



The National Flood Forum

(A company limited by guarantee)

Registered charity no. 1121642
Company no. 04349401

Annual Report and Accounts for the year ended 31 March 2025

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Trustees' Annual Report

The Trustees, who are also directors for the purposes of the Companies Act 2006, present their annual report and financial statements for the year ended 31 March 2025 which is also prepared to meet the requirements for a Directors' report and accounts for Companies Act Purposes.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102).

Objectives and Activities

"The charity's object is the protection of life and property for the benefit of the public in particular where life and property is affected by or at risk of being affected by flooding on a significant scale. This is achieved by:

- a) Working either alone or with business or other strategic organisations, whether private, public or statutory, to reduce the risk of flooding, to minimise the material damage caused by and the social, environmental and economic effects of flooding and to assist in recovery from the effects of flooding; and by
- b) Providing or assisting with, promoting or improving access to education or training with a view to reducing the risk of flooding, minimising the material damage caused by and the social, environmental and economic effects of flooding and to assist in recovery from the effects of flooding"

The charity's aim is to reduce as far as possible the impact of flooding on all those who have already suffered serious flooding or who are at significant risk of flooding. It does this through activities which:

1. Provide information and advice, such as through the website, publications and advice line;
2. Provide practical, face to face support for people who have been flooded throughout the recovery period;
3. Help people to understand their flood risk and to organise flood action groups so that they can engage with risk management authorities proactively to effectively reduce the risk of flooding and its impacts;
4. Improve flood risk management policies and operational delivery through engagement with local and central government, its agencies, the private sector (such as the insurance industry) and the voluntary sector.

In carrying out these activities the charity works extensively with third party organisations:

1. Local government, Environment Agency operational teams, water companies, landowners, other voluntary organisations, loss adjusters and insurers when working directly with people at risk of flooding. Facilitating engagement in recovery situations with these organisations aims to provide direct support to people who have flooded. These organisations may each also have roles in flood risk management, so our work to set up and develop flood action groups is designed to enable and support a constructive and proactive dialogue. Our independence, together with our knowledge of flood risk management and our facilitation skills allows us to work in situations where others can't.
2. Central and local government and its agencies, the insurance industry, consultancies, national voluntary organisations when working on better policies and their delivery for those at flood risk. This also includes encouraging and participating in (as part of steering groups or in gathering information) research and projects that will help people to protect themselves better. For example, the National Flood Forum participated in a project to make available to the general public the information, data and methodology for developing and evaluating flood defence schemes.

The charity's main objectives for the year were:

The overall aim of the charity remained, as reflected in the strapline, supporting and representing flood risk communities.

Our strategic priorities are:

Our Strategy

Working with communities and partners, we support people at risk of flooding and help them recover when it happens. As the impacts of climate change grow, we want to reach and support even more people.

Our long-term goals

All people in England and Wales are better protected from flooding - they can obtain affordable household insurance and the value of their properties and possessions is secured. If they do flood, their health and wellbeing is supported in the short and long term.

Who we are and what we do

As part of the flooded community, the National Flood Forum is a charity that supports communities to tackle the things that matter to them; creating hope and reducing the fear of flooding; helping people to work together to reduce flood exposure and its impacts, both physical and emotional:

- We work with people to help them build local flood action groups and networks that can support their communities. We act as honest brokers and facilitators.
- We support people with advice and guidance.
- We help people to recover from flooding and manage their risks for both the short and the long term.
- We champion issues with government, politicians and officials, to improve flooding policy and increase funding for flood risk management and recovery.
- We work with partners to inform them of the issues and concerns that people at flood risk face and encourage them to work with us in ways that will improve people's lives.
- We encourage partners to support us, so that we can reach out to communities and individuals to help them with the things that we excel at.

Specific targets for the year to help deliver this included:

- Supporting as many flooded and at-risk people as possible through our helpline, website, social media and our work in communities including Recovery Services and Flood Action Groups.
- Building income through partnership, fundraising and identifying new areas of growth and income generation, including training, consultancy and flood exhibitions.
- Developing more and stronger stakeholder relationships being an effective and valued delivery partner. Acting as a critical friend as well as being collaborative.
- Campaigning and advocacy on those things our community cares about most and ensuring our voice is heard on a national stage with an aim to influence policy decisions.
- Developing a way to show our impact and evaluate our work.

