



Fire Fighters
Charity

Annual Report and Accounts

2023/24



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Our vision and purpose

Each day, people who work in our fire and rescue services make a significant contribution to the overall safety and security of their communities, and to our nation. But the health and wellbeing impacts of working in fire and rescue services can have a deep and lasting impact on emergency service personnel and their families.

OUR VISION

Imagine a fire and rescue services community in which everyone is healthy, happy, and fully supported. A community where every individual, whether a seasoned firefighter, a new recruit or a retiree, feels confident and well-equipped to handle the emotional and physical demands of the job, and of life. Our health and wellbeing care, support and advice is anchored by this goal.

Being healthy and happy, both on and off duty means the impacts of working in fire and rescue services on personnel and their families need to be managed, through specialised care, advice and support. After all, a healthy and happy fire and rescue services community means a safer, stronger society for us all.

OUR PURPOSE

The health and wellbeing of emergency service personnel is fundamental to the overall safety and security of our nation. Our firefighters and fire and rescue service workers must be at their best, ready to respond whenever we need them most.

Whether an individual is dealing with the immediate aftermath of a tough call or looking for long-term health strategies to keep fit and strong, our approach includes tailored programmes that address mental health, physical injuries, social wellbeing, and more.

We understand the unique pressures faced by fire and rescue service personnel of all ages and backgrounds. That's why we provide a range of health and wellbeing care, support and advice so that we are there for every member of our fire family, ready to help when needed most, and to intervene early, preventing issues from escalating.

A word from our Chair



Supporting the health and wellbeing of our fire services community lies at the heart of all that we do at the Fire Fighters Charity.

In 2023/24, we continued to evolve and adapt our service offering. The launch of our Crisis Line in November 2023 was a shining example of the way our services meet the needs of our community. This has been evident throughout our history and, as suicide sadly continues to impact far too many families and fire and rescue services across the UK, it is only right that we provide whatever support we can for people in crisis. While, of course, I wish no one would ever have to ring our Crisis Line, I have been heartened to hear how many people it has been able to help during the first few months of operation.

In April 2024 we bid farewell to our former Chief Executive, Jill Tolfrey, to whom I give the Board's enormous thanks, and with great excitement, we have welcomed Sherine Wheeler to the Fire Fighters Charity as our new Chief Executive. The Board is delighted that Sherine is here with us, leading the charity with ambition, clarity and focus through its next chapter.

I extend my thanks to all our supporters, who make our vital work possible. My thanks also, on behalf of the Board of Trustees, to all the charity's staff and volunteers for their incredible hard work and commitment over the past year. Over the coming pages, you will see just how our passionate team has been here for those who needed timely and accessible care, advice and support with their health and wellbeing in 2023/24, and the difference we have made.

With the continuing support and generosity of our donors, and by continuing to work and grow alongside our fire and rescue services across the UK, we are determined to reach many more who need our care, advice and support in the year ahead.

A handwritten signature in black ink, appearing to read 'J. Baines'.

John Baines
Chair of Board of Trustees



A message from our Chief Executive

I'm honoured to welcome you to my first annual review as Chief Executive of the Fire Fighters Charity.

I extend my thanks to our Board of Trustees, Senior Leadership Team, and our wonderful staff and volunteers across the UK who have extended a warm and generous welcome and put their trust in me.

For over 80 years, we have been at the heart of fire and rescue service communities across the UK, working alongside Services to provide health and wellbeing care, advice, and support—a lifeline to thousands of fire family members.

What sets us apart is our understanding of the unique challenges faced by the fire and rescue services community. This enables our expert, independent, and confidential care to relieve the pressures emergency service workers face and alleviate the lasting impacts on their health, wellbeing, and families.

I'm proud of the high-quality services we provide and our teams who go above and beyond to ensure our fire family has access to the rehabilitation, recuperation, and rest they need through clinical physical, psychological, and nursing care. Our services extend to specialised health and social wellbeing coaching, tailored to various needs, such as women's health, new recruits, those transitioning into retirement, and the bereaved. We also provide practical support, information, and advice to help fire and rescue services community members live healthier and happier lives.

Our services, anchored in our knowledge and expertise in health and wellbeing make a lasting difference to many thousands each year. We hear firsthand the significant impact our work has had and know it can mean the difference between hope and despair.

However, we face challenges. The economic and social conditions affecting the UK impact our work, with increasing demand for our services

and evolving complexities of need. The cost-of-living crisis affects our supporters, staff, and volunteers, while global inflation erodes the value of funds we raise. Consequently, we have experienced downward pressure on our income as many people feel less able to give in these challenging times.

These factors highlight the need to broaden the charity's reach and become more impact-led, providing the most valuable services at the right times in ways that are most relevant for our service users. We must position our services appropriately alongside those provided by fire and rescue services across the UK.

In the years ahead, through renewed clarity, focus, and evidence-based approaches, we will improve and develop our services, working to prevent poor health and wellbeing outcomes as early as possible. We aim to be a relevant, accessible lifeline for the fire and rescue services community, providing the specialised care, support, and advice they need to live healthier and happier lives.

Our goals depend on growing our community of supporters and partners—individuals and organisations committed to valuing and supporting fire and rescue services personnel. We couldn't achieve anything without our dedicated staff, fantastic volunteers, amazing supporters and donors, incredible funders and partners, and friends across the Services and communities.

Exciting times lie ahead at the Fire Fighters Charity in 2024/25 and beyond—we are ambitious and full of energy to provide even more specialised care, support, and advice across the UK for all who need us.



Sherine Wheeler
Chief Executive



Saving lives and reaching further

Supporting more people in more accessible ways and reducing deaths by suicide, 2023/24 was a remarkable year for our Services teams.

Over the past few years, we've been working hard to reach more people in our fire services community by making our care, support, advice and information available in more ways than ever before. We want every member of our fire family to know we're here for them and to be able to access the support they need.

Backed by research

One significant part of this journey has been teaming up with Nottingham Trent University (NTU) and the National Fire Chiefs Council (NFCC). Together, we published the results of a major research project in 2023 to dive deep into the health and wellbeing of the UK's fire and rescue services sector.

The findings were sobering, revealing that many fire and rescue service personnel face issues like sleep disruption, stress, burnout, anxiety, and depression. Over the past year we've used this information to shape our resources and programmes, both online and in-person, to help tackle these challenges head-on.



Working in partnership

We're proud to collaborate with some amazing organisations to broaden our reach. Over the past year, with Blue Light Card Foundation (BLCF), we supplied health and wellbeing content for Blue Light Together, a platform dedicated to supporting the wellbeing of emergency services personnel.

With the cost of living crisis impacting us all, our partnership with PayPlan has provided much-needed financial advice and tools. Through Rightsteps, meanwhile, we continue to offer a variety of online courses to help our community stay informed and resilient. And our work with The Ambulance Staff Charity (TASC), NFCC and BLCF led to the launch of our 24/7 Crisis Line, ensuring that help is always available for those in crisis.

Workshop boost

Our Wellness and Behaviour Change Coaches have also continued working directly with fire and rescue services to deliver wellbeing workshops to staff, depending on their specific needs. Online, we've continued to help more beneficiaries to build resilience and overcome stress and anxiety through our Hope Programmes.



The year in numbers

Over the course of 2023/24, we impacted the lives of thousands of people across the UK, in person, online, in local communities and within fire and rescue services. Through a diverse range of services, programmes, digital tools, resources and courses, we were able to make a positive difference to individuals, families and teams. Here are a few of the highlights.

9,635

individuals across the UK accessed or benefitted from at least one or more of our services or programmes.

239,850

people visited our website to access a wide range of health and wellbeing resources and content.

6,888

video support sessions were delivered online to individuals across all areas of the UK.

516

individuals received welfare support from our dedicated Welfare Team.

640

telephone befriending calls were made by 14 volunteers.

3,934

individuals attended one of our centres for care, support, advice or a recuperative break.

9,720

people had become members of My Fire Fighters Charity, where they access information, advice and online courses to improve their health and wellbeing.

45

children were supported through our partnership with the Children's Burns Trust.

442

people attended one of our seven HOPE Programme online mental health courses.

430

individuals attended one of our 145 Living Well Group meetings throughout the year.

300

wellness workshops were delivered to 32 different fire and rescue services.

9

dedicated child and family weeks were run at Harcombe House.

Behind the numbers

We're improving the way we record, measure and observe our reach and impact. Having devised a new methodology for calculating our reach for 2023/24, these figures reflect a new approach that will help inform the future development of our service offering.

The numbers here only tell half the story. Read on to see our impact brought to life through the thoughts, feedback and first hand accounts of the health and wellbeing outcomes achieved through our care, support and advice.



Crisis Line launched

No family should have to experience the devastating impact of suicide, our new Crisis Line means those feeling they are at the lowest point of their lives now have somewhere to turn.

In November 2023, at the Emergency Services Mental Health Symposium – an event organised and supported by The Royal Foundation and HRH The Prince of Wales – we proudly announced the launch of a new suicide crisis line for fire and rescue service personnel.

Funded in its first year by Blue Light Card Foundation (BLCF) and for a further two years by fire and rescue services, the 24/7 Fire Fighters Charity Crisis Line offers a vital point of contact for those in crisis.

Staffed by specially trained counsellors and complementing a suite of suicide prevention resources that we published in September 2023, the new Crisis Line reinforces our commitment to supporting those members of our fire family who may be feeling at the lowest point of their lives.

Speaking at the launch, HRH The Prince of Wales reiterated the importance of immediate and long-term support for emergency service personnel facing challenges to their mental health, commenting: “I strongly believe that we must do everything we can to ensure that you are not left to shoulder the burden of your roles alone, and that support is ready and available to you throughout the entirety of your careers, and not just during the tough times.”

This initiative is more than just a helpline; it is a symbol of our unwavering dedication to the mental health and wellbeing of our fire services community.

Working alongside The Royal Foundation in this mission, together with other blue light organisations such as TASC and BLCF, ensures that we are part of a collective drive across the emergency services sector to better support the mental wellbeing of those who work to keep our communities safe and well. This holistic and joined-up approach to mental health support aims to create a resilient and thriving emergency services workforce, capable of facing the challenges of their roles with confidence and strength.

Through our Crisis Line, meanwhile, our aim is to ensure that no family has to suffer the devastating impact of suicide.



Resources

To access our suicide prevention resources visit www.firefighterscharity.org.uk/how-we-can-help/suicide-prevention



In numbers

- **88 people** called the Crisis Line between 1 November and 31 March, 2024
- **39%** of callers were experiencing suicidal feelings

Grace's story



Please note: the following story contains references to suicide that may be upsetting to some readers.

Grace Moore remembers her firefighter dad, Andrew, as her biggest supporter and best friend.

Tragically, Andrew took his own life in February 2020, at the age of 50. He was working as a firefighter at the time with West Midlands FRS, and Grace says his death came as a huge shock, particularly to his colleagues.

She is now supporting our 24/7 Crisis Line and says: "I think this is a really valuable resource and I'm 100% sure that it will be incredibly impactful and hopefully save other families and firefighter colleagues going through this experience," says Grace.

To read Grace's full story, visit:
www.firefighterscharity.org.uk/grace-moore.



"Dad's death came as a complete shock... I hope the crisis line saves others from a similar loss"



"A lot of people, like me, never ask for help and push on through – but they need to."

Gee's story



For Hampshire and Isle of Wight firefighter Gee Smith, putting on 'a front' around his colleagues and friends became the norm when he began experiencing challenges with his mental health.

It wasn't until all the stress and anxiety he'd been dealing with boiled over and started impacting how he lived his life that he recognised he needed help.

Fortunately, Gee did reach out to the Fire Fighters Charity and went on to stay at Harcombe House on our Reset Programme.

"I left there feeling hopeful," says Gee. "The worry is a lot of people, especially anyone nearing retirement, may never ask for that help – but they need it."

"Year on year, the Fire Fighters Charity continues to help firefighters to heal and recover. The dedicated Crisis Line will provide a vital point of contact for firefighters when it's most needed and perhaps most importantly it's a number from an organisation that we all admire and trust."

To read Gee's full story, visit:
www.firefighterscharity.org.uk/gee-smith

Specialist opportunities

One size never fits all, so over the last year we've offered a broad range of specific health and wellbeing weeks at our centres across the UK.

In 2023 we introduced a series of specialist weeks at our centres, allowing us to offer targeted programmes of activity and support for those with specific needs.

Support for the whole fire family

Sitting alongside our weekly centre-based support, these programmes further complement all that we now offer online and through our in-person workshops.

Running throughout the year, the weeks included Kickstart – a programme aimed at helping individuals with everything from losing weight to improving mood – as well as dedicated programmes for families, those working in control and those living with the impact of trauma.

Valuable partnerships

Exploring innovative new approaches and partnership working, several of the programmes saw us working with specialist

organisations, such as Devon-based Surfwell, with whom we offered surf therapy at the beach for those looking to manage their mental health following trauma.

Expanding our support

The series of specialist weeks has now been expanded further this year, with programmes available to support those wishing to live well after cancer, women looking for support with the menopause, families and those approaching retirement, amongst others.

Surbjit's story



As part of our residential programmes series, we invited a group of female beneficiaries aged between 40 and 60 on a Women's Wellbeing Week at Jubilee House in March 2024.

One of those who attended was Surbjit Ghuman, who's married to an IT Support Officer with West Midlands FRS.

Surbjit says of the week: "It was really about taking care of ourselves. I got a lot out of the strengthening and conditioning.

As women mature into their golden years, it's about looking after yourself, your muscle strength.

"The approach was non-judgemental, it was motivating. I was fearful of the unknown, but by the time I finished, I was hopping, skipping and having a go without any real fear."

To watch Surbjit's video, visit:
www.firefighterscharity.org.uk/surbjit-ghuman

"The approach was non-judgemental, it was motivating... by the time I finished, I was having a go without any real fear."



"When you hit a brick wall you need a circuit breaker – the charity helped us find that."

Wayne's story



When Wayne Jackson, a firefighter with London Fire Brigade, attended one of our Child and Family Weeks, he says it was a welcome break for both him and his wife and proved particularly beneficial for their son Daniel, 7, who has autism, and daughter Millie, 8.

As part of the week, the families were invited to The Donkey Sanctuary in Sidmouth, an activity we were piloting that week. There, he says, they saw Daniel really interacting for the first time.

"Daniel is borderline ADHD, autistic and has dyspraxia, so he's got quite a full bag," says Wayne. "But seeing the animals and the sensory side of things when he was around them was brilliant. It was so unique. Watching him interacting with the donkey was amazing."

To read Wayne's full story, visit:
www.firefighterscharity.org.uk/wayne-jackson

Together for life

Being there for members of our fire family throughout their lives means we're here for those who have retired, as well as for families of all shapes and sizes... like we have been for Barry and the Wards.

