

THE M M NATIONAL GULF VETERANS AND FAMILIES BENEVOLENT ASSOCIATION

England & Wales · Charity number 1074867

Details

Other names	NATIONAL GULF VETERANS & FAMILIES ASSOCIATION, NGV&FA;
Status	Registered
Legal form	Charitable company
Company number	03731497
Registered	1999-03-25
Register	View on the Charity Commission register

Contact

Address Unit 1a K3 Business Park
200 Clough Road
Hull
HU5 1SW

Phone 01482 808730

Email info@ngvfa.org.uk

Website www.ngvfa.org.uk

Activities

Objects: RELIEF OF PERSONS WHO SERVED AS MEMBERS OF THE ARMED FORCES OR AS CIVILIANS IN THE CONFLICT IN THE GULF AND THEIR FAMILIES AND DEPENDANTS WHO ARE IN CONDITIONS OF NEED HARDSHIP SICKNESS OR DISTRESS. THE RELIEF OF ANY PERSONS WHO SERVE AS MEMBERS OF THE ARMED FORCES OR AS CIVILIANS IN ANY FUTURE DESERT CONFLICT AND THEIR FAMILIES AND DEPENDANTS WHO ARE IN CONDITIONS OF NEED, HARDSHIP, SICKNESS OR DISTRESS.

Activities: OUR SERVICES EXTEND TO THE WHOLE UNITED KINGDOM. WE PROVIDE WELFARE ADVICE ON BENEFITS AND WAR PENSION CLAIMS, REPRESENTATION AT APPEALS, INFORMATION AND FACT SHEETS ON GULF VETERANS RELATED TOPICS COUNSELLING REFERRAL SERVICE SPECIFIC TO MILITARY PTSD FOR VETERANS WEBSITE INC MEMBERS ONLY AREA

Classification

- **How:** Provides Human Resources, Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, The Advancement Of Health Or Saving Of Lives, Disability
- **Who:** Children/young People, People With Disabilities, Other Charities Or Voluntary Bodies

Geography

- **Area of benefit:** NATIONAL
- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£111,886	£104,023	-	-
2024-03-31	£81,708	£107,735	-	-
2023-03-31	£95,975	£107,986	-	-
2022-03-31	£104,074	£103,964	-	-
2021-03-31	£131,046	£95,640	-	-

Trustees

Name	Role	Appointed
Geoffrey Edward Brown		2014-03-18
John Trevor Clifford		2013-11-11
SALLY-ANN SPENCER GREY		

THE M M NATIONAL GULF VETERANS AND FAMILIES BENEVOLENT ASSOCIATION

England & Wales - Charity number 1074867

Accounts

CHARITY REGISTRATION NO: 1074867

COMPANY REGISTRATION NO: 3731497 (England and Wales)

**THE M.M. NATIONAL GULF VETERANS AND
FAMILIES BENEVOLENT ASSOCIATION**

(A COMPANY LIMITED BY GUARANTEE)

**DIRECTORS' AND TRUSTEES' REPORT AND ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2025**

**THE M.M. NATIONAL GULF VETERANS AND
FAMILIES BENEVOLENT ASSOCIATION**

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FOR THE YEAR ENDED 31 MARCH 2025**

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**THE M.M. NATIONAL GULF VETERANS AND
FAMILIES BENEVOLENT ASSOCIATION**

**LEGAL AND ADMINISTRATIVE INFORMATION
FOR THE YEAR ENDED 31 MARCH 2025**

DIRECTORS AND TRUSTEES:

Ms S A Spencer Grey
Mr J T Clifford
Mr G E Brown
Dr N H Graveston (resigned 5/11/2024)

SECRETARY:

Mrs M Rusling

REGISTERED OFFICE:

Unit 1a
K3 Business Park
200 Clough Road
Hull
East Yorkshire
HU5 1SW

**ACCOUNTANTS AND
INDEPENDENT EXAMINER :**

KTC Accountants Limited
80 West View
Barlby Road
Selby
North Yorkshire
YO8 5BD

BANKERS:

Virgin Money
214 Holderness Road
Hull
East Riding
HU9 2AA

THE M.M. NATIONAL GULF VETERANS AND FAMILIES BENEVOLENT ASSOCIATION

REPORT OF THE TRUSTEES AND DIRECTORS FOR THE YEAR ENDED 31 MARCH 2025

The trustees, who are also directors of the charity for the purposes of the Companies Act, present their annual report and the accounts for the year ended 31 March 2025. The accounts comply with the Charities Act 2011, the Companies Act 2006 and 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).

Objects of the charity, principal activities and organisation of our work

The charity is constituted as a company limited by guarantee, and is therefore governed by a memorandum and articles of association. The charity was incorporated on the 9 March 1999.

The charity's objectives and its principal activities continue to be those of providing immediate and on going support to veterans and their families who have served in the Gulf Conflict 1990-1991, Iraq 2003-2009 and Afghanistan 2001-2014. We offer this support to persons who do not have any illnesses or to those persons who are, or have been, suffering medical or psychiatric disorders since their service in any of these conflicts.

The charity is organised so that the trustees meet regularly to manage its affairs. The charity has a full time general manager and a full time administrator who together manage the day to day operations of the charity, the administrator is assisted by two further part time employees.

Appointment of trustees is governed by the Articles of the Company and the Board is authorised to fill vacancies arising through resignation or death of an existing trustee on a temporary basis until the next Annual General Meeting.

Developments, activities and achievements during this year

During the financial year 2024-2025 flexible working and digital technologies that came to the fore during COVID have now become embedded into our everyday work practices, and further compliment our investment in our digital Customer Relationship Management (CRM) system, our effective and compliant data and cybersecurity and IT support to protect against data breaches or cyber-attacks.

2024-2025 has continued to be challenging and unpredictable for charities including the NGVFA and sector forecasts suggest that this will not change in the coming year. For us, these financial challenges culminated in December 2024 when our landlords of over 10 years, declared that the rent for our offices was going to double. This necessitated a search for new affordable premises, which we did find and have since moved to, but this was very stressful for staff and caused additional expense for the charity. We thank our staff, volunteers and members for the extra time and effort they made to secure the charity's new home. Through this change we also developed new collaborations and relationships with other charities and companies, it also gave us the opportunity to review and confirm that what we do is unequivocally needed and appreciated.

Surveys in 2024 confirmed that the number of people living in financially vulnerable circumstances in the UK had risen by 16% since 2022 to 20.3 million people. High levels of debt have also increased by 59% to 3.5 million people using unsecured loans and buy now pay later to stay afloat.

THE M.M. NATIONAL GULF VETERANS AND FAMILIES BENEVOLENT ASSOCIATION

REPORT OF THE TRUSTEES AND DIRECTORS FOR THE YEAR ENDED 31 MARCH 2025

Low-income households are still the most affected by rising prices and food bank and debt advice charities are reporting an increase in demand for their services.

Whilst the government did provide some support for households for the cost-of-living crisis over the last 2 years, this reduced in 2024-2025. However, £421m was made available to County Councils and Unitary Authorities in England to support those most in need with the cost of essentials via the Household Support Fund ("The Fund").

Armed Forces pensions, including war pensions, increased by 10.1 % in line with the Consumer Price Index (CPI) in 2023-24 and there was a further increase in 2024-25 of 6.7%. However, from April 2025 pensions will increase by only 1.7%, in line with the annual increase in the CPI up to September 2024.

However, as in previous years financial hardship is more commonly seen in those with profiles very similar to many of our members :

- those with moderate to severe depressive symptoms
- those not in work, not seeking work and not retired
- those living in the most deprived areas of England
- disabled people

The continuing conflicts in Ukraine and Russia, and in Gaza between Israel and Hamas which also heightens tensions in the Middle East, continues to have a significant impact on veterans, including our members, especially those with mental health issues, such as Post Traumatic Stress Disorder (PTSD). Increasing anxiety, PTSD symptoms as well as feelings of guilt and helplessness.

The cost-of-living rise affects members and staff alike, this has had an impact on the charity both in respect of increased workload i.e. providing direct support and signposting to other services, and also in respect of running costs e.g. electricity and gas to maintain the office and staffing.

Staff and volunteers continue to support fundraising and awareness raising events including a number of Armed Forces events throughout the UK.

The staff, volunteers and members have continued to provide unwavering support, commitment and generosity to the charity as have our donors - and we, the trustees, give our heartfelt thanks for all their sustained help and support.

The charity is a Public Benefit Entity and continues to provide services in line with its obligations :

Prevention or relief of poverty

The charity continues to provide a wide range of advice regarding available benefits and other financial issues to its members. The charity provides support and representations to its members regarding war pension claims, appeal tribunals and benefit claims in order for them to receive the best possible remuneration.

Education

The charity has produced a range of information, in both written and electronic form to advise not only its members and their families but also other individuals particularly in health care and social services.

**THE M.M. NATIONAL GULF VETERANS AND
FAMILIES BENEVOLENT ASSOCIATION**

**REPORT OF THE TRUSTEES AND DIRECTORS (Continued)
FOR THE YEAR ENDED 31 MARCH 2025**

Advancement of health

The vast majority of veterans who are members of the charity have significant health problems, the charity provides them with advice and support regarding this so that they can be proactive in improving their own health and also be able to inform individuals in the caring professions about their problems. Over the last few years there has been significant investment in mental health services for veterans and their families in the NHS and voluntary sector and we continue to signpost our members to appropriate services.

Social wellbeing

The charity reviewed the provision of a respite break in 2023-24 and as a result respite has not and will not be reinstated. We continue to develop ways and opportunities to engage with and invest in our membership around the country. We continue to support our members with more emphasis than before on social media, telephone and video contact.

Future Developments

2024-25 has demonstrated that running costs continue to rise, though our staff are very adept at minimising this, but there is a narrowing gap between income and expense. The subdued fundraising environment reported last year continues with both a reduction in donors and reduction in the value of donations made, with a significant reduction in individual giving. Expanding upon virtual fundraising opportunities through internet platforms and digital tools is suggested in the charity press along with more flexible giving, both are something to explore over the coming year.

The charity continues to be vigilant regarding the needs of its members and the cost of its services, we continually monitor and evaluate what we do to ensure that our members are at the heart of everything we do and the decisions that are made.

We will continue to develop relationships with potential funders and to provide assurances around good governance and best practice. We will continue to promote our public profile nationally and locally supporting volunteers and members to help us do this effectively.

Fundamentally our objectives remain the same, to help support our members together with the wider armed forces and veteran populations.

Trustees

Trustees, who are also the Directors for the purposes of company law, who served during the year were:

Dr N H Graveston (resigned 5/11/2024)

Ms S A Spencer Grey

Mr J T Clifford

Mr G Brown

Financial Review

The Statement of Financial Activities shows net income for the year of £2,839 and our reserves stand at £104,023 in total. Of our reserves £103,541 are unrestricted. Our welfare, support and administration costs for the year totalled £107,687, as such our unrestricted reserves are within our target parameters of between six and twelve months of our general running costs.

**THE M.M. NATIONAL GULF VETERANS AND
FAMILIES BENEVOLENT ASSOCIATION**

**REPORT OF THE TRUSTEES AND DIRECTORS (Continued)
FOR THE YEAR ENDED 31 MARCH 2025**

Reserves Policy

The trustees have established a policy whereby the charity aims to hold unrestricted reserves of an amount equivalent to between six and twelve months general running costs, thus allowing time for alternative funding to be sought should any major source of current funding be lost.

