

Scottish Flood Forum

Trustees' Report and Financial Statements
for the year ended 31 March 2024

Scottish Charity number SC043783

Scottish Flood Forum
Financial Statements
for the year ended 31 March 2024

Index

	Page
Report of the Trustees	3-11
Statement of Trustees' responsibilities	12
Report of the independent examiner	13
Statement of financial activities	14
Balance sheet	15
Principal Accounting Policies	16-17
Notes to the financial statements	18-24

Scottish Flood Forum
Financial Statements
for the year ended 31 March 2024

Report of the Trustees

The trustees of the Scottish Flood Forum (“the charity”) are pleased to present their report together with the financial statements for the year ended 31 March 2024. The financial statements comply with the Charities Accounts (Scotland) Regulations 2006 (as amended), 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 (FRS102) (updated 1 January 2019) and its Constitution.

OBJECTIVES AND ACTIVITIES

The object of the charity, as set out in its Constitution, is to improve understanding and to raise awareness of the risks and consequences of flooding to communities throughout Scotland and to facilitate effective support to them after a flood. It is established for charitable purposes only and in particular the objects are:

1. the advancement of education,
2. the advancement of health,
3. the advancement of community development and
4. the advancement of environmental protection or improvement.

The charity’s prime function is the provision of flood information, education and raising awareness amongst individuals and communities at risk of being flooded. It also liaises with the statutory agencies charged with managing flood risk.

The key activities, undertaken in order, to achieve the above are:

- Supporting the development and training of Community Flood Resilience Groups.
- In liaison with the local authority, providing support to communities affected by flooding by:
 - Setting up and manning recovery surgeries,
 - offering advice and support on matters such as insurance issues, builders and drying out,
 - advice on debt issues,
 - providing a reassuring presence throughout the recovery process.
- Providing mediation support between individuals and responsible authorities.
- Maintaining a clear, informative website and documents providing advice before, during and after flooding.
- Providing advice, information and support on measures that can be installed to protect properties from flooding and to enhance their resilience to flooding.

These activities provide public benefit by enabling communities which have suffered flooding to recover more quickly by providing consistent, long-term support in the flooded community; and by increasing the resilience of individuals and communities at risk of flooding, enabling them to support one another before, during and after a flood event.

Report of the Trustees (continued)

ACHIEVEMENTS AND PERFORMANCE

As the Scottish Flood Forum (SFF) enters its' 14th anniversary year since it was conceived, initially as a pilot project in 2009, climate change one of the biggest challenges of our generation has already begun to cause irreversible damage to our planet and way of life. The Technical Report for the third Climate Change Risk Assessment (CCRA3) identifies sixty-one climate risks cutting across multiple sectors of society.

“Unless we take further action, under a 2°C by 2100 warming scenario annual damages for flooding for non-residential properties across the UK is expected to increase by 27% by 2050 and 40% by 2080. At 4°C this increases to 44% and 75% respectively.” Abridged from UK Climate Change Risk Assessment 2022 Presented to UK Parliament pursuant to Section 56 of the Climate Change Act 2008.

The catalyst to the SFF project was the major flood event which hit Carlisle in 2005. The National Flood Forum operated in England and Wales and at that time Scotland had no national flood support offering which took in to account the uniqueness of the Scottish landscape, it's legislative process, laws and education systems and understanding of Scottish communities. In recognising this, it paved the way for a charity which could offer a bespoke service for the people and communities impacted by flood events. In the intervening years the SFF continues to be the only dedicated charity operating across all Scotland, supporting mainland and island communities, 32 Local Authorities and the 284,000 homes at risk of flooding (Source: SEPA projections).

During this time Scotland has continued to experience weather patterns which feature significant levels of rainfall resulting in coastal, fluvial and surface water flooding across a wide geographical area. Often this results in simultaneous flood events. By comparison organisations such as the Irish National Flood forum founded in 2011 ceased to operate in 2020 whereas the SFF continues to play a key role in the national response with its services being in more demand than ever. From August 2020 when our new triage reporting system was developed by our own Community Flood Support Manager, the SFF has registered over **959 cases**.

Whilst no 2 years can be expected to be the same, 2023 has been significant for the SFF in the number and severity of the flood events across Scotland and the requests for support from individuals, communities and local authorities. The ability to offer a listening ear and support householders in their time of need has been well noted by the local authority staff we have encountered in Dumfries & Galloway and Angus, where we saw most demand for our services in the past year. What we consider our standard level of customer service is viewed by others as exemplary. Our service is unique not only in what we provide but also in how we provide it.

The impact of a flood event cannot be dealt with overnight. In the immediate aftermath householders and businesses are focused on the clean-up, assessing the damage and making contact with their insurance providers to start the claim process. The emotional trauma of flooding cannot be underestimated. The nature of our work is such that our support continues, even after many months, with clients approaching us for guidance and advice throughout the recovery process. Although the flood event in Dumfries and surrounding areas took place on 31st December 2022 our work with the communities in the region continued well into 2023 with many householders still in dialogue with insurers in October of that year due to complex and protracted negotiations with insurers, the difficulty in securing competitive quotes from trades people and the time taken to effect repairs. This hampered recovery. This pattern of response has been repeated in the subsequent flooding events across Scotland from the surface water flood events during the summer of 2023 and then through Storm season from September through to March 2024. This meant that our support was ongoing from

Scottish Flood Forum
Financial Statements
for the year ended 31 March 2024

Report of the Trustees (continued)

from January 2023 onwards, responding to events in **Falkirk, Forfar, Kirriemuir, Newport-on-Tay, Bridge of Dun, Ellon, Moniaive and Dumfries** whilst also dealing with new cases following the October storms of 2023.

