

# Severn Area Rescue Association Annual Report and Accounts 2025

# SARA



Multi-Disciplinary Volunteer Search and  
Rescue Team with Fifty Years of  
Lifeboat Service on the River Severn



Registered Charity CIO 1193634

SARA

# FOREWORD

I am pleased to report that 2025 has been a steady and productive year for Severn Area Rescue Association, with 112 operations carried out across land search, lifeboat, inland water, flood response, and rope rescue disciplines. These figures reflect not only the continued demand for SARA's services, but also the breadth of capability now delivered by its volunteers. Flooding remains an ever-present and destructive threat to communities along the Severn and beyond, and SARA's readiness to respond is as vital today as it has been since the organisation's foundation.

Operational capability has been further strengthened this year with the successful introduction of the new Incident Command Unit (South). This vehicle has already had a significant impact on the efficiency and coordination of operations, and its value has been clearly recognised by partner emergency services. I would like to extend particular thanks to Kathy Donaldson and her team for the enormous effort involved in its development, conversion and deployment. Alongside this, I am encouraged by continued investment in people, with new team and search party leaders, helms and instructors being developed, and new operational and auxiliary members joining the organisation and being trained, ensuring experience is matched by a strong pipeline of new talent.

Considerable progress has also been made in developing SARA's future capabilities. I was particularly delighted to see SARA enhance its flood rescue resilience through the development of a dedicated team of MOD2 Flood First Responders in the Cotswolds, providing valuable support both locally and to neighbouring stations and agencies. As flooding events become more frequent and severe, this capability is of great importance to the communities SARA serves.

I am also delighted to see the continued development of the SARA Dog Unit during 2025. I am proud that the Bathurst Estate have been able to support this work by providing training environments to support the team's development. The emergence of both land and water search dog capabilities represents an incredibly exciting step forward for SARA.

The organisation itself has continued to evolve. The revised executive arrangements agreed at the 2025 AGM are now firmly in place and operating successfully, providing a structure well suited to the scale and diversity of SARA's activities.

My husband and I are once again proud to host the annual SARA Trail Run in Cirencester Park and to support training exercises across the Estate. Fundraising events such as these remain essential, not only in sustaining SARA financially, but also in strengthening the connection between volunteers and the communities they serve, and I would like to thank all who fundraise, and indeed donate towards this essential mission.

Finally, I wish to extend my sincere thanks to all members, operational, auxiliary and trainees for the extraordinary commitment you give week in and week out. You devote your time, skill and energy as volunteers, without expectation of reward, and the service you collectively provide is truly something to be proud of.

The Rt. Hon. The Countess Bathurst



**In 2025, SARA volunteers attended  
112 separate operations:**



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## Reference and Administrative Details

The Severn Area Rescue Association is the largest independent multi-disciplinary volunteer search and rescue team in the UK. It is also the largest independent lifeboat service in the UK, second only to the RNLI, with 14 operational boats, of which five are declared lifeboats, and approximately 250 personnel.

Registered Charity CIO Number	1193634
Registered Address	The Lifeboat Station, Beachley, Chepstow, NP16 7HH
Independent Accounts Examiner	Helen Tinsley FCCA, Azets, Wolverhampton
Bankers	Lloyds Bank Plc

## Objectives

The objects of the Association, as stated in its Constitution are:

1. The protection of life and property by the provision and maintenance of a rescue service (incorporating both marine operations and land operations) with, in particular, specialist skills in swiftwater / flood, land search, lifeboats, rescue boats, marine rescue and cliff rescue;
2. To assist Government Departments and Agencies and County and Local Authorities in their provision of emergency services; and
3. To advance public education in outdoor safety, particularly in and around water.

The Association is non-profit making, and financed by voluntary contributions, grants from any public or private organisations, and any such fundraising activities or commercial arrangements as the Executive Committee recommends to the Trustees.

## The Achievement of the Objects of the Charity

The strategy and policies followed by the Board, Executive and Senior Leadership Team during the course of 2025 have met the objects of the Charity in the following ways:

- Through the Association's 7 rescue stations and one sub-station attending 112 callouts during the year, all tasked by the principal emergency services.
- Through the provision of Water Safety scenarios for schools and other interested groups to raise awareness for everyone, especially children, to become more 'water aware'.
- Through the ongoing provision of recognised training courses held both internally and externally to promote the professionalism of the organisation.

The Trustees have given due regard to the guidance from the Charity Commission on public benefit and consulted with the emergency services across the relevant area, and are satisfied that the objectives and activities of SARA provide a public benefit.

## Structure, Governance and Management

SARA is governed by its Constitution. Certain 'non-executive' powers are reserved for the Board of Trustees with specific powers delegated to the Executive. The Trustees have final overall legal responsibility for the organisation and its governance. Non-Executive Trustees serve for a term of three years, being appointed at the Annual General Meeting; the CEO, Deputy CEO and the CFO are ex-officio Trustees.

The Trustees of the CIO in the year were:

Keith Beckett (Chair of Trustees)  
Mark Carwardine (Chief Executive Officer)  
Judith Harvey  
Gareth Raymond  
Ian Morgan (to March 2025)  
Shaun Egan (Deputy CEO)  
Richard Newhouse (CFO, to March 2025)  
Chris Burgess (CFO, from March 2025)

Until March 2025 the Executive Committee was responsible to the Trustees for running the Association. At the March AGM, this structure was replaced with a Senior Leadership Team ('SLT'), which is now responsible to the Trustees for the overall running of the association in relation to all financial, safety, legal and operational matters. Its members during the year from March were:

Chief Executive Officer (CEO)	Mark Carwardine
Deputy CEO	Shaun Egan
Chief Financial Officer (CFO)	Chris Burgess
General Executive Officer	David Hill
Chief Operating Officer	Dave Palmer
Director of Rescue Operations	Richard Dainty
Director of Training	Jordan Stevens
Fundraising Officer	vacancy
Association Secretary	Sally Holloway

Additional technical and specialist managers were co-opted at the Executive level being:

Executive Land Search Manager	John Dutton to Mar 25, thence Ian Roberts
Executive Rope Rescue Officer	Andy Torbet
Executive Inland Water Officer	Matt Davies
Medical Officer	Dr Jon Dallimore
Wellbeing Officer	Martin Holloway
Communications Equipment Manager	Chris Thornton
PR Officer	Richard Newhouse

The Committees for the Beachley, Newport, Tewkesbury, Sharpness, Upton, Cotswolds and Wyre Forest Rescue Stations, led by a General Manager are responsible for the day-to-day running of their respective Station.