Risk Management

The trustees actively review the major risks which the charity faces on a regular basis and believe that maintaining reserves at current levels, combined with an annual review of the controls over key financial systems, will provide sufficient resources in the event of adverse conditions.

Our Volunteers

The charity benefits from the support of a small pool of regular volunteers to whom we would like to express our ongoing gratitude. The volunteers assist in raising awareness of the charity and our fundraising activities.

Trustees' responsibilities in relation to the accounts

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

Company Law requires the charity trustees to prepare accounts for each year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period.

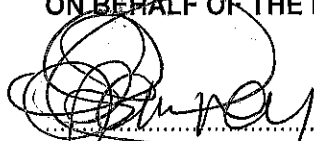
In preparing these accounts, the trustees are required to :

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the accounts.
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable it to ensure the accounts comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report has been prepared in accordance with the provisions of Part 15 of the Companies Act 2006 relating to small companies.

ON BEHALF OF THE BOARD OF TRUSTEES:


.....
Ms S A Spencer Grey

Date: 28 July 2025

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
THE M.M. NATIONAL GULF VETERANS AND
FAMILIES BENEVOLENT ASSOCIATION**

I report on the accounts of the company for the year ended 31 March 2025, which are set out on pages 7 to 12.

Respective responsibilities of trustees and examiner

The trustees' (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the Charities Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the Charities Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general directions given by the Charity Commission. 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 financial statements, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention to indicate that:

- accounting records have not been kept in accordance with section 386 of the Companies Act 2006;
- the accounts do not accord with such records:
- where accounts are prepared on an accruals basis, whether they fail to comply with relevant accounting requirements under section 396 of the Companies Act 2006, or are not consistent with the Charities SORP (FRS102)
- any matter which the examiner believes should be drawn to the attention of the reader to gain a proper understanding of the accounts.



.....
Michael Joseph Shepherd F.C.C.A.
KTC Accountants Limited
80 West View
Barlby Road
Selby
YO8 5BD

Date : 28 July 2025

**THE M.M. NATIONAL GULF VETERANS AND
FAMILIES BENEVOLENT ASSOCIATION**

**STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING INCOME AND EXPENDITURE
ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2025**

	Notes	Unrestricted funds £	Restricted funds £	Total 2025 £	Total 2024 £
Incoming resources					
Donations, grants and similar	2	92,951	-	92,951	64,595
Memberships		5,155	-	5,155	4,855
Specific grants received		-	-	-	-
Respite and open days contributions		-	-	-	-
Fundraising		12,519	-	12,519	8,886
Interest receivable on deposits		1,261	-	1,261	3,372
Total incoming resources		111,886	-	111,886	81,708
Resources expended					
Costs of generating funds					
Fundraising costs		1,034	-	1,034	1,364
Charitable expenditure					
Respite and open days costs		-	-	-	-
Specific grants awarded		-	-	-	-
Tribunal costs		326	-	326	-
Counselling costs		-	-	-	-
Welfare support and administration	3	107,687	-	107,687	106,371
Total resources expended		109,047	-	109,047	107,735
Net incoming resources		2,839	-	2,839	(26,027)
Net movement in funds		2,839	-	2,839	(26,027)
Fund balances at 1 April 2024		100,702	482	101,184	127,211
Fund balances at 31 March 2025		103,541	482	104,023	101,184

**BALANCE SHEET
AS AT 31 MARCH 2025**

	Notes	2025		2024	
		£	£	£	£
Fixed Assets					
Tangible assets	7		1,219		1,434
Current assets					
Debtors	8	2,970		2,004	
Cash at bank and in hand		<u>103,360</u>		<u>101,190</u>	
		106,330		103,194	
Creditors: amounts falling due within one year					
	9	<u>3,526</u>		<u>3,444</u>	
Net current assets			102,804		99,750
Total assets, less current liabilities			<u>104,023</u>		<u>101,184</u>
Income funds					
Restricted funds	10		482		482
Unrestricted funds			103,541		100,702
			<u>104,023</u>		<u>101,184</u>

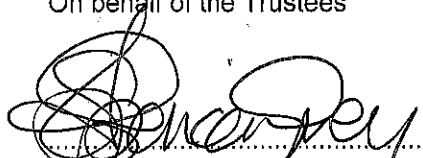
For the year ended 31 March 2025 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

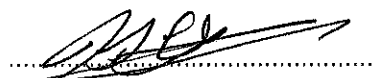
The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The trustees acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and for the preparation of accounts.

The accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

On behalf of the Trustees


Ms S A Spencer Grey - trustee


Mr J T Clifford - trustee

Approved by the board on: 28 July 2025

**THE M.M. NATIONAL GULF VETERANS AND
FAMILIES BENEVOLENT ASSOCIATION**

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2025**

1 Accounting policies

1-1 Basis of preparation

The accounts have been prepared under the historical cost convention and in accordance with the 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) and the Companies Act 2006. The charity meets the definition of a public benefit entity under FRS 102.

1-2 Incoming resources

Income is recognised when the charity has entitlement to the funds, any performance conditions have been met, it is probable the income will be received and the amount can be measured reliably.

1-3 Expenditure

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

1-4 Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life:

Office equipment - 15% on reducing balance

1-5 Leasing commitments

Rentals payable under operating leases are charged to the Statement of Financial Activities over the period they are incurred.

1-6 Fund accounting

Unrestricted funds are donations and other incoming resources receivable or generated for the objects of the charity without further specified purpose and are available as general funds. Restricted funds are to be used for specific purposes as laid down by the donor.

2 Donations, grants and similar

	2025 £	2024 £
Running cost grants	89,250	58,800
General donations	3,701	5,795
	<u>92,951</u>	<u>64,595</u>
Running cost grants:		
ABF The Soldiers' Charity	45,000	40,300
Veterans' Foundation	18,500	18,500
Queen Mary's Roehampton Trust	15,000	-
The Grocers Charity	5,000	-
The Inman Charity Trust	3,750	-
Souter Charitable Trust	2,000	-
	<u>89,250</u>	<u>58,800</u>

**THE M.M. NATIONAL GULF VETERANS AND
FAMILIES BENEVOLENT ASSOCIATION**

**NOTES TO THE ACCOUNTS (Continued)
FOR THE YEAR ENDED 31 MARCH 2025**

3 Welfare support and administration

	2025 £	2024 £
Staff costs : Welfare, support and advocacy	42,845	41,948
Staff costs : Administration	16,168	15,829
Staff costs : Promoting awareness and events	21,827	21,370
Telephone, internet and I.T.	7,916	7,817
Postage, stationery and advertising	1,252	1,353
Repairs and renewals	104	-
Accountancy	2,520	2,520
Legal fees	69	48
Rent, power and service charges	12,351	12,902
Insurance	1,744	1,569
Depreciation of tangible assets	215	253
Event costs and sundry expenses	676	762
	<u>107,687</u>	<u>106,371</u>

4 Net incoming resources

The surplus of income over expenditure is stated after charging:

	2025 £	2024 £
Depreciation of tangible assets - owned by the charity	215	253
Operating lease rentals	11,507	11,507
Independent examiner fees - external scrutiny	300	300
Independent examiner fees - accountancy and payroll services	2,220	2,220

5 Employees

No remuneration or expenses were paid to the trustees.

The costs of the remaining staff were:

	2025 £	2024 £
Wages and salaries	79,842	78,355
Social security costs	998	792
	<u>80,840</u>	<u>79,147</u>

No employee received remuneration of more than £60,000 in either year.

Number of employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
Management, administration and provision of services	<u>4</u>	<u>4</u>

**THE M.M. NATIONAL GULF VETERANS AND
FAMILIES BENEVOLENT ASSOCIATION**

**NOTES TO THE ACCOUNTS (Continued)
FOR THE YEAR ENDED 31 MARCH 2025**

6 Taxation

The charitable company is exempt from corporation tax on its charitable activities.

7 Tangible fixed assets

	Office equipment £	Totals £
Cost:		
At 1 April 2024	29,247	29,247
Additions	-	-
Disposals	-	-
At 31 March 2025	<u>29,247</u>	<u>29,247</u>
Depreciation:		
At 1 April 2024	27,813	27,813
Charge for year	215	215
Disposals	-	-
At 31 March 2025	<u>28,028</u>	<u>28,028</u>
Net book value:		
At 31 March 2025	<u>1,219</u>	<u>1,219</u>
At 31 March 2024	<u>1,434</u>	<u>1,434</u>

**8 Debtors: Amounts falling due
within one year**

	2025 £	2024 £
Prepayments and accrued income	2,970	2,004
	<u>2,970</u>	<u>2,004</u>

**9 Creditors: Amounts falling due
within one year**

	2025 £	2024 £
PAYE and social security	1,537	1,408
Trade creditors and accrued expenses	1,989	2,036
	<u>3,526</u>	<u>3,444</u>

**THE M.M. NATIONAL GULF VETERANS AND
FAMILIES BENEVOLENT ASSOCIATION**

**NOTES TO THE ACCOUNTS (Continued)
FOR THE YEAR ENDED 31 MARCH 2025**

10 Restricted funds

The income funds of the charity include restricted funds, comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Balance at 1 April 2024	Incoming resources	Resources expended	Balance at 31 March 2025
	£	£	£	£
Respite and Open Days	482	-	-	482
	<u>482</u>	<u>-</u>	<u>-</u>	<u>482</u>

Respite and Open Days

The balance will fund future respite and open day costs.

11 Statutory Information

The charity is a private limited company, limited by guarantee, registered in England and Wales where the company's registered number is 3731497, the registered office address is detailed on page 1.

12 Related Party Transactions

The charity undertook no related party transactions during the year.

13 Going Concern

At the reporting date the trustees believe there are no material uncertainties about the charity's ability to continue for a period of at least 12 months, as such the accounts are prepared on a going concern basis.

THE M M NATIONAL GULF VETERANS AND FAMILIES BENEVOLENT ASSOCIATION

England & Wales - Charity number 1074867

Accounts

CHARITY REGISTRATION NO: 1074867

COMPANY REGISTRATION NO: 3731497 (England and Wales)

**THE M.M. NATIONAL GULF VETERANS AND
FAMILIES BENEVOLENT ASSOCIATION**

(A COMPANY LIMITED BY GUARANTEE)

**DIRECTORS' AND TRUSTEES' REPORT AND ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2024**

**THE M.M. NATIONAL GULF VETERANS AND
FAMILIES BENEVOLENT ASSOCIATION**

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**THE M.M. NATIONAL GULF VETERANS AND
FAMILIES BENEVOLENT ASSOCIATION**

**LEGAL AND ADMINISTRATIVE INFORMATION
FOR THE YEAR ENDED 31 MARCH 2024**

DIRECTORS AND TRUSTEES:

Dr N H Graveston
Ms S A Spencer Grey
Mr J T Clifford
Mr G E Brown

SECRETARY:

Mrs M Rusling

REGISTERED OFFICE:

Office L11
Base Business Space
Chamberlain Road
Hull
East Yorkshire
HU8 8HL

**ACCOUNTANTS AND
INDEPENDENT EXAMINER :**

KTC Accountants Limited
80 West View
Barlby Road
Selby
North Yorkshire
YO8 5BD

BANKERS:

Virgin Money
214 Holderness Road
Hull
East Riding
HU9 2AA

THE M.M. NATIONAL GULF VETERANS AND FAMILIES BENEVOLENT ASSOCIATION

REPORT OF THE TRUSTEES AND DIRECTORS FOR THE YEAR ENDED 31 MARCH 2024

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Objects of the charity, principal activities and organisation of our work

The charity is constituted as a company limited by guarantee, and is therefore governed by a memorandum and articles of association. The charity was incorporated on the 9 March 1999.