Information from our triage sheet shows the widespread nature of events. Requests for support were received from individuals based in the following locations and local authorities covering the impacted areas.

From June/July 2023: Clarkston, Bearsden, Kirkliston, Perth, Montrose, Edinburgh, Collinsburgh, Hillhead, Menstrie, Strathblane, Ballater.

From the named storms and weather events of September to December 2023:
Storm Agnes 27th and 28th September.

7th and 8th October: Oban, Greenock, Perth, Auchterarder, Glasgow, Stirling, Edinburgh, Aberfoyle, Arbroath, Collessie, Perth,

Storm Babet 18th – 21st October:
Angus with emphasis on Brechin, Montrose, Monifeith, Tannadice and Finavon, Glamis and Kirriemuir.

Perthshire: Invergowrie, Aberfeldy, Gilmerton.

Fife: Auchtermuchty, Ceres.

Storm Ciaran 1st and 2nd November

Storm Debi 13th November

Storm Gerrit 27th December: Forfar, Castleton of Eassie, Ballinluig, Cupar.

The SFF continues to be mobilized not only by individual householders but also by Local Authorities across Scotland. In the aftermath of the severe autumn and winter floods the SFF continued to be one of the first points of contact with those authority areas which had been impacted. The SFF is still recognized as providing an Integrated Recovery Framework in which both the community and local authority work in partnership towards a common goal of rebuilding and reuniting communities.

Following Storm Babet, the SFF was contacted by Angus, Aberdeenshire, Dundee City and Perth & Kinross Councils. From an analysis of the area covered by SEPA's Flood Guidance Statement on 19th October, the area covered by the red warning was approximately 150 miles in length and at least 50 miles wide at its narrowest point. Unlike many of our partner agencies, the SFF response to any weather event, whether it is a named storm or heavy rainfall is not because of any emergency plan but rather as our "business as usual". Our processes have therefore evolved to allow us to respond to these events and to provide our clients with a customer service which enables them to take incremental steps forward on the road to recovery. Each call or email request for support is logged to ensure we leave no client behind. Despite the lengthy nature of some of the cases we responded to during 2023, particularly those where insurance was an issue and the high volume of telephone calls and emails to our helpline, which is all handled internally

Scottish Flood Forum
Financial Statements
for the year ended 31 March 2024

Report of the Trustees (continued)

from staff homes via our Webex BT Cloud telephone system, only **130** currently remained open at the end of the current financial year. Some homeowners have experienced flooding on more than one occasion in the last 18 months to 2 years which adds to the psychological trauma they have experienced. It is standard practice by insurers not to renew insurance cover where a claim may be underway at the time of renewal. With the average cost of a claim estimated by Flood Re as being anything from £35,000 to £45,000 (excluding business properties), this poses a considerable risk to homeowners, insurers and lenders. With the advent of the Taskforce on Climate Related Financial Disclosure 2023 requiring these institutions to report on the level of climate related risk they carry in their portfolios from January 2023, we are now receiving anecdotal information which suggests that property sales are being impacted by prospective purchasers being unable to secure mortgage finance because of the perceptions of flood risk in specific areas. The SFF is well placed as “honest broker” and in their secretariat function to the Property Flood Resilience Delivery Group (PFRDG) to ensure that awareness of these issues are raised and factored in to the development of Scotland’s first National Flood Strategy, discussions around planning for and adaptations of housing stock but also in the dialogue around the cost-benefit analysis of flood protection schemes, given the growing cost of flood repairs to homes which have experienced flood impact which may lie outwith an area capable of being covered by an engineered scheme.

The SFF has a unique person-centred approach to dealing with flood impacted communities at both the recovery stage in the immediate aftermath of a flood and then as individuals and communities plan and prepare for future resilience. Our decision not to contract out the call-handling service to a third party was influenced by our view that despite the impact of providing this in-house on the capacity and caseload of key staff members, the need to prioritise vulnerable clients to ensure they were able to access advice and assistance timeously was better filtered through SFF personnel rather than a third party. It also impacts the journey towards resilient recovery of which there are many entry points. We have used the extensive experience gathered by the SFF to develop a suite of blended options for individuals and communities where we can tailor our response so that “one size does fit all” with both remote and face to face support which will help build personal and community resilience in such a way that enables individuals to plan, prepare, respond and recover from future events. Our response to the Storms and weather events impacting much of Scotland from October through to December 2023 required a “whole team” approach, with a need to increase our part time call-handling hours from 16 hours per week to 36 hours per week to enable us to answer calls, triage those cases according to our prioritisation model and to enable our field staff to be deployed to the worst impacted areas.