- Supporting and developing our team through continued professional training.
- The work of over 230 flood action groups around the country was sustained entirely by voluntary activity.

In shaping the objectives for the year and planning activities, the trustees confirm that they have paid due regard to the guidance on public benefit published by the Charity Commission, including the guidance 'public benefit: running a charity (PB2)'. They are of the opinion that the activities of the charity provide public benefit within the spirit of that guidance.

Achievements and Performance

This year, the National Flood Forum has continued to deliver meaningful impact at both national and local levels, championing community voice, resilience, and systemic change in flood risk management.

National Leadership in Innovation and Resilience

We have played a leading role in shaping the future of flood risk management through our continued involvement in the Defra-funded Resilience and Innovation Programme. The National Flood Forum is a core delivery partner in four of the pioneering projects:

- SMART Sponge Catchments in Slough
- Roch Valley Neighbourhood Flood and Climate Project
- Greater Lincolnshire Groundwater Project
- A FAIR Approach to Community Flood Risk

These projects are exploring new models for community-led resilience and catchment-scale solutions, placing local people at the heart of innovation.

We have worked with research company Eunomia to understand and develop a detailed picture of how flood recovery unfolds in practice, examining the timing and nature of both the negative impacts and the measures taken to recover and build resilience. Through four contrasting case studies, it explored the factors that influenced recovery outcomes and captured the diverse experiences and perspectives of affected residents and local stakeholders.

We have carried out Recovery Services in several communities in Gloucestershire after the floods in January 2024, supporting them as they started the recovery process and working with agencies to secure better outcomes for those communities.

We have continued to attend the national Property Flood Resilience Roundtable ensuring that communities experiences and concerns are heard.

We remain central to the development and delivery of the Flood and Coastal Erosion Risk Management (FCERM) Strategy, leading on public and community engagement as part of the Strategy's roadmap.

As a member of the Floods Resilience Task Force, we have helped shape national thinking on how the UK responds to the growing challenge of flooding, with a focus on community preparedness, long-term resilience, and locally driven solutions.

Through our work with the All-Party Parliamentary Group (APPG) for Flood Prevention, we have continued to influence policy, including launching a national campaign to reform Flood Defence Grant-in-Aid (FDGiA) funding criteria. This campaign is grounded in the experiences of flood-affected people and calls for fairer, more effective funding for flood resilience.

Our team has continued to deliver hands-on support across the country:

- Ongoing delivery of Flood Action Group (FAG) projects in Shropshire, Cambridge, Worcestershire, Surrey, and Kent.

- Building FAG Forums in Kent, Surrey, and Shropshire to strengthen local networks and amplify community voices.
- Supporting active Flood Action Groups, through our helpline, bulletin, and direct staff engagement.

We have also continued our strategic role in the Severn Valley Water Management Scheme, helping build flood resilience across the English-Welsh border through deep community engagement.

We have expanded our work with Thames RFCC with the London Flood Action Group Community Project across 10 Flood Action Groups and more London Boroughs.

The NFF Helpline receives around 1,000 calls annually, with many more follow-ups, supporting a wide range of vulnerable people across the UK, including the elderly, those living alone, and individuals recently flooded or newly aware of their flood risk. Our team offers both technical advice and emotional support on topics such as immediate post-flood actions, Property Flood Resilience, insurance navigation, signposting to local services, and flood risk preparation.

Communications, Influence and Profile

Our national profile has grown significantly through a strengthened media and policy presence. We responded to numerous requests from national and local broadcast and print media, and expanded our reach through social media, particularly Facebook.

We have developed a programme of webinars, open to anyone who floods which feature experts discussing issues that flooded people face and attracting high numbers of attendees.

We have developed a Flooded Peoples Panel to ensure that flooded peoples voices are heard at a strategic level within the organisation and enable input into campaigns and communications. Further developing strong relationships with the communities we support.

We made strategic use of the Google Grant scheme, increasing traffic to our website and improving access to key flood information and resources.