Barry's story



When retired Lancashire firefighter, Barry Hornsby, suffered a stroke mid-way round the golf course, while only in his mid-50s, it led to some of the toughest months of his life.

Now, he's sharing how we helped his recovery and how he's slowly regaining some of his mobility again.

"The first time I was invited to Jubilee House was in January 2023 and it was amazing," says Barry.

"I was in the nursing group and I had some time with one of the physiotherapists. I couldn't walk at all at that point, certainly not unaided. The week was invaluable.

"I had obviously struggled to come to terms with what had happened, and had moments of feeling really sorry for myself, so I later got in touch with the charity again to see if there was any help I could have mentally too, and I was then invited to Harcombe House.

"It was so helpful. I was always that person that thought mental health support wasn't for me. I would often hear talks on it and switch off, I have to admit, but I can't stress how much I took out of my week there."

To read Barry's full story, visit:
www.firefighterscharity.org.uk/barry-hornsby



"I've had physical, mental and nursing support – it's absolutely phenomenal."



"For the first time, for a long time, we were there as a family with no other distractions. It was just so relaxed and peaceful."

Iwan's story



No-one can predict when a difficult shout will leave a lasting impact on you – and in turn, those closest to you. For Welsh on-call firefighter Iwan Ward, it came in 2023.

"We lost a little girl in a house fire," says Iwan. "When the incident happened, it was 9.30pm at night so my boys were still awake. Then as I came home in the morning, my kids were waking up, so that was tough – stepping back into that family life.

"I didn't know how to deal with it properly, and I was being distant from my wife and kids."

Having got in touch with us, the whole

family visited Harcombe House on a rest and recharge stay, and Iwan says: "It had been really difficult on everyone, watching me struggling, so I was very aware they were in need of a break too. It was absolutely amazing, I can't praise it enough."

And Iwan's wife Anita says of the time away: "For the first time, for a long time, we were there as a family with no other distractions. It was just so relaxed and peaceful."

To watch Iwan and Anita's video interview, visit:
www.firefighterscharity.org.uk/iwan

Year in review

Having evolved and adapted our services over the course of the pandemic and the cost-of-living crisis that followed, this year we brought our 2020-2025 Strategic Plan to an early close.

Our goal over this four-year period was to become the leading provider of mental, physical and social health support for the fire services community. We set out to move toward this goal through four portfolios of work across the charity:

Inform and prevent - supporting our beneficiaries with preventative care, support and advice to improve their health and wellbeing

Respond and recover - supporting our beneficiaries with recuperative care, support and advice to improve their health and wellbeing

Engage and grow - developing our relationships across the sector

Enhance, enable and empower - strengthening our foundations internally.

Looking at these four portfolios in turn, during 2023/24 we:

Inform and prevent:

- Pro-actively engaged with the fire services community on key health matters
- Developed a body of health and wellbeing information
- Used research to evidence our content and support
- Showcased our capability and shared our knowledge at health and wellbeing conferences
- Worked with fire and rescue services to deliver health knowledge to their employees

Respond and recover:

- We provided in-person and online care, support and advice, including in the community and through residential services, to help individuals recuperate/heal

Engage and grow:

- We continued to develop our online community, My Fire Fighters Charity, making us more digitally accessible to beneficiaries and supporters
- We proactively engaged with beneficiaries on fire stations in the community
- We reviewed and developed our fundraising activities
- We launched our Beneficiary Experience Panel to gain deeper insights into the needs and opinions of our beneficiaries

Enhance, enable and empower:

- We developed our culture, values and behaviours
- Improved some of our business processes
- Improved facilities in our centres
- Invested in our IT infrastructure



2024/25 – A look ahead

Led by our new Chief Executive, Sherine Wheeler, we have developed our strategic plan to 2027/28. Focusing on 2024/25, a foundational year for our future direction, we will:

Improve and develop services to the fire and rescue services community:

- We will deliver our hugely impactful collaborative project, Thriving Relationships, with Norfolk FRS and Relate to understand and improve the impact of the fire occupation on intimate relationships
- We will begin to improve our service model, ensuring we improve intake and assessment, reduce wait times and work more effectively, prioritising the needs and preferences of those to whom we provide care, support and advice
- We will begin a series of workstreams to further develop measurement and evaluation of our reach and impact, developing a theory of change, impact measurement framework and data visualisation dashboards so that we can understand and demonstrate the value and impact of our services
- We will develop our services further, refining focus and working to deliver preventative self-directed information, support and advice digitally to a wide audience
- We will continue research into the health and wellbeing of the UK's fire services community, continuing our work with Nottingham Trent University
- We will develop further health improvement awareness campaigns
- We will work with our new Beneficiary Experience Panel to better understand the needs of those we support today and develop our service user participation

Build engagement, relationships and partnerships:

- We will extend our partnership and relationship building and



continue to work with key partners including the National Fire Chiefs Council, The Royal Foundation, The Ambulance Staff Charity and Blue Light Card Foundation to grow our reach.

- We will continue to work closely with fire and rescue services across the UK to understand the emerging needs of their workforces and to complement their occupational health and wellbeing provision
- We will transform and revitalise our brand, marketing and communications

Increase and diversify income:

- We will transform and improve our fundraising propositions, creating long term value for our supporters
- Leveraging our specialised knowledge and understanding of the health and wellbeing needs of the fire and rescue services community, we will work to undertake contracts for service, working with other reputable charitable providers, the civil service, blue light organisations, fire and rescue services, the NHS and the private sector

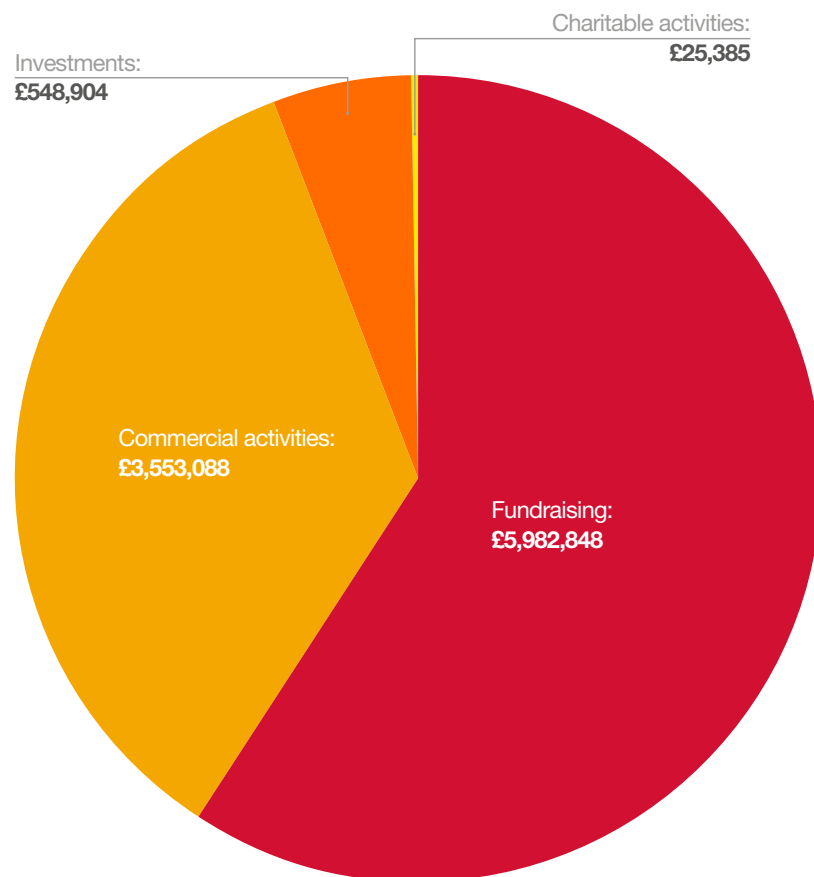
- We will work to mitigate the downward pressure on income arising from within the textile recycling industry
- Our fundraising and income generation teams, meanwhile, will continue their great work to ensure we build on the success of recent years in generating the income we need to support a growing number of people.

Improve our effectiveness and efficiency:

- We will review key business processes to improve efficiency
- We will embark on a digital, data and technology transformation, a key enabler of our service delivery goals
- We will improve occupancy across our estate
- We will improve our employer brand and internal comms and engagement
- We will ensure we have the right capacity and capability to deliver our strategic goals

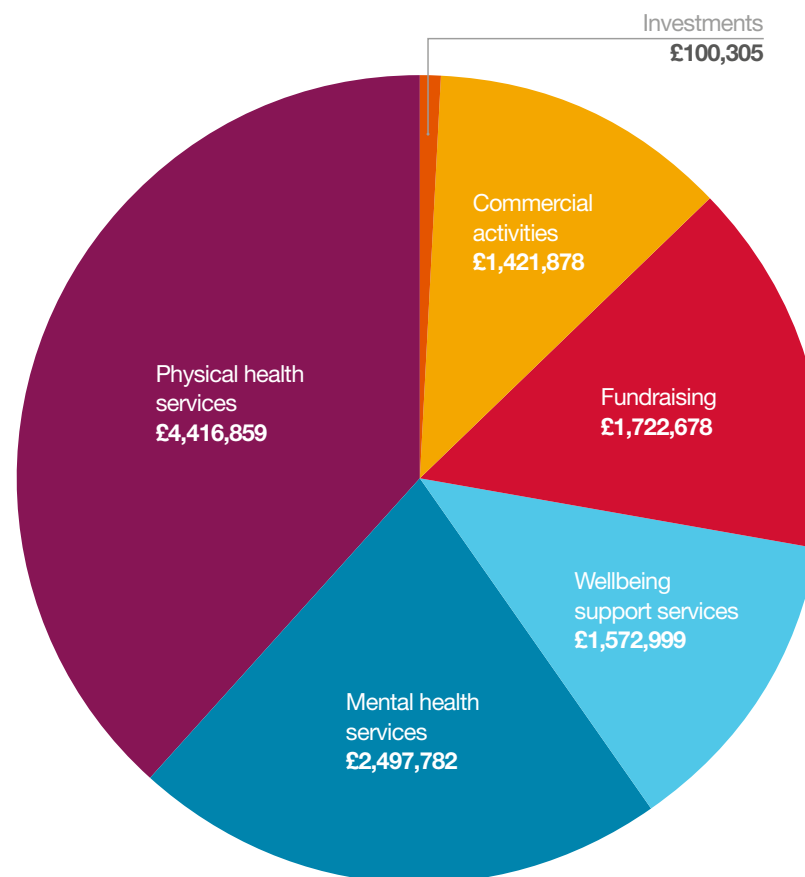
Our Income

An overview of the money we raised in 2023/24, with the help of our fire and rescue services community.



Our Expenditure

An overview of what we spent and where we spent it in 2023/24.



Community spirit

We are incredibly grateful to our fundraising supporters, from all those working in fire and rescue services across the UK, to retired personnel, families and members of the public, all of whom went above and beyond to raise just under £2.2m for us in 2023/24.

Year in numbers:

- **Car Washes:** £373,936 raised across over 600 events
- **Christmas campaign:** £211,954 raised
- **Open Days:** £231,100 raised following 347 registrations
- **Fire Family Fundraiser campaign:** £550,936 raised from 636 events and challenges

Here are a few of the many highlights from the year...

80th anniversary celebrations

We celebrated our 80th anniversary throughout 2023, with our dedicated supporters planning hikes, marathons, challenges, community celebrations, car washes and so much more. Thanks to all of those involved for helping to raise more than £80,000 throughout the year.



Moving tributes

A group from Hereford and Worcester FRS planned their 5th Phoenix Walking Challenge in memory of colleague Stu Crebbin, raising thousands – and taking their total to around £25,000 overall.

Meanwhile, colleagues from across West Midlands FRS paid tribute to Crew Commander Iain Hughes, who passed away while swimming the English Channel in aid of us and two other charities. They organised over 40 car washes and a swim relay, all of which raised over £80,00, of which we received a third.



Having a ball

Kent FRS organised a charity ball with over 200 guests in attendance, all of whom were treated to a raffle with some fantastic prizes donated. The event raised £8,000 for us overall.

And Clyde Recycling, our valued recycling partner in Scotland, organised a sports dinner for 80 people. With well-known footballers in attendance as speakers, the event raised over £11,000.



A Bonfire Night with a bang

North Yorkshire FRS once again organised an incredibly successful Bonfire Night event, raising £22,000 for us in 2023 – and taking their total raised since 2021 to an incredible £120,000.



Lotto funds raised

Several fire and rescue services run their own internal lotteries in aid of us, and in 2023/24 alone, we received generous donations from Essex FRS, South Yorkshire FRS and West Yorkshire FRS – the latter two donating over £20,000 each from the last few years' of donations.



Women in the Fire Service

In April 2023, an inspirational group of more than 130 women from across more than 20 fire and rescue services teamed up to climb Snowdon in aid of the charity, raising over £6,000 in the process.

Thanks to you



Those who gave to the charity on a monthly basis, played our lottery, gave one-off gifts across the year, or who played our raffles, contributed over £4.3m to our work.

Our income was boosted by the incredible volume of clothes that are donated and deposited in our 1,155 recycling banks across the country. In 2023/24, this raised £956,873 which took the total raised for us through textile recycling since 2009 to a staggering £7.2m.

Our corporate partners, Trusts and Foundations, meanwhile, gave us valuable income and opportunities in 2023/24, allowing us to realise our ambitions with specific

projects and increase awareness of the charity amongst new audiences.

So much of our fundraising is also only possible thanks to the hard work and dedication of our volunteers, who commit time and energy into organising and running events all year round.

Thanks to you all – donors, supporters and volunteers – we're helping more individuals in our fire family than ever before.

Year in numbers:

- Regular Giving: **£2,334,000**
- Individual Giving (one off donations): **£291,000**, of which **1,008** donations were in memory of someone special
- Fire Fighters Lottery: **£1,678,000**
- 80th Anniversary Raffle: **£52,000** raised from **4,085** players
- Recycling: **£956,873**

With thanks: Corporate Supporters

A special thank you goes to all our generous corporate supporters who have donated to us over the last year. Here are a few of them:

- 3i group
- 3tc Software Ltd
- Autoglym
- Correctair Solutions
- Elvis & Kresse
- Frequentis UK Ltd
- Glastonbury Festival Events Ltd
- Helping Hoodies
- JMP Wilcox
- McCarthy Stone
- Motorola Solutions
- National Fire Savers Credit Union
- National Rail Tours
- Saab Public Safety Solutions
- SSS Public Safety

With thanks: Trusts and Foundations

Thank you to the Trusts and Foundations who generously donated to us over the last year, including the following:

- Edith Murphy Foundation
- Lord Leverhulme's Charitable Trust
- The A M Fenton Trust
- The Grace Trust
- The Grand Charity
- The Lord Faringdon Charitable Trust
- The Pilkington Charities Fund
- The Zochonis Charitable Trust
- Westfield Health Giving Back Committee
- Wimbledon Foundation

To see a full list of all the Corporates, Trusts and Foundations who donated to us in 2023/24, please follow the QR code:



Shared values

Our talented and dedicated staff are the beating heart of the Fire Fighters Charity. Here, a few of them share their experiences.