## The Operations of the Charity

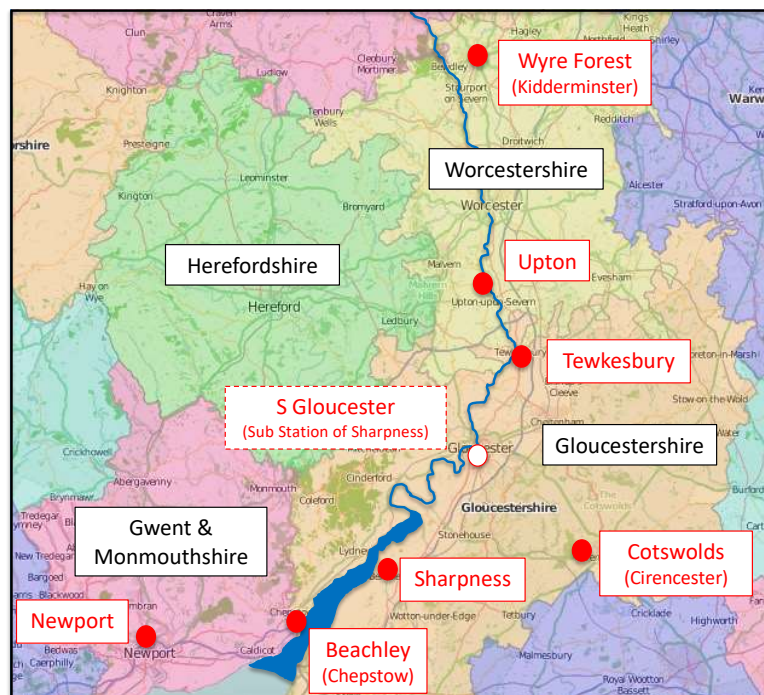
SARA's Mission Statement is:

To protect life and property through the provision of a professionally trained, specialist rescue service for marine, flood and land search incidents

The principal area of marine operations comprises the Bristol Channel and the Severn, Wye, Avon, and Usk rivers. Typical situations involved vessels suffering breakdown or damage by grounding, becoming lost in severely restricted visibility - a particularly dangerous situation in the tidal Severn - and searching for missing people. As a Lifeboat Organisation, SARA complies with the Rescue Boat Code of Practice (RBCP) and is a founder member of the National Independent Lifeboat Association (NILA).

Inland operations extend to the West of England and the Midlands and South-East Wales. SARA is an Associate Member of Mountain Rescue England and Wales (MREW) and is part of the South West England Rescue Association (SWERA). SARA's technical and flood rescue standards are assured by qualifications from Rescue3Europe, which comply with national standards

SARA works closely with the statutory emergency services – Police, Fire & Rescue and Ambulance Services, likewise HM Coastguard – also with neighbouring and related volunteer rescue organisations. These particularly include the RNLI at Portishead, Penarth and Barry, the Coastguard helicopter based at St Athan, Longtown Mountain Rescue Team and the South Wales Search and Rescue Dogs Association (SARDA(SW)), to name just a few. There is a strong mutual relationship with Gloucester Cave Rescue (GCRG) whose members often participate in land search operations as integrated search party members. Further details of SARA's operational roles are provided in the Annex.



The SARA Rescue Stations

## Why SARA? A Short History!

The inaugural meeting to form the organisation which became SARA was held in 1973, and the charity was formally created in 1976, as 'The Severn Auxiliary Rescue Association', auxiliary to the Coastguard. Its headquarters were at Tutshill - near the current Beachley station. At this time the RNLI did not cover river estuaries, such as the River Severn. There was felt to be a need for rescue organisation responsible for this hazardous stretch of river, particularly following the closure of the Aust Ferry after the opening of the Severn Bridge in 1966. In 1985 SARA also became an official Mountain Rescue Team in the role of Cliff Rescue for the Wye Valley, and SARA Beachley Rescue Station was designated as a 'Mountain Rescue Post'.

In 1986 a second station was opened at Sharpness, primarily in response to a tragic loss of life in the Sharpness area and the name of the organisation was amended to what it is today. A station was opened at Wyre Forest in 2004, to cover the upper Severn area. In 2014 Wyre Forest Station moved into the Fire Station at Kidderminster, under a co-hosting arrangement, and in early 2021 moved again into the new Kidderminster Tri-Service 'Emergency Hub' Station.

In 2011, following major flooding, a Joint 'Water Rescue Centre' opened in Tewkesbury, as a strategic alliance between Gloucester Fire & Rescue Service, SARA and Gloucestershire County Council, and the new SARA Tewkesbury Station became SARA's fourth.

For many years, emergencies in Newport were attended to by crew from SARA Beachley. In 2014 an equipment hub was placed in Newport, and in 2015 a base was established at Malpas Fire Station. Following a major bequest, new boats were purchased in 2016 and the Newport Lifeboat Station was established, within the Malpas Fire Station, becoming independent from Beachley in 2019.

The small independent 'Water Emergency Incident Response' (WEIR) team at Upton-upon-Severn elected in 2019 to merge with SARA, forming SARA Upton Station in 2020. SARA's seventh station SARA Cotswolds, based at Cirencester Fire Station, was established in mid-2021 to provide a base in eastern Gloucestershire, initially for land search and now extended to rope and flood response.

In January 2021 the SARA Charity (#505504) transitioned to become a Charitable Incorporated organisation (CIO). The management of the organisation transitioned during 2025 to formalising a small 'Senior Leadership Team' to manage the routine running of the association on behalf of the Board.



Training in Flood Rescue, in the River Wye in Chepstow in April



The same boat, being used to evacuate residents to safety in flooded Monmouth in November

## Chair of Trustees' Report

SARA has had another incredibly successful year in 2025, delivering much needed and appreciated lifesaving services to our local community.

After the AGM in 2025, I was delighted and proud to be able to serve for a further term as your Chair of Trustees. On behalf of myself, and all the Board of Trustees, I would like to take this opportunity to thank all members of SARA for the incredible dedication, professionalism and sheer hard work that adds up to make SARA so effective and well respected.

In what has been a challenging economic environment for the Charity Sector, SARA has remained healthy and resilient financially; largely thanks to the work of all of those that put the time and effort into our fundraising activities. The Board has reviewed our Reserves strategy and continues to support the operation of a Major Asset Replacement Fund that ensures that we are looking ahead and preparing for future outlay.

2025 has also been a year of bringing our Strategy to life, and of making improvements to our executive management structure. These changes are improving our effectiveness as an organisation, and making the very best use of the time that our volunteers can give to the myriad of tasks required to run SARA successfully. The Board also continue to champion strongly our 'Members Code', represented by the acronym SEARCH: Safety, Equality, Attitude, Respect, Care, and Honesty. It serves us well and is a constant reminder of the underpinning attributes that make us successful as an organisation staffed wholly by volunteers.

I very much look forward to what we can achieve together in 2026 as we continue to support the statutory lifesaving authorities and provide a vital service to the public.

Keith Beckett CBE FREng  
Chair of Board of Trustees





Sharpness' SARA Lifeboat 4 at Speed



Some recently qualified members of Beachley's Land Search Team

## CEO Report on 2025

As I write this at the start of 2026, our teams have not long concluded two searches which I feel demonstrate what we stand for. At both Tewkesbury and Cwmbran, we had been called out to reliable reports of someone sadly entering a river and then disappearing from sight. At the time of the incident and then for many days following, teams from across SARA were involved in searching for these two people. This period was characterised by significant rainfall, so the rivers rose and fell dramatically, and the searching was difficult and hazardous. Nevertheless, our teams persevered, working closely with the police and other emergency services.

Both were eventually brought to their sad conclusion - in the Cwmbran case on the 10th detailed search - thus enabling the families to have some closure. I am very grateful to the SARA volunteers, and their families, for their commitment in these operations and all of the others throughout the year.