Power of Community Action

Our work would not be possible without the dedication of our communities. Over the past year, volunteers contributed more than 2,380 hours, supporting both community projects Flood Action Groups, including policy, communications, and governance.

Financial Review

Income for the year decreased to £921,135 (previous year: £977,158) and charitable expenditure increased to £850,763 (previous year: £708,278) resulting in a surplus for the year of £70,372 (previous year: £268,880). The financial position at the end of the year was improved with un-restricted funds carried forward of £737,922 (2024: £634,091).

Reserves policy

The reserves policy has been set by Trustees as:

- Reserves be maintained at a level which ensures that around 3-6 months of the organisation's core activity could continue during a period of unforeseen difficulty.
- A designated redundancy fund of £43,000. Current redundancy payments would amount to £43,000.

This policy will be reviewed annually or more frequently if necessary.

Free reserves, defined as unrestricted funds less fixed assets less designated funds, are currently £694,788 which means the charity currently holds approximately 9-10 months budgeted running costs in reserves, which is in excess of the current reserves policy. However, the Trustees have budgeted a deficit for the coming year and plan to strengthen the current structure in order to maintain the charity's ongoing work

programmes. However, they do still recognise that a continuous process of fundraising is required to ensure that reserves can be maintained at a level that is in line with the reserves policy and reflects the organisations continued desire to increase delivery and activity.

Restricted funds are funds provided for a specific purpose/project and are set aside until spent. Restricted funds at 31 March 2025 were £31,494 (2024: £64,953).

Going concern

At this point in time funding for 2025/26 includes a significant amount of secured funding and is sufficient to meet current staff and other costs. We continue to assess risks around changes in projects and funding and therefore we regularly review possible contingencies that could be put in place to reduce costs should a funding shortfall arise. These include:

- Redeploy staff to maximise efficiency
- Reduce staffing levels – the cost of making all staff redundant (£43,000) has been set aside in reserves to cover this. Reductions will need to be proportionate to the level of income
- Develop funding multiple funding/income streams

Forecasts to 31 March 2026 & beyond suggest free reserves of around £500,000 will be available to carry forward into 2026/27, which is sufficient to meet current reserves policy and running costs. As such the Trustees believe it is appropriate to prepare these accounts on a going concern basis & confirm that they are confident of the future viability of the Charity for at least 12 months from the date of this report.

Structure, Governance and Management

The National Flood Forum (NFF) is a company limited by guarantee, as defined by the Companies Act 2006. It was incorporated on 8th January 2002 and registered as a charity on 21st November 2007. It is governed by its Memorandum and Articles of Association as amended by special resolutions dated 14th November 2007, 10th March 2009 and 28th October 2014. As a charity, in the opinion of the Trustees, it complies with the provisions of Section 60 of the Companies Act 2006, which exempts it from the requirement to end its name with "limited". Throughout this report it will be referred to as "the charity".

Responsibility for the governance of the charity resides with the Trustees. Day to day operations is managed by the Chief Executive. There were 13 Trustees who served during the year, as shown below. At the end of the year there were 12 Trustees. Trustee indemnity insurance is in place and is paid for by the charitable company.

Arrangements for setting pay for staff was introduced previously, following a benchmarking exercise against charities, the Environment Agency and local authorities. Pay for the Chief Executive is set by the Board. A review of staff salaries was carried out which included a staff pay rise of 6% slightly above inflation at 1st April 2023.

In accordance with the Articles of Association, new Trustees are appointed by a simple majority vote by the Trustees at a duly convened meeting. The selection of new Trustees considers the particular skills needed by the Board at the time. New Trustees receive an induction pack consisting of the Memorandum and Articles of Association, Charitable Objects, details of the role and responsibilities of Trustees, strategy and business plans. All Trustees have the right to receive training, at the charity's expense, in order that they may understand their legal obligations and fulfil their roles and statutory duties.

The Trustees have carried out an assessment of the major risks to which, in their view, the charity is exposed and procedures have been implemented to manage those risks.

The main risks for the National Flood Forum relate to funding and staffing.

