THE LIFEBOAT FUND
Helping the RNLI save lives at sea

Lifeboats

The Lifeboat Fund, The Communications and Public Service Lifeboat Fund, Civil Service Lifeboat Fund

REGISTERED CHARITY NUMBERS 248421 (ENGLAND & WALES) AND SC041904 (SCOTLAND).
PATRON: HRH THE DUKE OF KENT

Annual Report and Accounts for the year ended 31 December 2025



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Chair's report

I want to express my gratitude and congratulations to colleagues throughout the Civil Service and beyond for another great year for the Fund. Thanks to your generosity, dedication, and enthusiasm, we have continued to make a significant difference to the RNLI's lifesaving mission. I also appreciate our trustees and volunteers for dedicating their time in 2025 to enhance our operations, expand our impact, and keep our shared purpose at the forefront.

We have focused on strong governance, embraced modern fundraising techniques, and increased support among government departments. As more donors turn to digital platforms, we are implementing more effective engagement strategies. Our commitment to supporting the new Dartmouth and Kirkcudbright stations will come to fruition in 2026 and we look forward to that.

Thank you for your contributions throughout 2025 and for your ongoing support through The Lifeboat Fund.



John-Paul Marks

Chair, The Lifeboat Fund

Trustees report

Trustees during the period:

The Trustees who have served on the Executive Committee during the year ended 31 December 2025 are:

Name	Period in Post if not for Whole Year
(Chair) John-Paul Marks CB	
Matthew Briggs (Deputy Chair)	
Marie-Clare Stone CBE (Honorary Treasurer)	
Christopher Lamb BEM (Honorary Secretary)	
Angela Saunders (Fundraising Director)	
Andrew Goodman	
Andy Headworth	Passed away 18 September 2025
Colin Billingsley MBE	
Corin Robertson	
Frances Kilner MBE	
James Dunstan	
Jon Davies	Resigned 11 July 2025
Jonathan Smith	
Matthew Briggs	
Mike Lawler	
Mike Robinson	
Peter Jamieson	
Scott McPherson	
Toni Court	



Tribute to Andy Headworth

The trustees record, with deep sadness, the passing of our colleague and fellow trustee, Andy Headworth, on 18 September 2025. Andy served The Lifeboat Fund with great generosity and spirit, and brought to the Board a calm, practical approach, sound judgement, and an unwavering commitment to our mission of supporting the RNLI.

We are grateful for the care Andy showed for good governance and for the encouragement he gave to fundraising and engagement activities across our community. He will be remembered for his kindness, professionalism, and the respect he showed to everyone he worked with. Our thoughts are with Andy's family and friends at this difficult time, and we honour his contribution to the Fund and the lifesaving work it exists to support.

Structure, Governance and Management

The Civil Service Lifeboat Fund (CSLF) is a charitable fund established to support the lifesaving work of the Royal National Lifeboat Institution (RNLI) through fundraising and engagement across the Civil Service community. The Fund is overseen by a board of trustees who are collectively responsible for governance, strategic direction, financial oversight, and compliance with charity law.

Trustees serve in a voluntary capacity and meet regularly to review performance, financial position, and operational risks. The Fund's administration is supported by the Honorary Secretary and Treasurer, who ensure compliance with regulatory and reporting requirements, including submission of annual reports and accounts to the Charity Commission.

Objectives and Public Benefit

The Fund's objective is to advance public safety and save lives at sea by raising funds for, and supporting the work of, the RNLI. This is achieved through fundraising activity across the Civil Service, engagement with civil servants and pensioners, and the careful stewardship of donated funds.

The trustees confirm that they have had due regard to the Charity Commission's guidance on public benefit and believe that the Fund's activities during the year continued to provide clear public benefit by contributing to national maritime lifesaving capability through support to the RNLI. The Fund's mission and values are aligned with integrity, transparency, stewardship, and community engagement.

Activities and Achievements in 2025

During the year ended 31 December 2025, the Fund continued to operate in line with its charitable objectives, maintaining strong working relationships with the RNLI and supporting agreed fundraising initiatives. Activity focused on raising awareness across the Civil Service community and generating voluntary donations to support RNLI lifesaving services.

Trustees engaged actively in governance and fundraising oversight, ensuring that the Fund operated with minimal overheads so that the majority of income raised could be applied directly to charitable purposes. The Fund also supported nationally recognised RNLI campaigns, reflecting its close partnership with the RNLI and its alignment with national fundraising priorities, as discussed and agreed through trustee meetings and the Annual General Meeting.