Sascha Wiltshire,
Internal Communications & Engagement Manager

"I am incredibly proud to work for the Fire Fighters Charity, both in my role as Internal Communications and Engagement Manager, and as a Culture Champion. I feel as an organisation, we support an inclusive culture and are constantly working to ensure every employee feels valued and can truly be themselves. I have a condition called Right-Side Hemiplegia, which results in a weakness to my right side. Everyone at the charity has been incredibly supportive since I joined five years ago, and nobody makes me feel different or self-conscious. I know I can talk openly with the charity and raise any concerns, and they will do their best to help."



Craig Williamson,
Wellness and Behaviour Change Coach

"I love working for the Fire Fighters Charity. I started as an Exercise Therapist at Marine Court, before becoming a Wellness and Behaviour Change Coach, so I've been with the charity almost seven years now and I feel I've been really supported to develop my professional skills over that time."

"Through both of my roles, I've been honoured to work directly with beneficiaries from all walks of life, all with unique challenges. It genuinely feels like our work makes a difference to people's lives, and I'm proud to be in that supportive position."

"I'm also one of our Culture Champions and key to our role is ensuring we embody the charity's core values. It's great to see these mirrored by my colleagues across other departments."



Andy Russell,
Engagement Rep

"Before joining the Fire Fighters Charity as an Engagement Rep, I worked for 30 years as a firefighter – so I've seen and experienced the charity's support both from a beneficiary's perspective, and as an employee. I've received support myself, both during and after my service - as has my wife - and I've known a lot of former colleagues who have been helped. It's meant I'm really passionate about the work we do."

"No two people are the same, the charity treats everybody equally and that focus on equality, coupled with the kindness our teams practice every day, are values I always try to carry into my engagement work."



Thank you

We'd like to say a special thank you to all our wonderful volunteers, whether they're working in communities, at our centres, online or within fire and rescue services, without them none of our work would be possible.

Helping people, changing lives

Our volunteers are an integral part of our charity, sharing their time and skills to ensure we can continue offering our life-changing support. We thank all of them for their tireless work and dedication.

Here, we hear from a few of them about what it means to volunteer for us:



**Laurie Wylie –
Telephone
Befriender:**

“I’m a wholtime firefighter at Glasgow Airport and this is a small way of helping people in my time off. We can share experiences, even though they’re years apart, and I find it really rewarding. I come off with a smile on my face.”



**Alison
Marshall –
volunteer in
our Stables
Café at
Harcombe
House:**

“I’m retired and it’s nice to feel connected still. I’m fortunate to have close friends and family, but it’s sometimes nice to connect with people outside of your sphere. I really enjoy the role itself, the people I work with are lovely and really personable. I’d highly recommend it.”



**Paul ‘Pongo’
Watson –
Visitor Services
Volunteer at
Marine Court:**

“I essentially meet and greet beneficiaries at the start of their programme. Having received support myself previously, I can connect with them and it calms their nerves. It’s also enjoyable for me, because it brings back that fire service camaraderie you can lose when you retire.”



**Andy Buttery –
Living Well
Group
Co-ordinator:**

“I really enjoy meeting everyone and each one can be so varied. My role involves organising the meetings and arranging a speaker. Then it’s all about enjoying a get together – it’s more about contact and chatting about old times than anything else.”



**Kayleigh McInnes,
Station Rep with Scottish FRS:**

“I just always knew I wanted to do something meaningful. I’ve really enjoyed the role and I’d encourage anyone to take on a volunteering role like I have. It was a brand new job for me and it’s quite difficult to meet people and get to know them, but something like this can really help. It helps you, too. You’re obviously doing a really good thing!”

Key stats from 2023/24

- over **1,200** volunteers contributed to our fundraising efforts
- **80** volunteers supported our community and centre-based activities



Trustees' Report and Financial Statements

2023/24



TRUSTEES' REPORT

The trustees are pleased to submit their Annual Report and audited financial statements for the year ended 31 March 2024.

Note: The trustees are also the registered directors of the charitable company.

Structure and Governance

Legal and Administrative Information

Legal and administrative contact information is given on page 46.

Legal Status

Fire Fighters Charity (known as "the Fire Fighters Charity") is a company limited by guarantee and a registered charity, incorporated in England. The guarantee requires each member to contribute an amount not exceeding £1 in the event of the charity being wound up. The charity is governed by its Articles of Association dated 8 November 2018.

Charitable Aims, Public Benefit and Provision of Services

The trustees have carefully considered the Aims of the charity and how it measures up to the Public Benefit test. The charity provides a range of services to the fire services community and the trustees are satisfied that there are identifiable benefits that meet the Public Benefit Summary Guidance from the Charity Commission.

The Fire Fighters Charity is a national charity providing assistance to serving and retired members of the fire and rescue service community, including eligible dependants. The charity works to improve the health and wellbeing of its beneficiaries, so they can live healthier and happier lives.

The charity supports its beneficiaries through digital, online, telephone, community based and residential services. Support is personalised to meet the beneficiary's unique mental health, physical health and social needs and is accessed through a confidential helpline on a self-referral basis. Once beneficiaries (or their advocates) have contacted the charity, practitioners will take the time to understand their needs and explore with them what support and solutions may be appropriate to address their needs.

Trustee Board defined criteria are in place for all the charity's beneficiary services to ensure there is equity in access to the provision of services and charitable funds are used where there is an identified need. The charity's services are articulated in an approved service delivery document and all service delivery is underpinned by a Clinical and Social Care Governance framework ensuring continuous improvement and high standards of care are maintained. Systems and processes underpin the wider clinical and social care governance framework to ensure quality in service provision. All services, and research activity are organised around a single definition of quality. This definition of quality is that the charity provides:

- Care and support that is effective, is safe and gives as positive an experience as possible by being caring, responsive and personalised.
- Our services are well-led, sustainable, and equitable, and achieved through working together and in partnership with our beneficiaries.

The support provided to beneficiaries by the charity is free of charge for identified need. This enables access to services for all beneficiaries, irrespective of financial circumstances. Financial support to access the mainland for residential services can be provided to beneficiaries who reside on the UK islands.

Trustees receive data and research, against which the effectiveness of service provision can be measured (and to identify where future service development may be required). The charity has commissioned research to understand the health and wellbeing needs of the fire community, and this evidence informs service delivery.

Digital/Online/Telephone Support

The charity provides digital support using a variety of apps and a secure remote consultation platform that allows confidential consultation and the provision of physiotherapy and exercise therapy in support of primarily physical problems. Alongside this the charity provides access to a wide variety of self-service web-based information and resources, webinars alongside direct online and telephone counselling for those beneficiaries needing mental health support. The charity also arranges quality assured face-to-face and online mental health support from external sources, providing easier access to support for beneficiaries in geographically and socially 'harder to reach' groups.

Residential Services

The charity has three residential centres which offer a range of activities and programmes of support led by a multi professional team which includes Chartered Physiotherapists, Exercise Therapists and Psychological Therapists. Residential support is available for beneficiaries recovering from injury or illness, for those with poor mental health, and those who present with long term and degenerative conditions. Our centres also provide support for individuals, couples and families, who simply need the opportunity to take 'time out' and benefit from a period of rest. Facilities within each centre include a gymnasium / fitness room, leisure pool and hydrotherapy pool. Harcombe House also has specialist facilities for families and children. Residential stays are short-term and on average beneficiaries spend 4-7 days at a centre, however there is some flexibility in the length of a stay depending on individual need.

Residential support is underpinned by a philosophy of empowerment and recovery and is tailored to meet the needs of individuals, couples and families with the multi professional team working in partnership with beneficiaries to identify solutions to meet their mental health, physical health, and social wellbeing needs. Beneficiaries may engage in different levels of activity, ranging from a residential stay that focuses on rest and relaxation to participation in a programme of structured activity. Health and wellness coaching is embedded within the support provided at the centres, providing beneficiaries with up-to-date, evidence-based information to enable them to make informed choices around their wellbeing. Residential support may be 'front-ended' with digital support which may also be in place to support sustained change following a residential stay.

Access to the most appropriate support is agreed in partnership with the beneficiary following assessment of need and desired outcome. Admission criteria support decision making to ensure that access to support is equitable and inclusive, and the charity values are upheld. All support provided by the multi professional team is evidence based and adheres to best practice.

Nursing services are available at Jubilee House for beneficiaries with more complex needs who may require nursing or personal care. The charity's nursing services are regulated by the Care Quality

Commission and delivered by a team of Registered Nurses and Clinical Assistants. A Nursing Services Lead (Registered Manager) oversees the delivery of this service. Currently the nursing provision continues to be rated as Outstanding.

The charity also offers structured family programmes at Harcombe House at specific times during the year. These programmes support the family unit to manage challenges they are facing in life and provide families with the opportunity to relax, enjoy quality family time and meet other families who experience similar challenges. A range of appropriate activities is also available as part of these programmes, seeking to encourage greater social interaction, communication, increased confidence and improve wellbeing.

Community Based Support

The charity recognises that some beneficiaries may require support at home or when accessing services in their local communities. A small team of Welfare Caseworkers offer confidential, impartial advice and information on a wide range of issues that affect and impact upon everyday life. The team will carry out face-to-face and telephone assessments to identify solutions to meet individual need. Home visits are carried out where required by Welfare Caseworkers.

Needs are assessed within a structured framework and against financial criteria. Statutory entitlements are fully considered and match funding opportunities with other organisations explored. Solutions can include the provision of equipment, assistance with home adaptations, or financial solutions to relieve crisis such as food poverty. Solutions provided through the Welfare Service are largely short-term; long term support is only provided in exceptional circumstances and is subject to annual review. Where appropriate, beneficiaries are signposted on to external organisations.

Where appropriate, health and wellbeing support can be offered remotely. This support is personalised to meet an individual's need and may include telephone advice, signposting, or support to access local community groups or health / social care services. The charity also runs 'Living Well Groups'. These volunteer delivered groups focus on providing a longer term and sustainable way of keeping in touch and connected post retirement. The charity also provides a telephone befriending service that involves fully trained volunteers engaging in regular 'telephone chats' with a matched beneficiary, seeking to reduce loneliness and social isolation.

Support Provided Directly to Fire and Rescue Services

Acknowledging the power of prevention and with the focus on improving the population health of our community, the charity also provides wellness and behaviour change coaching direct to members of the UK Fire and Rescue Services (UKFRS), through both digital and face-to-face delivery, supporting members of the workforce in the provision of health information and behaviour change to support mental, physical, and social health and wellbeing.

Trustee Recruitment, Appointment and Training

The charity advertises the role of Trustee on a national basis with trustees appointed in line with the Articles of Association, role description and person specification. There are Board approved procedures for the recruitment, selection and induction of trustees. The process of appointment of a new trustee includes reviewing our skills audit to determine skills gaps within the Board of Trustees which informs the skills to be recruited, advertising the vacancy, issuing information and application documents, ascertaining a shortlist of applicants by using criteria based on the role requirements and interview by a panel including either the Chair or the Deputy Chair of the Board of Trustees, one other trustee and two Company Members. The recruitment and selection procedure are regularly

reviewed to enhance transparency and consistency, to meet legal requirements, and to ensure effective assessment of the skills required. New trustees are given an induction programme. Where a vacancy occurs outside of the annual recruitment process, trustees may be appointed to the vacancy until the next Annual General Meeting. Ongoing training of trustees is determined by the Board and individual trustee needs assessments.

All trustees give their time voluntarily and receive no financial benefits from the charity. Any expenses reclaimed are in line with Board approved policies and are set out in note 7 to the accounts.

Statement of Trustees' Responsibilities

The trustees (who are also directors of the Fire Fighters Charity for the purposes of company law) are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year, which give a true and fair view of the state of affairs of the charitable company and the group and of the incoming resources and application of resources, including the income and expenditure, of the charitable group for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently
- observe the methods and principles in the Charities Statement of Recommended Practice (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 financial statements
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006 and the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). They are also responsible for safeguarding the assets of the charitable company and the group and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Provision of Information to the Auditor

The trustees who were in office on the date of approval of these financial statements have confirmed, as far as they are aware, that there is no relevant audit information of which the auditor is unaware. Each of the trustees has confirmed that they have taken all the steps that they ought to have taken as a trustee to make him or herself aware of any relevant audit information and to establish that it has been communicated to the auditor.

Charity and Organisational Structure

Fire Fighters Charity is a company limited by guarantee and is a charity registered in England, Wales, Scotland. The charity also became registered as a charity in the Isle of Man on 13 May 2024 and is also registered as a company under the Isle of Man foreign companies act. We are governed

by our Articles of Association which were last reviewed in 2018. The Articles permit up to 48 Company Members to be appointed from those who have a direct association with the fire services community. Trustees are also company members and are in addition to the 48 Company Members appointed from the fire services community. Our Company Members elect our Board of Trustees at our Annual General Meeting. Our trustees are also the legal directors of the company.

Our Board of Trustees consists of between 8 and 12 individuals, the majority of whom have a direct association with the fire services community. One quarter retire at each AGM and are eligible for re-election until they have served a maximum of 8 years, in all but exceptional cases.

The Board of Trustees met four times for scheduled meetings in 2023/24. In addition, to support effective governance and our work, five Board Sub-Committees, with the remit of Beneficiary Services, Finance and Audit, Staff and Governance, Engagement and Fundraising and Remuneration, operated during the year within a documented framework which includes where a devolved decision can be made. Between one and two Company Members participated in each of the Board Sub-Committees, other than the Remuneration Sub-Committee.

The Board of Trustees has control over the charity and its property and funds. It directs the charity's operations and ensures compliance with our Articles of Association. Trustees agree and regularly review plans for achieving the charity's aims and the finances needed to support them.

Trustees appoint a Chief Executive who has full authority for the implementation of approved strategic plans and the daily running of the charity. The daily operations are run with five Directors, responsible for Finance, Engagement and Fundraising, Beneficiary Services, Health Improvement and Influencing and Organisational Development and Corporate Governance.

The charity wholly owns two subsidiary companies; Fire Fighters Trading Limited - which provides trading and commercial services - and FSNBF Limited, a dormant company. The accounts of Fire Fighters Trading Limited are consolidated with the charity within the Group financial statements.

A pay review has been conducted for all employees that considers inflation, external benchmarking data and affordability. The results of the review are considered by the Remuneration Sub-Committee and a recommendation made to the Board of Trustees.

