

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**

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FOR THE YEAR ENDED 31 MARCH 2021**

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**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
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**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>

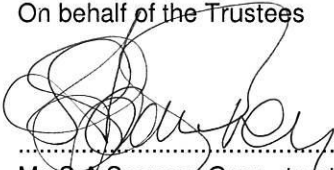
For the year ended 31 March 2021 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

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
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**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
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**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
	94,483	97,927

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
	69,581	71,800

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	4	4

**THE M.M. NATIONAL GULF VETERANS AND
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**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	29,247	29,247
Depreciation:		
At 1 April 2020	26,487	26,487
Charge for year	418	418
Disposals	-	-
At 31 March 2021	26,905	26,905
Net book value:		
At 31 March 2021	2,342	2,342
At 31 March 2020	2,760	2,760

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

	2021 £	2020 £
Prepayments and accrued income	3,966	1,929
	3,966	1,929

**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
	4,405	6,236

**THE M.M. NATIONAL GULF VETERANS AND
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**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.