Allocation of RNLI Reserve Funds from the Lifeboat Fund

Following agreement at the 2024 Annual General Meeting, Trustees approved the allocation of funds from the Fund's reserve balance to support two priority RNLI projects. A total of around £196,000 was committed to each of the lifeboat stations at Kirkcudbright and Dartmouth, reflecting a strategic decision to invest in infrastructure that will deliver enduring operational and public safety benefits.

A key focus during the year has been the Fund's support to the RNLI's infrastructure programme, ensuring that lifeboat stations remain modern, resilient, and capable of meeting evolving operational demands. Building on our long-standing commitment to funding lifesaving assets and facilities, Trustees have prioritised investment in projects that deliver tangible improvements to frontline capability and long-term public benefit.

In 2025, this investment has translated into tangible progress across both projects. At Dartmouth, the RNLI has made clear progress towards completion of the new station. This represents a significant milestone in strengthening operational capability in the area and enhancing facilities for volunteer crews.

At Kirkcudbright, engagement has continued with RNLI colleagues throughout the year as the project develops, with further updates anticipated as planning and delivery progress. Both stations form part of a wider RNLI modernisation programme, ensuring that facilities across the network remain fit for purpose and able to support current and future lifesaving requirements.

Both stations will formally open in 2026, marking the culmination of the Fund's investment and a significant milestone in its continued partnership with the RNLI. The Trustees are pleased to support these projects, which demonstrate the enduring impact of contributions made by civil servants and supporters. Through these investments, the Fund continues to play a meaningful role in strengthening maritime safety infrastructure and supporting the RNLI's mission to save lives at sea.

Scottish Government Golf Day

The Scottish Government has (since 2013) held a golf tournament in aid of The Lifeboat Fund. This has grown into our biggest annual event. In September 2025, staff and other faithful friends of our life-saving cause enjoyed perfect weather at Ratho Park Golf Club, raising an impressive total of £2,287.75 to help save lives at sea. To increase donations from the golf fees, the event also featured a putting contest, while the ever-popular raffle achieved its best result, of over £800. Senior colleagues came to thank participants and applaud the winners - accompanied by Paul McKeown, the RNLI's Fundraising and Partnership Lead in Scotland.**"**

Fundraising Strategy

A new Fundraising Strategy has been produced to help Lifeboat Fund trustees and other volunteers to generate those crucial donations that help save lives at sea. It provides practical guidance and checklists for planning and delivering successful activities, in train with developing the supporter base, recruiting and enthusing volunteers.

Funraisin Platform

In tandem, a new donations platform is being developed in partnership with our beneficiary, to streamline the giving process and speed our fundraising to where it can fulfil our objectives - at beaches, lifeboat stations, and wherever our Appeals' impact will be felt. The platform will be accessible via The Lifeboat Fund's new website, and via QR Codes displayed at fundraising events.

Impact Report

In 2025 The Lifeboat Fund (TLF) donated significant sums of money to the RNLI. This included £80,000 into RNLI general funds and £387,577 split across two Lifeboat station rebuild projects, Kirkcudbright and Dart from the RNLI reserve balance.

These large donations carry on the tremendous support TLF have been to the RNLI throughout their long history. This has so far seen them help provide 54 lifeboats and helped ensure the completion and kitting out of many lifeboat stations across the United Kingdom. These have played an immeasurable part in helping to save lives at sea and we look forward to working together successfully for many more years.

The £80,000 donated into general funds can help provide:

- 94 drysuits for lifeboat crew members or
- 80% of a brand new D Class Lifeboat or
- fund training for 59 crew members (based on annual average costs) or
- 229 helmets for crew

Our Lifeboat Launches in 2025

Lifeboat Name and Number	Launches	Lives Saved
“Windsor Runner” ON1204	5	0
“Fraser Flyer” ON1237	14	0
“Mr Eric Sharpe” D-868	9	1
“Duke of Edinburgh” ON1353	8	0
“Hunstanton Flyer” H-003	16	0
“Mudeford Servant” B-806	0	0
“Sgt Bob Martin” B-826	78	5
“Charles Dibdin” B-837	30	2



The Civil Service Lifeboats launched 160 times in 2025. They saved the lives of 8 people as a result of launching and rescued many more.

Financial Review

The financial performance of the Fund for the year is set out in the accompanying Statement of Financial Activities and Balance Sheet.