The Chief Executive's salary is decided by the Board of Trustees prior to a vacancy being advertised and thereafter awarded any increase given to all employees. A decision to increase the Chief Executive's salary, other than an increase awarded to all employees, must be recommended by the Remuneration Sub-Committee and then approved by the Board of Trustees. Any changes to the management structure at the level reporting directly to the Chief Executive requires the consideration and approval of the Staff and Governance Sub-Committee.

Charity Employees

The trustees place on record their grateful thanks to all the employees of the charity. In particular, the trustees wish to thank them for their devotion to their roles that ultimately exist to assist beneficiaries.

Volunteers

The charity's activities are supported by a large number of willing and enthusiastic volunteers who do so much, often behind the scenes, to help the charity and its beneficiaries. While there is no mechanism available to formally calculate the value of their contribution it is undoubtedly of great value to the charity. The charity's trustees wish to record their gratitude and admiration for this effort.

Strategic Report

Activities and Performance

Objectives

The charity's primary role continues to be support for those in need in the fire service community. This includes service personnel, former service personnel, works firefighters, former works firefighters, volunteers in a fire and rescue service, current and former charity employees, personnel in Fire Services Youth Schemes and any dependant of any of these categories (with the exception of volunteers in a fire and rescue service).

Within the Articles of Association, the trustees are given the powers to deposit or invest the monies of the charity not immediately required for its operations, in any manner as may be thought fit. The trustees may also delegate the management of investments to a financial expert.

At the Fire Fighters Charity, our vision is to be known as the UK fire service community's go to provider of mental, physical, and social health support. Recognised for our caring, professional, and proactive approaches, we will deliver proven interventions through innovative means. Blending face-to-face expertise with digital, community and workplace based services, we will help the entire fire service community to live more healthily and seek to deliver personalised support to thousands and reach every corner of the UK.

Our strategic plan for 2020/21 to 2024/25 included four portfolios of work, each of which contain several projects that will shape and define the way we work and operate over the years to come. The objectives of these portfolios and projects are focused on these two core principles:

To expand our reach: We should be a charity for every member of the fire services community, regardless of where they live or the circumstances in which they find themselves. The support we offer should therefore be accessible to all, so this plan sets out how we will remove barriers and provide services that can include all members of our community.

To deliver more health and wellbeing services to more people: Before this plan, we supported around 5,000 people a year, but we want to reach many more. Through investment in innovative new digital technologies; the development of community-based initiatives; the dissemination of health and wellbeing content and resources; close partnership working with fire and rescue services and organisations which complement our work; and major campaigns to raise awareness of who we are, what we do and how we can help, we are confident that we can transform our charity into the nationwide provider of health and wellbeing support to the fire services community. It is our aspiration that the charity becomes an integral part of the lives of our beneficiaries – that third space – home – work – charity. That through our work beneficiaries feel an emotional connection with the charity and that we sustain a lifetime of connection and support with our beneficiaries.

Inform and Prevent

Through the Inform and Prevent Portfolio and its associated projects we committed to inform our beneficiaries about health matters, equipping them with the skills, knowledge, and confidence to maintain and improve their mental, physical and social health and wellbeing. By providing timely, relevant information for our beneficiaries we will help prevent the impact of many common health risks and conditions.

By 2025 we will

- be measuring how beneficiaries have engaged with the information and resources we have provided and be able to evidence how this has empowered them to make positive changes in their health behaviours.
- see the fire and rescue services regularly using us as a provider to support and deliver positive health and wellbeing messages and activities to engaged personnel.
- be a research-led organisation with our service delivery influenced and evidenced by research findings.

Respond and Recover

Through the Respond and Recover Portfolio and its associated projects we will utilise a blend of digital, community and residential services to more effectively respond to beneficiaries who reach out for support. Earlier and easier access to expert help will provide faster outcomes for beneficiaries to recover and continued support will encourage sustained health and wellbeing.

By 2025 we will

- be delivering high quality digital, community and residential services that are timely, responsive and tailored to meet beneficiary need.
- be able to evidence how our digital, community and residential services have improved recovery, enhanced lives and empowered beneficiaries to make positive changes in their health behaviours.

Engage and Grow

Through the Engage and Grow Portfolio and its associated projects we will engage and build stronger bonds with a growing number of beneficiaries and supporters, increase awareness amongst the fire services community and invest in lifelong associations. We will diversify and grow our income to provide the additional funds necessary to achieve our plan.

By 2025 we will

- see increased service usage, directly attributable to higher levels of awareness and engagement with the workforce, with those who are retired and with families in our community.
- know that our supporters and beneficiaries have become more engaged year on year, through evidence including an annual Supporter Engagement Survey.
- have inspired funders with our new model of health and wellbeing provision resulting in increasing levels of income annually, from a significantly expanded supporter base, new activity and high value, multi-year partnerships.

Enhance, Enable and Empower

Through the Enhance, Enable and Empower Portfolio and its associated projects we will develop our culture, enhance our processes, technology, and facilities, and further enable and empower our people to drive us forward.

By 2025 we will

- be an inclusive, connected and engaged organisation where positive values and behaviours are demonstrated.
- have the people, skills and processes to successfully deliver our strategy.
- have developed our facilities to support our strategic aspirations.
- have the systems and tools we need to enable collaboration, insight and data-driven decision making.

Measuring Success

2023/24 was the fourth year of our ambitious 5-year Strategic Plan and despite the external challenges faced during these years, tremendous progress has been made in pursuit of the vision that our beneficiaries will see us as that ‘third space’ – be that virtual or physical – a place of community and connection that enables them to mobilize around their health and wellbeing.

In line with the plan, our aim was to further enhance our support to the workforce, our families, and the retired community, increasing the number of individuals that we help to 10,000. We planned to do this through the implementation of several projects within each of the four portfolios outlined in this report, collectively enabling us to work towards achieving our aims by 2025. With a drive for activation of people to engage in health promotion and prevention of injury and illness, with a philosophy of recovery underpinning our critical response work.

The scale and pace of the success achieved during the first three years of the plan led to a decision to end the 5-year plan a year early and to start work on the next plan. So, 2023/24 was now the final year of this transformative plan and the outcomes targeted for it were:

- Launch a beneficiary panel and influencers programme to create more opportunities for people with personal experience of using our services, and all those in the wider fire family to share their views and experiences with us. Expanding our reach to more beneficiaries and making access to support easier
- Increase our reach with all of our audiences, building a sense of membership, longevity of relationship and relevance within each community.
- Build on the improving relationships and acknowledgement of the charity as a strategic, knowledgeable supporter of fire and rescue services in the provision of preventative and therapeutic health and wellbeing.
- Enhancing our diversity, equity and inclusion work, which will add value to our organisation and contribute to our employee engagement and wellbeing, as well as allowing everyone to make their best contribution.
- We will continue our work on measuring and reducing our impact on the environment.

The outcomes achieved in 2023/24 are outlined below.

2023/24 Priorities

Activity	Outcome
Launch a beneficiary panel and influencers programme	In 2023/24 we launched an Expert Beneficiary Panel, so that the views and experiences of those we have supported will inform and influence our organisational decision making.
Increasing our reach with all audiences	In 2023/24, we increased our reach to 9,635 individuals, a fraction under our target of 10,000. However, we diversified the way we provided care, support and advice, such that many individuals were able to access a wider range and multitude of services and through various means.
Build on the charity’s improving relationships with the UK fire and rescue services community	In 2023/24 we worked with 32 fire and rescue services to ensure their workforces, past and present, are aware of our health and wellbeing provision, and are engaged with us, in particular so they can access preventative care and support in a timely way.
Enhancing our diversity, equity and inclusion	We’ve made significant strides in fostering a diverse, equitable and inclusive work environment by promoting our values and demonstrating the associated behaviours.
Measuring and reducing our impact on the environment	We reviewed and considered our environmental impact and how our working practices can be altered to be more sustainable. The outcomes of this work will inform a revised Environmental Sustainability Policy to be rolled out and implemented in 2024/25 which will be complemented by a new Travel Policy, changing the way we carry out our travel for work so that we can reduce our footprint.

Financial Review

The consolidated accounts for the year are set out on pages 22 to 46 and should be read in conjunction with this section of the Trustees' Report. A summary of the financial results and the work of the charity are set out below.

The net movement in funds for the year amounted to (£561k). This is represented by: -

Incoming resources	£10,110,225
Resources expended	(£11,732,501)
Net outgoing resources	(£1,622,276)
Gain on investment assets	£1,003,456
Actuarial gain on defined benefit pension scheme	£ 58,000
Net movement in funds	(£560,820)

Capital Expenditure

The investment in capital expenditure during the year amounted to £169k.

Incoming Resources

The total incoming resources in 2023/24 totalled £10,110k, an increase of £465k on the amount achieved in 2022/23.

For the first time in the four years of the current strategic plan, total income for the year exceeded the level achieved prior to Covid.

Regular giving raised a comparable amount of income to that of the prior year but lottery income fell, this was due to cost of living challenges making new sign-up activity less viable than previously and so this activity was paused. Total income from regular giving and lottery was £4,012k, £127k below the amount raised in 2022/23. The income raised by these activities represented 40% of total income.

Corporate and other donations accounted for most of the growth in income this year, with an increase of £395k to £5,982k in total. Legacy income achieved £725k in 2023/24, close to the £800k achieved in 2022/23. New funding obtained this year to support the launch of the new crisis line helped increase grant income for the year to just over £305k. Collectively income from these areas represented 36% of total incoming resources.

Trading income increased from £1,652k in 2022/23 to £1,835k in 2023/24, with recycling activities and holiday rental income generating the greatest share of this income.

While there has been good progress with increasing income this year, income has not increased at the rate targeted. To continue to support the thousands more beneficiaries that the current strategic direction has enabled, income will need to grow at a much faster pace over the coming years.

Resources Expended

Total expenditure for the year was £11,733k compared with £11,936k for the year before, a £203k decrease. Despite this small reduction in expenditure, the charity supported even more beneficiaries than in the previous year.

This decrease in expenditure was driven by a reduction of £537k in expenditure used to support raising funds whilst charitable activities expenditure increased by £334k. The lower amount of funds

used for raising funds this year actually supported a growth in income, increasing the return on investment for the year from 2.6:1 in 2022/23 to 3.1:1. The reduction in raising funds expenditure coupled with an increase in charitable activities expenditure resulted in 72% of every pound spent in 2023/24 supporting beneficiaries, this was up from 68p in 2022/23. While much of the increase in expenditure this year was driven by inflation and other associated costs challenges, the c£8,488K (+4%) spent on charitable activities funded a 10% increase in the number of beneficiaries supported during the year.

Investments

The value of investments held at 31 March 2024 was £15,603k. In addition, cash balances of £1,276k were held to support normal cash flow requirements and planned cash outflows.

Investments are made up of investment property and investment funds. The investment property relates to 11 flats contained within the Marine Court complex in Littlehampton. These were reclassified as investment property due to no longer being needed for charitable activities, one of these flats was reclassified in 2023/24 resulting in an unrealised gain of £134k. These properties are commercially let outside of the charity's beneficiary base.

Investment funds achieved unrealised gains of £869k during the year, resulting in the total value of investments funds as of 31 March 2024 being £13,293k. The total return of the investment fund for the year was 9.64%, which was below the benchmark for the fund of 11.9%. The investment fund is focused on total return and growth. Income received from listed investments was £422k. The fund incurs a management charge of 0.65%, which equates to £87k in 2023/24 (£90k 2022/23).

The Investment Policy communicated to our investment managers remained unchanged from the previous year and focused on providing revenue for current operations and enhancing capital growth and income over the longer term, thereby enabling the charity to meet current and future objectives in accordance with the objects of the charity. The funds are invested in a Socially Responsible Investment Fund managed by the charity's investment managers in accordance with the charity's ethical policy.

Our Approach to Fundraising

The Fire Fighters Charity sets out to fundraise in an open, honest, and respectful manner. We use multiple channels to fundraise from various audiences. When developing our fundraising campaigns, we assess the impact our fundraising could have on an individual and take actions to mitigate any negative impact. When running fundraising campaigns, we welcome feedback and use this to help shape future fundraising campaigns. We always treat donor data responsibly and are compliant with all UK data protection laws, including the UK GDPR and the Data Protection Act 2018. Our privacy policy is published on our website and gives details of the information we hold and how and why we process it.

We are registered with the Fundraising Regulator. When fundraising, the charity adheres to the Code of Fundraising Practice as set by The Fundraising Regulator. For our lottery and raffles, we are also licensed by the Gambling Commission. We routinely monitor and review our fundraising activities to ensure that we comply with regulations. Our fundraising team managers regularly monitor and review performance by attending our fundraising events and talks, providing feedback to our fundraisers. For the 2023/24 business year, when conducting telephone fundraising the majority of calls were recorded and when they were, a sample of calls for each campaign were listened to in order to ensure quality. In respect of complying with the Code of Fundraising Practice, we have had no adjudications and have had no significant failures.

We record and investigate all fundraising complaints received and use this information to inform our fundraising strategy. For the financial year 2023/24, we received 11 complaints related to our fundraising activity compared to 14 the previous year.

We ensure that our fundraisers follow the Fundraising Regulator’s policy on vulnerable people. We listen to our donors and take on board their feedback and change our behaviour accordingly. For example, we do not use telephone fundraising after 8pm as our supporters told us that they did not want to be called after this time. We also work in line with the best practice guidance from Institute of Fundraising, documented in their Guide “Treating donors fairly - fundraising with people in vulnerable circumstances”. When working with an external agency we ensure that they have a vulnerable person policy in place and do not work with agencies that do not have this.

For our lottery and raffles, we also have a Social Responsibility Policy which is published on our website and regularly reviewed and updated as necessary. All fundraisers (internal and external) have a training session to understand this policy before they promote our lottery, and they have regular refresher sessions. We work with an External Lottery Manager who is independently audited for compliance with ISO/IEC 27001 for information security.

Without the generous support of donors, the charity could not provide the mental, physical, and social support to thousands of beneficiaries every year. We will therefore always set out to fundraise in an open, honest, and respectful manner.

Fire Fighters Trading Limited

2023/24 was a successful year for Fire Fighters Trading Limited, with both turnover and profit exceeding the amounts achieved in 2022/23. Turnover grew to £1,835k, an increase of £183k or 11%, and profit grew to £1,164k, an increase of £36k or 3.3%. The smaller growth in profits compared with turnover was disappointing, primarily as a result of the general increase in expenditure due to inflation and also the development of a new café at Harcombe House, which generated £46k of new income in the year but did not directly contribute to a growth in profits.

