Rossendale and Pendle Mountain Rescue Team

Report and Financial Statements

Year ending 31st December 2025

Charity Number: 1195415

Rossendale and Pendle Mountain Rescue Team Trustees Annual Report For the Year ending 31 December 2025

The Trustees of Rossendale and Pendle Mountain Rescue Team present their report together with the financial statements of the Charity for the year ending 31st December 2025.

Section 1 – Reference and Administrative Information

Charity Name and Registration Number
Rossendale and Pendle Mountain Rescue Team, formally known as Rossendale Search and Rescue Team, is registered with the Charity Commission under Registration No 1195415

Executive Council as of 1st January 2025 – 31st December 2025.

Mr Andrew Simpson, **Chairman**
Mr Peter Goble, **Team Leader**
Ms Gail Todd, **Secretary**
Mrs Elisha Eddy, **Treasurer**
Mr Maurice Robinson
Mr Paul Harris
Mr Malcolm Armstrong
Mr Samuel Wells (Appointed 05/03/2025)
Mr Graham Dalley (Retired 05/03/2025)

Main Operational and Correspondence Address
Units 6-8 Farrington Court, Farrington Industrial Estate, Burnley, BB11 5SS

Independent Examiner
Martin Urquhart FCCA, Lumb Accountancy Services Limited. Charter Certified Accountants,
Suite 1, Second Floor, New Hall Hay Business Centre, New Hall Hey Road,
Rawtenstall, BB4 6HL

Bank
HSBC Bank Plc, 12 Manchester Road, Burnley, Lancashire, BB11 1JH

Section 2 – Structure, Governance and Management

Governing Document

Deed of Trust dated 4 December 1978 constitutes Rossendale and Pendle Mountain Rescue Team. The Charity is under administration and management in accordance with its constitution by members of its Executive Council (hereafter referred to as 'Council'). Following the Charity's conversion to a Charity Incorporated Organisation (CIO) the Constitution was reviewed and submitted to the Charity Commission in Aug 2021 when the approval was granted to convert to the CIO, no changes to the running of the charity was to happen.

Appointment of Trustees

Under the constitution, the members of the Council are elected at the Annual General Meeting (AGM), by the Charity membership, to serve a minimum period of one year. After which time they retire from office together, but they may put themselves forward for re-election or re-appointment. The Council consists of the following executive officers: Chairman, Secretary,Treasurer and Team Leader, in addition to four other Council members. These eight are elected from amongst the Charity membership as Trustee's of the Charity. As such, all potential Trustees have a working knowledge of the Team and its structure.
Mr Graham Dalley retired from the Team in March 2025, and Samuel Wells was voted in as a Trustee at the AGM which took place on 5th March 2025.

Organisation

The Team Leader is wholly responsible for the operational rescue team, whilst Council administer and manage the Charity.

Related Parties

The Team is a member of the Mid Pennine Search and Rescue Organisation which is affiliated to the Mountain Rescue of England and Wales and benefits from free advice on legislation from that source.

Risk Management

Council has established systems to mitigate risks associated with the generation of unrestricted funds. The Charity's income comes from a wide range of wholly voluntary sources and a regular review of income generation and expenditure is made.

In addition, internal risks are minimised by planning annual operating budgets. .

Section 3 – Objectives and Activities

The Charity exists to provide a Mountain Rescue Team (hereafter referred to as 'Team'), which is an integral part of the regional and national search and rescue service. The Team is called out through the 999 system and provides primary mountain rescue cover in an area of approximately 350 square miles across East Lancashire and parts of Greater Manchester. The Charity is made up entirely of volunteers, who are trained by the Charity, to be Mountain Rescue Team members.

The objectives of the Charity, as stated in the constitution are:
To provide and maintain a Mountain Rescue Team that can proficiently fulfil the roles expected of such a Team, which include:

- Moorland search and rescue
- Steep or vertical ground rescue
- Appropriate casualty care
- Rural and urban searches
- General support of the statutory services to help in the relief of suffering
- Education of the general public in the above

The operational organisation and activities of the Team are in turn supported by the Charity, and particularly the Council, whose responsibilities lie in providing a stable management and financial structure for the Team. The Council's financial aims are as follows: raise sufficient funds to provide operating budgets for the following year; to raise additional funds that support specific charitable projects; and to set and work within operating budgets for the financial year.
In order to effectively maintain its objectives, the key objective of the Charity in 2025 was to concentrate on generating public awareness by attending fundraising events as safely as possible and providing talks about the Team within the local communitites. Wednesdays are training days, and this allows the Team to have time to check over vehicles and take on organised outdoor exercises to ensure their equipment is in excellent condition and to maintain their skill sets.