Reserves Policy

The trustees maintain a modest level of unrestricted reserves to ensure that the Fund can meet its ongoing liabilities and continue to remain a going concern. Reserves are kept under regular review and are considered appropriate given the Fund's size, risk profile, and reliance on voluntary income. In 2024, due to issues with accessing the charity bank account, our cash at bank balances were higher than normal. Bank account access has now been restored and balances are restored to more normal levels.

Principal Risks and Uncertainties

The trustees identify the main risks facing the Fund as fluctuations in voluntary income and dependency on external fundraising engagement. These risks are mitigated through prudent financial management, regular trustee oversight, and maintaining strong relationships with stakeholders, including the RNLI.

Plans for Future Periods

In the coming year, the Fund intends to continue supporting RNLI lifesaving activity, maintain engagement across the Civil Service community, and explore opportunities to broaden participation in fundraising initiatives. Trustees will continue to review governance and operating arrangements to ensure ongoing compliance and effectiveness.

Statement of Trustees' Responsibilities

The Trustees are responsible for the administration and management of The Fund. Trustee and officer appointments are confirmed by the Council at the AGM. The Honorary Secretary and Honorary Treasurer handle the charity's daily operations, guided by the Executive Committee of Trustees. Council members are involved in fundraising activities within their organisations.

The Trustees are required to prepare the Trustees' Report and Financial Statements in line with relevant law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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Charity law in England and Wales requires Trustees to produce financial statements for each year that present a true and fair view of the charity's position and the income and use of resources during 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 in the Charities SORP
- make judgements and estimates that are reasonable and prudent
- state whether applicable accounting standards 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 charity will continue in operation.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 and trust deed. Trustees should also ensure the financial statements comply with relevant Scottish legislation: the Charities and Trustee Investment (Scotland) Act 2005 and associated Charities Accounts (Scotland) Regulations 2006.

The Trustees are responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. They are also responsible for the maintenance and integrity of the charity and financial information included on the charity's website. (Legislation in the United Kingdom which governs the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.)

This report was approved by the Trustees on 22 May 2026 and signed on their behalf by:



JP Marks
Chair
on behalf of the Trustees

2025 Financial Summary

The Lifeboat Fund generated voluntary income of £48,659 in 2025 (against £39,418 in 2024).

Analysis of Donations and Legacies Received

	Total Funds at 2025 £	Total Funds at 2024 £
Donations received gross of cost of distributing payroll and pension-giving costs	39,783	31,826
Designated Fund - BT Payroll Giving	6,413	4,658
Donations received via RNLI	238	834
Donated services		
Cost of services of the Independent Examiner	2,225	2,100
Total donations and legacies	**48,659**	**39,418**

Use of Funds

As in previous years, a cash balance is held to meet planned expenditure, and we aim to keep this at a level proportionate to spend. In 2024, following issues with accessing the charity bank account, our cash at bank balance was higher than planned. The issues were resolved in May 2025 and £71,000 was transferred to the RNLI, this amount was higher than normal as it comprised donations from 2024 and 2025. The total cash at bank and in hand was £23,021 as of 31 December 2025, compared to £67,852 as of 31 December 2024

The Lifeboat Fund is wholly dependent upon the services of unpaid volunteers and donations in kind. We would therefore wish to acknowledge the contribution of the Civil Service in donating the services of its Honorary Treasurer, Honorary Secretary and of Kreston Reeves LLP in donating their services as the Honorary Independent Examiner. We greatly appreciate their support.

Risk Management

Risks are assessed as part of the agreed annual financial plan. There are no high risks identified in relation to The Lifeboat Fund's financial position given that The Fund passes all its receipts on to the RNLI to invest and hold in the restricted fund. Any risks in relation to a reduction in income are mitigated by either a subsequent change to the planned expenditure, or a decision to utilise a greater proportion of reserves in year.

Remuneration To Charity Trustees

No remuneration or other benefits were paid from the charity to a Trustee.

Relationship with Other Charities

Since its foundation in 1866, the Communications and Public Service Lifeboat Fund has become the longest-serving and one of the biggest single supporters of the RNLI. Supporting the RNLI remains its sole purpose.

The RNLI is a registered charity which exists to save lives at sea by providing, on call, a 24-hour search and rescue service to 100 nautical miles out from the coast of the UK and Republic of Ireland, and a seasonal lifeguard service, with more than 1,000 lifeguards on over 180 beaches around the UK. The RNLI also operates a specialist flood rescue team which can respond anywhere across the UK and Ireland when inland flooding puts lives at risk.