The charity's objectives and its principal activities continue to be those of providing immediate and on going support to veterans and their families who have served in the Gulf Conflict 1990-1991, Iraq 2003-2009 and Afghanistan 2001-2014. We offer this support to persons who do not have any illnesses or to those persons who are, or have been, suffering medical or psychiatric disorders since their service in any of these conflicts.

The charity is organised so that the trustees meet regularly to manage its affairs. The charity has a full time general manager and a full time administrator who together manage the day to day operations of the charity, the administrator is assisted by two further part time employees.

Appointment of trustees is governed by the Articles of the Company and the Board is authorised to fill vacancies arising through resignation or death of an existing trustee on a temporary basis until the next Annual General Meeting.

Developments, activities and achievements during this year

The financial year 2023-24 has seen the consolidation of the post COVID "normal" with more flexible working and a greater reliance on digital technologies which have been fully embraced by the NGVFA team. Unlike some other voluntary organisations the NGVFA has a well established and efficient digital Customer Relationship Management (CRM) system, effective and compliant data and cybersecurity and investment in IT support to protect against data breaches or cyber-attacks.

Last year the UK inflation rate reached a 41 year high of 11.1%, inflation rates this year have fallen, albeit slowly and in April 2024 the inflation rate was 2.3% - still higher than it was in April 2023. An increase in mortgage rates and rental costs continues to affect the cost of living with over half of UK adults reporting an increase in living costs month on month. Low income households are most affected by rising prices and food bank and debt advice charities are reporting an increase in demand.

Whilst the government did provide some support for households for the cost-of-living crisis over the last two years, this reduces in 2024-25.

Armed Forces pensions including War pensions increased by 10.1% in line with the Consumer Prices Index in 2023-24 and again by 6.7% for 2024-25 which does provide some relief.

**THE M.M. NATIONAL GULF VETERANS AND
FAMILIES BENEVOLENT ASSOCIATION**

**REPORT OF THE TRUSTEES AND DIRECTORS
FOR THE YEAR ENDED 31 MARCH 2024**

However, as in previous years financial hardship is more commonly seen in those with profiles very similar to many of our members :

- those with moderate to severe depressive symptoms
- those not in work, not seeking work and not retired
- those living in the most deprived areas of England
- disabled people

The graphic TV news and other media reports on the war in Ukraine, as well as the war in Gaza between Israel and Hamas which also heightens tensions in the Middle East, continue to have a significant impact on veterans, including our members, especially those with mental health issues, such as Post Traumatic Stress Disorder (PTSD). Increasing anxiety, PTSD symptoms as well as feelings of guilt and helplessness.

The cost-of-living rise affects members and staff alike, this has had an impact on the charity both in respect of increased workload i.e. providing direct support and signposting to other services, and also in respect of running costs e.g. electricity and gas to heat and power the office.

Staff and volunteers continue to support fundraising and awareness raising events including a number of Armed Forces events throughout the UK.

The staff, volunteers and members have continued to provide unwavering support, commitment and generosity to the charity as have our donors - and we, the trustees give our heartfelt thanks for all their sustained help and support.

The charity is a Public Benefit Entity and continues to provide services in line with its obligations :

Prevention or relief of poverty

The charity continues to provide a wide range of advice regarding available benefits and other financial issues to its members. The charity provides support and representations to its members regarding war pension claims, appeal tribunals and benefit claims in order for them to receive the best possible remuneration.

Education

The charity has produced a range of information, in both written and electronic form to advise not only its members and their families but also other individuals particularly in health care and social services.

Advancement of health

The vast majority of veterans who are members of the charity have significant health problems, the charity provides them with advice and support regarding this so that they can be proactive in improving their own health and also be able to inform individuals in the caring professions about their problems. Over the last few years there has been significant investment in mental health services for veterans and their families in the NHS and voluntary sector and we continue to signpost our members to appropriate services.

**THE M.M. NATIONAL GULF VETERANS AND
FAMILIES BENEVOLENT ASSOCIATION**

**REPORT OF THE TRUSTEES AND DIRECTORS (Continued)
FOR THE YEAR ENDED 31 MARCH 2024**

Social wellbeing

The charity was unable to provide a respite break in 2021 or 2022 and we canvassed our members with a view to resuming this in 2023 or to consider alternative options. The survey suggested there was still interest in respite, but this did not materialise into bookings so a decision was made not to reinstate respite but to look at other ways to engage with and invest in our membership around the country. We recognise that circumstances have changed for many of our membership and the rise in fuel/cost of living and having many of our members with progressive illnesses makes travel and staying away from home less feasible now than it may have been in the past. We continue to support our members with more emphasis than before on social media, telephone and video contact.

Future Developments

2023-24 has demonstrated that running costs continue to rise, though our staff are very adept at minimising this, but there is a narrowing gap between income and expense. The subdued fundraising environment reported last year continues with both a reduction in donors and reduction in the value of donations made, with a significant reduction in individual giving.

Expanding upon virtual fundraising opportunities through internet platforms and digital tools is suggested in the charity press along with more flexible giving, both are something to explore over the coming year.

The charity continues to be vigilant regarding the needs of its members and the cost of its services, we continually monitor and evaluate what we do to ensure that our members are at the heart of everything we do and the decisions that are made.

We will continue to develop relationships with potential funders and to provide assurances around good governance and best practice. We will continue to promote our public profile nationally and locally supporting volunteers and members to help us do this effectively.

Fundamentally our objectives remain the same, to help support our members together with the wider armed forces and veteran populations.

Trustees

Trustees, who are also the Directors for the purposes of company law, who served during the year were:

Dr N H Graveston
Ms S A Spencer Grey
Mr J T Clifford
Mr G Brown

Financial Review

The Statement of Financial Activities shows net expenditure for the year of £26,027 and our reserves stand at £101,184 in total. Of our reserves £100,702 are unrestricted. Our welfare, support and administration costs for the year totalled £106,371, as such our unrestricted reserves are within our target parameters of between six and twelve months of our general running costs.

**THE M.M. NATIONAL GULF VETERANS AND
FAMILIES BENEVOLENT ASSOCIATION**

**REPORT OF THE TRUSTEES AND DIRECTORS (Continued)
FOR THE YEAR ENDED 31 MARCH 2024**

Reserves Policy

The trustees have established a policy whereby the charity aims to hold unrestricted reserves of an amount equivalent to between six and twelve months general running costs, thus allowing time for alternative funding to be sought should any major source of current funding be lost.

Risk Management

The trustees actively review the major risks which the charity faces on a regular basis and believe that maintaining reserves at current levels, combined with an annual review of the controls over key financial systems, will provide sufficient resources in the event of adverse conditions.

Our Volunteers

The charity benefits from the support of a small pool of regular volunteers to whom we would like to express our ongoing gratitude. The volunteers assist in raising awareness of the charity and our fundraising activities.

Trustees' responsibilities in relation to the accounts

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

Company Law requires the charity trustees to prepare accounts for each year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period.

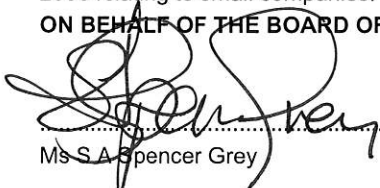
In preparing these accounts, the trustees are required to :

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the accounts.
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable it to ensure the accounts comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report has been prepared in accordance with the provisions of Part 15 of the Companies Act 2006 relating to small companies.

ON BEHALF OF THE BOARD OF TRUSTEES:



Ms S.A. Spencer Grey

Date: 17 June 2024

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
THE M.M. NATIONAL GULF VETERANS AND
FAMILIES BENEVOLENT ASSOCIATION**

I report on the accounts of the company for the year ended 31 March 2024, which are set out on pages 7 to 12.

Respective responsibilities of trustees and examiner

The trustees' (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the Charities Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the Charities Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general directions given by the Charity Commission. 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 financial statements, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention to indicate that:

- accounting records have not been kept in accordance with section 386 of the Companies Act 2006;
- the accounts do not accord with such records:
- where accounts are prepared on an accruals basis, whether they fail to comply with relevant accounting requirements under section 396 of the Companies Act 2006, or are not consistent with the Charities SORP (FRS102)
- any matter which the examiner believes should be drawn to the attention of the reader to gain a proper understanding of the accounts.


.....
Michael Joseph Shepherd F.C.C.A.
KTC Accountants Limited
80 West View
Barlby Road
Selby
YO8 5BD

Date : 17 June 2024

**THE M.M. NATIONAL GULF VETERANS AND
FAMILIES BENEVOLENT ASSOCIATION**

**STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING INCOME AND EXPENDITURE
ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2024**

	Notes	Unrestricted funds £	Restricted funds £	Total 2024 £	Total 2023 £
Incoming resources					
Donations, grants and similar	2	64,595	-	64,595	75,033
Memberships		4,855	-	4,855	5,100
Specific grants received		-	-	-	-
Respite and open days contributions		-	-	-	800
Fundraising		8,886	-	8,886	13,232
Interest receivable on deposits		3,372	-	3,372	1,810
Total incoming resources		81,708	-	81,708	95,975
Resources expended					
Costs of generating funds					
Fundraising costs		1,364	-	1,364	1,553
Charitable expenditure					
Respite and open days costs		-	-	-	618
Specific grants awarded		-	-	-	-
Tribunal costs		-	-	-	-
Counselling costs		-	-	-	-
Welfare support and administration	3	106,371	-	106,371	105,815
Total resources expended		107,735	-	107,735	107,986
Net incoming resources		(26,027)	-	(26,027)	(12,011)
Net movement in funds		(26,027)	-	(26,027)	(12,011)
Fund balances at 1 April 2023		126,729	482	127,211	139,222
Fund balances at 31 March 2024		100,702	482	101,184	127,211

**BALANCE SHEET
AS AT 31 MARCH 2024**

	Notes	2024		2023	
		£	£	£	£
Fixed Assets					
Tangible assets	7		1,434		1,687
Current assets					
Debtors	8	2,004		1,998	
Cash at bank and in hand		101,190		127,388	
		<u>103,194</u>		<u>129,386</u>	
Creditors: amounts falling due within one year	9	<u>3,444</u>		<u>3,862</u>	
Net current assets			99,750		125,524
Total assets, less current liabilities			<u>101,184</u>		<u>127,211</u>
Income funds					
Restricted funds	11		482		482
Unrestricted funds			100,702		126,729
			<u>101,184</u>		<u>127,211</u>


For the year ended 31 March 2024 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The trustees acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and for the preparation of accounts.

The accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

On behalf of the Trustees


.....
Ms S A Spencer Grey - trustee


.....
Mr J T Clifford - trustee

Approved by the board on: 17 June 2024

**THE M.M. NATIONAL GULF VETERANS AND
FAMILIES BENEVOLENT ASSOCIATION**

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2024**

1 Accounting policies

1-1 Basis of preparation

The accounts have been prepared under the historical cost convention and in accordance with the 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) and the Companies Act 2006. The charity meets the definition of a public benefit entity under FRS 102.