Section 4 – Achievements and Performance

As always one of the Team's main objectives is to raise awareness to the community of our presence and to raise funds for Operational needs. Income was largely made up from donations In Memoriam received throughout the year, in addition online and in-person fundraising events collectively generated a little under £34,000. By continuing to support our local organisations with regular events such as Ski Clubs competitions, Fell running/Cross Country events, seasonal park fundraisers, as well as holding talks for the local Police Cadets and Scout Clubs, the team have ensured a steady stream of Income throughout 2025. The ever popular Dark Dash Fell Race on Pendle Hill (in collaboration with the Fell Running Association) was also a feature in the 2025 calendar, this hugely benefits the team not just financially, but it raises much needed publicity and showcases the skills and commitment from the team members. These events require volunteers to be available for the duration should there be any incidents that require rescue assistance; especially the fell races and Ski Centres.

In addition to the fundraising events, The Team operate 24hrs a day, 7 days a week, 365 days a year and are on hand to assist the Northwest Ambulance Service (NWAS) when they need assistance on getting to a casualty in tough rural areas or in adverse weather conditions. The Team responded to 50 incidents of varying natures such as falls and missing person searches.

In early 2025, the team were deployed to provide medical care and assistance to a member of the public who had sustained serious injuries from a fall in the snow. To show her appreciation to the team, she organised a black tie 'Hero of the Hills' ball at a local hotel purely to raise funds for Rossendale and Pendle Mountain Rescue Team, just over £10,000 was raised on the night! Commitment from the Team remains high; logistical planning is always of the highest level from the Leadership and of our Operational Team members. The Team regularly receive praise from the Police Service and Ambulance service for their professionalism and enthusiasm, and the way they conduct themselves when on call outs, this shows what a difference the Team make.

Each year the aim is to have an intake of trainees. A successful candidate who has shown they can commit as a volunteer and meet the basic requirements of a team member, will undergo a number of activities and skill training exercises to establish if they have what it takes to in a Mountain Rescue team. An assessment of what they have learned takes place over a weekend in the Lake District, with support from the Lakes Mountain Rescue Teams. There are currently 4 members who joined in 2025, they have undertaken the required training and are now Operational team members.

Section 5 – Financial Review

These financial statements have been prepared in accordance with the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard FRS102 applicable in the UK and Republic of Ireland (Charities SORP (FRS102)) issued in 2014 as amended by Update Bulletins 1 and 2.

Unrestricted Funds

The Charity operates two unrestricted reserves, the Operational Reserve and the General Reserve. The **Operational Reserve** holds funds equivalent to two years' running costs. All unrestricted receipts are placed into the Operational Reserve with any excess over and above the Operational Reserve level, currently £60,000, being transferred to the General Reserve at year end, or at any other time as determined by the Trustees. The Trustees will review the Operational Reserve level in 2026, however currently this remains the same.

The **General Reserve** holds all other unrestricted funds. This reserve is maintained for significant projects, including premises, vehicle and equipment renewals. Any transfer out of the General Reserve needs to be approved by the Trustees.

Restricted Funds

The Charity manages Restricted Funds, for the purposes of administering donations that were made for a specific purpose, as follows:

Water Team Resouce and Equipment
A small balance is still held for the Water team, the future of the Water Team is currently under review.

New Vehicle Fund
There are still funds available to ensure our Operational vehicles are kept in the best condition and capability to support the Teams needs. As always, at council meetings the Trustee's discuss any expenditure requirements for Vehicles and are happy to hold this fund open going forward.