The RNLI depends entirely on voluntary giving and legacies for its income, and for the most part on volunteers to crew its lifeboats, which are based at 238 lifeboat stations. The support given by The Lifeboat Fund to the RNLI helps to maintain over 340 lifeboats and four hovercrafts in its active fleet.

It costs over £160 million every year to run the RNLI. The donations which provide that income are put to very good use – the RNLI's volunteer crews rescued more than 17,100 people in the last two years alone: an average of 23 people every day.

The RNLI pays for most substantial expenditure by The Lifeboat Fund out of restricted funds, held as explained earlier in the report, subject to the approval of The Fund's Executive Committee. At the end of each financial year, the RNLI provides The Fund with a Statement of Account, which agrees the amount held by the RNLI in a restricted fund on behalf of The Lifeboat Fund and which is reflected in the additional note set out below the Balance Sheet in our financial statements. The restricted fund had a closing balance as of 31 December 2025 of £492,910 compared to £387,577 in 2024. At the 2024 AGM we instructed the RNLI to reduce the amount held on reserve by allocating the funds to specific projects. This is work in progress in 2025, hence the growing reserve balance; we expect to see this position change in 2026.

The Lifeboat Fund, The Communications and Public Service Lifeboat Fund, Civil Service Lifeboat Fund
REGISTERED CHARITY NUMBERS 248421 (ENGLAND & WALES) AND SC041904 (SCOTLAND).
PATRON: HRH THE DUKE OF KENT

Independent Examiner's Report for the Year Ended 31 December 2025

Independent Examiner's Report to the Trustees of The Lifeboat Fund ('the charity')

I report to the Charity Trustees on my examination of the accounts of the charity for the year ended 31 December 2025.

Responsibilities and Basis of Report

As the Trustees of the Charity 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 Charity'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 Association 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 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 2019.

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 charity 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.

Independent Examiner's Report for the Year Ended 31 December 2025

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.

This report is made solely to the charity's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the charity's Trustees those matters. I am required to state to them in an Independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's Trustees as a body, for my work or for this report.



Signed: Dated: 25th August 2026

M K R Dyer FCA MAAT

Kreston Reeves LLP

Suite 2

Orchard House

Orchard Street

Canterbury

Kent

CT2 8AR

Statement of Financial Activities for year ended 31 December 2025

	Note	Restricted Funds at 2025 £	Unrestricted Funds at 2025 £	Total Funds at 2025 £	Total Funds at 2024 £
Income and endowments from:					
Donations and legacies	2	-	48,659	48,659	39,418
Investments	3	-	138	138	163
Total		**-**	**48,797**	**48,797**	**39,581**
Expenditure on:					
Raising funds	4	-	2,539	2,539	2,946
Charitable activities	4	25,290	63,586	88,876	7,592
Total		**25,290**	**66,125**	**91,415**	**10,538**
Net movement in funds		**(25,290)**	**(17,328)**	**(42,618)**	**(29,043)**
Reconciliation of funds:					
Total funds brought forward		25,290	40,349	65,639	36,596
Total funds carried forward		**-**	**23,021**	**23,021**	**65,639**

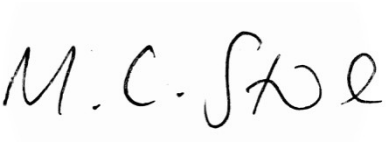
The Statement of financial activities includes all gains and losses recognised in the year. The notes on pages 20 to 29 form part of these financial statements.

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Balance Sheet as at 31 December 2025

	Note	2025 £	2024 £
Current Assets			
Cash at bank and in hand		23,021	67,852
Total current assets		**23,021**	**67,852**
Liabilities			
Creditors: Amounts falling due within one year	5	-	(2,213)
Total net assets / (liabilities)		**23,021**	**65,639**
The funds of the charity			
Unrestricted funds	8	23,021	40,349
Restricted funds	8	-	25,290
Total funds		**23,021**	**65,639**

The financial statements were approved by the Trustees on 22 May 2026 and signed on their behalf by:





Marie-Clare Stone
Honorary Treasurer

John-Paui Marks
Chair

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Notes to the Accounts

1.Accounting Policies

1.1 Basis of preparation of accounts

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), the Charities Act 2011, the Charities and Trustee Investment (Scotland) Act
2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

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 on 16 July 2014 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

The Lifeboat Fund 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.