The benefit of our recent experiences in Dumfries, proved beneficial to local authorities such as Angus Council in shaping the recovery programme for Brechin, one of the most severely impacted areas. Angus Council were directing insurance related queries to our Community Support Manager and during the period from October to December, the SFF triaged over 200 enquiries, many from Brechin but also from property owners and Local Authorities in the other areas covered by the red weather warning. Staff members participated in several sub-groups which met weekly such as Recovery, Community and Wellbeing, Housing and Business Support as well as the overarching Resilience Meetings. Our Community Support Manager attended the drop-in sessions in Brechin and Montrose and our senior Community Resilience Manager visited uninsured property owners and gave advice on cleaning and sanitizing homes. With no insurance company to guide them, uninsured homeowners required technical support in the appropriate methods of drying out a property impacted by flood water so the recovery process can begin and the SFF were able to provide that support. The SFF also holds a limited number of dehumidifiers and fogging machines. We were able to loan these to householders and some small businesses to enable them to mop out, cleanse and deploy the dehumidifiers to minimize mould growth and property deterioration. Time is critical in the drying out process and can mean the difference between a protracted recovery period and increased energy and repair costs for the homeowner as well as health impacts for those who have no other option but to continue to live in the property whilst it dries as the uninsured have

Scottish Flood Forum
Financial Statements
for the year ended 31 March 2024

Report of the Trustees (continued)

no means of paying for alternative accommodation. With the demand for dehumidifiers being high given the number of properties affected, the homes we were able to support fared better in some instances than those who were insured and were waiting for Loss Adjusters and kit to arrive. The local road networks had been badly damaged by flood water. The equipment was delivered by a 4x4 vehicle made possible by a community grant award from SSEN Community Resilience Fund in December 2023 and was called into immediate action.

The support for the people of Angus and the local authority continued into 2024. Several new resilience groups are in the early stages of development, and we are participating in these start up sessions. We are working with the Business Support Team, Business Gateway and Angus Enterprise in developing a package of support to foster resilience and business continuity which will include a “mirror” package based on our work in Dumfries looking at surveys and reports for appropriate resilience measures particularly those in the Brechin area. We are supporting the Council to explore household resilience models and procurement options for household Property Flood Resilience Measures and are making links between other local authorities we have worked with such as Moray Council in sharing experiences of similar initiatives. We are currently engaging with Monifeith residents who were flooded when the Dighty Burn on the Angus side of the catchment overtopped. We have attended meetings with the Council’s Flood Team, residents and Councillors, offered to scope out the potential for community alerting devices and have carried out individual property level protection assessments as part of a 4-day resilience event in Angus from 18- 21 March 2024. The SFF has also been invited to be a member of the Brechin Recovery Committee to share ideas and initiatives from other communities we have engaged with to support key stakeholder groups from Brechin and have attended a number of community meetings to date.

Working with the “Business Support” sub-group comprising South of Scotland Enterprise, the Business Gateway and others in Dumfries & Galloway, funding was secured from the Climate & Net Zero Fund to enable a “Build Back Better” type resilience package for businesses along the Whitesands area of Dumfries of up to £3,000 per business to aid “recoverability” from flood events. Key to this funding programme was a Property Level Protection Assessment by SFF Community Resilience Managers and a tailored report raising awareness of the options and adaptations which could be made to business premises such as closed cell insulation, raising power sockets, concrete floors and raising of electrical appliances to enable businesses to prepare for and be more resilient to future flood events. The assessments took place in December 2023, before the first anniversary of the Dumfries flood events. SFF Community Resilience managers worked alongside members of the Councils Flood Team and Community Wardens to share in good practice and meaningful dialogue with business owners on resilience measures. Our Director and one of the Community Resilience Managers also supported a local community councillor in business resilience group start-up conversations although this has been shelved for the present as a Flood Protection Scheme has now been approved for the centre of the town.

Although we are now 5 months on from the flood events which hit Brechin on 20th October, we are still being approached for advice on insurance, particularly as many household policies are up for renewal. Indications are that a 33% increase in cost of premiums is not unusual. This is not just confined to Brechin but applies across the board. Not every homeowner is able to meet the uplift in insurance premiums. Motor vehicle insurance has also increased due to a combination of flood damage, fraud, ongoing claims and market forces. This has serious implications on a household budget and even more difficult choices will have to be made by homeowners, particularly those in rural locations such as Angus where employment choices are more limited and transport networks and frequency of services are reduced.

Based on the level of enquiries from last year we need to remain agile to enable us to tailor our emergency response to socio-economic factors such as the cost of living crisis, mortgage and insurance availability in response to the perception

Scottish Flood Forum
Financial Statements
for the year ended 31 March 2024

Report of the Trustees (continued)

of flood related climate risk amongst financial institutions and insurers which will have a bearing on householders and business owners ability to prepare for, protect and respond to flood events. Whilst our contacts at the Association of British Insurers and Flood Re advised us that there was nothing in the postcodes for the areas impacted by the October 2023 storms to preclude homeowners from obtaining household insurance cover, we did meet several clients at the recovery sessions who were uninsured. The SFF is working with our sister charity the National Flood Forum (NFF) who operate in England and Wales to collate information on the numbers of cases emerging to analyse the data. Insurance is not a devolved function and the NFF provide the secretariat function to the All-Party Parliamentary Group of MP's from Scotland, England and Wales and we have attended and presented at A-PPG meetings to share information on the issue of insurance.