1-2 Incoming resources

Income is recognised when the charity has entitlement to the funds, any performance conditions have been met, it is probable the income will be received and the amount can be measured reliably.

1-3 Expenditure

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

1-4 Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life:

Office equipment - 15% on reducing balance

1-5 Leasing commitments

Rentals payable under operating leases are charged to the Statement of Financial Activities over the period they are incurred.

1-6 Fund accounting

Unrestricted funds are donations and other incoming resources receivable or generated for the objects of the charity without further specified purpose and are available as general funds. Restricted funds are to be used for specific purposes as laid down by the donor.

2 Donations, grants and similar

	2024 £	2023 £
Running cost grants	58,800	68,800
General donations	5,795	6,233
	<u>64,595</u>	<u>75,033</u>
Running cost grants:		
ABF The Soldiers' Charity	40,300	40,300
Royal Air Force Benevolent Fund	-	5,000
Queen Mary's Roehampton Trust	-	5,000
Veterans' Foundation	18,500	18,500
	<u>58,800</u>	<u>68,800</u>

**THE M.M. NATIONAL GULF VETERANS AND
FAMILIES BENEVOLENT ASSOCIATION**

**NOTES TO THE ACCOUNTS (Continued)
FOR THE YEAR ENDED 31 MARCH 2024**

3 Welfare support and administration

	2024	2023
	£	£
Staff costs : Welfare, support and advocacy	41,948	41,003
Staff costs : Administration	15,829	15,473
Staff costs : Promoting awareness and events	21,370	20,888
Telephone, internet and I.T.	7,817	7,917
Postage, stationery and advertising	1,353	1,764
Accountancy	2,520	2,520
Legal fees	48	48
Rent, power and service charges	12,902	12,654
Insurance	1,569	2,299
Depreciation of tangible assets	253	297
Event costs and sundry expenses	762	952
	<u>106,371</u>	<u>105,815</u>

4 Net incoming resources

The surplus of income over expenditure is stated after charging:

	2024	2023
	£	£
Depreciation of tangible assets - owned by the charity	253	297
Operating lease rentals	11,507	11,507
Independent examiner fees - external scrutiny	300	300
Independent examiner fees - accountancy and payroll services	2,220	2,220

5 Employees

No remuneration or expenses were paid to the trustees.

The costs of the remaining staff were:

	2024	2023
	£	£
Wages and salaries	78,355	76,529
Social security costs	792	835
	<u>79,147</u>	<u>77,364</u>

No employee received remuneration of more than £60,000 in either year.

Number of employees

The average monthly number of employees during the year was:

	2024	2023
	Number	Number
Management, administration and provision of services	<u>4</u>	<u>4</u>

**THE M.M. NATIONAL GULF VETERANS AND
FAMILIES BENEVOLENT ASSOCIATION**

**NOTES TO THE ACCOUNTS (Continued)
FOR THE YEAR ENDED 31 MARCH 2024**

6 Taxation

The charitable company is exempt from corporation tax on its charitable activities.

7 Tangible fixed assets

	Office equipment £	Totals £
Cost:		
At 1 April 2023	29,247	29,247
Additions	-	-
Disposals	-	-
At 31 March 2024	<u>29,247</u>	<u>29,247</u>
Depreciation:		
At 1 April 2023	27,560	27,560
Charge for year	253	253
Disposals	-	-
At 31 March 2024	<u>27,813</u>	<u>27,813</u>
Net book value:		
At 31 March 2024	<u>1,434</u>	<u>1,434</u>
At 31 March 2023	<u>1,687</u>	<u>1,687</u>

**8 Debtors: Amounts falling due
within one year**

	2024 £	2023 £
Prepayments and accrued income	2,004	1,998
	<u>2,004</u>	<u>1,998</u>

**9 Creditors: Amounts falling due
within one year**

	2024 £	2023 £
PAYE and social security	1,408	1,707
Trade creditors and accrued expenses	2,036	2,155
	<u>3,444</u>	<u>3,862</u>

**THE M.M. NATIONAL GULF VETERANS AND
FAMILIES BENEVOLENT ASSOCIATION**

**NOTES TO THE ACCOUNTS (Continued)
FOR THE YEAR ENDED 31 MARCH 2024**

10 Restricted funds

The income funds of the charity include restricted funds, comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Balance at 1 April 2023 £	Incoming resources £	Resources expended £	Balance at 31 March 2024 £
Respite and Open Days	482	-	-	482
	<u>482</u>	<u>-</u>	<u>-</u>	<u>482</u>

Respite and Open Days

The balance will fund future respite and open day costs.

11 Statutory Information

The charity is a private limited company, limited by guarantee, registered in England and Wales where the company's registered number is 3731497, the registered office address is detailed on page 1.

12 Related Party Transactions

The charity undertook no related party transactions during the year.

13 Going Concern

At the reporting date the trustees believe there are no material uncertainties about the charity's ability to continue for a period of at least 12 months, as such the accounts are prepared on a going concern basis.

THE M M NATIONAL GULF VETERANS AND FAMILIES BENEVOLENT ASSOCIATION

England & Wales - Charity number 1074867

Accounts

CHARITY REGISTRATION NO: 1074867

COMPANY REGISTRATION NO: 3731497 (England and Wales)

**THE M.M. NATIONAL GULF VETERANS AND
FAMILIES BENEVOLENT ASSOCIATION**

(A COMPANY LIMITED BY GUARANTEE)

**DIRECTORS' AND TRUSTEES' REPORT AND ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2023**

**THE M.M. NATIONAL GULF VETERANS AND
FAMILIES BENEVOLENT ASSOCIATION**

**CONTENTS
FOR THE YEAR ENDED 31 MARCH 2023**

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Report of the trustees and directors	2 - 5
Report of the independent examiner	6
Statement of financial activities	7
Balance sheet	8
Notes forming part of the accounts	9-12

**THE M.M. NATIONAL GULF VETERANS AND
FAMILIES BENEVOLENT ASSOCIATION**

**LEGAL AND ADMINISTRATIVE INFORMATION
FOR THE YEAR ENDED 31 MARCH 2023**

DIRECTORS AND TRUSTEES:

Dr N H Graveston
Ms S A Spencer Grey
Mr J T Clifford
Mr G E Brown

SECRETARY:

Mrs M Rusling

REGISTERED OFFICE:

Office L11
Base Business Space
Chamberlain Road
Hull
East Yorkshire
HU8 8HL

ACCOUNTANTS AND
INDEPENDENT EXAMINER :

KTC Accountants Limited
80 West View
Barlby Road
Selby
North Yorkshire
YO8 5BD

BANKERS:

Virgin Money
214 Holderness Road
Hull
East Riding
HU9 2AA

THE M.M. NATIONAL GULF VETERANS AND FAMILIES BENEVOLENT ASSOCIATION

REPORT OF THE TRUSTEES AND DIRECTORS FOR THE YEAR ENDED 31 MARCH 2023

The trustees, who are also directors of the charity for the purposes of the Companies Act, present their annual report and the accounts for the year ended 31 March 2023. The accounts comply with the Charities Act 2011, the Companies Act 2006 and 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).

Objects of the charity, principal activities and organisation of our work

The charity is constituted as a company limited by guarantee, and is therefore governed by a memorandum and articles of association. The charity was incorporated on the 9 March 1999.

The charity's objectives and its principal activities continue to be those of providing immediate and on going support to veterans and their families who have served in the Gulf Conflict 1990-1991, Iraq 2003-2009 and Afghanistan 2001-2014. We offer this support to persons who do not have any illnesses or to those persons who are, or have been, suffering medical or psychiatric disorders since their service in any of these conflicts.

The charity is organised so that the trustees meet regularly to manage its affairs. The charity has a full time general manager and one full time administrator who manage the day to day operation of the charity, the administrator is assisted by two further employees, one full time and one part time.

Appointment of trustees is governed by the Articles of the Company and the Board is authorised to fill vacancies arising through resignation or death of an existing trustee on a temporary basis until the next Annual General Meeting.

Developments, activities and achievements during this year

The financial year 2022/23 has seen the end of COVID restrictions and a shift into a second "new normal" that takes a more flexible approach to work patterns, on the whole, compared to before the pandemic, as well as a greater reliance on digital connections. For the charity this has required an upgrade to our IT kit to accommodate the use of Skype and MS Teams for video meetings e.g. tribunal hearings and communication with our members.

This year has also seen the rise in cost of living continue, reaching 11.1% in October 2022, the highest rate of inflation in 41 years. Domestic gas and electricity prices increased by 129% and 67% respectively and the inflation rate for food and non-alcoholic beverages rose to 19.2% in March 2023, with nearly half (48%) of the adult population buying less food.

It is also noted that financial hardship was more commonly seen in those with profiles very similar to many of our members :

- those with moderate to severe depressive symptoms
- those not in work, not seeking work and not retired
- those living in the most deprived areas of England
- disabled people

THE M.M. NATIONAL GULF VETERANS AND FAMILIES BENEVOLENT ASSOCIATION

REPORT OF THE TRUSTEES AND DIRECTORS FOR THE YEAR ENDED 31 MARCH 2023

The war in the Ukraine continues with no sign of resolution and the associated media coverage is still having a significant impact on many veterans including our members.

The rise in the cost of living affects members and staff alike, this has had an impact on the charity both in respect of increased workload i.e. providing direct support and signposting to other services, and also in respect of running costs e.g. electricity and gas to heat and power the office.

Fundraising events have restarted including a number of Armed Forces events throughout the UK.

The staff, volunteers and members have continued to provide unwavering support, commitment and generosity to the charity as have our donors - and we, the trustees give our heartfelt thanks for all their sustained help and support.

The charity is a Public Benefit Entity and continues to provide services in line with its obligations :

Prevention or relief of poverty

The charity continues to provide a wide range of advice regarding available benefits and other financial issues to its members. The charity provides support and representations to its members at Appeal Tribunals in order for them to receive the best possible remuneration.

Education

The charity has produced a range of information, in both written and electronic form to advise not only its members and their families but also other individuals particularly in health care and social services.

Advancement of health

The vast majority of veterans who are members of the charity have significant health problems, the charity provides them with advice and support regarding this so that they can be proactive in improving their own health and also be able to inform individuals in the caring professions about their problems.

Over the last few years there has been significant investment in mental health services for veterans and their families in the NHS and voluntary sector and we continue to signpost our members to appropriate services.

Social wellbeing

The charity was unable to provide a respite break in 2021 or 2022 and we canvassed our members with a view to resuming this in 2023 or to consider alternative options. The survey suggested there was still interest in respite, but this did not materialise into bookings so a decision was made not to reinstate respite but to look at other ways to engage with and invest in our membership around the country. We recognise that circumstances have changed for many of our membership and the rise in fuel/cost of living and having many of our members with progressive illnesses makes travel and staying away from home less feasible now than it may have been in the past.

We continue to support our members with more emphasis than before on social media, telephone and video contact.

**THE M.M. NATIONAL GULF VETERANS AND
FAMILIES BENEVOLENT ASSOCIATION**

**REPORT OF THE TRUSTEES AND DIRECTORS (Continued)
FOR THE YEAR ENDED 31 MARCH 2023**

Future Developments

The research in 2020/21 suggested that a subdued fundraising environment was likely to continue into 2022 and beyond, and that inflation will increase charities operational costs and reduce donations - both a reduction in donors and reduction in the value of donations made, and this has proved to be the case. It is also evident that the economic crisis has also increased the demand for our services, and unfortunately increased the cost of these in some instances too.