1.2 Fund accounting

Unrestricted funds are funds that are available for use at the discretion of the Trustees to advance the general objectives of the charity and that have not been designated for other purposes.

Please see the Trustees Report for wording around the source and purpose of the Charity’s restricted funds.

1.3 Income

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

For legacies, entitlement is taken as the earlier of the date on which either: the Lifeboat Fund is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the Trust that a distribution will

be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably, and the Lifeboat Fund has been notified of the executor's intention to make a distribution. Where legacies have been notified to the Lifeboat Fund, or the Lifeboat Fund is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

Donated services or facilities are recognised when the Lifeboat Fund has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use of the Lifeboat Fund of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), the general volunteer time is not recognised but refer to the Trustees' report for more information about their contribution.

1.4 Expenditure

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

All expenditure is accounted for on an accrual's basis. All expenses including support costs and governance costs are allocated to the applicable expenditure headings.

Fundraising costs are those incurred in seeking voluntary contributions and do not include the costs of disseminating information in support of the charitable activities. Governance costs are those incurred in connection with administration of the Lifeboat Fund and compliance with constitutional and statutory requirements.

1.5 Value Added Tax

Value Added Tax is not recoverable by the charity and, as such, is included in the relevant costs in the Statement of Financial Activities.

1.6 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Lifeboat Fund; this is normally upon notification of the interest paid or payable by the Bank.

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1.7 Going concern

The Trustees assess whether the use of going concern is appropriate i.e. whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the Charity to continue as a going concern. The Trustees make this assessment in respect of a period of at least one year from the date of authorisation for issue of the financial statements. Given that the Charity exists purely to raise funds for the RNLI, does not incur expenditure that is not directly related to its level of income and does not intend or need to have deficits, the trustees have concluded that the Charity has adequate resources to continue in operational existence for the foreseeable future and there are no material uncertainties about the Charity's ability to continue as a going concern, thus they continue to adopt the going concern basis of accounting in preparing the financial statements..

1.8 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.

1.9 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance sheet date because 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 Charity 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.

2.0 Financial instruments

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value except for bank loans which are subsequently measured at amortised cost using the effective interest method.

2.1 Taxation

The Lifeboat Fund is a registered charity and accordingly no provision is considered necessary for taxation.

2.2 Critical accounting estimates and areas of judgement

Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. The Charity does not currently have any significant accounting estimates or areas of judgement.

2.3 General information

The Lifeboat Fund is an unincorporated charity, in England and Wales, and in Scotland, with the charity registration numbers 248421 and SC041904 respectively. The charity's registered office is 6th Floor Fry, 2 Marsham Street, London. SW1P 4DF. The objectives of the Charity continue to be to support the vital work of the Royal National Lifeboat Institution (RNLI), saving lives and rescuing people at sea, on our rivers and from floods.

Notes to the Financial Statements for the Year Ended 31 December 2025

3. Analysis of Donations and Legacies Received

	Note	Restricted Funds at 2025 £	Unrestricted Funds at 2025 £	Total Funds at 2025 £	Total Funds at 2024 £
Donations received gross of cost of distributing payroll and pension-giving costs	6	-	39,783	39,783	31,826
Designated Fund - BT Payroll Giving		-	6,413	6,413	4,658
Donations received via RNLI		-	238	238	834
Donated services					
Cost of services of the Independent Examiner		-	2,225	2,225	2,100
Total donations and legacies		**-**	**48,659**	**48,659**	**39,418**
Total 2024		-	39,418	39,418	

4. Analysis of Investments

	Restricted Funds at 2025 £	Unrestricted Funds at 2025 £	Total Funds at 2025 £	Total Funds at 2024 £
Bank interest received	-	138	138	163
	-	**138**	**138**	**163**
Total 2024	-	163	163	

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5. Analysis of Expenditure

	Restricted Funds at 2025 £	Unrestricted Funds at 2025 £	Total Funds at 2025 £	Total Funds at 2024 £
Raising funds				
Scottish Government (green fees)	-	1,795	1,795	2,213
Miscellaneous	-	744	744	733
	-	**2,539**	**2,539**	**2,946**
Total 2024	-	2,946	2,946	
Charitable activities				
Donations passed to the RNLI	25,290	45,710	71,000	-
Designated Fund - BT Payroll Giving	-	6,413	6,413	4,658
Other amounts received directly by the RNLI	-	238	238	834
Received on behalf of RNLI in error	-	9,000	9,000	-
Independent Examiners Fee	-	2,225	2,225	2,100
	25,290	**63,586**	**88,876**	**7,592**
Total 2024	-	7,592	7,592	

6. Creditors: Amounts falling due within one year

2.