Equipment
Following a donation the team received last year to be used on Equipment, the Trustee's agreed that improvements to the Communications equipment were due. Funds were spent on new Radio repeaters, cables and antennas.This is an ongoing expenditure as Commications is key for the Team's operation and function and replacements will be purchased as and when required.
Other key peices of epuipment such as Medical Rucksacks, Vacuum Mattresses and splint kits were also purchased. New helmets were also purchased to replace those that were deemed as out of date.

Investment Selection Policy

The Charity has chosen to adopt a low risk approach to investment policy. Cash funds are retained in bank accounts with varying interest rates. Currently funds are held within accounts at HSBC, United Trust and Scottish Widows. Due to significant donations received in 2025, the Trustee's will be looking at further accounts to transfer funds to of varying access limits and time scales. This is to preserve the future of the Team and to ensure funds are available to assist with potential future plans, for example, investing in a new premise. The Trustees will review the need to open further accounts in 2026.

Section 6 – Plans for Future Periods

As in most years discussions around either an additional premise, or maybe something significantly larger than that of the exsisting base is always a topic discussed at council meetings. No decision has been made to start looking officially, however the subject does remain high on the list of future plans and could be explored in a little more detail over the next 12 to 24 months.
The Trustee's are committed to ensure that the Team are around for the future and that equipment and vehicles are fit for use. The Trustees have discussed purchasing a new vehicle to replace one of the older vehicles currently in use, mainly down to the weight capabilities and driving licence endorsements.
Weekly training sessions highlight specific areas that need to be looked at more closely. We look at the 'must haves' and prioritise spending accordingly. Communications equipment has been improved in this period, and will continue to be reveiwed each year due to the integral role it plays for the Team. The same goes for clothing, rescue equipment and medical equipment.

Section 7 – Statement of Trustees' responsibilities

Charity law requires the Trustees to prepare financial statements for each financial year which show a true and fair view of the state of affairs of the Charity and its financial activities for that period. In preparing those financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in operational existence.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Charity and to enable them to ensure that the financial statements comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Declaration:
We declare, in our capacity of Charity Trustees, that:

- The Trustees have approved the report above; and
- Have authorised me to sign it on their behalf

E Eddy

Mrs Elisha Eddy
Treasuer

Date: 20/10/2026

Independent Examiner's Report on the Accounts

Independent Examiner's Report to the Trustees of Rossendale and Pendle Mountain Rescue Team on the Accounts for the year ending 31st December 2025.

Respective responsibilities of Trustees and Examiner

The Charity's Trustees are responsible for the preparation of accounts. The Charity's Trustees consider that an audit is not required for this year (under section 145(1) of the Charities Act 2011 (the Act)) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts (under section 154(d) of the Act)
- follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 154(e) of the Act); and
- State whether matters have come to my attention.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. 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 seeking explanations from you as 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 connection with my examination, no matter has come to my attention:

(1) Which gives reasonable cause to believe that in any material respect the requirements:
- to keep accounting records in accordance with section 130 of the Charities Act 2011; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Act.

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.

Signed:

Name: Mr Martin Urquhart

Relevant professional qualification (if any): Fellow of the Chartered Association of Certified Accountants

Address: Lumb Accountancy Services Limited. Charter Certified Accountants,
Suite 1, Second Floor, New Hall Hay Business Centre, New Hall Hey Road,
Rawtenstall, BB4 6HL

Date:

ROSSENDALE & PENDLE MOUNTAIN RESCUE TEAM CIO
CHARITY NUMBER 1195415

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted Funds £	Restricted Funds £	2025 Total £	2024 Total £
Income and endowments from:					
Voluntary income					
Donations		21,485	-	21,485	21,119
Grants		300	-	300	-
Patrons Scheme		630	-	630	521
In memoriam		258,888	-	258,888	170,010
Legacy Fund		-		-	-
Activities for generating funds					
Other Fundraising Events		15,740	-	15,740	16,191
Online Fundraising Activities		18,212	-	18,212	8,694
Sales of merchandise		-	-	-	113
Investment income					
Interest on savings	2	17,968	-	17,968	6,163
Other receipts		-	-	-	-
Total		333,223	-	333,223	222,811
Expenditure on:					
Direct charitable activities	3	71,229	-	71,229	*55,157*
Cost of generated funds		-	-	-	-
Governance costs	4	570		570	*598*
Total		71,798	-	71,798	55,755
Net income / (expenditure)		**261,425**	**-**	**261,425**	**167,056**
Transfers between funds		10,813	- 10,813	-	-
		272,238	- 10,813	261,425	167,056
Other recognised gains / (losses):					
Unrealised (losses)/gains on investments					
Net movement on funds		272,238	- 10,813	261,425	167,056
Reconciliation of funds:					
Total funds brought forward		**483,058**	**20,115**	**670,229**	**503,173**
Total funds carried forward		**755,296**	**9,302**	**931,654**	**670,229**

