

Safer Waters

Northern Ireland · Charity number 108273

Details

Status Received

Registered 2021-09-20

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

Contact

Address 4 Bryansglen Court
Bangor
BT20 3rl
BT20 3RL

Phone 07814379113

Email secretary@saferwaters.org

Website <https://saferwaters.org>

Activities

Purposes: To ensure the safety and wellbeing of those who participate in organised events on sea and inland waters.

What the charity does: The advancement of health or the saving of lives

How the charity works: Search and rescue, Sport/recreation, Volunteer development, Youth development

Who the charity helps: Adult training, General public, Men, Voluntary and community sector, Volunteers, Women, Youth (14-25 year olds)

Finances

Period end	Income	Expenditure	Assets	Employees
2025-10-31	£15,707	£15,623	£0	0

Trustees

Name	Role	Appointed
Mr Jonny Mitchell		
Mr Michael Meharg		

Safer Waters

Northern Ireland - Charity number 108273

Accounts



Safer Waters Association
NI Charity Registration: NIC 108273

Statement of Receipts and Payments - Year Ending 31st October 2025

	Unrestricted Funds £	Restricted Funds £	Total £
Receipts			
Voluntary Receipts			
Fundraising	609.56	-	609.56
Donations & Gifts	2,895.28	-	2,895.28
Grants	-	-	0.00
Gala Ball	-	-	0.00
Membership Fees	1,347.00	-	1,347.00
Gift Aid	504.46	-	504.46
Miscellaneous	50.79	-	50.79
From Charitable Activities			
Training	9,338.00	-	9,338.00
Event Cost Reimbursement	962.32	-	962.32
Total Receipts	15,707.41	0.00	15,707.41
Payments			
Affiliation Fees	170.00	-	170.00
Insurance	1,805.90	-	1,805.90
Tutor Fees	3,820.00	1,500.00	5,320.00
Fuel for Training	271.50	-	271.50
Fuel & Travel for Events	1,012.32	-	1,012.32
Boat/Trailer Maintenance	2,439.68	-	2,439.68
Mooring Costs	2,189.90	-	2,189.90
Safety Equipment	0.00	239.00	239.00
Training Material/Costs	1,093.35	-	1,093.35
Bank Charges	127.27	-	127.27
Miscellaneous	712.38	242.00	954.38
Asset Purchases			
Other Equipment (Training & Mktg)			0.00
Boats & Boating Equipment			0.00
Total Payments	13,642.30	1,981.00	15,623.30
Net receipts/(payments)	2,065.11	(1,981.00)	84.11
Surplus (Deficit) for the year			84.11
Reconciliation 31.10.2025			
Cash at Bank at 31.10.2024			15,445.46
Surplus/(deficit) 2024-25			84.11
Cash at Bank at 31.10.2025			15,529.57
Represented by:	Current Account	9,994.79	
	Reserves Account	5,534.78	
	Total:	15,529.57	

Approved by the Board on 20/01/2026 and signed on their behalf by:

Richard Barnes
Treasurer

Safer Waters

Northern Ireland - Charity number 108273

Accounts



Safer Waters Association
NI Charity Registration: NIC 108273

Statement of Receipts and Payments - Year Ending 31st October 2024

	Unrestricted Funds	Restricted Funds	Total
Receipts	£	£	£
Voluntary Receipts			
Fundraising	1,982.50		1,982.50
Donations & Gifts	2,878.10	-	2,878.10
Grants	300.00	1,000.00	1,300.00
Gala Ball	9,838.00	-	9,838.00
Membership Fees 2023-24	2,087.00	-	2,087.00
Membership Fees 2024-25	581.00	-	581.00
Gift Aid	806.72	-	806.72
Miscellaneous	81.14	-	81.14
From Charitable Activities			
Safety Training	6,224.00	-	6,224.00
Event Cost Reimbursement	794.85	-	794.85
Total Receipts	25,573.31	1,000.00	26,573.31
Payments.			
Affiliation Fees	530.80	-	530.80
Insurance	1,803.66	-	1,803.66
Training Fees	2,805.00	-	2,805.00
Fuel for Training	306.42	-	306.42
Fuel & Travel for Events	794.85	-	794.85
Boat Maintenance	3,084.44	-	3,084.44
Mooring Costs	2,116.70	-	2,116.70
Safety Equipment	380.00	-	380.00
Loan Repayments	7,500.00	-	7,500.00
Gala Ball	2,835.00	-	2,835.00
Training Material/Costs	930.90	-	930.90
Bank Charges	197.85	-	197.85
Miscellaneous	536.44	-	536.44
Asset Purchases			
Other Equipment (Training & Mktg)		4,100.00	4,100.00
Boats & Boating Equipment	971.69		971.69
Total Payments	24,793.75	4,100.00	28,893.75
Net receipts/(payments)	779.56	(3,100.00)	(2,320.44)
Surplus (Deficit) for the year			(2,320.44)
Reconciliation 31.10.2024			
Cash at Bank at 31.10.2023			17,765.90
Surplus/(deficit) 2023-24			(2,320.44)
Cash at Bank at 31.10.2024			15,445.46

Note: A Grant of £1,000, received on 16th May 2024 from Pavers Foundation is included under "Restricted Funds".
This grant was awarded towards the purchase of miscellaneous equipment including a branded gazebo and branding for the RIBs.

Approved by the Board on 03/12/2024 and signed on their behalf by:

Richard Barnes
Treasurer

Safer Waters

Northern Ireland - Charity number 108273

Annual report

Safer Waters Association

TRUSTEES' REPORT

FOR THE YEAR ENDED 31st October 2024

The Trustees of the Safer Waters (SW) Association present their report and the financial statements for the year ended 31st October 2024.

The financial statements have been prepared in accordance with the accounting policies set out in note to the financial statements and comply with the Safer Waters Constitution, the Charities Act (Northern Ireland) 2008 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)" (as amended for accounting periods commencing from 1 January 2016).

Objectives and activities

The principal objective of the Association is to ensure the safety and wellbeing of those who participate in organised sporting and community events on the sea and inland waters through, but not restricted to, the following activities:

- to participate in organised on-the-water sporting events;
- to provide a trained safety boat service;
- to advise and educate on safety on the water matters;
- to encourage community involvement in improving safety on the water;
- to offer relevant RYA (Royal Yachting Association) accredited training courses to members and the general public.

In managing the business of the Association, the Trustees have had due regard to the CCNI's public benefit guidance.

Achievements and performance

Events:

Safer Waters participated in twelve organised events over the last year for the public's benefit, with four further events being cancelled due to adverse weather. We were unable to support just one event owing to lack of availability of boats or crew and one other event was cancelled by the organisers. These events consisted of charity dips, community swims, an International Sailing Event, Coastal Rowing Events and safety cover for large council-run events (Sea Bangor).

Total numbers of participants covered: 2,103 in sporting events plus a further 30,000 (estimated) at Sea Bangor 2024. This required a total of 160 volunteer days to achieve, providing both on shore personnel and boat crews.

We additionally responded to requests from HM Coastguard to render assistance on four occasions, mainly attending disabled vessels and assisting them to safety. However, as we are not a "declared asset", we do not gain formal recognition for these actions.

Safer Waters Association

TRUSTEES' REPORT

FOR THE YEAR ENDED 31st October 2024

Training

During the year we carried out 7 RYA approved Powerboat Training courses, qualifying 25 candidates to Powerboat Level Two standard and 2 RYA approved Marine Radio SRC (VHF radio) courses enabling 8 candidates to receive their VHF radio licences.

Financial review

Income for the year was £26.6k made up of significant amounts from Charitable Activities, specifically training (£6.2k) and from Voluntary Receipts, in particular the Gala Ball (£9.8k), fundraising (£2k), donations (£2.9k) and membership fees (£2.6k). Expenditure was £28.9k and the significant costs included repayment of loans (£7.5k), training costs (£4k), asset purchases (£5.1k), boat maintenance (£3k) and Gala Ball expenses (£2.8k). This resulted in a net loss for the year of £2.3k which is viewed as entirely satisfactory given the exceptional nature of the loans repayment and the asset purchases.