The charity continues to be vigilant regarding the needs of its members and the cost of its services, we continually monitor and evaluate what we do to ensure that our members are at the heart of everything we do and the decisions that are made.

We will continue to develop relationships with potential funders and to provide assurances around good governance and best practice. We will continue to promote our public profile nationally and locally supporting volunteers and members to help us do this effectively.

Fundamentally our objectives remain the same, to help support our members together with the wider armed forces and veteran populations.

Trustees

Trustees, who are also the Directors for the purposes of company law, who served during the year were:

Dr N H Graveston
Ms S A Spencer Grey
Mr J T Clifford
Mr G Brown

Financial Review

The Statement of Financial Activities shows net expenditure for the year of £12,011 and our reserves stand at £127,211 in total. Of our reserves £126,729 are unrestricted. Our welfare, support and administration costs for the year totalled £105,815, as such our unrestricted reserves are just above our target parameters of six to twelve months of our general running costs.

Reserves Policy

The trustees have established a policy whereby the charity aims to hold unrestricted reserves of an amount equivalent to between six and twelve months general running costs, thus allowing time for alternative funding to be sought should any major source of current funding be lost.

Risk Management

The trustees actively review the major risks which the charity faces on a regular basis and believe that maintaining reserves at current levels, combined with an annual review of the controls over key financial systems, will provide sufficient resources in the event of adverse conditions.

**THE M.M. NATIONAL GULF VETERANS AND
FAMILIES BENEVOLENT ASSOCIATION**

**REPORT OF THE TRUSTEES AND DIRECTORS (Continued)
FOR THE YEAR ENDED 31 MARCH 2023**

Our Volunteers

The charity benefits from the support of a small pool of regular volunteers to whom we would like to express our ongoing gratitude. The volunteers assist in raising awareness of the charity and our fundraising activities.

Trustees' responsibilities in relation to the accounts

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

Company Law requires the charity trustees to prepare accounts for each year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period.

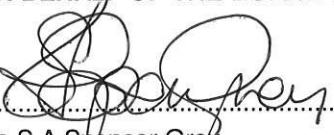
In preparing these accounts, the trustees are required to :

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the accounts.
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable it to ensure the accounts comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report has been prepared in accordance with the provisions of Part 15 of the Companies Act 2006 relating to small companies.

ON BEHALF OF THE BOARD OF TRUSTEES:


.....
Ms S A Spencer Grey

Date: 18 May 2023

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE M.M. NATIONAL GULF VETERANS AND FAMILIES BENEVOLENT ASSOCIATION

I report on the accounts of the company for the year ended 31 March 2023, which are set out on pages 7 to 12.

Respective responsibilities of trustees and examiner

The trustees' (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the Charities Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the Charities Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general directions given by the Charity Commission. 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 financial statements, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention to indicate that:

- accounting records have not been kept in accordance with section 386 of the Companies Act 2006;
- the accounts do not accord with such records:
- where accounts are prepared on an accruals basis, whether they fail to comply with relevant accounting requirements under section 396 of the Companies Act 2006, or are not consistent with the Charities SORP (FRS102)
- any matter which the examiner believes should be drawn to the attention of the reader to gain a proper understanding of the accounts.



.....
Michael Joseph Shepherd F.C.C.A.
KTC Accountants Limited
80 West View
Barlby Road
Selby
YO8 5BD

Date : 18 May 2023

**THE M.M. NATIONAL GULF VETERANS AND
FAMILIES BENEVOLENT ASSOCIATION**

**STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING INCOME AND EXPENDITURE
ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2023**

	Notes	Unrestricted funds £	Restricted funds £	Total 2023 £	Total 2022 £
Incoming resources					
Donations, grants and similar	2	75,033	-	75,033	91,130
Memberships		5,100	-	5,100	5,260
Specific grants received		-	-	-	-
Respite and open days contributions		-	800	800	-
Fundraising		13,232	-	13,232	7,669
Interest receivable on deposits		1,810	-	1,810	15
Total incoming resources		95,175	800	95,975	104,074
Resources expended					
Costs of generating funds					
Fundraising costs		1,553	-	1,553	1,018
Charitable expenditure					
Respite and open days costs		-	618	618	-
Specific grants awarded		-	-	-	-
Tribunal costs		-	-	-	-
Counselling costs		-	-	-	246
Welfare support and administration	3	105,815	-	105,815	102,700
Total resources expended		107,368	618	107,986	103,964
Net incoming resources		(12,193)	182	(12,011)	110
Net movement in funds		(12,193)	182	(12,011)	110
Fund balances at 1 April 2022		138,922	300	139,222	139,112
Fund balances at 31 March 2023		126,729	482	127,211	139,222

**BALANCE SHEET
AS AT 31 MARCH 2023**

	Notes	2023		2022	
		£	£	£	£
Fixed Assets					
Tangible assets	7		1,687		1,984
Current assets					
Debtors	8		1,998		1,929
Cash at bank and in hand			<u>127,388</u>		<u>138,325</u>
			<u>129,386</u>		<u>140,254</u>
Creditors: amounts falling due within one year	9		<u>3,862</u>		<u>3,016</u>
Net current assets			125,524		137,238
Total assets, less current liabilities			<u><u>127,211</u></u>		<u><u>139,222</u></u>
Income funds					
Restricted funds	11		482		300
Unrestricted funds			126,729		138,922
			<u><u>127,211</u></u>		<u><u>139,222</u></u>

For the year ended 31 March 2023 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The trustees acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and for the preparation of accounts.

The accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

On behalf of the Trustees


.....
Ms S A Spencer Grey - trustee


.....
Mr J T Clifford - trustee

Approved by the board on: 18 May 2023

**THE M.M. NATIONAL GULF VETERANS AND
FAMILIES BENEVOLENT ASSOCIATION**

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2023**

1 Accounting policies

1-1 Basis of preparation

The accounts have been prepared under the historical cost convention and in accordance with the 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) and the Companies Act 2006. The charity meets the definition of a public benefit entity under FRS 102.

1-2 Incoming resources

Income is recognised when the charity has entitlement to the funds, any performance conditions have been met, it is probable the income will be received and the amount can be measured reliably.

1-3 Expenditure

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

1-4 Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life:

Office equipment - 15% on reducing balance

1-5 Leasing commitments

Rentals payable under operating leases are charged to the Statement of Financial Activities over the period they are incurred.

1-6 Fund accounting

Unrestricted funds are donations and other incoming resources receivable or generated for the objects of the charity without further specified purpose and are available as general funds. Restricted funds are to be used for specific purposes as laid down by the donor.

2 Donations, grants and similar

	2023	2022
	£	£
Running cost grants	68,800	66,500
General donations	6,233	7,659
Government Grants - Coronavirus Job Retention Scheme	-	16,971
	<u>75,033</u>	<u>91,130</u>
Running cost grants:		
ABF The Soldiers' Charity	40,300	38,000
Royal Air Force Benevolent Fund	5,000	-
Queen Mary's Roehampton Trust	5,000	10,000
Veterans' Foundation	18,500	18,500
	<u>68,800</u>	<u>66,500</u>

**THE M.M. NATIONAL GULF VETERANS AND
FAMILIES BENEVOLENT ASSOCIATION**

**NOTES TO THE ACCOUNTS (Continued)
FOR THE YEAR ENDED 31 MARCH 2023**

3 Welfare support and administration

	2023 £	2022 £
Staff costs : Welfare, support and advocacy	41,003	40,071
Staff costs : Administration	15,473	15,121
Staff costs : Promoting awareness and events	20,888	20,413
Telephone, facsimile, internet and I.T.	7,917	8,551
Postage, stationery and advertising	1,764	1,519
Accountancy	2,520	2,682
Legal fees	48	48
Rent, power and service charges	12,654	11,710
Insurance	2,299	1,914
Depreciation of tangible assets	297	358
Event costs and sundry expenses	952	313
	<u>105,815</u>	<u>102,700</u>

4 Net incoming resources

The surplus of income over expenditure is stated after charging:

	2023 £	2022 £
Depreciation of tangible assets - owned by the charity	297	358
Operating lease rentals	11,507	11,507
Independent examiner fees - external scrutiny	300	300
Independent examiner fees - accountancy and payroll services	2,220	2,382

5 Employees

No remuneration or expenses were paid to the trustees.

The costs of the remaining staff were:

	2023 £	2022 £
Wages and salaries	76,529	74,402
Social security costs	835	1,449
	<u>77,364</u>	<u>75,851</u>

No employee received remuneration of more than £60,000 in either year.

Number of employees

The average monthly number of employees during the year was:

	2023 Number	2022 Number
Management, administration and provision of services	<u>4</u>	<u>4</u>

**THE M.M. NATIONAL GULF VETERANS AND
FAMILIES BENEVOLENT ASSOCIATION**

**NOTES TO THE ACCOUNTS (Continued)
FOR THE YEAR ENDED 31 MARCH 2023**

6 Taxation

The charitable company is exempt from corporation tax on its charitable activities.

7 Tangible fixed assets

	Office equipment £	Totals £
Cost:		
At 1 April 2022	29,247	29,247
Additions	-	-
Disposals	-	-
At 31 March 2023	<u>29,247</u>	<u>29,247</u>
Depreciation:		
At 1 April 2022	27,263	27,263
Charge for year	297	297
Disposals	-	-
At 31 March 2023	<u>27,560</u>	<u>27,560</u>
Net book value:		
At 31 March 2023	<u>1,687</u>	<u>1,687</u>
At 31 March 2022	<u><u>1,984</u></u>	<u><u>1,984</u></u>

**8 Debtors: Amounts falling due
within one year**

	2023 £	2022 £
Prepayments and accrued income	1,998	1,929
	<u>1,998</u>	<u>1,929</u>

**9 Creditors: Amounts falling due
within one year**

	2023 £	2022 £
PAYE and social security	1,707	1,249
Trade creditors and accrued expenses	2,155	1,767
	<u>3,862</u>	<u>3,016</u>

**THE M.M. NATIONAL GULF VETERANS AND
FAMILIES BENEVOLENT ASSOCIATION**

**NOTES TO THE ACCOUNTS (Continued)
FOR THE YEAR ENDED 31 MARCH 2023**

10 Restricted funds

The income funds of the charity include restricted funds, comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Balance at 1 April 2022 £	Incoming resources £	Resources expended £	Balance at 31 March 2023 £
Respite and Open Days	300	800	618	482
	<u>300</u>	<u>800</u>	<u>618</u>	<u>482</u>

Respite and Open Days

The balance will fund future respite and open day costs.

11 Statutory Information

The charity is a private limited company, limited by guarantee, registered in England and Wales where the company's registered number is 3731497, the registered office address is detailed on page 1.

12 Related Party Transactions

The charity undertook no related party transactions during the year.

13 Going Concern

At the reporting date the trustees believe there are no material uncertainties about the charity's ability to continue for a period of at least 12 months, as such the accounts are prepared on a going concern basis.