Following a change in strategy for the promotion of rental holidays, 2023/24 achieved tremendous growth, increasing income by £132k or 54% to £376k. This was achieved from partnering with an online holiday platform, the direct cost of which increased by £54k this year.

Recycling activities had another successful year, increasing income in the year from £921k in 2022/23 to £957k. This total fell just short of the ambitious plan to achieve £1m of income in a single year. The final total for the year was impacted by a reduction in the price obtained for clothing during February and March, this was due to the impact of rising costs across the recycling industry in relation to global issues.

Achieving a profit of more than £1m for the third year in a row was an outstanding achievement and is the result of the hard work of all the team. All the profits of the company are donated each year to the Fire Fighters Charity.

Reserves Policy

The Reserves Policy aims to ensure that where setbacks occur, the charity holds sufficient reserves to ensure the continuity of services to beneficiaries. It also, where opportunities exist, allows the board to identify and allocate additional reserves to support its strategic direction. It does this in the following way:

The tangible fixed assets, which are used to achieve the goals of the charity, plus the investment

properties that are held for income generation purposes, are designated to recognise that these funds are not freely or easily available for any other purpose.

To enable the charity to maintain services to beneficiaries the board have identified that an amount equivalent to between 9 and 12 months of normal operating expenditure will be held as free reserves to protect against any unforeseen loss of income or increase in costs, this reserves also ensure that trustees can allocate additional appropriate funds when needed to support urgent beneficiary need.

Alongside this, the Board will continually review the total amount of available reserves and wherever possible look to provide additional designated funds to further support the implementation of current and future strategic plans. When needed, it will also take appropriate and timely action to manage any risks associated with any shortfall in funds compared with the minimum targeted level of free reserves.

The 2024/25 budget which supports the strategic plan, requires funding of £2m from reserves, the Board have designated this amount to the strategic fund, this allowed the management team to confidently progress with plans to deliver the outcomes targeted. With the scale and breadth of support provided and the number of beneficiaries supported continuing to increase, annual expenditure is projected to increase too. At present the level of free reserves is equivalent to approximately 12 months of planned expenditure for 24/25, this is in line with the higher end of the free reserves target set by the reserves policy. With annual expenditure likely to rise in the coming years holding an amount equivalent to the higher level enables future expenditure levels to increase while remaining within the boundaries set by this policy.

At 31 March 2024 the reserves totalled £31,610,920. This is represented by:

Restricted Funds	£329,906
Designated Funds	£17,440,903
General Funds	<u>£13,840,111</u>
	<u>£31,610,920</u>

As at 31 March 2024 the charity has a defined benefit pension scheme surplus of £843,000. These funds are allocated to general funds.

Risk Management

There is a Board approved Operating Procedure for Risk Management. Processes are in place to enable trustees to examine major strategic and operational risks. Risk management is part of the working lives of staff and volunteers and is an integral part of performance management. Risk assessment has been introduced as part of many policies and procedures. Strategic risk registers are reviewed by the Finance and Audit Committee at each meeting and the full board annually. The trustees confirm that the major risks that they have identified to which the charity is exposed have been reviewed, and systems and procedures have been established to manage those risks. The top strategic risks we are currently proactively managing are: the risk of failure to achieve long-term financial sustainability, the risk of beneficiaries we are caring for or supporting or have previously cared for or supported coming to harm because of our action or inaction and finally, the risk of our staff and volunteers coming to harm due to a significant health and safety and/or fire risk event arising due to our action or inaction.

Safeguarding

We will not tolerate the abuse of anyone in any of its forms and we are committed to safeguarding adults and children with care and support needs and ensuring that all our services are delivered

within a safe and effective framework.

We respect the rights of all service users to live their chosen life with privacy, dignity, independence, choice and fulfilment. Responsibility for working preventatively, safeguarding and protecting service users' privacy, dignity and respect does not lie with one individual or group but with all our employees at every level. Safeguarding and respect are not additional elements of our service / care provision, but integral to the delivery of high-quality and safe and effective services.

We are committed to working collaboratively and in partnership with other agencies to ensure service users access their human right to live a life that is free from harm, neglect and exploitation.

Environmental Statement

We recognise our responsibility to care for the environment and aim to minimise our environmental impact in all our activities. We understand the importance of environmental protection and are committed to operating our activities responsibly and in compliance with all legal requirements under our direct control and in this year, we've made some positive progress in our efforts to become a more environmentally sustainable charity.

We manage our greenhouse gas emissions and waste and target improvements in our environmental practices. To achieve this, we have:

- Developed our Environmental Policy and Statement.
- Implemented an industry recognised methodology (ISO 14001) to measure our environmental impact against activities in specific areas of our work.
- Documented, assessed and reviewed the environmental effects of our activities on the environment using the plan-do-check-act approach.
- Reduced our waste transferred to landfill with the introduction of 'zero to landfill' contracts for domestic waste at our centres.
- Commenced programmes to reduce our energy and water wastage.
- Promoted the use of reusable, renewable and recyclable, materials.
- Continued to work closely with external agencies such as the Environment Agency, Forestry Commission and RSPCA to promote a positive impact on the environment within the grounds of our centres.
- Improved our processes and activities to meet or exceed compliance with environmental legislation and/or best practice.
- Worked with our suppliers, visitors, and other stakeholders to reduce their environmental footprint.

This year we have collected more data to measure our impact on the environment; we then target where we can reduce our impact. Our Carbon Footprint for the year was 1043.09 tonnes of Carbon Dioxide Equivalent (tCO₂e); after offsetting green energy procurement and energy generation, this reduced by 60.79% to 409.02 tCO₂e for the year.

Future Plans

2024/25 will be a foundational year for our future direction, having developed a new strategic plan to 2027/28. Over the course of the year we will focus on four key areas of work:

1. Improving and developing our services for the fire and rescue services community, to include:
 - delivering resources and tools – in partnership with Norfolk FRS and Relate – to improve the impact of the fire occupation on intimate relationships
 - improving our service model
 - enhancing our use of data and impact measurement methodologies
 - reaching a wider audience with preventative, self-directed support
 - continuing our extensive research programme into the health and wellbeing of the fire services community
2. Building engagement, relationships and partnerships, to include:
 - Continuing to work with key partners including NFCC, The Royal Foundation, TASC and BLCF
 - Working closely with FRSs across the UK
 - Transforming and revitalising our brand, marketing and communications
3. Increasing and diversifying our income, to include:
 - Improving our fundraising propositions
 - Undertaking contracts for service provision, leveraging our expertise and working with reputable charitable providers to do so
4. Improving our effectiveness and efficiency, to include:
 - Reviewing key business processes, taking savings out of our cost base
 - Embarking on a digital, data and technology transformation
 - Improving occupancy across our estate
 - Ensuring we have the right capacity and capability to deliver our strategic goals

A resolution to reappoint James Cowper Kreston Audit, Chartered Accountants as auditor will be put to the Members at the annual general meeting.



On behalf of the Board of Trustees
John Baines
Chair of the Board
24 October, 2024

Company Registration Number: 4480058, Charity Registration Number: 1093387,
Scottish Charity Registration Number: SC040096, Isle of Man Charity Registration Number: 1363,
Isle of Man Company Registration Number: 006421F

INDEPENDENT AUDITOR'S REPORT

Independent Auditor's Report to the Trustees and Members of Fire Fighters Charity

Opinion

We have audited the financial statements of the Fire Fighters Charity (the 'parent charitable company') and its subsidiaries (the 'group') for the year ended 31 March 2024 which comprise the Consolidated statement of financial activities, the Consolidated balance sheet, the Charity balance sheet, the Consolidated statement of cash flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the group's and of the parent charitable company's affairs as at 31 March 2024 and of the group's incoming resources and application of resources, including its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the Group in accordance with the ethical requirements that are relevant to our audit of the financial statements in the United Kingdom, including the Financial Reporting Council's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the Group's or the parent charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the Annual Report other than the

financial statements and our Auditor's Report thereon. The trustees are responsible for the other information contained within the Annual Report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinion on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Trustees' Report including the Strategic Report for the financial year for which the financial statements are prepared is consistent with the financial statements.
- the Trustees' Report and the Strategic Report have been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of our knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' Report including the Strategic Report.

We have nothing to report in respect of the following matters in relation to which Companies Act 2006 requires us to report to you if, in our opinion:

- the parent charitable company has not kept adequate and sufficient accounting records, or returns adequate for our audit have not been received from branches not visited by us; or
- the parent charitable company financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the Group's and

the parent charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the Group or the parent charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an Auditor's Report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance.

The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

The specific procedures for this engagement that we designed and performed to detect material misstatements in respect of irregularities, including fraud, were as follows:

- Enquiry of management and those charged with governance around actual and potential litigation and claims;
- Enquiry of management and those charged with governance to identify any material instances of noncompliance with laws and regulations;
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations;
- Performing audit work to address the risk of irregularities due to management override of controls, including testing of journal entries and other adjustments for appropriateness, evaluating the business rationale of significant transactions outside the normal course of business and reviewing accounting estimates for evidence of bias.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our Auditor's report.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an Auditor's report and for no other purpose. To the fullest extent permitted by law, we do not

accept or assume responsibility to anyone other than the charitable company and its members, as a body, for our audit work, for this report, or for the opinions we have formed.



Alexander Peal BSc (Hons) FCA DChA (Senior Statutory Auditor)
for and on behalf of

James Cowper Kreston Audit

Chartered Accountants and Statutory Auditor
2 Communications Road
Greenham Business Park
Greenham
Newbury
Berkshire
RG19 6AB

Date: 24 October 2024

CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES, INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT

Year ended 31 March 2024	Note	Unrestricted Funds	Restricted Funds	Total to 31 March 2024	Total to 31 March 2023
		£	£	£	£
INCOME FROM:					
Donations and legacies	1	5,684,654	298,194	5,982,848	5,587,480
Other trading activities	2	3,553,088	-	3,553,088	3,483,655
Investments	4	548,904	-	548,904	443,719
Charitable activities		25,385	-	25,385	130,473
Other income		-	-	-	-
TOTAL INCOME		9,812,031	298,194	10,110,225	9,645,327
EXPENDITURE ON:					
Raising funds	5	3,244,861	-	3,244,861	3,782,272
Charitable activities:					
Physical Health	5	4,351,009	65,850	4,416,859	4,411,911
Mental Health	5	2,406,647	91,135	2,497,782	2,920,094
Social Health and Wellbeing	5/6	1,526,779	46,220	1,572,999	816,665
Other expenditure		-	-	-	4,772
Total expenditure on charitable activities		8,284,435	203,205	8,487,640	8,153,442
TOTAL EXPENDITURE		11,529,296	203,205	11,732,501	11,935,714
Net (expenditure)/income before investment gains and losses		(1,717,265)	94,989	(1,622,276)	(2,290,387)
Net gains/(losses) on investments	11	1,003,456	-	1,003,456	(498,175)
NET INCOME/(EXPENDITURE)		(713,809)	94,989	(618,820)	(2,788,562)
Transfers between funds		-	-	-	-
OTHER RECOGNISED GAINS & LOSSES:					
Actuarial gains/(losses) on defined benefit pension scheme	8	58,000	-	58,000	263,000
NET MOVEMENT IN FUNDS		(655,809)	94,989	(560,820)	(2,525,562)
RECONCILIATION OF FUNDS					
Total funds brought forward		31,936,823	234,917	32,171,740	34,697,302
TOTAL FUNDS CARRIED FORWARD		31,281,014	329,906	31,610,920	32,171,740

CHARITY STATEMENT OF FINANCIAL ACTIVITIES, INCORPORATING AN INCOME AND EXPENDITURE ACCOUNT

Year ended 31 March 2024	Note	Unrestricted Funds	Restricted Funds	Total to 31 March 2024	Total to 31 March 2023
		£	£	£	£
INCOME FROM:					
Donations and legacies	1	5,684,654	298,194	5,982,848	5,587,480
Other trading activities	2	1,718,307	-	1,718,307	1,831,951
Investments	4	1,651,604	-	1,651,604	2,040,984
Charitable activities		25,385	-	25,385	130,473
Other income		-	-	-	-
TOTAL INCOME		9,079,950	298,194	9,378,144	9,590,888
EXPENDITURE ON:					
Raising funds	5	2,642,437	-	2,642,437	3,252,410
Charitable activities:					
Physical Health	5	4,321,771	65,850	4,387,621	4,411,910
Mental Health	5	2,402,536	91,135	2,493,671	2,920,094
Social Health and Wellbeing	5/6	1,491,208	46,220	1,537,428	816,665
Other expenditure		-	-	-	4,772
Total expenditure on charitable activities		8,215,515	203,205	8,418,720	8,153,441
TOTAL EXPENDITURE		10,857,952	203,205	11,061,157	11,405,851
Net (expenditure)/income before investment gains and losses		(1,778,002)	94,989	(1,683,013)	(1,814,963)
Net gains/(losses) on investments	11	1,003,456	-	1,003,456	(498,175)
NET (EXPENDITURE)/INCOME		(774,546)	94,989	(679,557)	(2,313,138)
Transfers between funds		-	-	-	-
OTHER RECOGNISED GAINS & LOSSES:					
Actuarial gains/(losses) on defined benefit pension scheme	8	58,000	-	58,000	263,000
NET MOVEMENT IN FUNDS		(716,546)	94,989	(621,557)	(2,050,138)
RECONCILIATION OF FUNDS					
Total funds brought forward		31,871,355	234,917	32,106,272	34,156,410
TOTAL FUNDS CARRIED FORWARD		31,154,809	329,906	31,484,715	32,106,272

All activities are continuing.

The Statement of Financial Activities includes all gains and losses recognised in the year.

The comparative figures for restricted funds are shown in the notes to the accounts.