For me the early part of the year was dominated by the organisational changes. After many years, and some long discussions, we decided to move away from having an executive committee comprising all the officers, which had reached around 25 in total. As proposed to and agreed at the March AGM we now have a much smaller 'Senior Leadership Team' (SLT) which runs the association. This has included creating new roles responsible for our Rescue Operations, our Training and for our general Operations. I was also delighted to on-board Chris Burgess as CFO. He joined us with considerable business experience, and has quickly found his way into our organisation and is making a significant contribution

SARA is a member of both MREW and NILA. Our membership of MREW is as an associate member, since the MREW transitioned to being a CIO in 2019. We remain keen to regain full member status and to increase the knowledge of SARA within MREW. To that end we hosted a visit from their Chief Executive Mike Park MBE in June. Following good feedback from the visit and some other conversations, we submitted a formal application for full membership in November. At the time of writing this application is pending consideration.



Deputy CEO Shaun Egan (centre) representing NILA at the All Party Parliamentary Group for Search and Rescue

Shaun Egan, our deputy CEO, was accepted as a trustee of NILA in April. He has been particularly active since then in helping to represent NILA at the new All-Party Parliamentary Group (APPG) for Search and Rescue, attending meetings there alongside representatives for MREW, Cave and Lowland organisations. The very welcome announcement that the government would remove the requirement for search and rescue vehicles to pay road tax ('VED') was as a result of successful lobbying coordinated by this forum.

We have tried to proactively manage our good relationships with our tasking authorities. There was a 'very good' declared facility audit visit by the HM Coastguard team at Beachley, Sharpness and Newport in March, and we were able to have some very useful discussions.



The HM Coastguard Team with SARA 1 and the Beachley Leadership during an Inspection Visit

Our SARA Wyre Forest team has always been a slight anomaly in providing a Land Search but not a rope rescue capability. We have had a series of discussions with the tasking authorities in this regard, and in the autumn Herefordshire and Worcestershire fire service confirmed that they do have a requirement for SARA to develop a rope rescue capability in the north part of our area. Developing this based at our Wyre Forest station will be a key focus in 2026.

Our attendance at Emergency Service forums was amply rewarded with invitations to major exercises and other activities. A large train crash exercise organised by Gloucestershire Fire & Rescue was a highlight, with SARA providing the entire medical first response for over 100 'badly injured' exercise casualties. Not content with that, when one of the exercise casualties suffered a real medical emergency, the team then provided real casualty care, including medication, for an extended period until an actual ambulance arrived.

We were also again grateful to Avon & Somerset LRF for organising flood response training at Cardiff International White Water twice this November. Responders from across SARA always find these sessions very valuable.

This year we were able to equip the Cotswolds station with a flood response team, and they are now trained and equipped to the official 'DEFRA Mod 2' standards. In part this was due to reallocating some surplus equipment from other stations. We also bought a 4x4 vehicle for the Cotswolds station, so that they now have a satisfactory station fleet with a transit crew-van and a 4x4, both fully liveried.

I'm delighted with the current state of our vehicle fleet. Late in 2025 we bought a replacement 4x4 for SARA Tewkesbury, which has now come into service and replaces the ageing Land Rover there. This completes the urgent need to refresh our vehicle fleet.

We decided to invest in replacing the engines for one of our primary lifeboats, SARA Lifeboat 1, and in January that went off to Delta to receive new 4-stroke engines to replace the 10-year old 2-strokes. Not to be outdone, at Sharpness we replaced the entire stock of lifeboat helmets and have invested in on-board helmet communications on both SARA Lifeboats 2 and 4. We also disposed of the training boat at SARA Sharpness and the hovercraft neither of which had operational justification.

Dr John Dutton retired this year from the role of Executive Land Search Manager, a role which he has held for 15 years. During this time, he built the significant and highly professional land search capability which we have today and the Board is hugely grateful for his contribution. He continues to play a role in the leadership of the land search operation, both behind the scenes and as an active Search Manager.

Another huge achievement was Hannah Lowe, one of our team doctors from SARA Wyre Forest, completing the Montane Winter Spine Race MRT Challenger in January, the first SARA member to do so. Then in June she placed 3rd in the Montane Summer Spine MRT Challenge North. Well done Hannah!



John Dutton with his presentations for 15 years' service as Executive Land Search Manager



The awesome Hannah Lowe, who completed the Winter Spine Race MRT Challenger South

Internal training remains the main focus of our preparation for operations. Amongst many other achievements, we were delighted this year to have two members from SARA Tewkesbury qualify as additional Swiftwater & Flood Rescue Instructors, filling a long-standing gap at Tewkesbury which for some years has had to be covered by instructor members from elsewhere.

A focus for this year was revising and standardising the requirement for ongoing training for Lifeboat crew across our three lifeboat stations. Unlike other disciplines, lifeboat operations are very much station-focused, and different schemes had evolved. The lifeboat training design was very collaborative and has established a pattern which we will now extend out to other disciplines.

This year we have continued to play an active role in our regional rescue association SWERA. Teams from SARA attended medical, rope, and swiftwater training sessions organised by SWERA, and we are currently planning for SARA to host a regional training day later in 2026. During the year SARA members attended a number of operations, as well as training exercises, in support of SWERA teams and they have supported ours.

During 2025 the SARA Dog Unit continued to develop. The two dog teams officially accepted for training by NSARDA have continued to develop their skills in searching areas of woodland, heath and farmland for live people. It is hoped that in Autumn of 2026 these two dogs will be ready for assessment. There are a further three aspirant 'area live find' search dog teams in training. Additionally, we now have an aspirant water search dog team who are close to passing the tests to become an accepted NSARDA trainee team. This dog team will look for people subsurface and will be an exciting development for us.

Water safety education continues to be an important aspect of our operations which is very important and easy to overlook. At our Beachley station, Tyler took on responsibility and initiated a program of visits and talks to schools across a wide area. It was not long before this was recognised by the public. He was proposed for and then awarded the Captain Robert Nairac Award of the Royal Society of St George, which was presented by the Lord Lieutenant of Gloucestershire at a Ceremony in Gloucester. And then, as a result of that, he was invited to a garden party at Buckingham Palace! Possibly the first serving member to be so invited as a result of the SARA service. I was rather envious, but it was thoroughly well deserved.



Tyler receiving the Captain Nairac Award from the Lord Lieutenant of Gloucestershire, and then at a Buckingham Palace Garden Party

Our operational and auxiliary team members invest enormous effort in the fundraising activity that sustains everything we do. This year, that work has again encompassed running races, concerts, dinners, raffles, open days, a golf day and much more. We are deeply grateful to the many individuals and organisations across our community whose generous support makes this service possible.

None of it would be possible, either, without the steadfast support of our volunteers' families. Behind every member who responds to a call-out is a partner, parent or child who lets them go — often at short notice, often in challenging circumstances, and invariably without complaint. On behalf of the whole organisation, I extend my sincere gratitude to each and every one of them.

Mark Carwardine  
Chief Executive Officer



The CEO in his happy place, on a Rope Rescue training exercise at Wintours Leap in the Wye Valley



One of our local MPs being taken out on SARA Lifeboat 1



At the summit of Cairngorm, during Winter Training in February

## Fundraising

SARA raises funds for services through applications to charitable foundations and trusts, bids for appropriate statutory contracts, supported by individual and corporate donations, and community fundraising activities and support.

SARA is registered with the Fundraising Regulator, has a Fundraising Complaints Policy and Procedure and adheres to The Code of Fundraising Practice. Any Fundraising Complaints received by the charity are recorded and acted upon as set out in the procedure. There were no complaints received about fundraising, or any other matters, during 2025.

SARA has no paid fundraisers and does not pay for the services of any fundraising organisation or people.

