hire	£
£	33.10	Fund raising expenses	£
£	126.00	Publicity and PR	£
£	3.98	Telephone	£
£	-	Website and IT	£
£	-	Software lease	£
£	-	Bank charges	£
£	-	Depreciation	£
£	2,751.38		£ 10,810.33
£	8,424.67	Net Profit/(Loss)	£ 12,007.07

Lowdham Flood Action Group
2024/25 Accounts
Balance Sheet

	2023/24	2024/25
Fixed Assets		
£	-	£
£	-	£
		£ 23,211.24
		£ 2,989.84
		£ 20,221.40
Current assets		
£	-	£
£	-	£
£	-	£
£	9,724.45	£
£	9,724.45	£
		£ 1,646.20
		£ 1,646.20
Current liabilities		
£	-	£
£	-	£
		£ 136.08
		£ 136.08
		£ 1,510.12
		£ 21,731.52
Capital and Reserves		
£	5,320.16	£
£	-	£
£	6,619.94	£
£	8,424.67	£
£	9,724.45	£
		£ 12,007.07
		£ 21,731.52

NOTES TO THE ACCOUNTS

Signed: Hon Treasurer

Examiner's certificate

We have examined the above receipts and payments account with the books, Records and vouchers of the Committee, and certify the same to be in accordance therewith.

To the best of our knowledge and belief the sums properly due have been received and the payments have been made on behalf of the Committee.

Signed: Date: 11/5/25