THE M M NATIONAL GULF VETERANS AND FAMILIES BENEVOLENT ASSOCIATION

England & Wales - Charity number 1074867

Accounts

CHARITY REGISTRATION NO: 1074867

COMPANY REGISTRATION NO: 3731497 (England and Wales)

**THE M.M. NATIONAL GULF VETERANS AND
FAMILIES BENEVOLENT ASSOCIATION**

(A COMPANY LIMITED BY GUARANTEE)

**DIRECTORS' AND TRUSTEES' REPORT AND ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2022**

**THE M.M. NATIONAL GULF VETERANS AND
FAMILIES BENEVOLENT ASSOCIATION**

**CONTENTS
FOR THE YEAR ENDED 31 MARCH 2022**

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Notes forming part of the accounts	9-12

**THE M.M. NATIONAL GULF VETERANS AND
FAMILIES BENEVOLENT ASSOCIATION**

**LEGAL AND ADMINISTRATIVE INFORMATION
FOR THE YEAR ENDED 31 MARCH 2021**

DIRECTORS AND TRUSTEES:

Dr N H Graveston
Ms S A Spencer Grey
Mr J T Clifford
Mr G E Brown

SECRETARY:

Mrs M Rusling

REGISTERED OFFICE:

Office L11
Base Business Space
Chamberlain Road
Hull
East Yorkshire
HU8 8HL

ACCOUNTANTS AND
INDEPENDENT EXAMINER :

KTC Accountants Limited
80 West View
Barlby Road
Selby
North Yorkshire
YO8 5BD

BANKERS:

Virgin Money
214 Holderness Road
Hull
East Riding
HU9 2AA

THE M.M. NATIONAL GULF VETERANS AND FAMILIES BENEVOLENT ASSOCIATION

REPORT OF THE TRUSTEES AND DIRECTORS FOR THE YEAR ENDED 31 MARCH 2022

The trustees, who are also directors of the charity for the purposes of the Companies Act, present their annual report and the accounts for the year ended 31 March 2022. The accounts comply with the Charities Act 2011, the Companies Act 2006 and 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).

Objects of the charity, principal activities and organisation of our work

The charity is constituted as a company limited by guarantee, and is therefore governed by a memorandum and articles of association. The charity was incorporated on the 9 March 1999.

The charity's objects and its principal activities continue to be those of providing immediate and on going support to veterans and their families who have served in the Gulf Conflict 1990-1991, Iraq 2003-2009 and Afghanistan 2001-2014. We offer this support to persons who do not have any illnesses or to those persons who are, or have been, suffering medical or psychiatric disorders since their service in any of these conflicts

The charity is organised so that the trustees meet regularly to manage its affairs. The charity has a full time general manager and one full time administrator who manage the day to day operation of the charity, the administrator is assisted by two further employees, one full time and one part time.

Appointment of trustees is governed by the Articles of the Company and the Board is authorised to fill vacancies arising through resignation or death of an existing trustee on a temporary basis until the next Annual General Meeting.

Developments, activities and achievements during this year

The financial year 2021/22 has been another interesting year. Whilst the COVID-19 pandemic has abated and social distancing restrictions have relaxed, these have been replaced with significant increases in the cost of living and conflict in the Ukraine.

We reported last year that after having to temporarily close the office and furlough staff during the height of the pandemic we reopened the office on reduced hours/staffing levels in September 2020 using the Government's flexible furlough scheme which was extended until September 2021. Staff then used up accrued holiday to continue to work part time until January 2022 when the office fully reopened. We continue to employ 4 staff (3 full time and 1 part time).

We started the 2021/22 financial year in quite a good financial position having capitalised upon the Government's Coronavirus Job Retention Scheme and had continued to make grant applications. We did not hold a respite event in 2021 or 2022 because of ongoing uncertainties and the lack of fundraising opportunities.

Fundraising events tentatively restarted in the summer of 2021 and have gradually increased and this year we will see the return of the Armed Forces events throughout the UK, these were cancelled for the last 2 years.

THE M.M. NATIONAL GULF VETERANS AND FAMILIES BENEVOLENT ASSOCIATION

REPORT OF THE TRUSTEES AND DIRECTORS FOR THE YEAR ENDED 31 MARCH 2022

Some work has continued to be conducted remotely e.g. tribunal hearings and we continue to support our members via social media, telephone and video contact.

The cost of living increases have had an effect on members and enquiries related to this and benefits have steadily increased. The Ukraine war coverage has also had an impact on many veterans including our members and we are providing support and signposting to other services to ensure members' safety.

The staff, volunteers and members have continued to provide unwavering support, commitment and generosity to the charity as have our donors - and we, the trustees give our heartfelt thanks for all their sustained help and support.

The charity is a Public Benefit Entity and continues to provide services in line with its obligations :

Prevention or relief of poverty

The charity continues to provide a wide range of advice regarding available benefits and other financial issues to its members. The charity provides support and representations to its members at Appeal Tribunals in order for them to receive the best possible remuneration.

Education

The charity has produced a range of information, in both written and electronic form to advise not only its members and their families but also other individuals particularly in health care and social services.

Advancement of health

The vast majority of veterans who are members of the charity have significant health problems, the charity provides them with advice and support regarding this so that they can be proactive in improving their own health and also be able to inform individuals in the caring professions about their problems.

Over the last few years there has been significant investment in mental health services for veterans and their families in the NHS and voluntary sector and we continue to signpost our members to appropriate services.

Social wellbeing

The charity was unable to provide a respite break in 2021 or 2022 but we are now canvassing our members with a view to resuming this in 2023 or to consider alternative options. We are surveying our membership to ensure that respite is still the right thing to do/needed by our members. We recognise that circumstances may have changed for our membership. With the rise in fuel/cost of living and having many of our members with progressive illnesses, travel and staying away from home may not be as feasible now as it may have been in the past.

We continue to support our members with more emphasis than before on social media, telephone and video contact.

**THE M.M. NATIONAL GULF VETERANS AND
FAMILIES BENEVOLENT ASSOCIATION**

**REPORT OF THE TRUSTEES AND DIRECTORS (Continued)
FOR THE YEAR ENDED 31 MARCH 2022**

Future Developments

Research suggests that a subdued fundraising environment is likely to continue in 2022 and beyond, and that inflation will increase charities operating costs and reduce donations - both a reduction in donors and reduction in the value of donations made. One positive note was that over the last 2 years public trust in charities and the work they do has increased.

We will continue to develop relationships with potential funders and to provide assurances around good governance and best practice. We will continue to promote our public profile nationally and locally supporting volunteers and members to help us do this effectively.

Fundamentally our objectives remain the same, to help support our members together with the wider armed forces and veteran populations.

Trustees

Trustees, who are also the Directors for the purposes of company law, who served during the year were:

Dr N H Graveston
Ms S A Spencer Grey
Mr J T Clifford
Mr G Brown

Financial Review

The Statement of Financial Activities shows net income for the year of £110 and our reserves stand at £139,222 in total. Of our reserves £138,922 are unrestricted. Our welfare, support and administration costs for the year totalled £102,700, as such our unrestricted reserves are just above our target parameters of six to twelve months of our general running costs.

Reserves Policy

The trustees have established a policy whereby the charity aims to hold unrestricted reserves of an amount equivalent to between six and twelve months general running costs, thus allowing time for alternative funding to be sought should any major source of current funding be lost.

Risk Management

The trustees actively review the major risks which the charity faces on a regular basis and believe that maintaining reserves at current levels, combined with an annual review of the controls over key financial systems, will provide sufficient resources in the event of adverse conditions.

Our Volunteers

The charity benefits from the support of a small pool of regular volunteers to whom we would like to express our ongoing gratitude. The volunteers assist in raising awareness of the charity, fundraising activities and our annual respite event.

**THE M.M. NATIONAL GULF VETERANS AND
FAMILIES BENEVOLENT ASSOCIATION**

**REPORT OF THE TRUSTEES AND DIRECTORS (Continued)
FOR THE YEAR ENDED 31 MARCH 2022**

Trustees' responsibilities in relation to the accounts

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

Company Law requires the charity trustees to prepare accounts for each year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period.

In preparing these accounts, the trustees are required to :

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the accounts.
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable it to ensure the accounts comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report has been prepared in accordance with the provisions of Part 15 of the Companies Act 2006 relating to small companies.

ON BEHALF OF THE BOARD OF TRUSTEES:



Ms S A Spencer Grey

Date: 28 June 2022

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE M.M. NATIONAL GULF VETERANS AND FAMILIES BENEVOLENT ASSOCIATION

I report on the accounts of the company for the year ended 31 March 2022, which are set out on pages 7 to 12.

Respective responsibilities of trustees and examiner

The trustees' (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the Charities Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the Charities Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general directions given by the Charity Commission. 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 financial statements, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention to indicate that:

- accounting records have not been kept in accordance with section 386 of the Companies Act 2006;
- the accounts do not accord with such records:
- where accounts are prepared on an accruals basis, whether they fail to comply with relevant accounting requirements under section 396 of the Companies Act 2006, or are not consistent with the Charities SORP (FRS102)
- any matter which the examiner believes should be drawn to the attention of the reader to gain a proper understanding of the accounts.



.....
Michael Joseph Shepherd F.C.C.A.
KTC Accountants Limited
80 West View
Barlby Road
Selby
YO8 5BD

Date : 28 June 2022

**THE M.M. NATIONAL GULF VETERANS AND
FAMILIES BENEVOLENT ASSOCIATION**

**STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING INCOME AND EXPENDITURE
ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2022**

	Notes	Unrestricted funds £	Restricted funds £	Total 2022 £	Total 2021 £
Incoming resources					
Donations, grants and similar	2	91,130	-	91,130	119,204
Memberships		5,260	-	5,260	5,616
Specific grants received		-	-	-	-
Respite contributions		-	-	-	-
Fundraising		7,669	-	7,669	6,218
Interest receivable on deposits		15	-	15	8
Total incoming resources		104,074	-	104,074	131,046
Resources expended					
Costs of generating funds					
Fundraising costs		1,018	-	1,018	689
Charitable expenditure					
Respite costs		-	-	-	-
Specific grants awarded		-	-	-	-
Tribunal costs		-	-	-	-
Counselling costs		-	246	246	468
Welfare support and administration	3	102,700	-	102,700	94,483
Total resources expended		103,718	246	103,964	95,640
Net incoming resources		356	(246)	110	35,406
Net movement in funds		356	(246)	110	35,406
Fund balances at 1 April 2021		138,566	546	139,112	103,706
Fund balances at 31 March 2022		138,922	300	139,222	139,112

**BALANCE SHEET
AS AT 31 MARCH 2022**

	Notes	2022		2021	
		£	£	£	£
Fixed Assets					
Tangible assets	7		1,984		2,342
Current assets					
Debtors	8	1,929		3,966	
Cash at bank and in hand		<u>138,325</u>		<u>137,209</u>	
		<u>140,254</u>		<u>141,175</u>	
Creditors: amounts falling due within one year					
	9	<u>3,016</u>		<u>4,405</u>	
Net current assets			137,238		136,770
Total assets, less current liabilities			<u>139,222</u>		<u>139,112</u>
Income funds					
Restricted funds	11		300		546
Unrestricted funds			138,922		138,566
			<u>139,222</u>		<u>139,112</u>


For the year ended 31 March 2022 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The trustees acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and for the preparation of accounts.

The accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

On behalf of the Trustees


.....
Ms S A Spencer Grey - trustee


.....
Mr J T Clifford - trustee

Approved by the board on: 28 June 2022

**THE M.M. NATIONAL GULF VETERANS AND
FAMILIES BENEVOLENT ASSOCIATION**

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2022**

1 Accounting policies

1-1 Basis of preparation

The accounts have been prepared under the historical cost convention and in accordance with the 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) and the Companies Act 2006. The charity meets the definition of a public benefit entity under FRS 102.