## Review of Risks

The Trustees and Executive Committee conduct an ongoing review of the major risks to which the charity is exposed, and processes and controls are in place to mitigate those risks.

The Association has Standard Operating Procedures which each member must follow. Whilst SARA is not bound by the Health & Safety at Work Act 1974 (as it is part of Mountain Rescue England & Wales (MREW) which is exempt from the above Act), the Trustees' policy is that the Association should use this legislation as 'good practice' for SARA operations.

SARA carries insurance policies to cover health and safety risks, include some insurance cover provided through policies arranged by Mountain Rescue England & Wales (MREW). The Executive Committee continues to monitor Insurance policies to ensure they are adequate for SARA's purposes.

## Reserves Strategy

As an organisation providing emergency search and rescue services, SARA must be able to repair and replace critical operational equipment immediately — lives depend on it. The Trustees' reserves policy is therefore designed to ensure the Charity maintains the financial capacity to safeguard service delivery against significant unforeseeable changes in income or expenditure.

The Trustees' policy is to maintain unrestricted cash reserves equivalent to approximately five to six months of actual operational running costs excluding depreciation (circa. £100,000 to £125,000) providing working capital to manage fluctuations in income. At 31 December 2025, free unrestricted cash stood at £101,065

In addition, the Charity holds designated reserves totalling £130,218 to part fund planned capital expenditure on operational assets, including replacement vessels, vehicles and PPE. Restricted funds of £96,803 are held for specific named projects including vessel maintenance, training, rescue PPE and station development, as directed by donors, and are not available for general use. Fixed assets with a net book value of £309,683 are held for Search and Rescue operations and are therefore not available to fund operational costs. The Trustees consider the overall level of reserves to be appropriate given the Charity's reliance on irregular income streams and its significant ongoing capital commitments.



SARA Lifeboat 2, Lifeboat 4 and SARA 18 from SARA Sharpness, at their popular Open Day in August



The happy Sharpness Team once the Open Day was finished!



A visit and cheque presentation at SARA Beachley



Festive Tesco staff aboard SARA Lifeboat 3 at the start of a Christmas fundraising collection

## Financial Review

2025 has been another year of development for SARA which has seen continued significant investment in the Charity's assets.

During the year, two new Ford Rangers were acquired (for Cotswolds and Tewkesbury) as well as a new Launch Tractor and two new engines for SARA 1 at Beachley. In addition, there was a significant investment – funded entirely through local fundraising - in the new Helmet Communications system at Sharpness.

Grants, donations and legacies provide a vital income stream, alongside local fundraising activities, and are key elements in covering the Charity's running costs and supporting its investment plans. We are very grateful to all parties who have supported the Charity during the year and, of course, for the ongoing substantial efforts of the local station fundraising teams

The disposal of redundant assets has also contributed some welcome funds during the course of 2025, with further such assets to be disposed of during 2026.

As well as income generation, cost control is a vital component in ensuring that SARA's finances remain robust. Whilst we continue to invest heavily in PPE for members, other costs have been well controlled during the course of the year.

I am pleased to report that the Charity ended the financial year in a robust financial position with overall cash balances of £328,000 and net assets / reserves of £655,000. A high level of cash and reserves is critical to the ongoing success of the Charity given the significant investment that will be required to maintain and improve the Charity's assets in the coming years.

In December 2025, the Trustees reconfirmed a target for unrestricted cash reserves of £100,000. This target has been achieved whilst increasing the Major Asset Fund to £110,000 (following the investment of some of the 2024 balance during the year) and designating a further £20,000 in total to PPE funds.

Restricted funds at the year end, totalled £97,000 with the most significant elements representing monies raised for the Beachley Tractor Shed and for improvements (including a new engine) to Newport's SARA Lifeboat 14.

Although total unrestricted funds stand at £558,576, the majority of this is represented by fixed assets in operational use and funds designated by the Trustees for specific future purposes. Free unrestricted cash reserves available for general use amount to approximately £101,000, which is within the range agreed as part of the Charity's Reserves Strategy.

Many thanks to all of those SARA members, and other partners, who have assisted me during my first year with the Charity. Your support has been invaluable and very much appreciated.

Chris Burgess  
Chief Financial Officer





Working with air ambulance, road ambulance and coastguard personnel on a multi-agency training exercise in July



SARA Lifeboat 1 rescuing a disabled yacht in May

## INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF SARA

I report to the Trustees on my examination of the financial statements of Severn Area Rescue Association (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 financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

### Independent Examiner's Statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, which is one of the listed bodies.

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 financial statements do not accord with those records; or
3. the financial statements 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.

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 financial statements to be reached.

Azets

Helen Tinsley FCCA  
Azets  
First Floor  
St David's Court  
Union Street  
Wolverhampton  
WV1 3JE

Dated: 11 May 2026

**STATEMENT OF FINANCIAL ACTIVITIES  
INCLUDING INCOME AND EXPENDITURE ACCOUNT**

**FOR THE YEAR ENDED 31 DECEMBER 2025**

		Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	Notes	2025 £	2025 £	2025 £	2024 £	2024 £	2024 £
<b>Income and endowments from:</b>							
Donations and legacies	3	107,450	163,581	271,031	155,168	80,167	235,335
Charitable activities	4	71,390	10,876	82,266	85,082	13,667	98,749
Other trading activities	5	384	-	384	620	-	620
Investments	6	8,662	-	8,662	6,757	-	6,757
Other income	7	41,613	-	41,613	1,303	-	1,303
<b>Total income</b>		<u>229,499</u>	<u>174,457</u>	<u>403,956</u>	<u>248,930</u>	<u>93,834</u>	<u>342,764</u>
<b>Expenditure on:</b>							
Raising funds	8	10,749	-	10,749	10,460	2,258	12,718
Charitable activities	9	228,540	71,342	299,882	246,395	56,729	303,124
<b>Total expenditure</b>		<u>239,289</u>	<u>71,342</u>	<u>310,631</u>	<u>256,855</u>	<u>58,987</u>	<u>315,842</u>
<b>Net income/(expenditure)</b>		(9,790)	103,115	93,325	(7,925)	34,847	26,922
Transfers between funds		88,396	(88,396)	-	131	(131)	-
<b>Net movement in funds</b>	11	78,606	14,719	93,325	(7,794)	34,716	26,922
<b>Reconciliation of funds:</b>							
Fund balances at 1 January 2025		479,970	82,084	562,054	487,764	47,368	535,132
<b>Fund balances at 31 December 2025</b>		<u>558,576</u>	<u>96,803</u>	<u>655,379</u>	<u>479,970</u>	<u>82,084</u>	<u>562,054</u>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

# SEVERN AREA RESCUE ASSOCIATION

## BALANCE SHEET

AS AT 31 DECEMBER 2025

	Notes	2025		2024	
		£	£	£	£
<b>Fixed assets</b>					
Tangible assets	15		309,683		236,501
<b>Current assets</b>					
Debtors	16	32,768		26,813	
Cash at bank and in hand		328,086		304,491	
		<u>360,854</u>		<u>331,304</u>	
<b>Creditors: amounts falling due within one year</b>	17	<u>(15,158)</u>		<u>(5,751)</u>	
<b>Net current assets</b>			<u>345,696</u>		<u>325,553</u>
<b>Total assets less current liabilities</b>			<u>655,379</u>		<u>562,054</u>
<b>The funds of the charity</b>					
Restricted income funds	18		96,803		82,084
Unrestricted funds	19		558,576		479,970
			<u>655,379</u>		<u>562,054</u>

The financial statements were approved by the trustees on 23 APRIL 2026

  
.....  
Mr C Burgess  
Trustee

## NOTES TO THE FINANCIAL STATEMENTS

### FOR THE YEAR ENDED 31 DECEMBER 2025

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#### 1 Accounting policies

##### Charity information

The Severn Area Rescue Association, also known as SARA is the largest independent multi-disciplinary volunteer search and rescue team in the UK. SARA is also the largest independent lifeboat service in the UK, second only to the RNLI.