Funding comes predominantly from the public sector, particularly for work undertaken. This supports core activities such as the advice line. With the contraction of the public sector, there are fewer contracts, and they are taking longer to negotiate (up to 24 months). To mitigate this the National Flood Forum has and continues, to put in significant efforts to diversify funds, building up revenues from Blue Pages, developing bids for Resilience & Innovation projects, developing training and donations. In addition, new partners have been sought, such as Local Resilience Forums and social sector organisations. Nevertheless, funding remains the biggest issue.

Reference and Administrative Information

Registered company no.: 04349401 (England and Wales)

Registered charity no.: 1121642

Registered office: MFG Solicitors
Adam House
Birmingham Road
Kidderminster
Worcestershire
DY10 2SH

Trustees/Directors: D Goff (Chair)
E Isnenghi
P Mehring (resigned)
R Haddon
M Green
S Priest
L Jones
P Bide
C Woolhouse
T Fuller
C Underwood
D Martin

Company Secretary: A S Davies

Chief Executive: Tracey Garrett

Bank: The Co-operative Bank PLC
PO Box 250
Skelmersdale
WN8 6WT

Auditors: BK Plus Audit Limited
Azzuri House
Walsall Business Park
Aldridge
WS9 0RB

Website: www.floodforum.org.uk

Approved by the Trustees on 22nd October 2025
And signed on their behalf by

D Goff (Chair)



Trustees' responsibilities in relation to the financial statements

Trustees' responsibilities in relation to the financial statements

The trustees (who are also directors of The National Flood Forum for the purposes of company law) are responsible for preparing the Trustees' Annual 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 of the income and expenditure of the charitable company 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 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 operation.

The trustees are responsible for keeping adequate 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. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Statement as to disclosure to our auditors

In so far as the trustees are aware at the time of approving our Trustees Annual Report and Accounts:

- there is no relevant information of which the charitable company's Auditor is unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant information and to establish that the Auditor is aware of that information.

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF THE NATIONAL FLOOD FORUM

Opinion

We have audited the financial statements of the National Flood Forum (the 'charitable company') for the year ended 31 March 2025 which comprise the Statement of Financial Activities, Balance Sheet and notes to the financial statements, 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 charitable company's affairs as of 31 March 2025, and of its 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 charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC'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 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 trustees are responsible for the other information. The other information comprises the information included in the trustees' annual report, other than the financial statements and our auditor's report thereon. 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.

In connection with our audit of the financial statements, 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 audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. 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

- the information given in the trustees' report (incorporating the directors' report) for the financial year for which the financial statements are prepared is consistent with the financial statements; and
 - the trustees' report has been prepared in accordance with applicable legal requirements.
- have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

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.

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

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the 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. or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies' regime and take advantage of the small companies' exemption in preparing the directors' report

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on page 7 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 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 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

We have been reappointed auditor under the Companies Act 2006 and report in accordance with this Act.

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.

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.

Extent to which the audit was considered capable of detecting irregularities, including fraud

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

From the preliminary stage of the audit, we ensure our understanding of the entity is up to date. This includes, but is not limited to, current knowledge of their activities, the business and control environments, and their compliance with the applicable legal and regulatory frameworks. This information supports our risk identification and the subsequent design of audit procedures to mitigate those risks; ensuring that the audit evidence obtained is sufficient and appropriate to support our opinion.

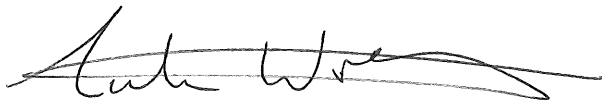
In response to the risks identified, specific to this entity, we designed procedures which included, but were not limited to:

- Enquiry of management and those charged with governance around actual and potential litigation and claims;
- Reviewing minutes of meetings of those charged with governance, if available;
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations;

- Auditing the risk of management override of controls, including through testing journal entries and other adjustments for appropriateness, and evaluating the business rationale for significant transactions outside the normal course of business.