Cash at bank at 31st October 2024 was £15,445 made up of £6.5k in Restricted Funds and £8.9k in Unrestricted Funds. The Restricted funds are held for specific expenditure and the Unrestricted Funds are held to cover operational costs during the winter and spring months and any unforeseen expenditure that may occur.

Factors affecting the financial position in future periods

The principal factors which will affect the financial position in future periods include the ability to retain existing members and attract new members, to continue to generate funds from the use of training resources, donations from event support and fundraising by members, whilst looking after the assets of the Association and maintaining a tight rein on expenditure.

Risk Factors

The Trustees are satisfied that the charitable purpose of the Association has been maintained, that all monies have been accounted for and that the assets are secure and have been used in the delivery of Safer Waters services to community-based events. The Trustees have assessed the major risks to which the Association is exposed and are satisfied that appropriate systems are in place to mitigate exposure to the major risks. It should be further noted that in order to mitigate the legal and financial risks to members, the Association has decided to become a charitable company limited by guarantee and hopes to make the change in early 2025.

Structure, Governance and Management

Safer Waters is an Unincorporated Association made up of Members who share the same values. There are three categories of membership, Adult, Family and Junior.

The structure, governance and management of the Association is clearly documented in the Safer Waters Constitution. In summary, the management of the Association is in the hands of the Trustees supported by a Board of Management.

The Board of Management is elected annually at the Annual General Meeting by the membership of the Association. The Trustees are appointed by the Board of Management.

Safer Waters Association

TRUSTEES' REPORT

FOR THE YEAR ENDED 31st October 2024

Board of Management (appointed Jan 2024)		Trustees (appointed/reappointed Jan 2024)	
Mr. Michael Meharg	Commodore (C/P)	Mr. Michael Meharg	
Mr. Mark McClughan	Secretary (co-opted)	Mr. Richard Barbour	
Mr. Richard Barnes	Treasurer	Mr. Allan Black	Retired in year due to ill health
Mr. Robin Gordon	Training		
Mrs. Jan Hollinger	Development		
Mr. Jonathan Mitchell	Events & Logistics		

Membership

The table below records the number of members of the Association compared to previous year:

Membership Category	2023/2024	2022/2023
Adult	21	21
Family	38	40
Junior	3	4
Total	62	64

The Trustees are indebted to the many members of the Association who give so willingly of their time, knowledge and expertise to manage the day-to-day activities, to carry out the main charitable activities of training and event support and to fundraise in so many diverse ways. Without this valuable contribution the Association would not have been able to achieve so much.

Reference and Administrative Details

Name of Charity: Safer Waters Association
Charity Registration Number: NIC 108273
Registered Address: Bregenz House,
5 Quay Street,
Bangor
BT20 5ED

Charity Trustees:
(during the period) Mr. M. Meharg
Mr. R. Barbour
Mr. A. Black

Safer Waters Association

TRUSTEES' REPORT

FOR THE YEAR ENDED 31st October 2024

Exemptions from Disclosure

None

Funds held as Custodian Trustee on behalf of Others

None

Mr. M. Meharg



Trustees

Dated: 8th January 2025

Mr. R. Barbour



Dated: 8th January 2025

Safer Waters

Northern Ireland - Charity number 108273

Annual return

Independent Examiner's Report to the Trustees of Safer Waters

I report to the charity trustees on my examination of the accounts of the company for the year ended 31st October 2024 which are set out in receipts and payments accounts and statement of assets and liabilities.

Respective responsibilities of trustees and examiner

As the charity trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act (Northern Ireland) 2008.

It is my responsibility to:

- examine the accounts under section 65 of the Charities Act (Northern Ireland) 2008;
- follow the procedures laid down in the general Directions given by the Charity Commission for Northern Ireland under section 65(9)(b) of the Charities Act; and
- state whether particular matters have come to my attention.

Basis of independent examiner's report

I have examined your charity accounts as required under section 65 of the Charities Act and my examination was carried out in accordance with the general Directions given by the Charity Commission for Northern Ireland under section 65(9)(b) of the Charities Act.