#### 1.1 Accounting convention

The financial statements have been prepared in accordance with the SARA constitution, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "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 charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The accounts are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £1.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

#### 1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

#### 1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives unless the funds have been designated for other purposes.

Designated funds are set aside by the trustees as a form of Unrestricted Fund, for the purpose of financing future purchases or replacement items.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

#### 1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. In this case income is deferred until those conditions are fully met or the fulfilment of those conditions is within the control of the charity and it is probable that they will be fulfilled.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised when the reclaimed tax is received.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 DECEMBER 2025

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#### 1 Accounting policies

(Continued)

Grant income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Income from trading activities includes income earned from trading activities to raise funds for the charity.

No amount is included in the financial statements for volunteer time in line with the SORP. Further detail is given in the Trustee's Annual Report.

Investment income is earned through holding assets for investment purposes. Interest income is recognised as the charity's right to receive payment is established.

#### 1.5 Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably.

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Fundraising costs are those incurred in seeking voluntary contributions.

Support costs are those that assist the work of the charity but do not represent charitable activities and include office costs, governance costs, and other administrative costs. They are incurred directly in support of expenditure on the objects of the charity. Where support costs cannot be directly attributed to particular headings they have been allocated to cost of raising funds and expenditure on charitable activities on a basis consistent with use of resources.

Irrecoverable VAT is charged as an expense against the activity for which expenditure arose.

#### 1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and buildings	straight line over 25 years
Plant and equipment	straight line over 4 & 5 years

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

#### 1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss.

**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 DECEMBER 2025**

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**1 Accounting policies**

**(Continued)**

**1.8 Cash and cash equivalents**

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

**1.9 Financial instruments**

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

**Basic financial assets**

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

**Basic financial liabilities**

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

**Derecognition of financial liabilities**

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

**1.10 Debtors and creditors receivable / payable within one year**

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

**1.11 Investment policy**

Current asset investments are short term highly liquid investments and are held at fair value. These include cash on deposit and cash equivalents with a maturity of less than one year.

A subsidiary is an entity controlled by the charity. Control is the power to govern the financial and operating policies of the entity so as to obtain benefits from its activities.

The charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charity for UK tax purposes.

**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 DECEMBER 2025**

**2 Critical accounting estimates and judgements**

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

The only key accounting estimates included in the financial statements relate to the useful lives of the assets and the period over which they are depreciated. The trustees decide the useful life and determine the depreciation rates.

**3 Income from donations and legacies**

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Donations and gifts	88,070	59,992	148,062	90,667	33,400	124,067
Legacies	-	-	-	24,500	10,000	34,500
Grants	17,900	97,089	114,989	29,247	36,267	65,514
Sponsorships	650	6,500	7,150	2,190	500	2,690
Donated goods and services	830	-	830	8,564	-	8,564
	<u>107,450</u>	<u>163,581</u>	<u>271,031</u>	<u>155,168</u>	<u>80,167</u>	<u>235,335</u>

**4 Income from charitable activities**

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
<b>Other charitable income</b>						
Fundraising events	69,390	10,876	80,266	77,282	13,667	90,949
Service level agreement	2,000	-	2,000	7,800	-	7,800
	<u>71,390</u>	<u>10,876</u>	<u>82,266</u>	<u>85,082</u>	<u>13,667</u>	<u>98,749</u>

**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 DECEMBER 2025**

**5 Income from other trading activities**

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Other income	384	620

**6 Income from investments**

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Interest receivable	8,662	6,757

**7 Other income**

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Net gain on disposal of tangible fixed assets	41,613	866
Other income	-	437
	<u>41,613</u>	<u>1,303</u>

**8 Expenditure on raising funds**

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
<b>Fundraising and publicity</b>						
Other fundraising costs	10,749	-	10,749	10,460	2,258	12,718

**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 DECEMBER 2025**

**9 Expenditure on charitable activities**

	Charitable activities 2025 £	Charitable activities 2024 £
<b>Direct costs</b>		
Depreciation and impairment	55,404	50,619
Fuel	13,843	11,788
Training Costs	14,960	18,928
Insurance	30,792	32,778
Consumables	19,764	18,299
Repairs and maintenance	57,069	72,273
Equipment purchase costs	77,704	60,798
Communications	4,995	9,592
Regulatory Compliance	-	1,057
	<u>274,531</u>	<u>276,132</u>
<b>Share of support and governance costs (see note 10)</b>		
Support	15,728	22,227
Governance	9,623	4,765
	<u>299,882</u>	<u>303,124</u>
<b>Analysis by fund</b>		
Unrestricted funds	228,540	246,395
Restricted funds	71,342	56,729
	<u>299,882</u>	<u>303,124</u>

**10 Support costs allocated to activities**

	2025 £	2024 £
Heat, Light and water	4,580	11,229
Printing, Post and stationary	767	244
Computer costs	1,733	3,329
Travel	610	619
Bank Charges	3,060	2,211
Other Support	2,855	3,375
Rent and Rates	2,123	1,220
Governance costs	9,623	4,765
	<u>25,351</u>	<u>26,992</u>
<b>Analysed between:</b>		
Charitable activities	<u>25,351</u>	<u>26,992</u>

**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 DECEMBER 2025**

<b>10 Support costs allocated to activities</b>	<b>(Continued)</b>	
	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
<b>Governance costs comprise:</b>		
Accountancy	4,972	4,200
Legal and professional	4,651	565
	<u>9,623</u>	<u>4,765</u>
	<u><u>9,623</u></u>	<u><u>4,765</u></u>
<b>11 Net movement in funds</b>	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
The net movement in funds is stated after charging/(crediting):		
Fees payable to the charity's independent examiner:		
- for the independent examination of the charity's financial statements	2,000	2,080
- for other financial services	2,972	2,120
Depreciation of owned tangible fixed assets	55,404	50,619
Profit on disposal of tangible fixed assets	(41,613)	(866)
	<u><u>(41,613)</u></u>	<u><u>(866)</u></u>

**12 Trustees**

None of the trustees (or any persons connected with them) received any remuneration, benefits or expenses from the charity during the year.

**13 Employees**

There were no employees during the year.