BALANCE SHEETS

As at 31 March 2024

	Note	Group 2023/24	Charity 2023/24	Group 2022/23	Charity 2022/23
		£	£	£	£
FIXED ASSETS					
Tangible assets	10	13,122,307	13,122,307	13,594,116	13,594,116
Investments	11	15,602,804	15,602,804	15,523,364	15,523,364
Investments in group companies	12	-	4	-	4
		<u>28,725,111</u>	<u>28,725,115</u>	<u>29,117,480</u>	<u>29,117,484</u>
CURRENT ASSETS					
Stocks	13	39,323	11,724	58,033	9,921
Debtors	14	1,470,027	1,290,222	1,604,926	1,518,073
Cash at bank and in hand	21	1,276,354	1,194,592	1,313,840	1,222,588
		<u>2,785,704</u>	<u>2,496,538</u>	<u>2,976,799</u>	<u>2,750,582</u>
CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR	15	<u>(742,895)</u>	<u>(579,938)</u>	<u>(678,539)</u>	<u>(517,794)</u>
NET CURRENT ASSETS		<u>2,042,809</u>	<u>1,916,600</u>	<u>2,298,260</u>	<u>2,232,788</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>30,767,920</u>	<u>30,641,715</u>	<u>31,415,740</u>	<u>31,350,272</u>
Defined Benefit Pension Scheme	8	843,000	843,000	756,000	756,000
NET ASSETS		<u>31,610,920</u>	<u>31,484,715</u>	<u>32,171,740</u>	<u>32,106,272</u>
FINANCED BY:					
Restricted funds	16	329,906	329,906	234,917	234,917
Designated funds	16	17,440,903	17,440,903	18,503,729	18,503,729
General funds	16	13,840,111	13,713,906	13,433,094	13,367,626
		<u>31,610,920</u>	<u>31,484,715</u>	<u>32,171,740</u>	<u>32,106,272</u>

CONSOLIDATED CASH FLOW STATEMENT

Year ended 31 March 2024

	Note	2023/24	2022/23
		£	£
NET CASH USED IN OPERATING ACTIVITIES	20	<u>(1,417,611)</u>	<u>(2,241,045)</u>
CASH FLOWS FROM INVESTING ACTIVITIES			
Dividends, interest, and rents from investments	4	548,904	443,719
Purchase of property, plant and equipment	10	(168,779)	(377,211)
Proceeds from sale of equipment		-	-
Disposal of property, plant, vehicles and equipment		-	-
Proceeds from sale of investments	11	1,000,000	1,000,000
NET CASH GENERATED BY INVESTING ACTIVITIES		<u>1,380,125</u>	<u>1,066,508</u>
CHANGE IN CASH AND CASH EQUIVALENTS IN THE REPORTING PERIOD		<u>(37,486)</u>	<u>(1,174,537)</u>
Cash equivalents at the beginning of the reporting period		1,313,840	2,488,377
CASH AND CASH EQUIVALENTS AT THE END OF THE REPORTING PERIOD	21	<u>1,276,354</u>	<u>1,313,840</u>

Approved and authorised for issue by the Charity trustees on 24 July 2024 and signed on their behalf by:-



John Baines – Chair

CHARITY CASH FLOW STATEMENT

Year ended 31 March 2024

	Note	2023/24 £	2022/23 £
NET CASH USED IN OPERATING ACTIVITIES	20	(2,510,821)	(3,478,680)
CASH FLOWS FROM INVESTING ACTIVITIES			
Dividends, interest and rents from investments	4	548,669	438,371
Purchase of property, plant and equipment	10	(168,779)	(377,211)
Gift Aid payment from subsidiary - Fire Fighters Trading Limited	4	1,102,935	1,602,613
Proceeds from sale of equipment		-	-
Disposal of property, vehicles, plant and equipment		-	-
Proceeds from sale of Investments	11	1,000,000	1,000,000
NET CASH GENERATED BY INVESTING ACTIVITIES		2,482,825	2,663,773
CHANGE IN CASH AND CASH EQUIVALENTS IN THE REPORTING PERIOD		(27,996)	(814,907)
Cash equivalents at the beginning of the reporting period		1,222,588	2,037,495
CASH AND CASH EQUIVALENTS AT THE END OF THE REPORTING PERIOD	21	1,194,592	1,222,588

Notes To The Financial Statements**PRINCIPAL ACCOUNTING POLICIES**

The Statements of Financial Activities and Balance Sheets have been prepared in accordance with applicable accounting standards under the historical cost convention, except for investments, which are stated at market value.

The Statements of Financial Activities and Balance Sheets reflect the requirements of the Statement of Recommended Practice 'Accounting and Reporting by Charities' (SORP), issued in 2019 (which is applicable to charities preparing their accounts in accordance with Financial Reporting Standards applicable in the UK and Republic of Ireland [FRS102]) and the Companies Act 2006.

The Fire Fighters Charity constitutes a public benefit entity as defined by FRS 102.

DONATIONS

Donations and gifts are recognised in the Statements of Financial Activities and Balance Sheets as soon as there is entitlement, probability of receipt and an ability to measure the value.

LEGACIES

Income from legacies is recognised when the legacy has been received or when the charity has been notified of entitlement of the legacy prior to the year end and it is probable that the legacy will be received, defined when:

- there has been grant of probate,
- the executors have established that there are sufficient assets in the estate, after settling any liabilities, to pay the legacy; and
- any conditions attached to the legacy either are within the control of the charity or have been met.

LOTTERY INCOME

Lottery income is recognised based on the number of tickets included in each monthly draw. Any tickets purchased for future draws are deferred until that draw takes place.

CENTRES' INCOME

This represents ancillary income generated at the charity's rehabilitation and recuperation centres and is recognised on receipt.

GRANTS RECEIVABLE

Grants are recognised on notification when there is entitlement, likelihood of receipt is probable, and the amount can be measured.

DEFERRED INCOMING RESOURCES

Income received in advance is included in deferred income.

GIFTS IN KIND

Incoming resources in the form of gifts in kind are included in the Statements of Financial Activities when they are seen as having a value in excess of £1,000. Assets given for use by the charity are recognised as incoming resources and within the relevant fixed asset category of the Balance Sheet when received.

An amount equal to the donation's income recognised on gifts in kind and goods or services received free of charge is included within the most relevant category of expenditure to which the donation relates.

INVESTMENT INCOME

Dividends are recognised in the Statements of Financial Activities and Balance Sheets when they are receivable.

Bank interest is included in the Statements of Financial Activities and Balance Sheets when receivable.

Income generated by properties held for investment is included in the Statement of Financial Activities in line with tenancy agreements.

TRADING INCOME

Trading income is recognised as services or goods provided or despatched.

EXPENDITURE

The value of purchase invoices not paid until after the year-end but relating to the year has been included in the Statements of Financial Activities and Balance Sheets.

Liabilities are recognised as soon as there is a legal or constructive liability committing the charity to pay out resources.

Charitable expenditure is allocated against the core beneficiary need areas supported by the charity.

IRRECOVERABLE VAT

Irrecoverable VAT is not separately analysed and is charged to the Statements of Financial Activities and Balance Sheets when the expenditure to which it relates is incurred and is allocated as part of the expenditure to which it relates.

GRANTS

Grants are paid and expensed as they are authorised, and the recipient is notified of the grant award and a legal or constructive obligation is created.

FUNDRAISING COSTS

Expenditure, inclusive of any irrecoverable VAT, is accounted for on an accruals basis as liabilities are incurred. Where appropriate, costs are deferred so as to permit recognition in the same accounting period as related income.

INVESTMENTS AND INVESTMENT GAINS AND LOSSES

Stocks and shares quoted on the London Stock Exchange are included in the Balance Sheets at their market value as at the year end date.

Investment management fees are charged as part of a managed fund and deducted before income is distributed. The fund incurs a management charge of 0.65%, this equated to £87k in 2023/24 (2022/23: £90k).

Investment properties are included in the Balance Sheets at their market value as at the year end date. Any gains or losses on revaluation are recognised in the Statements of Financial Activities.

BASIS OF CONSOLIDATION

The group accounts consolidate the accounts of the charitable company and its subsidiary companies. Intra-group balances and transactions are eliminated on consolidation. The results of the subsidiary companies are consolidated on a line-by-line basis.

CAPITALISATION AND DEPRECIATION OF TANGIBLE FIXED ASSETS

Expenditure on tangible fixed assets is capitalised if the cost of the asset, or a group of related assets, is £5,000 or more. The cost of tangible fixed assets is their purchase cost together with any incidental expenses of acquisition. Tangible fixed assets are stated at cost net of depreciation. All tangible fixed assets, other than freehold land and assets in progress are depreciated using the straight-line method over their estimated useful lives as follows:

Freehold and long-leasehold property	30-50 years
Building improvements	5-25 years
Furniture and equipment	3-10 years
Plant and machinery	5-7 years
Motor vehicles	4-7 years

Assets in the course of construction are not depreciated until brought into operational use. Any assets that are impaired in value are written down to their recoverable amount.

STOCKS

Stocks are stated at the lower of cost and net realisable value. Net realisable value of stocks for re-sale is derived from the estimated selling prices of the stock less direct selling costs. Consumable stocks are valued at cost, unless it is anticipated that the stocks will not be used in the foreseeable future. In the latter case, the stocks are not valued.

DEBTORS

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

CASH AT BANK AND IN HAND

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

CREDITORS AND PROVISIONS

Creditors and provisions are recognised where the company has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

FINANCIAL INSTRUMENTS

The charity only enters into basic financial instruments transactions that result in the recognition of financial assets and liabilities like trade and other accounts receivable and payable, loans from banks and other third parties, loans to related parties and investments in non-puttable ordinary shares.

LEASES

Amounts due under operating leases are charged to the Statements of Financial Activities and Balance Sheets on a straight-line basis over the term of the lease.

Equipment purchased under finance leases is capitalised as if purchased outright with depreciation charged to the Statements of Financial Activities, interest is charged equally over the length of the lease.

APPORTIONMENT OF EXPENDITURE

Expenditure is apportioned under the guidance of Financial Reporting Standard 102 and analysed between costs of generating funds, charitable activities, and governance costs:

The method of apportionment is as follows:

- 1. Costs attributable solely to one activity are allocated to that activity
- 2. Costs that contribute directly to the output of more than one activity are apportioned on a reasonable, justifiable, and consistent basis,
- 3. Support and governance costs are apportioned based on the following criteria:

General Management	Time allocated
Marketing	Time allocated
Head Office	Time allocated
Finance	Time allocated
Trustees	Total number of employees
Legal & Governance	Total number of employees
Technology	Total number of employees
HR	Total number of employees

FUNDS

Restricted funds are those funds received which have been donated based on the charity using those funds for a specific purpose as outlined by the donor.

Designated funds are created out of unrestricted funds for specific purposes. Funds are released once the purposes have been fulfilled or when the trustees are of the opinion that circumstances no longer warrant the designation of funds. The value and purpose of each designated fund can be found in note 16 to the accounts.

General funds are the accumulated unrestricted funds of the charity, which have not been designated for a specific purpose. There is a specific minimum amount the trustees require to be held as general funds; this is outlined in the reserves policy on page 42.

RETIREMENT BENEFITS

For the defined benefit scheme the amount charged to resources expended in respect of pension costs and other post-retirement benefits is the estimated regular cost of providing the benefits accrued in the year, adjusted to reflect variations from that cost. The interest cost and expected return on assets are included within resources expended.

Actuarial gains and losses arising from new valuations and from updating valuations to the Balance Sheet date are recognised in the Statements of Financial Activities and Balance Sheets as actuarial gains and losses on defined benefit pension scheme.

The defined benefit scheme is funded, with the assets held separately from the group in separate trustee administered funds. Full actuarial valuations, by a professionally qualified actuary, are obtained at least every 3 years, and updated to reflect current conditions at each Balance Sheet date. The pension scheme assets are measured at fair value. The pension scheme liabilities are measured using the projected unit method and discounted at the current rate of return on a high-quality corporate bond of equivalent term and currency. A pension scheme asset is recognised on the Balance Sheets only to the extent that the surplus may be recovered by reduced future contributions or to the extent that the trustees have agreed a refund from the scheme at the Balance Sheet date. A pension scheme liability is recognised to the extent that the group has a legal or constructive obligation to settle the liability.

For the defined pension contribution scheme the amount charged to Statements of Financial Activities in respect of pension costs and other post-retirement benefits is the contributions payable in the year. Differences between contributions payable in the year and contributions actually paid are shown as either accruals or prepayments in the Balance Sheets.

LIQUID RESOURCES

Liquid resources are represented by monies held by the charity’s investment managers for investment purposes. These funds are held as cash deposits.

JUDGEMENTS IN APPLYING ACCOUNTING POLICIES AND KEY SOURCES OF ESTIMATION UNCERTAINTY

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported for assets and liabilities as at the balance sheet date and the amounts reported for revenues and expenses during the year. However, the nature of estimation means that actual outcomes could differ from those estimates. The following judgements (apart from those involving estimates) have had the most significant effect on amounts recognised in the financial statements.

TANGIBLE FIXED ASSETS

Tangible fixed assets are depreciated over their useful lives taking into account residual values, where appropriate. The actual lives of the assets and residual values are assessed annually and may vary depending on a number of factors. Residual value assessments consider issues such as the remaining life of the asset and projected disposal values.

GOING CONCERN

The trustees are of the opinion that there are no material uncertainties about the charity’s ability to continue as a going concern.

1 DONATIONS AND LEGACIES

GROUP AND CHARITY	Unrestricted Funds	Restricted Funds	Total Funds 2023/24	Total Funds 2022/23
	£	£	£	£
Regular giving donations	2,334,017	-	2,334,017	2,317,384
Corporate and other donations	2,560,697	1,294	2,561,991	2,294,705
Gifts in kind	56,200	-	56,200	12,577
Legacies receivable	716,211	9,000	725,211	843,657
Grants	17,529	287,900	305,429	119,157
	<u>5,684,654</u>	<u>298,194</u>	<u>5,982,848</u>	<u>5,587,480</u>

In 2022/23, the income from donations and legacies was £5,587,480 of which £5,471,744 was unrestricted and £115,736 was restricted.

Income includes aggregated unconditional donations from 5 trustees (2022/23: 3 trustees) totalling £182 (2022/23: £162).

We are grateful to volunteers who assist our charity in a variety of roles including co-ordinating fundraising activities, raising awareness of our services and supporting beneficiaries through the provision of living well groups and telephone befriending. The aggregate time given by all volunteers in 2023/24 was more than 85,000 hours and such activity provides a significant contribution to the success of our charity. In accordance with FRS 102 and the Charities SORP (FRS 102), the economic contribution of these volunteers is not recognised in the accounts.

2 OTHER TRADING ACTIVITIES

	Group 2023/24	Charity 2023/24	Group 2022/23	Charity 2022/23
	£	£	£	£
Lottery	1,677,936	1,677,936	1,821,991	1,821,991
Centres income	40,371	40,371	9,960	9,960
Trading income	1,834,781	-	1,651,704	-
	<u>3,553,088</u>	<u>1,718,307</u>	<u>3,483,655</u>	<u>1,831,951</u>

£15,492 of lottery income has been deferred as it relates to draws that have not yet taken place. £17,507 was released to income in the current year from amounts deferred in 2022/23.

In 2023/24 and 2022/23 all the income from other trading activities was unrestricted.

3 NET INCOME FROM TRADING ACTIVITIES OF SUBSIDIARIES

The wholly owned trading subsidiary, Fire Fighters Trading Limited, a company incorporated in England & Wales (company number 3816625), undertakes selling products branded with the Fire Fighters Charity logo and non-charitable trading activities held at the charity's rehabilitation and recuperation centres.

