

**BELFAST LOUGH SAILABILITY
TRUSTEES REPORT
Year ended 31 December 2025**

TRUSTEES' ANNUAL REPORT

The Trustees present their report and the unaudited financial statements of the charity for the year ended 31st December 2025. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities " (FRS 102 Section 1A) in preparing the annual report and financial statements of the charity.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the financial statements and applicable accounting standards, 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 issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102 Section 1A), the charity's governing document, the Charities Act (Northern Ireland) 2008, Charities Act (Northern Ireland) 2013, The Charities (Accounts and Reports) Regulations (Northern Ireland) 2015 and UK Generally Accepted Practice.

TRUSTEES OF THE CHARITY

The trustees who have served during the year were as follows:

Mr A Bisp	Chairperson
Mr D Goodfield	Vice Chairperson
Ms A Blair	Honorary Secretary
Mr J Kinner	Honorary Treasurer

REFERENCE AND ADMINISTRATIVE DETAILS

The registered name of the charity is Belfast Lough Sailability, charity registration number: NIC101461

Principal office	Marina Building, 3 Quayside, Carrickfergus, BT38 8BE
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The trustees	Mr A Bisp	Chairperson
	Mr D Goodfield	Vice Chairperson
	Ms A Blair	Honorary Secretary
	Mr J Kinner	Honorary Treasurer

**BELFAST LOUGH SAILABILITY
TRUSTEES REPORT
Year ended 31 December 2025**

Bankers	Danske Bank Donegal Sq West Belfast Co Antrim BT1 6JS	The Co-operative Bank - Business Business Customer Services PO Box 4931 Swindon SN4 4PL
Independent examiner	Simon Hopper F.C.A. Hopper & Co 6 Doagh Road Ballyclare BT39 9BG	

STRUCTURE AND MANAGEMENT

Governing Document

Belfast Lough Sailability (BLS) is a charity registered with the Charity Commission for Northern Ireland. Its operations are governed by a Trust Deed. The Trustees named above oversee the charity's activities and finances and decide how it will achieve its objectives.

DESCRIPTION AND PURPOSE

BLS recognises sailing and power boating as therapeutic exercises benefiting those with physical, mental and learning difficulties. Its activities include training, recreation and competition; and the protection and preservation of health and safety. As a RYA Recognised Training Centre (RTC), BLS provides instruction in sailing, powerboating and other skills. BLS supports the local community by providing safety boats & trained crews at open sea water events.

ACTIVITIES AND OBJECTIVES

BLS has a fleet of 9 sail boats and 4 power boats. Working from Carrickfergus Marina and Harbour, BLS provides sailing & boating opportunities to people with disabilities and from disadvantaged backgrounds (participants). Participants can choose to enjoy recreational or leisure boating, undertake training & education or compete in competitions. BLS has a team of qualified instructors to provide RYA internationally recognised qualifications in sailing/powerboating, first aid, VHF radio, navigation & disability awareness. BLS also proactively promotes volunteering opportunities to enhance a sense of

**BELFAST LOUGH SAILABILITY
TRUSTEES REPORT (cont'd)
Year ended 31 December 2025**

inclusion and self-worth in its members. Our activities promote social inclusion, increase confidence and self-esteem and promote community values along with many added health benefits. Our RYA RTC provides education and training to people of all abilities and backgrounds through the delivery of an annual training programme of activity to develop members' skills.

ACHIEVEMENTS AND PERFORMANCE

BLS delivers its activities in the following five key areas:-

1. Members' & Open Sessions
 - Weekly Saturday morning sessions (all year round)
 - Weekly Wednesday evening sessions (May-September)
2. Group Visits from Special Needs Schools and Adult Centres (May-September)
3. Training and Development
4. Hosting Events
5. Community Support

These experiences raise awareness of accessible boating, breaking down barriers between people with disabilities and able-bodied, and promotes boating as an active healthy sport.

During 2025, BLS' achievements included but was not limited to:-

Increase In Membership

- Through the delivery of its activities in the five key areas noted above, BLS actively recruits new members to accessible boating.
- During 2025 membership increased to 159 members (2024: 149).

Group Visits

- BLS continued to provide 'out of the norm' activities to special needs schools and adult centres over the summer months; enabling each individual to participate in an active, healthy activity.
- These experiences improve quality of life and builds a stronger community spirit amongst BLS members and visiting group members.
- During 2025, BLS increased its reach by providing 3,364 (2024: 3,218) on the water experiences to individuals with disabilities and their carers.

**BELFAST LOUGH SAILABILITY
TRUSTEES REPORT (cont'd)
Year ended 31 December 2025**

Training & Development Programme

- May-September. Bespoke training sessions were provided in the Hansa 303s & Hawk 20s to develop sailors' skills to compete in regattas organised by the three Sailability Centres in NI.
- This training has increased our members' confidence significantly, increasing their ability to compete in racing, and increasing their desire to develop their skills further.

RYA Accredited Awards

Through BLS' bespoke training programme, and external training, participants and volunteers were able to develop their skills to attain RYA accredited awards and certificates.