The SFF supports over 120 local community resilience groups and their support and information from the ground was vital in helping to build a picture of flood impact and community vulnerability across the worst impacted areas of Scotland. In Angus, for example, the **Edzell Flood Action Group** operated independently being cut off from council and emergency support. In outlying rural areas of the community, local resilience is key to providing support and aiding recoverability. Many community halls double as emergency hubs and with the aid of grants from funds such as SSEN, Angus Rural Partnerships, the Postcode Lottery to name but a few, have equipped themselves to cope with a wide range of emergencies such as generators, defibrillators and with advice from the Scottish Flood Forum on community barriers and alerting systems. An integral aspect of this is working with communities to develop local Flood Action Plans and this is essential to help build preparedness across Scotland and this remains a key area of our work. The safety of our Flood Action Groups and their members is however paramount. In Scotland 3 fatalities were recorded as death by drowning in flood water during the October storms of 2023. We continue to work with **Water Safety Scotland** and their **Partnership Action for Water Safety (PAWS) and Drowning Incident Review** initiatives to share water safety messages with our groups and to build these into their risk assessments, develop their safety procedures and training. These messages are also shared with the wider community through our public facing work of exhibitions and consultations. The reach of the messages will be extended through the Flood Resilience vehicle, funded by **Flood Re** which we hope to take delivery of later in 2024.

The aim of the Flood Resilience vehicle will be to generate conversations with homeowners and communities, some who have no previous experience of flooding and to raise awareness of these climate related issues. In the last year commercial engineering companies who previously offered Property Flood Resilience Assessments in Scotland have withdrawn from the domestic market and therefore the SFF is the only organisation offering assessments which they provide for free to householders. Approximately 4 local authorities have implemented flood grant schemes post the October flood events and the SFF have received numerous requests for support. With only 2 staff members on the team who carry out this function for the whole of Scotland we have had to review our delivery of methods to a blend of online and telephone enquiries and assessment tools and community support through exhibitions and workshops to ensure that individuals have support with visits to properties where more technical support is required. Whilst the cost of installing property Resilience measures remains a challenge for individuals there is an opportunity to develop a community led response with funding being utilised to protect whole communities which the SFF are developing through their networks with resilience groups across the whole of Scotland, from the Highlands and Islands to the Scottish Borders ensuring that our remit to provide support to all communities at risk of flooding is met whether it is urban or rural.

Report of the Trustees (continued)

Rivertrack – Alerting Communities

One method of providing community resilience has been through the Rivertrack Community Alerting system. The SFF received a grant of £35,000 in 2021 for sufficient equipment to support the installation of **12** community alerting systems across Scotland. The criteria for assessing candidate sites reviews flood risk, flood disadvantage and vulnerability mapping data as well as planned or existing approaches to community engagement. The project supports flood risk communities to install RiverTrack community flood alerting systems and identify suitable sensor and alert display locations. Once the community flood alerting system is installed, the SFF works with the community to understand the information provided and discuss and agree what actions they will take to increase community resilience to flooding. In the past year a number of installations have been completed in locations such as **Freuchie Mill in Fife and Perth City** with additional candidate sites being scoped following storm season of 2023 in both rural and urban locations. Technology is advancing in this field and the SFF is exploring alternatives for other systems to expand the network of these devices.

Property Flood Resilience Delivery Group

As we face the challenges of the Climate Crisis, we need to both mitigate and adapt to Climate Change. Property Flood Resilience (PFR) is a key adaptation measure that can and must be taken both in new-builds and as part of retrofit adaptations. The most cost-effective time to install property flood resilience is during house renovations, especially for “recoverability” measures required after a flood. There is a real opportunity here for agencies to collaborate to effect change across not just one climate issue but across multiple concerns. There is also a carbon reduction gain to recoverability measures as less materials requiring stripping out of homes – and sending to landfill – after a flood.

The Property Flood Resilience Delivery Group (PFRDG), comprises representatives from the insurance industry, the voluntary sector, Scottish Government, SEPA, BRE, Scottish Water and the private sector and has been set up to identify and work collaboratively to deliver actions to encourage homeowners to make their properties more resilient to flood. The SFF, is also a member of this group, is well placed to use data from its recovery operations and Community Resilience to ensure that the voice of the householder and communities are represented. By providing the secretariat function to this group it enables the SFF to complete its circle of influence. Although the PFRDG operates in a Scottish landscape and is subject to Scottish legislation, it also gives us access to the DEFRA roundtable and initiatives south of the border which enable us to learn from and share good practice in areas which are not subject to devolved legislation.