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



Andrew Williams FCCA (Senior Statutory Auditor)

Date: 22nd October 2025

For and on behalf of BK Plus Audit Limited
Statutory Auditor
Azzurri House
Walsall Road
Aldridge
Walsall
WS9 0RB

Statement of Financial Activities

(incorporating an Income and Expenditure Account)

For the year ended 31 March 2025

	Notes	Unrestricted Funds £	Restricted Funds £	2025 Total Funds £	2024 Total Funds £
INCOME FROM:					
Donations and legacies	2	20,615	-	20,615	10,092
Charitable activities	3	704,850	195,313	900,163	967,066
Investments – bank interest		357	-	357	-
TOTAL INCOME		725,822	195,313	921,135	977,158
EXPENDITURE ON:					
Raising funds	4	17,791	-	17,791	27,241
Charitable activities	5	601,130	231,842	832,972	681,037
TOTAL EXPENDITURE		618,921	231,842	850,763	708,278
Net income/(expenditure) for the year before transfers		106,901	(36,529)	70,372	268,880
Transfer of funds in year		(3,070)	3,070	-	-
NET INCOME/(EXPENDITURE) & NET MOVEMENT IN FUNDS		103,831	(33,459)	70,372	268,880
RECONCILIATION OF FUNDS					
Total funds brought forward		634,091	64,953	699,044	430,164
TOTAL FUNDS CARRIED FORWARD	13	737,922	31,494	769,416	699,044

The notes on the following pages form part of these accounts.

The statement of financial activities includes all gains and losses in the year. All income and expenditure are derived from continuing activities.

National Flood Forum

Annual Report and Accounts y/e 31 March 2025


Balance Sheet As of 31 March 2025

	Notes	2025 £	2024 £
FIXED ASSETS			
Investments	8	1	1
Tangible assets	9	133	1,182
		<u>134</u>	<u>1,183</u>
CURRENT ASSETS			
Debtors			
Cash at bank and in hand	10	441,812	384,827
		<u>488,767</u>	<u>399,469</u>
Total current assets		<u>930,579</u>	<u>784,088</u>
Creditors: amounts falling due within one year	11	(161,297)	(86,235)
Net current assets		<u>769,282</u>	<u>697,851</u>
NET ASSETS	14	<u>769,416</u>	<u>699,044</u>
FUNDS OF THE CHARITY			
Unrestricted - General		694,922	587,091
Unrestricted - Designated fund		43,000	47,000
Total unrestricted funds		<u>737,922</u>	<u>634,091</u>
Restricted			
TOTAL CHARITY FUNDS	13	<u>31,494</u>	<u>64,953</u>
		<u>769,416</u>	<u>699,044</u>

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime and in accordance with the provisions of FRS 102 Section 1A – small entities.

Approved by the Trustees on 22nd October 2025

And signed on their behalf by

 22/10/2025

D Goff (Chair)

The notes on the following pages form part of these accounts.

Registered company number 04349401.

Statement of Cash Flows

Year ended 31 March 2025

	2025 £	2024 £
Cash flows from operating activities:		
Cash generated by operations	<u>88,941</u>	325,697
Net cash provided by operating activities	<u>88,941</u>	325,697
Cash flows from investing activities:		
Purchase of tangible fixed assets	-	-
Interest received	<u>357</u>	-
Net cash generated by investing activities	<u>357</u>	-
Change in cash and cash equivalents in the year	89,298	325,697
Cash and cash equivalents at beginning of the year	<u>399,469</u>	73,772
Cash and cash equivalents at end of the year	<u>488,767</u>	<u>399,469</u>

Reconciliation of net income to net cash flow from operating activities

	2025 £	2024 £
Net income for the year (as per the Statement of Financial Activities)	70,372	268,880
Adjustments for:		
Depreciation charges	1,049	1,857
Loss on disposal of fixed assets	-	-
Interest received	(357)	-
(Increase)/Decrease in debtors	(57,185)	43,588
Increase in creditors	75,062	11,372
Net cash generated by operating activities	<u>88,941</u>	<u>325,697</u>

Notes to the accounts

1. ACCOUNTING POLICIES

Status of the Company

The Charitable Company is incorporated in England and Wales, is limited by Guarantee and does not have share capital. The liability of its members is limited to £1 per member. It's registered office is MFG Solicitors, Adam House, Birmingham Road, Kidderminster, Worcestershire, DY10 2SH.

Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (updated 1 January 2019) – (Charities SORP (FRS102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Companies Act 2006.

The financial statements presented are those of the charitable company and not of the group. The group qualifies for exemption from preparing consolidated accounts on the grounds it qualifies as a small group.

The financial statements have been prepared in sterling, which is the functional currency of the charitable company. Monetary amounts in these financial statements are rounded to the nearest £.

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

Going concern

The financial statements have been prepared on a going concern basis which assumes that the charitable company will continue to operate as a going concern for the next twelve months from the date of signing the auditor's report. The charitable company's current business plan and secured funding in place shows that it will be able to operate in the foreseeable future. Based on this understanding, the directors believe that it remains appropriate to prepare the financial statements on a going concern basis. The financial statements do not include any adjustments, which would result from the basis of preparation being inappropriate.

Furthermore, the charitable company has no bank borrowing or overdraft facility and has no immediate intention to obtain such facilities on the basis that the directors believe the charitable company can continue to operate within its current cash position.

Income

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

Income from government and other grants, whether 'capital' or 'revenue' is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Income, including grants, is deferred as necessary when the donor specifies that the income must only be used in future accounting periods or when the donor has imposed conditions which must be met before the charity has unconditional entitlement.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charitable company to the expenditure. All expenditure is accounted for on an accruals basis. Expenditure is classified under the following activity headings:

- Costs of raising funds comprises the costs of staff, publicity and printing in relation to the direct raising of funds plus an allocation of support costs.
- Expenditure on charitable activity includes the costs of project delivery undertaken to further the purposes of the charity and their associated support costs.

Allocation of Support Costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activity. Support costs include back-office costs, finance, personnel and governance costs which support the charitable company's activities. These costs have been allocated to activities based on time spent and are shown in notes 5 and 6.

Fund accounting

The charity has restricted and unrestricted funds. Restricted funds can be used only for specific purposes within the objects of the charity, as defined by donors or when funds are raised for a specific purpose. Unrestricted funds can be used in accordance with charitable objectives at the discretion of the trustees.

Investments

Investment in subsidiary company is held at cost less accumulated impairment losses.

Fixed assets

Tangible fixed assets, with a cost exceeding £500, are recorded at historic cost and depreciated at annual rates to write off the cost of each asset over its estimated useful life. The rates applicable are:

Computers and equipment	3 years
Fixtures and fittings	4 years
Motor vehicles & trailers	10 years

Cash and cash equivalents

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

Debtors

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

Creditors

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

Leased assets

Leases that do not transfer all the risks and rewards of ownership are classified as operating leases. Payments under operating leases are charged to the Statement of Financial Activities on a straight-line basis over the period of the lease.

Pensions

Employees are entitled to join a money purchase pension scheme which is funded by contributions from both employee and employer. During the year employer contributions of £14,474 (2024: £12,274) were made to the scheme. Contributions are allocated to activities in accordance with related salary costs.

Related party transactions

The charitable company discloses transactions with related parties which are not wholly owned with the same group. It does not disclose transactions with members of the same group that are wholly owned.

Judgements and key sources of Estimation Uncertainty

In the application of the charitable company's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount to assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that we considered to be relevant. Actual results may differ from these estimates. The estimates and underlying assumptions are reviewed on an on-going basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

Management have reviewed and assessed the above and have confirmed there are no key judgements in place.

2. DONATIONS AND LEGACIES

	2025 £	2024 £
Donations - unrestricted	20,615	10,092

3. CHARITABLE ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	2025 Total funds £
Flood Risk Support	629,515	195,313	824,828
Other charitable activity:			
Flood Fairs	3,950	-	3,950
Consultancy/training	45,483	-	45,483
Information Services	5,591	-	5,591
Recovery support & Trailer rental	6,010	-	6,010
Expense recoveries and management fees	14,301	-	14,301

Total 2025	704,850	195,313	900,163
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	Unrestricted Funds £	Restricted Funds £	2024 Total funds £
Flood Risk Support	574,404	297,433	871,837
Other charitable activity:			
Flood Fairs	9,055	-	9,055
Consultancy/training	65,560	-	65,560
Information Services	5,233	-	5,233
Recovery support & Trailer rental	500	-	500
Expense recoveries and management fees	14,881	-	14,881