1-2 Incoming resources

Income is recognised when the charity has entitlement to the funds, any performance conditions have been met, it is probable the income will be received and the amount can be measured reliably.

1-3 Expenditure

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

1-4 Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life:

Office equipment - 15% on reducing balance

1-5 Leasing commitments

Rentals payable under operating leases are charged to the Statement of Financial Activities over the period they are incurred.

1-6 Fund accounting

Unrestricted funds are donations and other incoming resources receivable or generated for the objects of the charity without further specified purpose and are available as general funds. Restricted funds are to be used for specific purposes as laid down by the donor.

2 Donations, grants and similar

	2022	2021
	£	£
Running cost grants	66,500	64,296
General donations	7,659	6,568
Government Grants - Coronavirus Job Retention Scheme	16,971	38,340
Government Grants - Local Authority COVID-19 Support	-	10,000
	<u>91,130</u>	<u>119,204</u>
Running cost grants:		
ABF The Soldiers' Charity	38,000	30,000
Royal Air Force Benevolent Fund	-	7,500
Queen Mary's Roehampton Trust	10,000	7,500
Veterans' Foundation	18,500	18,900
Yorkshire Building Society	-	396
	<u>66,500</u>	<u>64,296</u>

**THE M.M. NATIONAL GULF VETERANS AND
FAMILIES BENEVOLENT ASSOCIATION**

**NOTES TO THE ACCOUNTS (Continued)
FOR THE YEAR ENDED 31 MARCH 2022**

3 Welfare support and administration

	2022	2021
	£	£
Staff costs : Welfare, support and advocacy	40,071	36,793
Staff costs : Administration	15,121	13,884
Staff costs : Promoting awareness and events	20,413	18,744
Telephone, facsimile, internet and I.T.	8,551	7,827
Postage, stationery and advertising	1,519	1,633
Accountancy	2,682	2,456
Legal fees	48	48
Rent, power and service charges	11,710	10,399
Insurance	1,914	1,986
Depreciation of tangible assets	358	418
Event costs and sundry expenses	313	295
	<u>102,700</u>	<u>94,483</u>

4 Net incoming resources

The surplus of income over expenditure is stated after charging:

	2022	2021
	£	£
Depreciation of tangible assets - owned by the charity	358	418
Operating lease rentals	11,507	10,364
Independent examiner fees - external scrutiny	300	300
Independent examiner fees - accountancy and payroll services	2,156	2,156

5 Employees

No remuneration or expenses were paid to the trustees.

The costs of the remaining staff were:

	2022	2021
	£	£
Wages and salaries	74,402	68,787
Social security costs	1,449	794
	<u>75,851</u>	<u>69,581</u>

No employee received remuneration of more than £60,000 in either year.

£246 of employee costs were directly attributed to restricted fund activities during the year as follows :

Counselling £246.

Number of employees

The average monthly number of employees during the year was:

	2022	2021
	Number	Number
Management, administration and provision of services	<u>4</u>	<u>4</u>

**THE M.M. NATIONAL GULF VETERANS AND
FAMILIES BENEVOLENT ASSOCIATION**

**NOTES TO THE ACCOUNTS (Continued)
FOR THE YEAR ENDED 31 MARCH 2022**

6 Taxation

The charitable company is exempt from corporation tax on its charitable activities.

7 Tangible fixed assets

	Office equipment £	Totals £
Cost:		
At 1 April 2021	29,247	29,247
Additions	-	-
Disposals	-	-
At 31 March 2022	<u>29,247</u>	<u>29,247</u>
Depreciation:		
At 1 April 2021	26,905	26,905
Charge for year	358	358
Disposals	-	-
At 31 March 2022	<u>27,263</u>	<u>27,263</u>
Net book value: At 31 March 2022	<u>1,984</u>	<u>1,984</u>
At 31 March 2021	<u>2,342</u>	<u>2,342</u>

**8 Debtors: Amounts falling due
within one year**

	2022 £	2021 £
Prepayments and accrued income	1,929	3,966
	<u>1,929</u>	<u>3,966</u>

**9 Creditors: Amounts falling due
within one year**

	2022 £	2021 £
PAYE and social security	1,249	1,180
Trade creditors and accrued expenses	1,767	3,225
	<u>3,016</u>	<u>4,405</u>

**THE M.M. NATIONAL GULF VETERANS AND
FAMILIES BENEVOLENT ASSOCIATION**

**NOTES TO THE ACCOUNTS (Continued)
FOR THE YEAR ENDED 31 MARCH 2022**

10 Restricted funds

The income funds of the charity include restricted funds, comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Balance at 1 April 2021 £	Incoming resources £	Resources expended £	Balance at 31 March 2022 £
Counselling	246	-	246	-
Respite	300	-	-	300
	<u>546</u>	<u>-</u>	<u>246</u>	<u>300</u>

Respite

The balance will fund future respite costs.

11 Statutory Information

The charity is a private limited company, limited by guarantee, registered in England and Wales where the company's registered number is 3731497, the registered office address is detailed on page 1.

12 Related Party Transactions

The charity undertook no related party transactions during the year.

13 Going Concern

At the reporting date the trustees believe there are no material uncertainties about the charity's ability to continue for a period of at least 12 months, as such the accounts are prepared on a going concern basis.

THE M M NATIONAL GULF VETERANS AND FAMILIES BENEVOLENT ASSOCIATION

England & Wales - Charity number 1074867

Accounts

CHARITY REGISTRATION NO: 1074867

COMPANY REGISTRATION NO: 3731497 (England and Wales)

**THE M.M. NATIONAL GULF VETERANS AND
FAMILIES BENEVOLENT ASSOCIATION**

(A COMPANY LIMITED BY GUARANTEE)

**DIRECTORS' AND TRUSTEES' REPORT AND ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2021**

**THE M.M. NATIONAL GULF VETERANS AND
FAMILIES BENEVOLENT ASSOCIATION**

**CONTENTS
FOR THE YEAR ENDED 31 MARCH 2021**

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Report of the trustees and directors	2 - 5
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Statement of financial activities	7
Balance sheet	8
Notes forming part of the accounts	9-12

**THE M.M. NATIONAL GULF VETERANS AND
FAMILIES BENEVOLENT ASSOCIATION**

**LEGAL AND ADMINISTRATIVE INFORMATION
FOR THE YEAR ENDED 31 MARCH 2021**

DIRECTORS AND TRUSTEES:

Dr N H Graveston
Ms S A Spencer Grey
Mr J T Clifford
Mr G E Brown

SECRETARY:

Mrs M Rusling

REGISTERED OFFICE:

Building D, Office 1
Chamberlain Business Centre
Chamberlain Road
Hull
East Yorkshire
HU8 8HL

**ACCOUNTANTS AND
INDEPENDENT EXAMINER :**

KTC Accountants Limited
80 West View
Barlby Road
Selby
North Yorkshire
YO8 5BD

BANKERS:

Virgin Money
214 Holderness Road
Hull
East Riding
HU9 2AA

THE M.M. NATIONAL GULF VETERANS AND FAMILIES BENEVOLENT ASSOCIATION

REPORT OF THE TRUSTEES AND DIRECTORS FOR THE YEAR ENDED 31 MARCH 2021

The trustees, who are also directors of the charity for the purposes of the Companies Act, present their annual report and the accounts for the year ended 31 March 2021. The accounts comply with the Charities Act 2011, the Companies Act 2006 and 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).

Objects of the charity, principal activities and organisation of our work

The charity is constituted as a company limited by guarantee, and is therefore governed by a memorandum and articles of association. The charity was incorporated on the 9 March 1999.

The charity's objects and its principal activities continue to be those of providing immediate and on going support to veterans and their families who have served in the Gulf Conflict 1990-1991, Iraq 2003-2009 and Afghanistan 2001-2014. We offer this support to persons who do not have any illnesses or to those persons who are, or have been, suffering medical or psychiatric disorders since their service in any of these conflicts.

- The charity is organised so that the trustees meet regularly to manage its affairs. The charity has a full time general manager and one full time administrator who manage the day to day operation of the charity,
- the administrator is assisted by two further employees, one full time and one part time.

Appointment of trustees is governed by the Articles of the Company and the Board is authorised to fill vacancies arising through resignation or death of an existing trustee on a temporary basis until the next Annual General Meeting.

Developments, activities and achievements during this year

The financial year 2020/21 has been significantly impacted by the coronavirus (COVID-19) pandemic and has been a year like no other.

Since lockdown was instigated on the 23 March 2020 we have had to adopt a different approach to how we deliver our services and to ensure we protect staff and members alike. We initially retained a presence in the NGVFA offices with correct social distancing procedures in place for staff, with one vulnerable staff member furloughed under the Government's Coronavirus Job Retention Scheme and no external visitors allowed. Then from 1 May 2020 we made the difficult decision to temporarily close the office and to furlough all staff to help us sustain the charity through the crisis, so that we were in a sound position to reopen and continue with our work. This closure lasted until September 2020 when we took advantage of the flexible furlough scheme to reopen the office, we continue to employ 4 staff (3 full time and 1 part time).

Since 23 March 2020 all fundraising events were cancelled and respite 2021 was also cancelled and we do not, at this time, plan to hold a respite in 2022 because of ongoing uncertainties.

Application for funds via grants etc. have continued since September 2020 and tribunal hearings also restarted at this time, conducted remotely via telephone and video conferencing. We have continued to support our members throughout this period with an emphasis on social media, telephone and video contact.

**THE M.M. NATIONAL GULF VETERANS AND
FAMILIES BENEVOLENT ASSOCIATION**

**REPORT OF THE TRUSTEES AND DIRECTORS
FOR THE YEAR ENDED 31 MARCH 2021**

This year was the 30th Anniversary of the Gulf Conflict and we had hoped to mark this occasion with an appropriate event. We had in the previous year started to look at how we could best support/provide recognition of this anniversary with tentative bookings at the national arboretum. This event did not go ahead and whilst it has been suspended for the time being it has not been forgotten.

Regardless of the difficulties encountered over the past year staff, volunteers and members have continued to provide unwavering support, commitment and generosity. We have been heartened to see how resilient and adaptable members and their families are and how supportive our member community is of each other.

We also, of course, thank all our donors for their continued help and support.

The charity is a Public Benefit Entity and continues to provide services in line with its obligations :

Prevention or relief of poverty

The charity continues to provide a wide range of advice regarding available benefits and other financial issues to its members. The charity provides support and representations to its members at Appeal Tribunals in order for them to receive the best possible remuneration.

Education

The charity has produced a range of information, in both written and electronic form to advise not only its members and their families but also other individuals particularly in health care and social services.

Advancement of health

The vast majority of veterans who are members of the charity have significant health problems, the charity provides them with advice regarding this so that they can be proactive in improving their own health and also be able to inform individuals in the caring professions about their problems.

Over the last few years there has been significant investment in mental health services for veterans and their families in the NHS and voluntary sector and we continue to signpost our members to appropriate services.

Social wellbeing

The charity was unable to provide a respite break this year and do not plan to hold a respite in 2022 because of ongoing uncertainties, but we will continue to review this situation. We have continued to support our members throughout this period with an emphasis on social media, telephone and video contact.

**THE M.M. NATIONAL GULF VETERANS AND
FAMILIES BENEVOLENT ASSOCIATION**

**REPORT OF THE TRUSTEES AND DIRECTORS (Continued)
FOR THE YEAR ENDED 31 MARCH 2021**

Future Developments

The coronavirus (COVID-19) pandemic has had a significant impact on the world, we are in new territory full of unknowns.