During the current financial year, we have been working with key members of the insurance industry such as **Flood Re**, also a member of the PFRDG along with the ABI and insurers Zurich with whom many Local authorities carry their insurance policies. As insurance is not a devolved responsibility it is important for the SFF to work with and represent Scotland on these national initiatives. In Scotland it is the responsibility of homeowners to protect their property from flooding. As highlighted in this report it is important to have a credible and trusted source of information on how a householder can ensure their home is more resilient to flooding. The PFRDG is working on a number of initiatives from Building Standards, Planning, feeding in to updates on the Home Buyers Report and the impact of climate related risk on financial institutions, insurers and mortgage lenders which potentially have far reaching consequences for homeowners and the property sector. The data we collect through our “business as usual” recovery and resilience work is therefore vital in ensuring that the group has the information direct from source of the impact of these issues on Scotland’s people

Scottish Flood Forum
Financial Statements
for the year ended 31 March 2024

Report of the Trustees (continued)

SFF Networks

The SFF continues to sit on the steering group for the National Centre for Resilience and staff members promote the work of the SFF by attending Lead Local Authority Forum (LLAF), Voluntary Sector Resilience Partnership (VSRP), and Water Safety Scotland meetings to name but a few. We continue to maintain our links with the research and academic community by facilitating exchanges with our local resilience groups so that the lived experience of flood impact and resilience is reflected in studies on climate related issues, natural flood management and social welfare with the likes of the Universities of Glasgow and Strathclyde and the James Hutton Institute. We have also collaborated extensively with Sniffer and Climate Exchange in the preparation of workshops to develop the themes for Scotland's first National Flood Strategy to ensure that the community voice was heard in the discussions. Members of the team participated in the sessions held in Inverness, Perth, Edinburgh and Glasgow working alongside members of the third sector, local authorities, engineers, academics as well as community representatives as well as participating in online sessions to help facilitate engagement and discussion in our role as a trusted source of advice and information and honest broker.

There have been no changes in the Board of Trustees this year, however we have had a change in the staff delivery Team. Paul Laidlaw, Community Resilience Manager with the Forum for many years left to take up a position with the Scottish Environmental Protection Agency in February 2024. Doug MacPhee joined the team later that month to take up the vacancy of Community Resilience Manager based in Dumfries & Galloway to provide support to the communities directly impacted by the floods of 2023.

FINANCIAL REVIEW

The charity generated a deficit on un-restricted funds of £19,154 for the year (2023: £12,666) and held total reserves amounting to £300,845 at the year end. This figure compares with a 2023 figure of £240,618. Current reserves include funds totalling £147,840 for specific projects along with designated funds for future depreciation of assets of £37,522 to underpin future budgets in the event of funding shortfalls; these funds are not available for general spending.

Reserves policy

In accordance with OSCR guidelines, the Trustees have an agreed policy of holding between 3- and 6-months operating costs. This currently results in a required minimum reserve of £66,000 and a maximum of £132,000. Current free reserves (being un-restricted funds less designated funds) amount to £108,738, which is within the policy agreed.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

The Scottish Flood Forum was registered on 13 February 2013 as a Scottish Charitable Incorporated Organisation (SCIO) and is governed by its Constitution. It is a registered Scottish Charity, number SC043783.

Appointment of Trustees, induction & training

New trustees are appointed by invitation to join the Board based on candidates having the necessary skills and experience to contribute to the Charity's activities and to be able to discharge their obligations as Trustees. At each AGM, all the Charity's Trustees are required to retire from office but will be deemed to have been re-elected (at the AGM) unless certain conditions set out in the Charity's Constitution are activated.

Scottish Flood Forum
Financial Statements
for the year ended 31 March 2024

Report of the Trustees (continued)

All new trustees are provided with guidance on the role and statutory responsibilities of a trustee and given the opportunity to avail themselves of relevant training.

REFERENCE AND ADMINISTRATIVE INFORMATION

Trustees:

Philip Wright (Chair)
Alan Werritty (Secretary)
Stewart Prodger
David Gowans
Ralph Throp
John Brown
Gail Walker
James McLeod
Russell Willis Taylor
Stuart Cullen

Scottish Charity Number: SC043783

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Independent Examiner:

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Bankers:

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PO Box 250
Skelmersdale
WN8 6WT

Approved by the Board and signed on its behalf by:



Philip Wright
Chair & Trustee

Date: 9 December 2024

Scottish Flood Forum
Financial Statements
for the year ended 31 March 2024

Statement of Trustees' responsibilities

The Trustees are required to prepare financial statements for each financial year which give a true and fair view of the state of the affairs of the charity and of the surplus or deficit incurred by the charity for that year. In preparing those financial statements the Trustees are required to:

- select suitable accounting policies and then apply them consistently,
- make judgments 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 accounts and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue to exist.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy, at any time, the financial position of the charity to enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). 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 and to provide reasonable assurance that:

- the charity is operating efficiently and effectively,
- its assets are safeguarded against unauthorised use or disposition,
- proper records are maintained, and financial information used within the charity or for publication is reliable,
- the charity complies with relevant laws and regulations.

Scottish Flood Forum
Financial Statements
for the year ended 31 March 2024

Independent Examiner's Report to the Trustees of the Scottish Flood Forum

I report on the financial statements of the charity for the year ended 31 March 2024 which are set out on pages 14 to 24.

