

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**

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FOR THE YEAR ENDED 31 MARCH 2022**

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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:

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.

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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.

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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
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**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.



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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>
		140,254	141,175
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
	91,130	119,204
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
	66,500	64,296

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

**THE M.M. NATIONAL GULF VETERANS AND
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**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	29,247	29,247
Depreciation:		
At 1 April 2021	26,905	26,905
Charge for year	358	358
Disposals	-	-
At 31 March 2022	27,263	27,263
Net book value:		
At 31 March 2022	1,984	1,984
At 31 March 2021	2,342	2,342

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

	2022 £	2021 £
Prepayments and accrued income	1,929	3,966
	1,929	3,966

**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
	3,016	4,405

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