We will continue to develop relationships with potential funders and to provide assurances around good governance and best practice. We will continue to promote our public profile nationally and locally supporting volunteers and members to help us do this effectively.

Fundamentally our objectives remain the same, to help support our members together with the wider armed forces and veteran populations.

Trustees

Trustees, who are also the Directors for the purposes of company law, who served during the year were:

Dr N H Graveston
Ms S A Spencer Grey
Mr J T Clifford
Mr G Brown

Financial Review

The Statement of Financial Activities shows net income for the year of £35,406 and our reserves stand at £139,112 in total. Of our reserves £138,566 are unrestricted. Our welfare, support and administration costs for the year totalled £94,483, as such our unrestricted reserves are just above our target parameters of six to twelve months of our general running costs.

Reserves Policy

The trustees have established a policy whereby the charity aims to hold unrestricted reserves of an amount equivalent to between six and twelve months general running costs, thus allowing time for alternative funding to be sought should any major source of current funding be lost.

Risk Management

The trustees actively review the major risks which the charity faces on a regular basis and believe that maintaining reserves at current levels, combined with an annual review of the controls over key financial systems, will provide sufficient resources in the event of adverse conditions.

Our Volunteers

The charity benefits from the support of a small pool of regular volunteers to whom we would like to express our ongoing gratitude. The volunteers assist in raising awareness of the charity, fundraising activities and our annual respite event.

**THE M.M. NATIONAL GULF VETERANS AND
FAMILIES BENEVOLENT ASSOCIATION**

**REPORT OF THE TRUSTEES AND DIRECTORS (Continued)
FOR THE YEAR ENDED 31 MARCH 2021**

Trustees' responsibilities in relation to the accounts

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

Company Law requires the charity trustees to prepare accounts for each year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period.

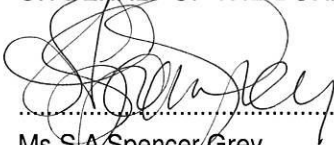
In preparing these accounts, the trustees are required to :

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the accounts.
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable it to ensure the accounts comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

This report has been prepared in accordance with the provisions of Part 15 of the Companies Act 2006 relating to small companies.

ON BEHALF OF THE BOARD OF TRUSTEES:


.....
Ms S A Spencer Grey

Date: 26 July 2021

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE M.M. NATIONAL GULF VETERANS AND FAMILIES BENEVOLENT ASSOCIATION

I report on the accounts of the company for the year ended 31 March 2021, which are set out on pages 7 to 12.

Respective responsibilities of trustees and examiner

The trustees' (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the Charities Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the Charities Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. 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 financial statements, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention to indicate that:

- accounting records have not been kept in accordance with section 386 of the Companies Act 2006;
- the accounts do not accord with such records:
- where accounts are prepared on an accruals basis, whether they fail to comply with relevant accounting requirements under section 396 of the Companies Act 2006, or are not consistent with the Charities SORP (FRS102)
- any matter which the examiner believes should be drawn to the attention of the reader to gain a proper understanding of the accounts.



.....
Michael Joseph Shepherd F.C.C.A.
KTC Accountants Limited
80 West View
Barlby Road
Selby
YO8 5BD

Date : 26 July 2021

**THE M.M. NATIONAL GULF VETERANS AND
FAMILIES BENEVOLENT ASSOCIATION**

**STATEMENT OF FINANCIAL ACTIVITIES (INCLUDING INCOME AND EXPENDITURE
ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2021**

	Notes	Unrestricted funds £	Restricted funds £	Total 2021 £	Total 2020 £
Incoming resources					
Donations, grants and similar	2	119,204	-	119,204	78,157
Memberships		5,616	-	5,616	6,050
Specific grants received		-	-	-	-
Respite contributions		-	-	-	20,841
Fundraising		6,218	-	6,218	16,353
Interest receivable on deposits		8	-	8	16
Total incoming resources		131,046	-	131,046	121,417
Resources expended					
Costs of generating funds					
Fundraising costs		689	-	689	1,455
Charitable expenditure					
Respite costs		-	-	-	20,861
Specific grants awarded		-	-	-	-
Tribunal costs		-	-	-	111
Counselling costs		-	468	468	556
Welfare support and administration	3	94,483	-	94,483	97,927
Total resources expended		95,172	468	95,640	120,688
Net incoming resources		35,874	(468)	35,406	729
Net movement in funds		35,874	(468)	35,406	729
Fund balances at 1 April 2020		102,692	1,014	103,706	102,977
Fund balances at 31 March 2021		138,566	546	139,112	103,706

**BALANCE SHEET
AS AT 31 MARCH 2021**

	Notes	2021		2020	
		£	£	£	£
Fixed Assets					
Tangible assets	7		2,342		2,760
Current assets					
Debtors	8	3,966		1,929	
Cash at bank and in hand		<u>137,209</u>		<u>105,253</u>	
		141,175		107,182	
Creditors: amounts falling due within one year	9	<u>4,405</u>		<u>6,236</u>	
Net current assets			136,770		100,946
Total assets, less current liabilities			<u>139,112</u>		<u>103,706</u>
Income funds					
Restricted funds	11		546		1,014
Unrestricted funds			138,566		102,692
			<u>139,112</u>		<u>103,706</u>

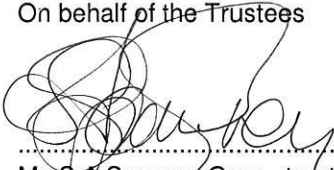
For the year ended 31 March 2021 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The trustees acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and for the preparation of accounts.

The accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

On behalf of the Trustees


.....
Ms S A Spencer Grey - trustee


.....
Mr J T Clifford - trustee

Approved by the board on: 26 July 2021

**THE M.M. NATIONAL GULF VETERANS AND
FAMILIES BENEVOLENT ASSOCIATION**

**NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2021**

1 Accounting policies

1-1 Basis of preparation

The accounts have been prepared under the historical cost convention and in accordance with the 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) and the Companies Act 2006. The charity meets the definition of a public benefit entity under FRS 102.

1-2 Incoming resources

Income is recognised when the charity has entitlement to the funds, any performance conditions have been met, it is probable the income will be received and the amount can be measured reliably.

1-3 Expenditure

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

1-4 Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life:

Office equipment - 15% on reducing balance

1-5 Leasing commitments

Rentals payable under operating leases are charged to the Statement of Financial Activities over the period they are incurred.

1-6 Fund accounting

Unrestricted funds are donations and other incoming resources receivable or generated for the objects of the charity without further specified purpose and are available as general funds. Restricted funds are to be used for specific purposes as laid down by the donor.

2 Donations, grants and similar

	2021	2020
	£	£
Running cost grants	64,296	72,000
General donations	6,568	6,157
Government Grants - Coronavirus Job Retention Scheme	38,340	-
Government Grants - Local Authority COVID-19 Support	10,000	-
	<u>119,204</u>	<u>78,157</u>
Running cost grants:		
ABF The Soldiers' Charity	30,000	38,000
Royal Air Force Benevolent Fund	7,500	10,000
Queen Mary's Roehampton Trust	7,500	8,000
Veterans' Foundation	18,900	15,000
RAF Music Charitable Trust	-	1,000
Yorkshire Building Society	396	-
	<u>64,296</u>	<u>72,000</u>

**THE M.M. NATIONAL GULF VETERANS AND
FAMILIES BENEVOLENT ASSOCIATION**

**NOTES TO THE ACCOUNTS (Continued)
FOR THE YEAR ENDED 31 MARCH 2021**

3 Welfare support and administration

	2021 £	2020 £
Staff costs : Welfare, support and advocacy	36,793	37,153
Staff costs : Administration	13,884	14,020
Staff costs : Promoting awareness and events	18,744	18,927
Telephone, facsimile, internet and I.T.	7,827	7,885
Postage, stationery and advertising	1,633	2,464
Accountancy	2,456	2,520
Legal fees	48	48
Rent, power and service charges	10,399	11,808
Insurance	1,986	1,935
Depreciation of tangible assets	418	487
Repairs and renewals	-	41
Event costs and sundry expenses	295	639
	<u>94,483</u>	<u>97,927</u>

4 Net incoming resources

The surplus of income over expenditure is stated after charging:

	2021 £	2020 £
Depreciation of tangible assets - owned by the charity	418	487
Operating lease rentals	10,364	11,419
Independent examiner fees - external scrutiny	300	300
Independent examiner fees - accountancy and payroll services	2,156	2,220

5 Employees

No remuneration or expenses was paid to the trustees.

The costs of the remaining staff were:

	2021 £	2020 £
Wages and salaries	68,787	69,830
Social security costs	794	1,970
	<u>69,581</u>	<u>71,800</u>

No employee received remuneration of more than £60,000 in either year.

£160 of employee costs were directly attributed to restricted fund activities during the year as follows :

Counselling £160.

Number of employees

The average monthly number of employees during the year was:

	2021 Number	2020 Number
Management, administration and provision of services	<u>4</u>	<u>4</u>

**THE M.M. NATIONAL GULF VETERANS AND
FAMILIES BENEVOLENT ASSOCIATION**

**NOTES TO THE ACCOUNTS (Continued)
FOR THE YEAR ENDED 31 MARCH 2021**

6 Taxation

The charitable company is exempt from corporation tax on its charitable activities.

7 Tangible fixed assets

	Office equipment £	Totals £
Cost:		
At 1 April 2020	29,247	29,247
Additions	-	-
Disposals	-	-
At 31 March 2021	<u>29,247</u>	<u>29,247</u>
Depreciation:		
At 1 April 2020	26,487	26,487
Charge for year	418	418
Disposals	-	-
At 31 March 2021	<u>26,905</u>	<u>26,905</u>
Net book value:		
At 31 March 2021	<u>2,342</u>	<u>2,342</u>
At 31 March 2020	<u>2,760</u>	<u>2,760</u>

**8 Debtors: Amounts falling due
within one year**

	2021 £	2020 £
Prepayments and accrued income	3,966	1,929
	<u>3,966</u>	<u>1,929</u>

**9 Creditors: Amounts falling due
within one year**

	2021 £	2020 £
PAYE and social security	1,180	1,602
Trade creditors and accrued expenses	3,225	4,634
	<u>4,405</u>	<u>6,236</u>

**THE M.M. NATIONAL GULF VETERANS AND
FAMILIES BENEVOLENT ASSOCIATION**

**NOTES TO THE ACCOUNTS (Continued)
FOR THE YEAR ENDED 31 MARCH 2021**

10 Restricted funds

The income funds of the charity include restricted funds, comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Balance at 1 April 2020	Incoming resources	Resources expended	Balance at 31 March 2021
	£	£	£	£
Counselling	714	-	468	246
Respite	300	-	-	300
	<u>1,014</u>	<u>-</u>	<u>468</u>	<u>546</u>

Counselling

The balance will fund on going counselling services.

Respite

The balance will fund future respite costs.

11 Statutory Information

The charity is a private limited company, limited by guarantee, registered in England and Wales where the company's registered number is 3731497, the registered office address is detailed on page 1.

12 Related Party Transactions

The charity undertook no related party transactions during the year.

13 Going Concern

At the reporting date the trustees believe there are no material uncertainties about the charity's ability to continue for a period of at least 12 months, as such the accounts are prepared on a going concern basis.