**14 Taxation**

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 DECEMBER 2025**

**15 Tangible fixed assets**

	Freehold land and buildings	Plant and equipment	Total
	£	£	£
<b>Cost</b>			
At 1 January 2025	397,751	1,221,182	1,618,933
Additions	-	129,624	129,624
Disposals	-	(133,033)	(133,033)
At 31 December 2025	<u>397,751</u>	<u>1,217,773</u>	<u>1,615,524</u>
<b>Depreciation and impairment</b>			
At 1 January 2025	283,446	1,098,986	1,382,432
Depreciation charged in the year	12,681	42,723	55,404
Eliminated in respect of disposals	-	(131,995)	(131,995)
At 31 December 2025	<u>296,127</u>	<u>1,009,714</u>	<u>1,305,841</u>
<b>Carrying amount</b>			
At 31 December 2025	<u>101,624</u>	<u>208,059</u>	<u>309,683</u>
At 31 December 2024	<u>114,305</u>	<u>122,196</u>	<u>236,501</u>

**16 Debtors**

	2025	2024
	£	£
<b>Amounts falling due within one year:</b>		
Trade debtors	483	1,138
Other debtors	8,647	4,690
Prepayments and accrued income	23,638	20,985
	<u>32,768</u>	<u>26,813</u>

**17 Creditors: amounts falling due within one year**

	2025	2024
	£	£
Trade creditors	8,658	1,369
Accruals and deferred income	6,500	4,382
	<u>15,158</u>	<u>5,751</u>

**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 DECEMBER 2025**

**18 Restricted funds**

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 January 2025	Incoming resources	Resources expended	Transfers	At 31 December 2025
	£	£	£	£	£
Glos OPPC Grant (1)	243	5,000	(4,948)	-	295
Inland water & flood rescue	-	14,339	(13,001)	-	1,338
Cotswold Station Start-up	1,147	-	(1,147)	-	-
Cotswold Station Crew Van	703	-	(8)	-	695
SARA Lifeboat 14 Engine Replacement	3,150	4,182	(2,268)	-	5,064
Sharpness Station Building Maintenance	2,354	1,750	(1,763)	-	2,341
SARA Lifeboat 6 Trailer Replacement	3,129	-	(3,129)	-	-
Other small restricted funds (2)	2,355	3,481	(1,382)	-	4,454
Newport - projects	-	13,400	-	-	13,400
Beachley Launch Tractor & Shed	34,722	29,967	2,000	(20,000)	46,689
Cotswolds Station New 4x4 Vehicle	11,055	-	(2,048)	(8,345)	662
PPE	16,857	34,921	(39,391)	-	12,387
Persimmon Homes Grant (3)	1,856	-	(1,856)	-	-
Mental Health First Aid Training	1,680	-	(163)	-	1,517
Beachley Sara 1 Engine	-	44,481	-	(39,251)	5,230
Cotswolds - Flood rescue	-	1,135	(869)	-	266
Tewkesbury Station Replacement 4x4	1,680	2,540	-	(3,757)	463
S2/S4 Comms	-	18,617	(502)	(17,043)	1,072
Search Dog Unit	1,153	644	(867)	-	930
	<u>82,084</u>	<u>174,457</u>	<u>(71,342)</u>	<u>(88,396)</u>	<u>96,803</u>

**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 DECEMBER 2025**

**18 Restricted funds** (Continued)

Previous year:	At 1 January 2024	Incoming resources	Resources expended	Transfers	At 31 December 2024
	£	£	£	£	£
Glos OPPC Grant (1)	1,893	5,000	(6,650)	-	243
Cotswold Station Start-up	5,524	-	(4,377)	-	1,147
Cotswold Station Crew Van	1,741	800	(1,838)	-	703
SARA Lifeboat 14 Engine Replacement	1,150	2,000	-	-	3,150
Sharpness Station Building Maintenance	8,630	-	(6,276)	-	2,354
SARA Lifeboat 6 Trailer Replacement	3,129	-	-	-	3,129
Other small restricted funds (2)	-	7,857	(5,502)	-	2,355
Incident Control Unit Fit-out	7,746	-	(7,746)	-	-
Beachley Launch Tractor & Shed	1,506	37,127	(3,911)	-	34,722
Cotswolds Station New 4x4 Vehicle	250	10,805	-	-	11,055
PPE	8,021	11,412	(2,576)	-	16,857
Persimmon Homes Grant (3)	4,718	-	(2,862)	-	1,856
Mental Health First Aid Training	2,600	-	(920)	-	1,680
Sharpness Station New Pressure Washers	460	-	(388)	(72)	-
Tewkesbury Station Replacement 4x4	-	1,680	-	-	1,680
Estate of Annette Davey - SARA Sharpness	-	5,000	(4,941)	(59)	-
Search Dog Unit	-	1,153	-	-	1,153
Newport Station Replacement 4x4	-	11,000	(11,000)	-	-
	<u>47,368</u>	<u>93,834</u>	<u>(58,987)</u>	<u>(131)</u>	<u>82,084</u>

(1) Annual grant from Office of Police & Crime Commissioner for Gloucestershire, for equipment and training for land-based search and rescue.

(2) Restricted income amounts under £5,000, which were spent directly for the purposes given.

(3) Grant for technical rescue training and equipment.

Treatment of assets purchased using restricted funds - default position is to unrestrict the funds when the asset is purchased so there are no restrictions on the use of the asset..

These transfers total £88,396 as detailed below:

- £20,000 - Purchase of new tractor
- £8,345 - Purchase of Cotswold 4x4 vehicle
- £39,251 - Replacement of SARA 1 Boat engines
- £3,757 - Replacement of Tewkesbury vehicle
- £17,043 - S2/S4 Helmet communications system

**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 DECEMBER 2025**

**19 Unrestricted funds**

The Trustees recognise the important of maintaining the set of boats and vehicles, and ensuring their replacement on a timely basis. To this end of the Major asset fund has been established to aid in this endeavour.

	<b>At 1 January 2025</b>	<b>Incoming resources</b>	<b>Resources expended</b>	<b>Transfers</b>	<b>At 31 December 2025</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Major Assets Replacement (1)	120,000	-	(28,778)	18,778	110,000
Tewkesbury Station New Van Fit-out	919	-	(701)	-	218
PPE (3)	-	-	-	20,000	20,000
Beachley Launch Tractor	10,000	-	(10,000)	-	-
Purchase commitments H1 2025 (2)	4,700	-	(4,700)	-	-
Self Sponsored Kit	-	1,164	(1,164)	-	-
General funds	344,351	228,335	(193,947)	49,618	428,358
	<u>479,970</u>	<u>229,499</u>	<u>(239,289)</u>	<u>88,396</u>	<u>558,576</u>
<b>Previous year:</b>	<b>At 1 January 2024</b>	<b>Incoming resources</b>	<b>Resources expended</b>	<b>Transfers</b>	<b>At 31 December 2024</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Major Assets Replacement (1)	80,000	60,000	(20,000)	-	120,000
Tewkesbury Station New Van Fit-out	1,006	-	(87)	-	919
Upton Station 4x4 Fit-out	4,970	-	(4,970)	-	-
Purchase commitments H1 2024	6,645	-	(6,645)	-	-
PPE	31,000	-	(31,000)	-	-
Beachley Launch Tractor	-	10,000	-	-	10,000
Purchase commitments H1 2025 (2)	-	4,700	-	-	4,700
Incident Control Unit Fitout	-	10,000	(10,000)	-	-
General funds	364,143	164,230	(184,153)	131	344,351
	<u>487,764</u>	<u>248,930</u>	<u>(256,855)</u>	<u>131</u>	<u>479,970</u>

**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 DECEMBER 2025**

**19 Unrestricted funds**

**(Continued)**

(1) The Major Assets Fund was initiated at the end of 2021 with £50,000 to support this, to be supplemented with other funds specifically raised for these purposes. It is envisaged that the use and replacement of monies within the Major Assets Fund will be an ongoing activity.