	2025 £	2024 £
SG Golf Club Green Fees	-	2,213
	-	**2,213**

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7. Summary of Contributions to the Fund

	Restricted Funds at 2025 £	Unrestricted Funds at 2025 £	Total Funds at 2025 £	Total Funds at 2024 £
Charities - Pension and Payroll Giving	-	14,436	14,436	15,728
Department for Work and Pensions	-	2,500	2,500	155
Scottish Government	-	3,337	3,337	4,961
Scottish Government (green fees)	-	1,795	1,795	2,213
Miscellaneous	-	4,291	4,291	5,170
Online	-	2,401	2,401	2,243
Civil Service Pensioner's Alliance	-	319	319	1,357
Received on behalf of RNLI in error	-	9,000	9,000	-
FCDO	-	870	870	-
HMRC	-	391	391	-
DfE	-	190	190	-
MoJ	-	253	253	-
	-	**39,783**	**39,783**	**31,826**
Total 2024		31,826	31,826	

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8. Balance in RNLI Restricted Funds

	2025 £	2024 £
Opening balance in RNLI Restricted funds for the Lifeboat Fund	387,577	441,910
Lifeboat funds donations to RNLI	80,000	-
Investment Income	18,682	32,175
Designated Fund - BT Payroll Giving	6,413	4,658
Other amounts received directly by the RNLI	238	834
FAD 6087 Running costs at Blackpool	-	-
FAD 5936 Running costs at Blackpool	-	(10,000)
FAD 6086 Running costs at Stonehaven	-	-
FAD 5977 Running costs at Stonehaven	-	(9,300)
FAD 6088 Running costs at Tower Pier	-	(8,000)
FAD 5937 Running costs at Tower Pier	-	(10,000)
FAD 6085 Running costs at Whitby	-	(8,000)
FAD 5938 Running costs at Whitby	-	(10,000)
FAD 5978 Shoreworks at Tower Pier	-	(10,000)
FAD 7068 International Work Tanzania	-	(10,000)
Closing balance in RNLI Restricted funds for the Lifeboat Fund	**492,910**	**387,577**

9. Statement of Funds

Current Year	**Brought Forward**	**Income**	**Expenditure**	**Carried Forward**
	£	**£**	**£**	**£**
Unrestricted fund				
General fund	40,349	48,797	(66,125)	23,021
Restricted fund				
RNLI fund	25,290	-	(25,290)	-
	65,639	**48,797**	**(91,415)**	**23,021**

Prior Year	*Brought Forward*	*Income*	*Expenditure*	*Carried Forward*
	£	*£*	*£*	*£*
Unrestricted fund				
General fund	*11,306*	*39,581*	*(10,538)*	*40,349*
Restricted fund				
RNLI fund	*25,290*	-	-	25,290
	36,596	*39,581*	*(10,538)*	*65,639*

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10. Analysis of Net Assets Between Funds

Current Year	**Restricted Funds at 2025 £**	**Unrestricted Funds at 2025 £**	**Total Funds at 2025 £**	**Total Funds at 2024 £**
Current assets	-	23,021	23,021	67,852
Creditors:amounts falling due within one year	-	-	-	(2,213)
		23,021	**23,021**	**65,639**

Prior Year	*Restricted Funds at* **2024** *£*	*Unrestricted Funds at* **2024** *£*	*Total Funds at* **2024** *£*	*Total Funds at* **2023** *£*
Current assets	*25,290*	*42,562*	67,852	*36,596*
Creditors:amounts falling due within one year	-	*(2,213)*	(2,213)	-
	25,290	*40,349*	*65,639*	*36,596*

11. Trustees' remuneration and expenses

Neither Trustees, nor any person connected with them, received any remuneration or other benefits for either year. None of the Trustees were reimbursed in either year for any expenses incurred in fulfilling their trustee duties. (2024:£Nil)

12. Related Party Transactions

The Charity has not undertaken any related party transactions during the financial year and at the Balance Sheet date there are no balances outstanding with any related parties of the Charity. (2024:£Nil)

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