

**Mountain Rescue Benevolent Fund (Glencoe)**

**Charity Number SC052438**

**Annual Report and Financial Statements**

**For the year ended 30th September 2025**

**Trustees' Annual Report**  
**Mountain Rescue Benevolent Fund (Glencoe)**  
**For the year ended 30th September 2025**

The trustees have pleasure in presenting their report together with the financial statements for the year ended 30th September 2025.

**Reference and Administrative Information**

**Charity Name**

Mountain Rescue Benevolent Fund (Glencoe)

**Address**

c/o Glencoe Mountain Rescue, Glencoe, Argyll, PA49 4HP

**Bankers**

CAF Bank Ltd, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4JQ

**Independent Examiner**

[REDACTED]

**Current Trustees**

[REDACTED]

**Structure, Governance and Management**

**Constitution**

Mountain Rescue Benevolent Fund (Glencoe) was registered as a Scottish Charitable Incorporated Organisation (SCIO) in its current legal form on 27th March 2023 and is bound by its Constitution.

**Appointment of trustees**

The Trustees shall consist of a maximum of six persons and not less than three persons at any time. Trustees are nominated for the position by the Committee of Glencoe Mountain Rescue and may be appointed at a meeting of the Trustees by a supporting vote comprising not less than two-thirds of the total number of Trustees holding office at that time. Trustees shall hold office for a maximum period of three consecutive years after their election at which point they must resign the position held but shall be eligible for re-election.

**Objectives and Activities**

**Charitable Objectives**

To provide financial assistance to relieve poverty and / or preserve the good health and general well-being of a person who may be deemed by the Trustees to be in need of financial assistance due to injury, disability or death as a result of attending a rescue call out or other mountain rescue activity, including rescue training or travelling to or from the location of a rescue call out, as follows:-

- \* To past or present full and / or aspirant members of Glencoe Mountain Rescue.
- \* To persons who may from time to time assist on mountain rescue call outs at the request of a Rescue Team.
- \* To the immediate family or dependents of the aforementioned persons or such person or persons who are considered to be in need of such assistance.

**Charitable purposes**

- \* The prevention or relief of poverty.
- \* The relief of those in need by reason of age, ill-health, disability, financial hardship or other disadvantage.

**Activities**

The charity was set up in 2022 to provide support to Glencoe Mountain Rescue team members who suffer financial loss as a result of any accident or incident occurring during a rescue or during training for a rescue. Payments are intended to supplement any insurance payments or to provide interim payments if insurance payments are delayed.

**Financial review**

Total income in the period was £210. Expenditure for the same period was £60 resulting in a surplus of £150. Reserves held at end of year were £10,436 of unrestricted funds.

**Reserves Policy**

There is no requirement in the constitution for the Charity to hold any reserves.

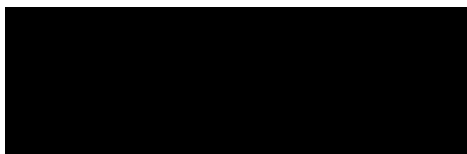
**Exemptions from Disclosure**

There are no exemptions from disclosure.

**Funds held as custodian trustee on behalf of others**

There are no funds held as custodian trustee on behalf of others.

This report was approved by the Trustees on 5th January 2026.



Date: 5th January 2026

**Independent examiner's report to the trustees on the unaudited accounts of Mountain Rescue Benevolent Fund (Glencoe).**

I report on the accounts of the Charity for the year ended 30th September 2025 set out on page 5.

**Respective responsibilities of trustees and independent examiner**

The charity's Trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006. The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the 2006 Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

**Basis of independent examiner's statement**

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes 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 seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

**Independent examiner's statement**

In the course of my examination, no matter has come to my attention:

1 which gives me reasonable cause to believe that in any material respect the requirements:

- \* to keep accounting records in accordance with section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
- \* to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations

have not been met, or

2 to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Date: - 25th January 2026  
Finance Manager  
Voluntary Action Lochaber  
An Drochaid, Claggan Road  
Fort William  
PH33 6PH



Mountain Rescue Benevolent Fund (Glencoe)  
Receipts and Payments Accounts  
For the year ended 30th September 2025  
Charity Number SC052438

	Note	Year to 2025 Unrestricted £	Year to 2025 Restricted £	Year to 2025 Total £	Year to 2024 Total £
<b>Receipts</b>					
<b>Grants and Donations</b>					
Grants	4	-	-	-	-
Donations	5	-	-	-	-
<b>Fundraising Activities</b>					
Just Giving		-	-	-	67
<b>Bank interest received</b>		210	-	210	83
<b>Total Receipts</b>		210	-	210	150
<b>Payments</b>					
<b>Charitable Activities</b>					
Monthly Account Fees		60	-	60	60
<b>Governance Costs</b>					
Independent Examination	7	-	-	-	-
<b>Total Payments</b>		60	-	60	60
Surplus/(Deficit) for the year before transfers		150	-	150	90
Transfers between funds	6	-	-	-	-
<b>Surplus/(Deficit) for the year</b>		150	-	150	90
<b>Statement of Balances - as at 30th September 2025</b>					
<b>Opening cash at bank and in hand</b>		10,286	-	10,286	10,196
Add Income		210	-	209.92	150
		10,496	-	10,496	10,346
Less Expenditure		60	-	60	60
Transfers	6	-	-	-	-
<b>Closing cash at bank and in hand</b>		10,436	-	10,436	10,286
<b>Bank and Cash Balances</b>					
CafCash Account		159	-	159	218
CAF Gold Account		10,277	-	10,277	10,068
Outstanding Lodgements		-	-	-	-
Outstanding Cheques		-	-	-	-
Petty Cash		-	-	-	-
	9 & 10	10,436	-	10,436	10,286
		-	-	-	-

Date: 5th January 2026

The notes on pages 6 to 7 form part of these financial statements

**Mountain Rescue Benevolent Fund (Glencoe)**  
**Charity Number SC052438**  
**Notes to the accounts**

**1 Basis of Accounting**

These accounts have been prepared on the Receipts and Payments basis in accordance with the Charities & Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

**2 Nature and purpose of funds**

Unrestricted funds are those that may be used at the discretion of the trustees in furtherance of the objects of the charity. The trustees maintain a single unrestricted fund for the day-to-day running of the Charity.

Restricted funds may only be used for specific purposes. Restrictions arise when specified by the donor or when funds are raised for specific purposes.

**3 Related party transactions**

No remuneration was paid to the trustees or any connected persons during the period (2024: £NIL).

**4 Grants**

	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Total 2025</b>	<b>Total 2024</b>
Grants	-	-	-	-
	-	-	-	-

**5 Donations**

	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Total 2025</b>	<b>Total 2024</b>
Donations	-	-	-	-
	-	-	-	-

**6 Transfers between funds**

There were no transfers between funds during the year (2024: £NIL).

**7 Governance Costs**

	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Total 2025</b>	<b>Total 2024</b>
Independent Examination	-	-	-	-
	-	-	-	-

**8 Volunteers**

The trustees would like to record their thanks to all the volunteers who dedicate a significant amount of time for no remuneration to the charity.

## 9 Restricted Funds

	At 1st October 2024	Incoming	Outgoing	Transfers	At 30th September 2025
Restricted Funds		-	-	-	-
	-	-	-	-	-

## 10 Unrestricted Funds

	At 1st October 2024	Incoming	Outgoing	Transfers	At 30th September 2025
Unrestricted Funds	10,286	210	(60)	-	10,436
	10,286	210	(60)	-	10,436