The non-charitable net income of the subsidiary is as follows:

	2023/24 £	2022/23 £
Trading turnover	1,834,781	1,651,704
Cost of sales	(456,108)	(313,653)
Gross profit	<u>1,378,673</u>	<u>1,338,051</u>
Administrative expenses	(239,832)	(230,914)
Other operating income	24,596	14,706
Operating profit	<u>1,163,437</u>	<u>1,121,843</u>
Other interest receivable	235	5,348
Profit before and after taxation	<u>1,163,672</u>	<u>1,127,191</u>

As at 31 March 2024, the company's net assets comprised current assets of £341,321 (2022/23: £348,776) and current liabilities of £188,109 (2022/23: £283,303). The profit is gifted to the charity.

The financial information for this company has been extracted from the company's financial statements for the year ended 31 March 2024. The audit report on these financial statements was unqualified.

4 INCOME FROM INVESTMENTS

	Group 2023/24	Charity 2023/24	Group 2022/23	Charity 2022/23
	£	£	£	£
Income from listed investments	422,125	422,125	424,963	424,963
Income from investment properties	111,395	111,395	-	-
Bank interest	15,384	15,149	18,756	13,408
Gift Aid payment from subsidiary - Fire Fighters Trading Limited	-	1,102,935	-	1,602,613
	<u>548,904</u>	<u>1,651,604</u>	<u>443,719</u>	<u>2,040,984</u>

In 2022/23 and 2023/24 all the income from investments was unrestricted.

5 ANALYSIS OF EXPENDITURE ON RAISING FUNDS AND CHARITABLE ACTIVITIES

GROUP	Direct Costs £	Support Costs £	Total 2023/24 £	Direct Costs £	Support Costs £	Total 2022/23 £
COST OF RAISING FUNDS						
Raising funds	1,081,418	641,260	1,722,678	1,206,948	715,596	1,922,544
Fundraising trading costs	1,081,130	340,748	1,421,878	1,434,726	335,326	1,770,052
Investment management costs	100,305	-	100,305	89,676	-	89,676
	<u>2,262,853</u>	<u>982,008</u>	<u>3,244,861</u>	<u>2,731,350</u>	<u>1,050,922</u>	<u>3,782,272</u>

COST OF CHARITABLE ACTIVITIES

Physical Health	3,462,063	954,796	4,416,859	3,361,970	1,049,941	4,411,911
Mental Health	1,781,182	716,600	2,497,782	2,280,284	639,810	2,920,094
Social Health and Wellbeing	1,301,823	271,176	1,572,999	597,465	219,200	816,665
Other expenditure	-	-	-	4,772	-	4,772
	<u>6,545,068</u>	<u>1,942,572</u>	<u>8,487,640</u>	<u>6,244,491</u>	<u>1,908,951</u>	<u>8,153,442</u>
Total Resources Expended	<u>8,807,921</u>	<u>2,924,580</u>	<u>11,732,501</u>	<u>8,975,841</u>	<u>2,959,873</u>	<u>11,935,714</u>

CHARITY	Direct Costs £	Support Costs £	Total 2023/24 £	Direct Costs £	Support Costs £	Total 2022/23 £
COST OF RAISING FUNDS						
Costs of generating voluntary income	1,081,418	641,260	1,722,678	1,206,948	715,596	1,922,544
Fundraising trading costs	478,706	340,748	819,454	904,865	335,325	1,240,190
Investment Management Charges	100,305	-	100,305	89,676	-	89,676
	<u>1,660,429</u>	<u>982,008</u>	<u>2,642,437</u>	<u>2,201,489</u>	<u>1,050,921</u>	<u>3,252,410</u>

COST OF CHARITABLE ACTIVITIES	Direct Costs £	Support Costs £	Total 2023/24 £	Direct Costs £	Support Costs £	Total 2022/23 £
Physical Health	3,432,825	954,796	4,387,621	3,361,969	1,049,941	4,411,910
Mental Health	1,777,071	716,600	2,493,671	2,280,284	639,810	2,920,094
Social Health and Wellbeing	1,266,252	271,176	1,537,428	597,465	219,200	816,665
Other expenditure	-	-	-	4,772	-	4,772
	<u>6,476,148</u>	<u>1,942,572</u>	<u>8,418,720</u>	<u>6,244,490</u>	<u>1,908,951</u>	<u>8,153,441</u>
Total Resources Expended	<u>8,136,577</u>	<u>2,924,580</u>	<u>11,061,157</u>	<u>8,445,979</u>	<u>2,959,872</u>	<u>11,405,851</u>

Included with the costs above are:

	2023/24 £	2022/23 £
Depreciation	564,604	619,077
Operating leases – land and buildings	112,391	112,391
Operating leases – other	5,053	5,053
Auditor's remuneration (charity only: £19,850 (2022/23: £19,700))	22,675	23,100
Governance costs	78,195	44,089

ANALYSIS OF SUPPORT COSTS GROUP AND CHARITY

	2023/24 £	2022/23 £
Staff costs	1,722,994	1,555,330
Office costs	443,162	487,481
Depreciation	23,988	66,938
VAT irrecoverable	127,466	178,648
Volunteer costs	-	6,320
Travel costs	63,900	39,959
Other costs	543,070	577,091
	<u>2,924,580</u>	<u>2,911,767</u>

Support costs, including governance costs, are allocated between activities on the basis set out on page 36.

In 2022/23, the expenditure on charitable activities was £8,153,442 of which £8,036,106 was unrestricted and £117,336 was restricted.

In 2022/23, the expenditure on raising funds was £3,782,272, which was all unrestricted.

6 SOCIAL HEALTH AND WELLBEING

GROUP AND CHARITY	2023/24 £	2022/23 £
One-off solutions	202,986	247,229
Islander travel	1,545	602
Wreaths	-	458
Other direct costs	363,663	349,177
	<u>568,194</u>	<u>597,466</u>
Administration costs	251,294	219,200
	<u>819,488</u>	<u>816,666</u>

All grant payments are made to individuals and no grant funding from third parties has been received in relation to them.

7 STAFF COSTS, TRUSTEE REMUNERATION AND EXPENSES AND THE COST OF KEY MANAGEMENT PERSONNEL

GROUP AND CHARITY	2023/24 £	2022/23 £
Wages and salaries	5,350,027	5,141,391
Social security costs	504,772	489,795
Pension costs	517,279	516,596
	<u>6,372,078</u>	<u>6,147,782</u>

The number of employees whose emoluments amounted to over £60,000 in the year was as follows:

	2023/24 Number	2022/23 Number
£70,001 - £80,000	<u>1</u>	<u>3</u>
£80,001 - £90,000	<u>2</u>	<u>1</u>
£100,001 - £110,000	<u>1</u>	
£120,001 - £130,000	<u>1</u>	<u>1</u>

During the year, pension contributions of £45,358 (2022/23: £44,032) were paid in respect of the above employees to defined contribution pension scheme.

The key management personnel of the Group are the Senior Leadership Team of the Charity. They are also the key management personnel for the Fire Fighters Trading Limited. The Senior Leadership Team are detailed on page 46.. The total employee benefits of the key management personnel of the Group and the charity were £530,487 (2022/23: £519,208).

The trustees were not paid or received any other benefits from employment with the charity or its subsidiary in the year (2022/23: Nil). Travel, accommodation, and subsistence expenses totalling £5,003 (2022/23: £3,207) were reimbursed to 9 trustees (2022/23: 8).

There were no redundancy payments made in the year (2022/23: £9,633 to 2 employees). No ex gratia payments were paid during the year (2022/23: Nil).

The average number of staff employed during the year was 206 (2022/23: 203).

Numbers employed, calculated on a full-time equivalent basis, analysed by function were:

	2023/24 Number	2022/23 Number
Charitable activities:		
Physical Health	27	26
Mental Health	20	22
Social Health & Wellbeing	13	16
Costs of generating funds	13	17
Support	25	24
	<u>98</u>	<u>105</u>

8 PENSION COSTS

	2023/24 £'000	2022/23 £'000
AMOUNTS RECOGNISED IN THE BALANCE SHEETS		
Fair value of employer assets	1,716	1,647
Present value of funded liabilities	(873)	(891)
	<u>843</u>	<u>756</u>

RECONCILIATION OF DEFINED BENEFIT OBLIGATION

Opening defined benefit obligation	891	1,278
Current service cost	7	13
Interest cost	41	34
Contributions by members	2	2
Changes in assumptions	(3)	(361)
Estimated benefits paid	(65)	(75)
	<u>873</u>	<u>891</u>
Closing defined benefit obligation		

8 PENSION COSTS (continued)**RECONCILIATION OF FAIR VALUE OF EMPLOYER ASSETS**

Opening fair value of employer assets	1,647	1,765
Interest income	77	47
Contributions by members	2	2
Contributions by the employer	-	6
Return on assets excl. amounts included in net interest	55	(98)
Benefits paid	(65)	(75)
Closing fair value of employer assets	1,716	1,647

THE MAJOR CATEGORIES OF PLAN ASSETS AS A PERCENTAGE OF TOTAL PLAN ASSETS

	2023/24	2022/23
Equities	56%	52%
Bonds	30%	32%
Property	12%	14%
Cash	2%	2%
Tota	100%	100%

PRINCIPAL ACTUARIAL ASSUMPTIONS

	2023/24	2022/23
Pension increase rate	2.80%	3.00%
Salary increase rate	4.30%	4.50%
Discount rate	4.80%	4.75%

As at the date of the most recent valuation, the duration of the Employer's funded liabilities is 12 years.

MORTALITY

Life expectancy is based on the Fund's VitaCurves with improvements in line with the CMI 2022 model, with a 25% weighting of 2022 data, a 0% weighting of 2021 (and 2020) data, standard smoothing (Sk7), initial adjustment of 0.25% and a long-term rate of improvement of 1.5% p.a. Based on these assumptions, the average future like expectancies at age 65 are summarised below:

	Males	Females
Current pensioners	21.7 years	22.5 years
Future pensioners*	22.2 years	26.6 years

* Figures assume members aged 45 as at the last formal valuation date.

COMMUTATION

An allowance is included for future retirements to elect to take 50% of the maximum additional tax-free cash up to HMRC limits for pre-April 2008 service and 75% of the maximum tax-free cash for post-April 2008 service.

The charity operates a defined benefit contribution scheme for which the charge in the year was £543k (2022/23: £523k). £46k was unpaid at the year-end (2022/23: £44k).

9 TAXATION

There was no taxation charge for the period. Taxable profits are dependent on the extent to which subsidiary company profits are distributed to the charity by way of Gift Aid.

10 FIXED ASSETS

	Freehold property £	Assets in the course of construction £	Fixtures, fittings & equipment £	Motor vehicles £	Total £
GROUP AND CHARITY COST					
At 1 April 2023	16,360,028	-	4,210,488	49,737	20,620,253
Additions	3,027	-	165,752	-	168,779
Transfers	-	-	(32,156)	32,156	-
Disposals	-	-	-	-	-
Reclassification to investments	(107,929)	-	-	-	(107,929)
At 31 March 2024	16,255,126	-	4,344,084	81,893	20,681,103
DEPRECIATION					
At 1 April 2023	4,133,316	-	2,868,284	24,537	7,026,137
Charge	319,787	-	234,204	10,613	564,604
Disposals	-	-	(19,549)	19,549	-
Reclassification to investments	(31,945)	-	-	-	(31,945)
At 31 March 2024	4,421,158	-	3,082,939	54,699	7,558,796
NET BOOK VALUE					
At 31 March 2024	11,833,968	-	1,261,145	27,194	13,122,307
At 31 March 2023	12,226,712	-	1,342,204	25,200	13,594,116

The net book value at 31 March 2024 represents fixed assets used for:

DIRECT CHARITABLE ACTIVITIES

	Freehold property £	Assets in the course of construction £	Fixtures, fittings & equipment £	Motor vehicles £	Total £
Physical & Mental Health	10,934,941	-	1,175,496	27,193	12,137,630
Social Health & Wellbeing	887,336	-	13,837	-	901,173
	11,822,277	-	1,189,333	27,193	13,038,803

FUNDRAISING AND SUPPORT ACTIVITIES

Head office & other assets	11,692	-	71,812	-	83,504
	11,833,969	-	1,261,145	27,193	13,122,307

The net book value at 31 March 2023 represents fixed assets used for:

	Freehold property £	Assets in the course of construction	Fixtures, fittings & equipment £	Motor vehicles £	Total £

DIRECT CHARITABLE ACTIVITIES

Physical & Mental Health	11,237,911	-	1,258,728	25,200	12,521,839
Social Health & Wellbeing	972,936	-	17,833	-	990,769
	12,210,847	-	1,276,561	25,200	13,512,608

FUNDRAISING AND SUPPORT ACTIVITIES

Head office & other assets	15,865		65,643	-	81,508
	12,226,712	-	1,342,204	25,200	13,594,116

11 FIXED ASSET INVESTMENTS GROUP AND CHARITY

	2023/24 £	2022/23 £
Market value at 1 April 2023	15,523,364	17,021,539
Reclassification from fixed assets	75,984	-
	15,599,348	17,021,539
Disposal proceeds	(1,000,000)	(1,000,000)
Unrealised (loss)/gain on revaluation at 31 March 2024	1,003,456	(498,175)
Market value at 31 March 2024	15,602,804	15,523,364
Historical cost as at 31 March 2024	8,199,557	8,776,183

All investments are listed on recognised exchanges and no individual investment exceeds 5% of the total fund.