They include the following:-

- 2 x RYA Hoist Operators instructor Certificates
- 22 x RYA Disability Awareness Certificates
- 13 x RYA Sailability & Powerability Logbook Certificates including 3 Gold Awards

Maintenance of Fleet

- The 2025 season started in earnest with essential maintenance being carried out on Saturday mornings over the winter months to ensure all craft and equipment were fully operational for the commencement of on the water activities.
- The BLS motor launch Searover had a full refurbishment carried out to make the boat fully operational and as new for the 2025 season and beyond.
- Rosy had essential repairs carried out prior to the 2025 season.
- October – December. Winterisation of fleet and essential maintenance commenced to make ready the fleet for the 2026 season.

Events

- On 28th June, BLS hosted the RYA Belfast Lough Sailability Regatta with competitors travelling from Lough Erne and Lough Foyle Sailability centres to compete at Carrickfergus.
- On 2nd June, BLS members and boats travelled to Lough Erne Yacht Club to compete against Lough Erne Sailability and Lough Foyle Sailability members.
- On 16th August BLS members and boats travelled to Greencastle in Donegal to compete in the Lough Foyle Sailability Regatta and were delighted to win the event.

**BELFAST LOUGH SAILABILITY
TRUSTEES REPORT (cont'd)
Year ended 31 December 2025**

- On 5th September, BLS members and boats travelled to Belfast Harbour to provide sailing activities and tours to members of the public attending the Belfast Maritime Festival.
- On 18th October BLS held its Annual Recognition Event, to recognise the fantastic achievements and commitment of its participants and volunteers over the year.
 - 15 x RYA Certificates were presented
 - 6 x BLS Recognition Certificates were presented
 - 7 x BLS Perpetual Trophies were presented

Community Support

BLS provided safety cover and volunteer support at a number of events across Belfast Lough to support the local community and in particular for events hosted by Carrickfergus Sailing Club.

PUBLIC BENEFIT STATEMENT

The Trustees and Management Committee of BLS confirm that they have had due regard for the guidance produced on public benefit by the Charity Commission for Northern Ireland and are pleased to report that during the year the charity has continued to provide public benefits through the programmes, activities and services offered. In particular, the Trustees consider how planned activities will contribute to the aims and objectives they have set out.

FINANCIAL REVIEW

The charity returned a surplus of £23,955 (2024: surplus £11,955) for the year. As at 31 December 2025, the charity has funds carried forward of £204,578 (2024: £180,623).

GOING CONCERN

The activities of the charity is dependent on ongoing fundraising activities. The Trustees are of the opinion that the charity has sufficient resources at the date of approval of these financial statements to meet commitments which will arise in the year from the date of signing this report.

**BELFAST LOUGH SAILABILITY
TRUSTEES REPORT (cont'd)
Year ended 31 December 2025**

RESERVES POLICY

The Charity aims to retain 'free' reserves i.e. those unrestricted reserves not designated for capital purposes, for a minimum one year's expenditure. The trustees consider that this ensures that in the event of a significant drop in funding they will be able to continue activities while working to source alternative funding. The charity 'free' reserves as at 31 December amounted to £39,467 and are slightly above the trustees target of £35,015.

RESPONSIBILITIES IN RESPECT OF THE FINANCIAL STATEMENTS

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Charity law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for 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 2019 (FRS 102);
- make judgements and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material 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 to operate.

The trustees are responsible for keeping adequate 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 (Northern Ireland) 2008 and Charities Act (Northern Ireland) 2013 and Charities (Accounts and Reports) Regulations (Northern Ireland) 2015. 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.

The trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

**BELFAST LOUGH SAILABILITY
TRUSTEES REPORT (cont'd)
Year ended 31 December 2025**

RISK REVIEW

A review of major risks has been undertaken by the Trustees and systems and procedures implemented to manage identified risks. The principal risks are in relation to the likelihood of reputational damage and financial risks associated with the expectation of ongoing financial support from funders. These risks are mitigated by the Trustees regularly monitoring the various activities of the charity at stated meetings and by reviewing available funding streams.

FUTURE PLANS

It is the Trustees' intention to develop the present activities of the charity with a focus on:-

- Increase the number of people with disabilities participating in BLS activities.
- Increase the number of volunteers supporting people with disabilities.
- Continue a programme of bespoke training at a pace that suits the individual aligning with the RYA Sailability & Powerability Logbook Scheme.
- Provide RYA accredited courses to all members.
- Secure funding to refurbish Rosy.
- Provide community support to other organisations.

Disclosure of Information to Independent Examiner

So far as each of the Trustees in office at the date of approval of these financial statements is aware:

- there is no relevant audit information of which the charity's independent examiner is unaware; and
- they have taken all the steps that they ought to have taken as trustees in order to make themselves aware of any relevant information for the independent examination and to establish that the charity's independent examiner is aware of that information.

Independent Examiner

Hopper & Co., have indicated their willingness to remain in office and a resolution for their re-election will be proposed at the forthcoming Annual General Meeting.

Approved by the trustees at a meeting on 25 March 2026 and signed on its behalf by:



Ms A Blair
Trustee