In 2025 £28,778 was used to replace Cotswold and Tewksbury vehicles, and the charity has decided to increase the fund to £110,000 at the year end.

(2) Purchases agreed in Q4 2024 but not executed by year-end, this has now been executed in 2025.

(3) The charity has decided to increase the PPE fund to £20,000 at the year end.

**20 Analysis of net assets between funds**

	<b>Unrestricted funds 2025 £</b>	<b>Restricted funds 2025 £</b>	<b>Total 2025 £</b>
<b>At 31 December 2025:</b>			
Tangible assets	309,683	-	309,683
Current assets/(liabilities)	248,893	96,803	345,696
	<u>558,576</u>	<u>96,803</u>	<u>655,379</u>
	<u><u>558,576</u></u>	<u><u>96,803</u></u>	<u><u>655,379</u></u>
	<b>Unrestricted funds 2024 £</b>	<b>Restricted funds 2024 £</b>	<b>Total 2024 £</b>
<b>At 31 December 2024:</b>			
Tangible assets	236,501	-	236,501
Current assets/(liabilities)	243,469	82,084	325,553
	<u>479,970</u>	<u>82,084</u>	<u>562,054</u>
	<u><u>479,970</u></u>	<u><u>82,084</u></u>	<u><u>562,054</u></u>

Cash at bank and in hand at the year end was £328,086, of which £96,803 was restricted, and £130,218 designated by the trustees for a particular purpose. This leaves an unrestricted cash balance of £101,065 at the year end date as follows:

	<b>2025 £</b>
<b>Net Assets Above</b>	<b>655,379</b>
Less: Fixed Assets in Operational Use	(309,683)
Less: Net Current Assets excluding Cash	(17,610)
Less: Restricted Cash Donated for a Specific Purpose	(96,803)
Less: Designated Cash Committed for a Specific Purpose	(130,218)
	<u>101,065</u>
<b>Free Unrestricted Cash</b>	<b>101,065</b>

**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**  
**FOR THE YEAR ENDED 31 DECEMBER 2025**

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**21 Related party transactions**

**Transactions with related parties**

During the year the charity entered into no transactions with related parties.

**22 Subsidiaries**

Details of the charity's subsidiaries during the year are as follows:

SARA Trading Limited - Registered in England (company number 11820156), incorporated 11 February 2019. The company had no share capital and was limited by guarantee. The charity has given a guarantee of £100, and is the relevant legal entity by virtue of the ability to appoint and remove trustees. The three officers of the company were also trustees of the charity. The company provided commercial training and organised events to raise funds for the charity. The company had net assets at 28 February 2025 of £12 (2024 : £305). The company made no donations to the charity during the year or prior year.

SARA Trading Limited was dissolved on 22 July 2025.

The charity is not required to prepare consolidated accounts.



SARA Lifeboat 1 at speed on the Wye (thanks to Chepstow Camera Club!)

## Annex A: SARA's Operational Role and Tasks

SARA is a multi-disciplinary volunteer search and rescue organisation and is the designated rescue service for an area of over 20,000 km<sup>2</sup> on and around the Severn. It provides:

- Lifeboat cover for large parts of the Rivers Severn, Wye, Usk and the Bristol Avon
- Cliff rescue, particularly for the lower Wye Valley climbing areas including Symonds Yat
- Mud rescue
- Swift water and flood rescue
- Land Search

SARA operates from seven rescue stations, at Newport, Chepstow (SARA Beachley), Sharpness, Tewkesbury, Upton-upon-Severn, Kidderminster (SARA Wyre Forest) and at Cirencester (SARA Cotswolds). SARA Crew receive 'callouts' through a combination of dedicated Pagers and through SMS messages using the SARCALL system.

### Lifeboats and Mud Rescue

SARA is the designated rescue service for the Rivers Severn, Wye and Usk. The SARA lifeboats, based at Beachley, Sharpness and Newport are tasked by HM Coastguard, largely in response to 999 calls.

The River Severn below Gloucester is used for around 350 commercial ship transits per year, and many more by leisure craft of all types from dinghies and yachts to canal narrow boats and converted freighters and tall ships. The tidal range on the Severn at Beachley, and on the Wye at Chepstow, is 15 metres (the second highest in the World!), which means that the river changes within a few hours from a wide expanse of deep water, to narrow shallow channels weaving through extensive sandbanks.

In addition, the tidal current on the Severn reaches over 12 knots; this can lead to very turbulent river conditions in even a moderate wind. Most of the way to Gloucester the riverbed is very broad, with a narrow and winding navigable channel, marked with numerous buoys, beacons and transits. The margins of all the tidal rivers have wide and thick mudbanks below the high-tide levels, and in places the exposed mud leads out to rocky islands at low tide.

Typical incidents for SARA include vessels grounding or losing power hence requiring urgent assistance to avoid grounding. People have been rescued from islands or ledges where they were being cut off by the tide or actually plucked from the mud. On other occasions boats, and other floating hardware, are broken loose by the water and drift with the fast currents and have to be recovered. On average lifeboats are launched operationally around once a week (50-60 launches per year).

SARA's declared area of lifeboat operations, for which it is tasked by HM Coastguard, is the Severn, north from a line between Newport and Clevedon to Maisemore Weir near Gloucester, and the tributary rivers Wye (to Bigsweir Bridge), Usk (to the M4 Bridge) and the Avon (to Bristol Docks). If required in exceptional circumstances, SARA Lifeboats can extend beyond this area, using a re-fuelling stop at Newport, to operate north of a line from Barry to Weston Super Mare.

The SARA lifeboats area also features several high bridges – notably the M48 Severn Bridge but also the A48 in Chepstow and several in Newport. SARA is often called out to a 'person at risk' on a bridge. The majority, but sadly not all, are resolved directly by the Police. However, a lifeboat is always launched so as to be ready. Recoveries are therefore not uncommon, but SARA has successfully rescued people from the water below a bridge.

## Land Search

SARA provides 'land search' capabilities, for missing persons, in support of the Police. SARA works with the Police Forces for Gloucestershire, Herefordshire & Worcestershire (West Mercia Police), and the West Midlands. These Police Forces request SARA support for 'Missing Person' searches in their respective areas, and teams from the various SARA Stations work together as appropriate to the search area location.

Such missing person searches can range in duration from less than an hour to spanning several days and may become 'recovery' rather than rescue operations. SARA is able to deploy one of its two Mobile 'Incident Control Units' (ICUs) to support such searches and other operations; searches are managed from the ICU, which is the focus for liaison with the Police and other agencies. SARA's MoUs with the Police are to assist with any search, in any terrain, for a vulnerable missing person – including urban searches if required.

SARA is also a member (Associate Member since Jan 2021) of Mountain Rescue England and Wales (MREW). Generally, MR teams deploy into mountainous environments (or at least challenging ones); in the SARA area the more technical areas would include the Wye Valley, Forest of Dean, Wyre Forest or Cleeve Hill.

In addition, all neighbouring Search & Rescue and Mountain Rescue teams back each other up, providing mutual aid when required. SARA is frequently involved in operations involving the Wiltshire, Oxfordshire, West Mercia or Longtown teams, and less often Warwickshire, Staffordshire and Central Beacons.