Respective responsibilities of Trustees and examiner

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

Basis of independent examiner's report

My examination is carried out in accordance with Regulation 11 of the 2006 Accounts Regulations. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeks explanations from the Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an opinion on the view given by the accounts.

Independent examiner's statement

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

- 1) which gives me reasonable cause to believe, that in any material respect, the requirements
 - to keep accounting records in accordance with section 44(1)(a) of the 2005 Act and regulation 4 of the 2006 Accounts Regulations
 - to prepare accounts which accord with the accounting records and comply with regulation 8 of the 2006 Accounts Regulationshave not been met; or
- 2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Karen Hanlan, ACA, ACIE
Karen Hanlan Independent Examiner Ltd
1 Saracen Close, Ettington, CV37 7SZ

Date: 9 December 2024

Scottish Flood Forum
Financial Statements
for the year ended 31 March 2024

Statement of financial activities

		Un- restricted funds 2024	Restricted funds 2024	Total 2024	Total 2023
Income from:	Note	£	£	£	£
Donations and legacies	1	287	-	287	150
Charitable activities	2	237,200	102,904	340,104	304,528
Total income		237,487	102,904	340,391	304,678
Expenditure on:					
Charitable activities	3	256,641	23,523	280,164	221,275
Total Expenditure		256,641	23,523	280,164	221,275
Net income		(19,154)	79,381	60,227	83,403
Transfers between funds		-	-	-	-
Net movement in funds for year		(19,154)	79,381	60,227	83,403
Reconciliation of funds					
Total funds brought forward		172,159	68,459	240,618	157,215
Total funds carried forward		153,005	147,840	300,845	240,618

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

Transfers relate to capital expenditure funded by restricted income where no further restriction exists over the assets concerned.

Scottish Flood Forum
Financial Statements
for the year ended 31 March 2024

Balance sheet

	Notes	2024	2023
		£	£
Tangible fixed Assets	6	37,522	37,806
Current Assets			
Debtors	7	137,904	128,033
Cash at bank and in hand		138,889	135,101
		276,793	263,134
Current Liabilities			
Creditors: amounts falling due within one year	8	(13,470)	(60,322)
Net current assets		263,323	202,812
Net assets		300,845	240,618
The funds of the Charity:			
Restricted Funds	9	147,840	68,459
Unrestricted Funds	9		
- General		108,738	101,507
- Designated funds from Scottish Government		6,745	32,846
- Designated asset depreciation fund		37,522	37,806
Total charity funds		300,845	240,618

The accompanying accounting policies and notes form part of these financial statements.

Approved by the Trustees and signed on their behalf by:



Philip Wright, Chair & trustee

Date: 9 December 2024

Scottish Flood Forum
Financial Statements
for the year ended 31 March 2024

Principal accounting policies

Basis of preparation

The financial statements have been prepared in accordance with the Charities Accounts (Scotland) Regulations 2006 (as amended), 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 (FRS102) (updated 1 January 2019) – (Charities SORP (FRS102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and its Constitution.

The Scottish Flood Forum meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

Going concern statement

The financial statements have been prepared on a going concern basis which assumes that the Charity will continue to operate. The validity of this assumption is dependent upon the continuance of support from the Charity's key funder (The Scottish Government) and to the progress made by the Charity in pursuing a viable budget including the obtaining of further grants and other funds. Given the Scottish Government has confirmed its grant support through to 31 March 2025 and the with provision of additional funding through donations and other charitable activity, the Charity's current business plan shows that the Charity will be able to operate effectively for the foreseeable future. Based on this understanding, the trustees believe that it remains appropriate to prepare the financial statements on a going concern basis. The financial statements do not include any adjustments which would result from the basis of preparation being inappropriate.

Funds

Unrestricted funds are available to spend on activities that further any of the purposes of charity. Designated funds are unrestricted funds of the Charity which the trustees have decided at their discretion to set aside to use for a specific purpose. Restricted funds are donations and grants subject to conditions imposed by the provider or by specific terms of the appeal under which the funds were raised. The restrictive conditions are binding upon the Charity.

Income

Income is recognised when the Charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Income relating to future periods, as a result of donor-imposed conditions specifying the time period, has been treated as deferred income.

Income dependent on certain conditions, amounting to more than mere administrative requirements, is recognised when the conditions have been fulfilled.

Scottish Flood Forum
Financial Statements
for the year ended 31 March 2024

Principal accounting policies (continued)

Donated services and facilities

Donated professional services and donated facilities are recognised as income when the Charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and the economic benefit can be measured reliably. In accordance with the Charities SORP FRS 102, general volunteer time is not recognised.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the Charity which is the amount the Charity would have been willing to pay to obtain the services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the Charity to the expenditure. All expenditure is accounted for on an accruals basis.

Tangible fixed assets

Fixed asset purchases above £750 are capitalised.

Cash and cash equivalents

Cash and cash equivalents include cash at bank and in hand and short-term deposits repayable on or within a three month notice period.

Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Creditors

Creditors are recognised where the Charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably.

Taxation

As a registered charity no provision is considered necessary for taxation.

Pensions

The charity contributes into a Group Personal Pension Plan for employees. This pension plan is defined contribution in nature and as required under FRS102 the annual cost is recognised as incurred and included in the Statement of Financial Activities.