ANALYSIS OF INVESTMENTS

	£	£
Unit trusts	13,292,805	13,423,364
Investment Property	2,310,000	2,100,000
Market value at 31 March 2024	15,602,805	15,523,364

12 INVESTMENTS IN GROUP COMPANIES

The charity holds shares in two wholly-owned subsidiary companies incorporated in England at a cost of £2 each. A summary of their activities and financial position is as follows:

	Turnover and other operating income £	Net profit before tax £	Net assets £
Fire Fighters Trading Limited (Undertakes non-charitable trading activities to raise funds for the charity parent undertaking.)	1,859,377	1,163,672	126,212
FSNBF Limited (Dormant)	-	-	2

13 STOCKS

	Group 2023/24 £	Charity 2023/24 £	Group 2022/23 £	Charity 2022/23 £
Goods for resale	27,599	-	48,112	-
Consumables	11,724	11,724	9,921	9,921
	39,323	11,724	58,033	9,921

14 DEBTORS

	Group 2023/24 £	Charity 2023/24 £	Group 2022/23 £	Charity 2022/23 £
Trade debtors	183,293	-	191,924	2,000
Other debtors	43,390	43,390	46,975	46,975
Prepayments & accrued income	1,243,344	1,221,677	1,366,027	1,346,542
Amounts owed by subsidiary undertakings	-	25,155	-	122,556
	1,470,027	1,290,222	1,604,926	1,518,073

15 CREDITORS – amounts	Group	Charity	Group	Charity
falling due within one year	2023/24	2023/24	2022/23	2022/23
	£	£	£	£
Trade creditors	339,103	330,706	199,491	197,549
Other taxation & social security	158,333	87,246	191,242	119,370
Other creditors	95,347	93,592	91,107	91,107
Accruals and deferred income	150,112	68,394	196,699	109,768
Amounts owed to subsidiary	-	-	-	-
	<u>742,895</u>	<u>579,938</u>	<u>678,539</u>	<u>517,794</u>

16 STATEMENT OF FUNDS – Year ended 31 March 2024

GROUP	Balance	Incoming	Outgoing		Balance
	b/fwd.	resources	resources	Transfers	c/fwd.
	£	£	£	£	£
Restricted Funds					
Charitable activities	234,917	298,194	(203,205)	-	329,906
Unrestricted Funds:					
Designated Funds					
Fixed asset fund	13,594,116	-	-	(471,809)	13,122,307
Investment Property	2,100,000	-	-	210,000	2,310,000
Strategic Plan fund	2,809,613	-	-	(801,017)	2,008,596
Total Designated Funds	18,503,729	-	-	(1,062,826)	17,440,903
General Funds					
Free reserves	12,677,094	9,812,031	(10,554,840)	1,062,826	12,997,111
Pension fund surplus/(deficit)	756,000	-	87,000	-	843,000
Total General Funds	13,433,094	9,812,031	(10,467,840)	1,062,826	13,840,111
Total Funds	32,171,740	10,110,225	(10,671,045)	-	31,610,920

CHARITY	Balance	Incoming	Outgoing	Transfers	Balance
	b/fwd.	resources	resources		c/fwd.
	£	£	£	£	£
Restricted Funds					
Charitable activities	234,917	298,194	(203,205)	-	329,906
Unrestricted Funds:					
Designated Funds					
Fixed asset fund	13,594,116	-	-	(471,809)	13,122,307
Investment Property	2,100,000	-	-	210,000	2,310,000
Strategic plan fund	2,809,613	-	-	(801,017)	2,008,596
Total Designated Funds	18,503,729	-	-	(1,062,826)	17,440,903
General Funds					
Free reserves	12,611,626	9,079,950	(9,883,496)	1,062,826	12,870,906
Pension fund surplus/(deficit)	756,000	-	87,000	-	843,000
Total General Funds	13,367,626	9,079,950	(9,796,496)	1,062,826	13,713,906
Total Funds	32,106,272	9,378,144	(9,999,701)	-	31,484,715

The tangible fixed assets, which are used to achieve the goals of the charity, plus the investment properties that are held for income generation purposes, are designated to recognise that these funds are not freely or easily available for any other purpose.

To enable the charity to maintain services to beneficiaries the Board have identified that an amount equivalent to between 9 and 12 months of normal operating expenditure will be held as free reserves to protect against any unforeseen loss of income or increase in costs, this reserves also ensure that trustees can allocate additional appropriate funds when needed to support urgent beneficiary need.

As at 31st March 2024 there were £13.0m of free reserves, which represented an amount approximately equivalent to 12 months of the budgeted expenditure for 2024/25.

To support the previous strategic plan, which ended in March 2024, the Board had designated funds to a strategic plan fund. The funds remaining at the end of 2023/24 have been replaced by a new designation of £2m, which supports the planned deficit for the first year of the new 4 year strategic plan.

16 STATEMENT OF FUNDS – Year ended 31 March 2023

GROUP	Balance b/fwd. £	Incoming resources £	Outgoing resources £	Transfers £	Balance c/fwd. £
Restricted Funds					
Charitable activities	236,517	115,736	(117,336)	-	234,917
Unrestricted Funds:					
Designated Funds					
Fixed asset fund	13,840,754	-	-	(246,638)	13,594,116
Investment Property	2,100,000	-	-	-	2,100,000
Strategic plan des'n	4,600,000			(1,790,387)	2,809,613
Total Designated Funds	20,540,754	-	-	(2,037,025)	18,503,739
General Funds					
Free reserves	13,433,031	9,529,591	(12,322,553)	2,037,025	12,677,094
Pension fund surplus/(deficit)	487,000	-	269,000	-	756,000
Total General Funds	13,920,031	9,529,591	(12,053,553)	2,037,025	13,433,094
Total Funds	34,697,302	9,645,327	(12,170,889)	-	32,171,740

CHARITY	Balance b/fwd. £	Incoming resources £	Outgoing resources £	Transfers £	Balance c/fwd. £
Restricted Funds					
Charitable activities	236,517	115,736	(117,336)	-	234,917
Unrestricted Funds:					
Designated Funds					
Fixed asset fund	13,840,754	-	-	(246,638)	13,594,116
Investment Property	2,100,000	-	-	-	2,100,000
Strategic plan des'n	4,600,000			(1,790,387)	2,809,613
Total Designated Funds	20,540,754	-	-	(2,037,025)	18,503,729
General Funds					
Free reserves	12,892,139	9,475,152	(11,792,690)	2,037,025	12,611,626
Pension fund surplus/(deficit)	487,000	-	269,000	-	756,000
Total General Funds	13,379,139	9,475,152	(11,523,690)	2,037,025	13,367,626
Total Funds	34,156,410	9,590,888	(11,641,026)	-	32,106,272

Charitable Activities - This restricted fund represents gifts and grants that are to be spent in line with the wishes of the donors, the restrictions on which may include supporting beneficiaries from a defined geographical area or the purchase of equipment.

Fixed asset fund - This represents the net book value of fixed assets. Transfers represent fixed asset activity relating to other funds held.

Investment Property Fund - This fund represents property held by the charity which is being used for investment purposes.

Strategic Plan Designation - This fund was created to earmark specific funds to planned strategic plan deficits. The £2m balance at the end of March 2024 represents the budgeted deficit for 2024/25.

17 ANALYSIS OF NET ASSETS BY FUND – As at 31 March 2024

GROUP	Restricted Funds £	Designated Funds £	General Funds £	2023/24 Total £
Tangible Fixed Assets	-	13,122,307	-	13,122,307
Fixed Asset Investments	-	15,602,804	-	15,602,804
Net Current Assets	329,906	(11,284,208)	12,997,111	2,042,809
Long term assets (includes pension asset)	-	-	843,000	843,000
Net Assets	329,906	17,440,903	13,840,111	31,610,920

CHARITY	Restricted Funds £	Designated Funds £	General Funds £	2023/24 Total £
Tangible Fixed Assets	-	13,122,307	-	13,122,307
Fixed Asset Investments	-	15,602,804	4	15,602,808
Net Current Assets	329,906	(11,284,208)	12,870,902	1,916,600
Long term assets (includes pension asset)	-	-	843,000	843,000
Net Assets	329,906	17,440,903	13,713,906	31,484,715

17 ANALYSIS OF NET ASSETS BY FUND – As at 31 March 2023

GROUP	Restricted Funds £	Designated Funds £	General Funds £	2022/23 Total £
Tangible Fixed Assets	-	13,594,116	-	13,594,116
Fixed Asset Investments	-	15,523,364	-	15,523,364
Net Current Assets	234,917	(10,613,751)	12,677,094	2,298,260
Long term liabilities (includes pension liability)	-	-	756,000	756,000
Net Assets	234,917	18,503,729	13,433,094	32,171,740

CHARITY	Restricted Funds £	Designated Funds £	General Funds £	2022/23 Total £
Tangible Fixed Assets	-	13,594,116	-	13,594,116
Fixed Asset Investments	-	15,523,364	4	15,523,368
Net Current Assets	234,917	(10,613,751)	12,611,622	2,232,788
Long term liabilities (includes pension liability)	-	-	756,000	756,000
Net Assets	234,917	18,503,729	13,367,626	32,106,272

18 DEFERRED INCOME

	As at 1 April 2023 £	Released in the Year £	Deferred in the Year £	As at 31 March 2024 £
Hotel Ledger	66,547	(66,547)	65,926	65,926
Lottery	17,507	(17,507)	15,492	15,492
Facility Hire	16,384	(16,384)	11,615	11,615
Rental properties	4,585	(4,585)	2,432	2,432
Total	105,023	(105,023)	95,465	95,465

The previous year deferred income was released in 2023/24.

Hotel Ledger deferred income relates to rental accommodation paid for in advance, which will be released when the rental occurs.

Facility hire deferred income relates to invoices for facility hire that have been generated in advance of the facility hire occurring.

Rental properties deferred income relates to tenants at the investment properties who have paid rent in advance.

Lottery deferred income relates to payments made in advance of future lottery draws, which will be released when those draws occur.

19 COMMITMENTS – GROUP AND CHARITY**OPERATING LEASES – LAND AND BUILDINGS**

At 31 March 2024 the Group was committed to total payments in respect of operating leases which expire:

After more than five years	-	-
Between two and five years	172,287	-
Within 12 months	129,215	112,391

OPERATING LEASES – OTHER

Between two and five years	-	-
Within 12 months	5,053	5,053

20 RECONCILIATION OF NET INCOMING RESOURCES TO NET CASH INFLOW FROM OPERATING ACTIVITIES

	Group 2023/24 £	Charity 2023/24 £	Group 2022/23 £	Charity 2022/23 £
Net expenditure	(618,820)	(679,557)	(2,788,562)	(2,313,138)
Losses/(gains) on investments	(1,003,456)	(1,003,456)	498,175	498,175
Dividends, interest and rent from investment properties	(548,904)	(548,669)	(443,719)	(438,371)
Gift Aid payment from subsidiary	-	(1,102,935)	-	(1,602,613)
Movement in defined benefit pension	(29,000)	(29,000)	(6,000)	(6,000)
	(2,200,180)	(3,363,617)	(2,740,106)	(3,861,947)
Depreciation	564,604	564,604	619,077	619,077
Decrease/(increase) in stocks	18,710	(1,803)	(3,861)	(2,851)
Decrease/(increase) in debtors	134,899	227,851	(74,984)	(144,341)
(Decrease)/increase in creditors	64,356	62,144	(45,943)	(93,390)
Loss/(profit) on the sale of fixed assets	-	-	4,772	4,772
NET CASH OUTFLOW FROM OPERATING ACTIVITIES	(1,417,611)	(2,510,821)	(2,241,045)	(3,478,680)

21 ANALYSIS OF CHANGES IN NET CASH

GROUP	1 April 2023 £	Cash flows £	31 March 2024 £
Cash at bank and in hand	1,313,840	(37,486)	1,276,354
	<u>1,313,840</u>	<u>(37,486)</u>	<u>1,276,354</u>
 CHARITY	 1 April 2023 £	 Cash flows £	 31 March 2024 £
Cash at bank and in hand	1,222,588	(27,996)	1,194,592
	<u>1,222,588</u>	<u>(27,996)</u>	<u>1,194,592</u>

22 CAPITAL COMMITMENTS

At 31 March 2024 the charity had capital commitments totalling £18,581. The amount outstanding at 31 March 2023 was £17,291.

23 RELATED PARTY TRANSACTIONS

The charity has taken advantage of the exemption in Financial Reporting Standard 102 from the requirement to disclose transactions with group companies on the grounds that consolidated financial statements are prepared.

Donations totalling £182 have been received from 5 trustees (2022/23: £162 - 3 trustees).

THANKS TO OUR COMPANY MEMBERS AND LIFE PATRONS

Our Company Members play a key role in the governance of our charity.

We thank all of those who have taken on this valuable role throughout 2023/24.

We also extend our heartfelt thanks to our Life Patrons who continue to show great dedication to our charity, through years of support and awareness raising:

- George Almond
- Andrew Best
- James Connor
- John Craig
- Peter Davies
- Christopher Deverill
- Arwel Fowler
- Alan Holmes
- Keith MacGillivray
- Graham Meldrum
- Barry Sadler
- Ken Seager
- Tommy Thom
- David Woods

LEGAL AND ADMINISTRATIVE INFORMATION

PATRON:

His Majesty the King

TRUSTEES:

- John Baines, Chair
- Neil Gibbins, Deputy Chair
- Chris Bilby
- Peter Connolly (appointed 15 November 2023)
- Shantha Dickinson
- Graham Floyd (resigned 15 November 2023)
- Michael Graham
- Ross Haggart
- Chris Hirst
- Simon Routh-Jones
- Roger Thomas
- Steve Tolan
- George Wood

Fire Fighters Charity is a company limited by guarantee.

Registered in England Number: 4480058

Charity Registration Number: 1093387

Scottish Charity Registration Number: SC040096

Isle of Man Charity Registration Number: 1363

Isle of Man Company Registration Number: 006421F

SENIOR LEADERSHIP TEAM:

Chief Executive

Jill Tolfrey (to 31 May 2024)

Sherine Wheeler (from 22 April 2024)

Finance Director

Martin Smith (to 16 August 2024)

Interim Director of Finance

Steve Hollock (16 August to 4 October 2024)

Director of Finance

Lizzie McGilveray (from 24 September 2024)

Director of People, Governance and Compliance

Christine Goonan

Director of Services

Sharon Bailey

Director of Impact and Service Partnerships

Joss Gaynor

Interim Director of Engagement & Fundraising

Andrew Gould (appointed 6 December 2023)

Director of Business Development, Estates and Facilities

Richard Jenkins (from 1 September 2024)

Company Secretary

Christine Goonan

HEADQUARTERS AND REGISTERED OFFICE:

FIRE FIGHTERS CHARITY

Belvedere, Basing View, Basingstoke, Hampshire, RG21 4HG

Tel: 01256 366566

Fax: 01256 366599

Web: www.firefighterscharity.org.uk

OUR CENTRES:

Marine Court, Fitzalan Road, Littlehampton, West Sussex, BN17 5NF

Jubilee House, Eamont Park, Eamont Bridge, Penrith, Cumbria, CA10 2BN

Harcombe House, Chudleigh, Devon, TQ13 0DG

RETIREMENT HOMES:

Marine Court Flats, Fitzalan Road, Littlehampton, West Sussex, BN17 5NF

Eamont Park Retirement Homes, Eamont Bridge, Penrith, Cumbria, CA10 2BN

AUDITOR:

James Cowper Kreston Audit, 2 Communications Road, Greenham Business Park, Greenham, Newbury, RG19 6AB

INVESTMENT MANAGERS:

Newton Investment Management Limited, 160 Queen Victoria Street, London, EC4V 4LA

BANKERS:

Barclays Bank PLC, 4th Floor, Apex Plaza, Forbury Road, Reading, RG1 1AX

CUSTODIANS:

Bank of New York, 1 Canada Square, London, E14 5AL



“I genuinely don’t know what I’d have done without the charity, I’ve come so far with your help.”

Lauren Gillingham, wife of West Yorkshire firefighter.



Patron: His Majesty The King.

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