## Cliff Rescue

SARA Beachley is a specific base for the Cliff Rescue in the Lower Wye Valley, where the cliffs around Wintours Leap, Symonds Yat and other walls are a popular destination for climbers of all abilities. It is estimated that there are 3,000-4,000 climber-days per year in the Lower Wye Valley. There are also a number of disused quarries in the area, in which accidents involving non-climbers happen.

SARA has an MoU with Gloucester Fire & Rescue Service (GFRS) for effecting cliff rescue operations, and an increasingly close relationship with South Wales FRS (some of the cliffs are on the Welsh side of the Wye). The SARA rope rescue training is based on Rescue3 qualifications, also used by the Fire and Rescue services which facilitates interoperability. SARA has in-house Technician-level instructors.

There is a further close relationship with Gloucestershire Cave Rescue Group (GCRG), which also has rope rescue trained personnel and relevant equipment, which are available as required. Conversely SARA is available to provide surface support to cave rescue operations and indeed is integral to the contingency plans for caves such as 'Otter Hole' in the Wye Valley. Rope rescue operations are thankfully rare, but joint exercises are conducted with the FRS and GCRG.

## **Inland Water and Flood Rescue**

Swift Water is defined as 'that moving fast enough to produce sufficient force to present a life and safety hazard to a person entering it'. Operations in inland water are referred to as 'Swiftwater Rescue' or 'SRT' tasks – SRT being 'Swiftwater and Flood Rescue Technician', the national standard for rescuers. Inland water operations are sometimes life-saving rescues, however due to the time-sensitive nature of water incidents these are often search and if necessary, recovery operations. Their initiation is often by a combination of Police, FRS or Coastguard. Dependent on the water concerned, a small boat may be deployed, or a floating platform, in addition to crew directly in shallow water. SARA has the ability to launch such small boats in almost all rivers, with no requirement for slipway or road access to the riverbank. Such small boats are referred to as 'Rescue' boats; SARA prefers rigid rescue boats to reduce the risk of punctures from the use of inflatables.

SARA Swift Water crew are qualified to the national standard, and we have in-house instructors for DEFRA Mod 3 (rescuers) and Mod 4 (boat operators) under the Rescue3 scheme. The Swift Water Teams are also able to deploy on flood rescue operations nationally, as Flood Response Teams. DEFRA, through the National DEFRA Flood Rescue group, coordinate the Flood Response Team deployments nationally. SARA currently has 1 x 'Type B' and 5 x 'Type C' declared teams of 6, shared between its 7 Stations, which need to be ready for deployment anywhere in the country.

## **First Aid and Casualty Care**

All SARA crew are trained, at minimum, in basic first aid. A number of SARA crew are further qualified to the much higher level of 'Remote Rescue Medical Technician' (RRMT, formerly 'Casualty Care') as defined by MREW. In addition, a number of crew are professional paramedics, nurses or serving as Community First Responders.

First aid equipment is carried during all searches and in all SARA vehicles; depending on the nature of the operation, equipment such as Oxygen, portable defibrillators, back- and neck-stabilization boards may be taken into the field.

## **Education and Training Provision**

SARA provides training and education to the wider community through a variety of routes. These include:

1. **Emergency Services Training.** For the Emergency Services, SARA provides lifeboat training. For example, SARA Beachley has an ongoing relationship with the South West Ambulance Services Trust to provide structured, water-based rescue training for members of their Hazardous Area Response Teams (HART). This provides specialist knowledge, training and experience of working with boats, including in the tidal waters of the Severn Estuary.
2. **School Visits.** The SARA stations frequently host visits from and undertakes visits to local primary schools, Scouts and Guides Units, etc. These are designed to be educational as well as fun, informing young people of the dangers of the water and other aspects of the local area of which they may be unaware.
3. **Outreach Activities.** SARA frequently participates in relevant 'community outreach' activities such as the Drowning Awareness Weeks, again providing education about the avoidance of risks as well as information concerning SARA and other emergency Services.

## Event Safety Cover

Most years SARA also provides safety and first aid cover to local outdoor-based events, generally sports related. These are usually events which involve water, and/or off-road running, such as rowing regattas, raft races, triathlons and off-road running races. SARA undertakes this role for several reasons:

1. To support the local community. SARA has historically provided this service at a discount to the notional cost, in order to facilitate and support these local events to a greater extent than alternative organisations would be able to. The number of such races and events supported continues to rise, as local organisations realise the capabilities which SARA can bring to their events.
2. To raise SARA's profile. SARA is usually paid for providing the service, albeit at hugely discounted rates for community groups to enable these to be viable, but for many members of the public spectating, this is an excellent opportunity to see SARA in action.
3. To put SARA's skills into play 'in the field' and provide real-world experience.



Providing safety Cover for a Rowing Regatta, one of many which SARA covers each year

## Annex B: Summary of SARA Capabilities

### Inland Missing Person Search

- Foot based open-area search, including open area, wooded and steep / very steep terrain
- Able to establish and manage a safe system of work for other services on difficult terrain
- Water search, including from the bank, in the water on foot, on small inflatable craft and on small powered boats
- Field-based search control facility, independent of any infrastructure
- 4x4 vehicles capable of transporting a loaded stretcher to a road
- Search planning, management and record-keeping to Mountain Rescue standards

### Water operations

- Boat- and foot-based search and rescue anywhere upstream from the M4 Second Severn Crossing (and below it if needed), at all water levels and all but the most extreme weather conditions
- Tidal water operations compliant with HM Coastguard Rescue Boat Code, with B-Class and D-Class lifeboats. B-Class capable of operating in almost all weathers and rescuing 6 x casualties at a time
- Inland water operations compliant with DEFRA Flood ConOps, with Type B (powered boat all-SRT) teams, all Rescue3 qualified
- Swiftwater teams able to operate in fast and/or shallow inland water by day or night, with and without inflatable rafts & platforms
- Able to launch & recover a small boat almost anywhere
- Water operations interface with land-based teams
- Able to equip and transport specialists eg Ambulance HART, forensic officers etc.

### Mud Rescue

- Able to operate on and across the tidal mud in the Severn and Wye Estuaries, whether accessed from the bank or from the water
- Able to extract a casualty from the mud, and transport them up to dry land or down to a boat

### Cliff and Steep Ground (Gloucestershire-Based)

- Fully equipped team for working at height and on steeply sloping ground, all Rescue3-qualified.
- Focused on the Wye Valley climbing areas and Cotswolds, deployable across the SARA area
- Able to access and manage casualties, and transport up or down a slope / cliff
- Able to establish and operate off-vertical or horizontal systems eg cableway or high-line (aka Tirolean) systems
- Able to equip and transport specialists eg Ambulance HART, forensic officers etc

### Advanced First Aid

- Mountain Rescue-qualified Remote Rescue Medical Technicians (formerly 'Casualty Carers') on all callouts
- Team doctors usually deployed, else available as remote support to RRMTs.
- Provision of Advanced Life Support including use of airways and oxygen
- Management of trauma including spinal injuries
- Use of appropriate basic pain relief medication
- Capable of operating in any terrain, however steep or in water

### Command and control

- 24x7 immediate response callout handling team able to discuss potential SARA response and mobilise accordingly
- JESIP-trained Incident Commander ('SARA OIC') deployed as part of any operation, plus team leaders within each operational team
- VHF and Airwave radios
- Land and water teams practiced at working with HMCG helicopter



Land Search Team Training at SARA Cotswolds



And the newly trained – and equipped - Water First Responders at SARA Cotswolds