The notes on pages 10 to 13 form part of these accounts

ROSSENDALE & PENDLE MOUNTAIN RESCUE TEAM CIO
CHARITY NUMBER 1195415

BALANCE SHEET AS AT 31 DECEMBER 2025

		2025 Total £	2024 Total £
Fixed Assets			
Tangible fixed assets	6	204,942	233,223
Current assets:			
Stock		-	-
Debtors and prepayments	7	521	861
Cash at bank and in hand	8	726,672	439,211
Total current assets		**727,193**	**440,072**
Liabilities:			
Creditors: amounts falling due within 1 year	9	480	*3,065*
Net current assets		**726,712**	**437,007**
Total assets less current liabilities		**931,655**	**670,230**
Creditors: amounts falling due after more than 1 year	10	-	-
Total net assets		**931,655**	**670,230**
The funds of the charity:			
Restricted funds			
Equipment		9,187	20,000
New Vehicle		11,758	11,758
Water Fund		115	115
		21,060	**31,873**
Unrestricted funds			
Fixed Asset Reserve		204,943	233,224
Operating Reserve		60,000	60,000
General Reserve		645,651	345,133
		910,594	**638,357**
		931,655	**670,230**

The Charity is exempt from audit under the provisions of The Charities Act 2011 (Accounts and Audit) Order 2015.

The financial statements were approved by the Trustees on.....20/10/2026..... and were signed on their behalf by:

.....

Mrs Elisha Eddy (Treasurer)

The notes on pages 10 to 13 form part of these accounts

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

1 ACCOUNTING POLICIES

1.1 Basis of preparation of financial statements

These financial statements have been prepared in accordance with the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard FRS102 applicable in the UK and Republic of Ireland (Charities SORP (FRS102)) issued in 2014.

1.2 Income and endowments

Voluntary income and donations are included in incoming resources when they are received. Legacies are shown in Incoming Reserves when received. The income from fund raising activities is shown gross, with the associated costs included in fund raising costs.

1.3 Expenditure

Expenditure is included in the Statement of Financial Activities on an accruals basis, inclusive of any VAT which cannot be recovered.

Expenditure which is directly attributable to specific activities are included in these cost categories. Where costs are attributable to more than one activity, they have been apportioned across the cost categories on a basis consistent with the use of these resources.

1.4 Governance costs

Governance costs includes all expenditure not directly related to the charitable activity or fund raising activities.

1.5 Tangible fixed assets for use by the charity and depreciation

Tangible fixed assets for use by the charity are stated at cost less depreciation, with the exception of Land and Buildings which are not depreciated.

Depreciation is provided at rates calculated to write off the cost or valuation of fixed assets, less their estimated residual value, over their expected useful lives on the following bases.

Equipment	**20% straight line**
Motor vehicles	**20% straight line**

Equipment which is over 5 years old is deemed to be disposed.

1.6 Stocks

Stocks, when held, are stated at cost.

1.7 Debtors

Debtors are stated at the settlement amount after any trade discounts, and prepayments are stated at the amount advanced by the charity

1.8 Bank deposits and investment accounts

Bank deposits and investment accounts are stated at the cash amount of the deposit

1.9 Creditors

Creditors are stated at the settlement amount after any trade discounts, or at the amount advanced to the charity

2 INVESTMENT INCOME

	2025 £	2024 £
Interest receivable on cash deposits		
HSBC	1,879	5,269
Scottish Widows	12	232
United Trust	16,078	663
	17,968	**6,163**