Scottish Flood Forum
Financial Statements
for the year ended 31 March 2024

Notes to the financial statements

1. Income from donations and legacies

	2024	2023
	£	£
Donations	287	150
Gifts in kind	-	-
	287	150
Total income from donations and legacies	287	150

2. Income from charitable activities

	2024	2023
	£	£
Restricted grants:		
FloodRe – Flood Mobile Vehicle	77,904	76,052
Grant – Scottish & Southern Electricity Networks – to fund new vehicle hire	15,000	-
Grant- Scottish Environment Protection Agency	10,000	-
	102,904	76,052
Un-restricted income:		
Grant – Scottish Government – community flood recovery & resilience funding	230,000	220,000
Grants- Other local council contributions	7,200	8,476
	237,200	228,476
Total un-restricted income	237,200	228,476
Total income from Charitable Activities	340,104	304,528

Scottish Flood Forum
Financial Statements
for the year ended 31 March 2024

Notes to the financial statements (continued)

3. Analysis of expenditure

	Un- restricted £	Restricted £	2024 Total £
Charitable activities:			
Salaries & Wages	204,421	53	204,474
Equipment	176	115	291
Travel & Subsistence	16,470	-	16,470
Computer depreciation	284	-	284
Vehicle hire	-	10,278	10,278
FloodRe vehicle	-	12,000	12,000
Publications & printing	3,042	-	3,042
Storage	1,584	-	1,584
Running costs	8,237	27	8,264
Membership	849	-	849
Consultancy fees	1,143	1,050	2,193
Legal & professional fees (incl. accountancy)	2,977	-	2,977
Staff/trustee meeting expenses	5,458	-	5,458
Management support fee	12,000	-	12,000

Total expenditure	256,641	23,523	280,164
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	Un- restricted £	Restricted £	2023 Total £
Charitable activities:			
Salaries & Wages	158,656	594	159,250
Equipment	654	2,971	3,625
Travel & Subsistence	16,434	-	16,434
Motorhome depreciation	2,175	-	2,175
Computer depreciation	852	-	852
Profit on sale of vehicle	(2,550)	-	(2,550)
Staff development & recruitment	1,074	-	1,074
Publications & printing	3,341	-	3,341
Storage	1,584	-	1,584
Website	95	-	95
Running costs	6,542	-	6,542
Membership	1,270	-	1,270
Consultancy fees	6,420	1,750	8,170
Legal & professional fees (incl. accountancy)	3,218	-	3,218
Staff/trustee meeting expenses	4,195	-	4,195
Management support fee	12,000	-	12,000

Total expenditure	215,960	5,315	221,275
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Scottish Flood Forum
Financial Statements
for the year ended 31 March 2024

Notes to the financial statements (continued)

4. Accountancy fees include:

	2024	2023
	£	£
Independent examiners fees - Independent examination	900	850

5. Analysis of staff costs, trustee remuneration and expenses

	2024	2023
	£	£
Salaries	186,305	146,454
National Insurance	13,048	9,459
Pension	5,121	3,337
Total	204,474	159,250

Staff Numbers

	Number	Number
Average number of full-time equivalent excluding Trustees	5.2	5.0

No employees had employee benefits in excess of £60,000 (2023: nil).

The charity's trustees were not paid or received any benefits from employment with the charity in the year.

Trustee expenses relating to travel and subsistence were reimbursed as follows:

	2024	2023
	£	£
S Prodger	78.74	597.00
P Wright	-	218.05
J McLeod	-	19.00
A Werritty	113.72	-
D Gowans	489.23	418.85

The key management personnel of the charity comprise the trustees and the Director, who spends approximately 2/3rds of her time managing the charity. Trustees receive no remuneration or other benefits from the charity. The remuneration of key management personnel for time spent managing the charity (including pension contributions) for the year was £44,399 (2023: £27,873).

Scottish Flood Forum
Financial Statements
for the year ended 31 March 2024

Notes to the financial statements (continued)

6. Tangible Fixed Assets

	Vehicles	Computer equipment	Total
	£	£	£
Cost/deemed cost or valuation			
At beginning of year	37,522	2,556	40,078
Additions	-	-	-
	<u>37,522</u>	<u>2,556</u>	<u>40,078</u>
At end of year	37,522	2,556	40,078
Accumulated depreciation			
At beginning of year	-	2,272	2,272
Charge for the year	-	284	284
	<u>-</u>	<u>2,556</u>	<u>2,556</u>
At end of year	-	2,556	2,556
Net book value			
At 31 March 2024	<u>37,522</u>	<u>-</u>	<u>37,522</u>
At 31 March 2023	<u>37,522</u>	<u>284</u>	<u>37,806</u>

7. Debtors

	2024	2023
	£	£
Income receivable	137,904	127,934
Prepayments	-	99
	<u>137,904</u>	<u>128,033</u>

8. Creditors: amounts falling due within one year

	2024	2023
	£	£
Trade creditors	6,589	44,753
Taxation and social security	4,531	4,419
Deferred income	-	10,000
Other creditors	1,150	-
Accruals	1,200	1,150
	<u>13,470</u>	<u>60,322</u>

Scottish Flood Forum
Financial Statements
for the year ended 31 March 2024

Notes to the financial statements (continued)

Deferred income:	2024	2023
	£	£
Balance brought forward & carried forward	-	10,000

Deferred income relates to income received for a project delayed due to Covid 19.