My examination included a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as charity trustees concerning any such matters.

My role is to state whether any material matters have come to my attention giving me cause to believe:

1. That accounting records were not kept in accordance with section 63 of the Charities Act
2. That the accounts do not accord with those accounting records
3. That the accounts do not comply with the accounting requirements of the Charities Act
4. That there is further information needed for a proper understanding of the accounts to be reached.

Independent examiner's statement

I have completed my examination and have no concerns in respect of the matters (1) to (4) listed above and, in connection with following the Directions of the Charity Commission for Northern Ireland, I have found no matters that require drawing to your attention.

Signed:



Finegan Gibson Ltd
Independent Examiner

Causeway Tower
9 James Street South
Belfast
BT2 8DN

15th January 2025

Safer Waters

Northern Ireland - Charity number 108273

Accounts



Safer Waters Association

N I Charity Registration: NIC 108273

Statement of Receipts and Payments - Year Ending 31st October 2023

	Unrestricted Funds £	Restricted Funds £	Total 2023 £
Receipts			
Voluntary Receipts			
Donations & Gifts	£11,873	-	£11,873
Grants		£10,000	£10,000
Safety Training	£16,389	-	£16,389
Amazon	£259	-	£259
Fuel payments for Events	£1,388	-	£1,388
Loans for XS RIB	£12,500	-	£12,500
From Charitable Activities			
Gala ball	£10,568	-	£10,568
Membership Fees	£1,226	-	£1,226
Total Receipts	£54,203	£10,000	£64,203
Payments.			
Affiliation Fees	£2,655	-	£2,655
Insurance	£1,778	-	£1,778
Training Fees	£5,600	-	£5,600
Fuel	£2,264	-	£2,264
Boat Service Costs	£477	-	£477
Miscellaneous	£849	-	£849
Loan Repayments	£5,000	-	£5,000
Gala Ball	£4,010	-	£4,010
Sports Council Membership	£25	-	£25
Marketing Material	£1,222	-	£1,222
Training Material	£3,234	-	£3,234
Asset Purchases			
Training Boats & Equip.	£36,697	-	£36,697
Administration Equipment	£86	-	£86
Total Payments	£63,897	£0	£63,897
Net receipts/(payments)	-£9,695	£10,000	£305
Surplus (Deficit) for the year			£305
Reconciliation 31.10.2023			
Cash at Bank at 31.10.2022			£17,460
Surplus/(deficit) this year end			£305
Cash at Bank at 31.10.2023			£17,766

Note: A Grant of £10,000, received on 27th October 2023, is included under heading RESTRICTED funds. This grant was awarded for the purchase of training equipment and mobile storage.

Approved by the trustees on 16th November 2023 and signed on their behalf by:

Allan Black
Trustee & Treasurer

Safer Waters

Northern Ireland - Charity number 108273

Annual report



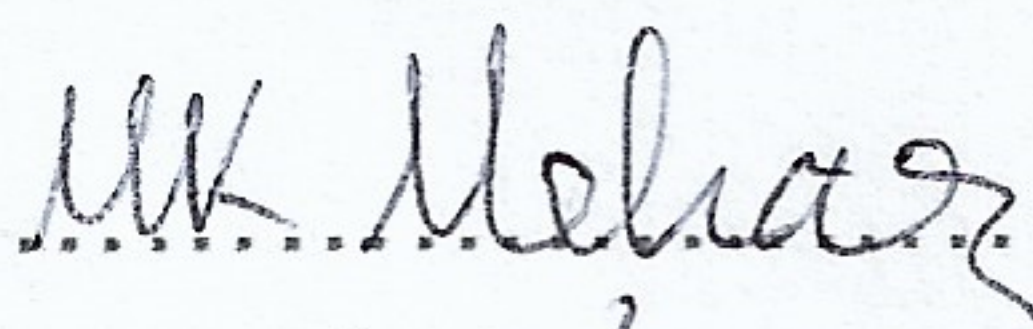
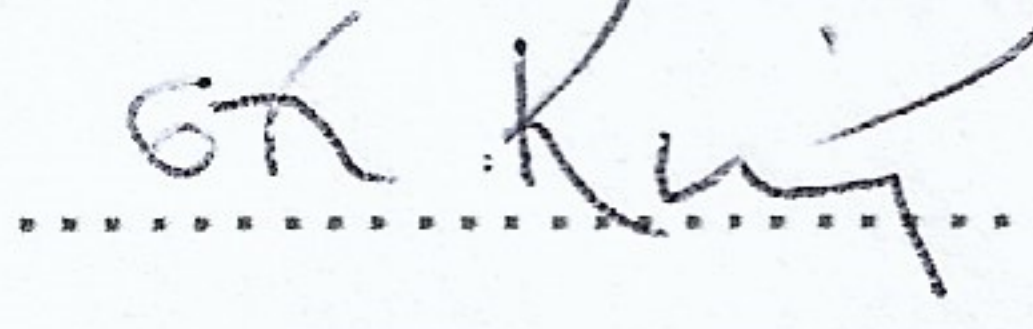
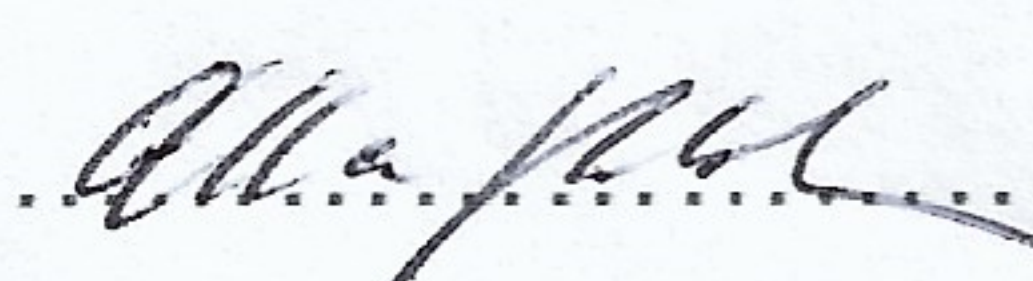
Trustee Report 2023

For presentation to the membership at the Annual General Meeting on 10th January 2024

The Trustees role is to ensure, as best they can, that the charitable purpose of the organisation is upheld in all activity and financial matters, they have the fiduciary duty, legal authority, and responsibility to manage the assets and oversee the financial activity and record keeping of the organisation.

We, the Trustees of Safer Waters are satisfied that the charitable purpose of the organisation has been maintained and that all monies have been accounted for and the assets are secure and have been used in the delivery of Safer Waters services to community-based events.

Trustees: (signatures)

M Meharg		Commodore	Date.....20/11/23
G. King		Vice Commodore	Date.....20/11/23
A. Black		Treasurer	Date.....20/11/23

Safer Waters

Northern Ireland - Charity number 108273

Annual return

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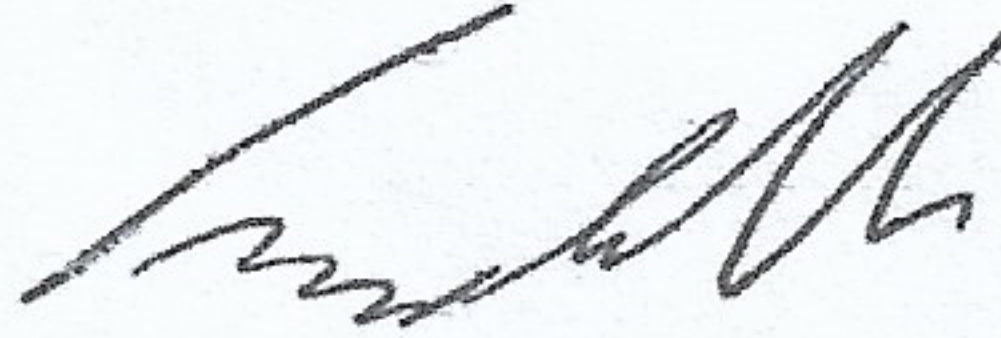
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Signed:



Finegan Gibson Ltd
Independent Examiner

Causeway Tower
9 James Street South
Belfast
BT2 8DN

10th January 2024