All investment income arose on UK assets

3 DIRECT CHARITABLE ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	2025 Total £	2024 Total £
Vehicles				
Repairs and maintenance	2,250	-	2,250	*5,970*
Fuel	4,539	-	4,539	*4,356*
Equipment repairs and replacements	1,468	-	1,468	*2,415*
Training	1,688	-	1,688	*2,831*
HQ costs				
Rent/Management Fees	4,490	-	4,490	*3,796*
Maintenance	150	-	150	*910*
Insurance	5,403	-	5,403	*4,719*
Water	1,567	-	1,567	*1,071*
Telephone	674	-	674	*1,913*
Electricity/Gas	3,845	-	3,845	*7,032*
Other operating costs	6,062	-	6,062	*6,328*
Donations	0		0	
Depreciation of motor vehicles	33,143	-	33,143	*34,529*
Depreciation of equipment	5,950	-	5,950	*3,788*
Gain on disposal of assets	-	-	-	- *24,500*
	71,229	**-**	**71,229**	**55,157**
Payments for generating funds	-	-	-	-
	-	**-**	**-**	**-**

4 GOVERNANCE COSTS

	2025 £	2024 £
Bank interest and commission	90	118
Independent examiner	480	480
	570	**598**

5 NET MOVEMENT IN FUNDS FOR THE PERIOD

Net movement in funds for the period is stated after charging depreciation

	2025 £	2024 £
	261,425	**167,056**

6 TANGIBLE FIXED ASSETS

	Freehold land & buildings £	Motor vehicles £	Equipment £	Total £
Cost/valuation				
At 1 January 2025	119,016	171,826	18,940	309,782
Additions	-	10,813	-	10,813
Disposals	-	-	-	-
As at 31 December 2025	**119,016**	**182,638**	**18,940**	**320,594**
Accumulated depreciation				
At 1 January 2025	-	68,003	8,555	76,558
Charge for the year	-	33,143	5,950	39,094
Eliminated on disposals	-	-	-	-
As at 31 December 2025	**-**	**101,147**	**14,505**	**115,652**
Net book value				
At 31 December 2025	**119,016**	**81,492**	**4,435**	**204,942**
At 31 December 2024	**119,016**	**103,822**	**10,385**	**233,223**

7 DEBTORS AND PREPAYMENTS

	2025 £	2024 £
Prepaid Insurance	521	520
Other - Building Management Fees	-	341
	521	***861***

8 CASH AT BANK AND IN HAND

	2025 £	2024 £
HSBC current account	37,872	*5,879*
HSBC deposit account	351,061	*111,683*
Scottish Widows 7-day account	948	*936*
United Trust Accounts	336,740	*320,663*
PayPal	50	*50*
	726,672	***439,211***

9 CREDITORS DUE WITHIN ONE YEAR

	2025 £	2024 £
Insurance Invoice	-	-
Loan Repayments	0	*2,585*
Professional fees	480	*480*
	480	**3,065**

10 CREDITORS DUE AFTER ONE YEAR

	2025 £	2024 £
Loan Repayments	-	-
	-	**-**

11 FUNDS SUMMARY

	Brought forward £	Net incoming resources/ unrealised gains £	Transfers £	Carried forward £
Restricted funds				
Equipment	20,000	-	- 10,813	9,187
Water Fund	115			115
New Vehicle Fund	11,758		-	11,758
	31,873	**-**	**- 10,813**	**21,060**
Unrestricted funds				
Fixed asset reserve	233,224	- 39,094	10,813	204,943
Operational reserve	60,000			60,000
General reserve	345,133	300,519	-	645,651
	638,357	**261,425**	**10,813**	**910,594**
Total funds	**670,230**	**261,425**	**-**	**931,655**

12 CONTRIBUTION BY VOLUNTEERS

The Charity is made up entirely of volunteers who are trained by the Charity to be Mountain Rescue Team members.

13 RELATED PARTY TRANSACTIONS

Donations received into the Patrons Scheme include £60 (2024 - £605) donated by trustees of the Charity and related parties.
During the year - the charity made the following transactions with Trustees:

Sam Wells	£	99
Peter Goble	£	144

No Trustees, nor any persons connected with them, have received any remuneration from The Charity.

No Trustees have received any other benefits from The Charity during the year.

14 EVENTS AFTER THE END OF THE REPORTING PERIOD

None to report