9. Funds

	Balance at beginning of year £	Income £	2024 Expenditure £	Transfers £	Balance at end of year £
Restricted funds					
Scottish Government – Flood Alert Equipment	20,234	-	(1,245)	-	18,989
FloodRe – Flood Mobile Vehicle	38,530	77,904	(12,000)	-	104,434
Scottish Environment Protection Agency	3,621	10,000	-	-	13,621
Scottish & Southern Electricity Networks – Vehicle hire	-	15,000	(10,278)	-	4,722
Scottish & Southern Electricity Networks - Flood Alert Equipment	4,831	-	-	-	4,831
NCR	1,243	-	-	-	1,243
	68,459	102,904	(23,523)	-	147,840
Unrestricted funds					
General fund	101,507	7,487	(256)	-	108,738
Scottish Government designated funds	32,846	230,000	(256,101)	-	6,745
Designated asset depreciation fund	37,806	-	(284)	-	37,522
Total unrestricted funds	172,159	237,487	(256,641)	-	153,005
Total funds	240,618	340,391	(280,164)	-	300,845

Restricted funds

Scottish Government – Flood Alert Equipment – to provide Flood Alert Equipment through Rivertrack and other systems.
FloodRe – Funding for Flood Mobile Vehicle to be delivered in January 2024.

Scottish Environment Protection Agency – to support community safety and flood risk awareness campaigns, community resilience events and flooding literature and education review and implementation.

SSEN – Funds used for Flood Alert Equipment, staff time and travel and subsistence.

SSEN – Funding received towards the hire of a new Flood response vehicle in the year.

NCR – National Centre for Resilience Grant awarded in April 2019 for Project “Good Practice Guidance to support engagement with flood risk communities”. Completed March 2020 with ongoing engagement projects.

Designated funds

Scottish Government funds carried forward from previous years have been set aside to underpin the budget in future years should funding levels reduce.

Funds have been set aside to provide for future depreciation of the charity’s assets.

Scottish Flood Forum
Financial Statements
for the year ended 31 March 2024

Notes to the financial statements (continued)

	Balance at beginning of year £	Income £	2023		Balance at end of year £
			Expenditure £	Transfers £	
Restricted funds					
Scottish Government – Flood Alert Equipment	25,549	-	(5,315)	-	20,234
	-	76,052	-	(37,522)	38,530
Scottish Environment Protection Agency Scottish & Southern Electricity Networks - Flood Alert Equipment	3,621	-	-	-	3,621
NCR	4,831	-	-	-	4,831
	1,243	-	-	-	1,243
	<u>35,244</u>	<u>76,052</u>	<u>(5,315)</u>	<u>(37,522)</u>	<u>68,459</u>
Unrestricted funds					
General fund	88,881	8,626	4,000	-	101,507
Scottish Government designated funds	28,329	220,000	(215,483)	-	32,846
Designated asset depreciation fund	4,761	-	(4,477)	37,522	37,806
Total unrestricted funds	<u>121,971</u>	<u>228,626</u>	<u>(215,960)</u>	<u>37,522</u>	<u>172,159</u>
Total funds	<u>157,215</u>	<u>304,678</u>	<u>(221,275)</u>	<u>-</u>	<u>240,618</u>

10. Analysis of net assets between funds

	2024		
	Un- restricted £	Restricted £	Total £
Fixed assets	37,522	-	37,522
Debtors	60,000	77,904	137,904
Cash at bank and in hand	68,953	69,936	138,889
Creditors	(13,470)	-	(13,470)
Funds	<u>153,005</u>	<u>147,840</u>	<u>300,845</u>
	2023		
	Un- restricted £	Restricted £	Total £
Fixed assets	37,806	-	37,806
Debtors	51,981	76,052	128,033
Cash at bank and in hand	95,172	39,929	135,101
Creditors	(12,800)	(47,522)	(60,322)
Funds	<u>172,159</u>	<u>68,459</u>	<u>240,618</u>

Scottish Flood Forum
Financial Statements
for the year ended 31 March 2024

Notes to the financial statements (continued)

11. Controlling Interests

The charity is controlled by the Trustees.

12. Related party transactions

There were no transactions with related parties that took place during the year (2023: None).

13. Comparative Statement of Financial Activity for 2023

	Un- restricted funds 2023	Restricted funds 2023	Total 2023
Income from:	£	£	£
Donations and legacies	150	-	150
Charitable activities	228,476	76,052	304,528
Total income	228,626	76,052	304,678
Expenditure on:			
Charitable activities	215,960	5,315	221,275
Total Expenditure	215,960	5,315	221,275
Net income	12,666	70,737	83,403
Transfers between funds	37,522	(37,522)	-
Net movement in funds for year	50,188	33,215	83,403
Reconciliation of funds			
Total funds brought forward	121,971	35,244	157,215
Total funds carried forward	172,159	68,459	240,618