Total 2024	669,633	297,433	967,066
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Income from Charitable Activities includes the following amounts relating to contracts with Governmental organisations:

	2025 £	2024 £
Rochdale Metropolitan Borough Council	100,483	109,010
Worcestershire County Council	65,000	50,000
Kent County Council	32,000	32,000
Gloucestershire County Council	7,500	7,500
Surrey County Council	34,351	45,980
Slough Borough Council	125,000	178,218
Shropshire County Council	35,000	35,000
Shropshire County Council – Business Flood Action Project	37,500	-
Staffordshire County Council	104,600	107,000
Lincolnshire County Council	50,000	82,500
Cambridge County Council	20,313	65,521
Environment Agency	65,000	60,000
Waltham Forest County Council	132,960	96,170
National Resource Wales	15,540	6,250
Hertfordshire County Council	9,375	6,250
Guildford Borough Council	7,950	-
London Borough of Hackney	5,000	-
London Borough of Hammersmith & Fulham	5,000	-
Camden Council	5,000	-
Southwark Council	5,000	-
Kensington & Chelsea Council	5,000	-

4. COSTS OF RAISING FUNDS

	2025 £	2024 £
Staff costs	9,218	12,294
Consultants	3,475	7,487
Office costs	11	23
Support and governance costs	5,087	7,437
Total	17,791	27,241

5. COSTS OF CHARITABLE ACTIVITIES

	2025 Total £	2024 Total £
Flood Risk Support		
Staff costs	460,498	361,157
Advertising, publicity, printing & postage	2,941	1,387
Consultancy, training & recruitment	69,451	59,736
Motor Vehicle Costs	270	25
Travel and subsistence	35,148	29,204
Office Costs	6,901	5,196
Legal & professional fees	1,508	3,327
Meetings/events	2,132	2,501
Total Direct Costs	578,849	462,533
Support and governance costs	254,123	218,504
Total	832,972	681,037

Flood Risk Support includes costs totalling £231,842 in respect of restricted funds (2024 £228,278).

6. SUPPORT AND GOVERNANCE COSTS

	2025 £	2024 £
Support costs:		
Staff costs	139,465	128,895
Marketing, publicity, printing & postage	19,514	16,461
Consultancy, advocacy, training and recruitment	7,834	10,376
Meetings/events	519	476
Motor vehicle costs	6,668	9,854
Travel and subsistence	14,454	11,309
Legal & professional fees	3,250	1,895
Depreciation	1,049	1,857
Office Costs	40,028	24,256
	232,781	205,379
Governance costs:		
Auditors' remuneration – statutory audit services	3,250	3,250
Travel and meetings	842	1,796
Insurance (Trustees liability insurance)	895	771
Legal & professional fees	1,854	1,250
Office costs	1,748	218
Staff costs	17,840	13,277
	26,429	20,562
Total	259,210	225,941
Allocated to:		
Raising funds	5,087	7,437
Charitable activities	254,123	218,504
Total	259,210	225,941

Support costs are allocated to activities in accordance with the amount of time spent by staff on those activities.

7. STAFF COSTS, NUMBERS AND TRUSTEE REMUNERATION AND EXPENSES

	2025 £	2024 £
Salaries	568,421	462,881
National Insurance costs	44,126	40,468
Pensions	14,474	12,274
Total	627,021	515,623
Allocated as follows:		
Raising funds	9,218	12,294
Direct Charitable activity	460,498	361,157
Support costs	139,465	128,895
Governance	17,840	13,277
Total	627,021	515,623

The charity employed the full-time equivalent of 17 staff during the year (2024: 15). One employee had employee benefits of between £70,000 and £80,000 (2024: between £60,000 and £70,000, one employee).

Key management personnel comprise the Chief Executive Officer and the Operations Coordinator whose employee benefits total £119,010 (2024: £151,702 comprising the Chief Executive Officer, Operations Coordinator and the Community Support & Flood Recovery Specialist) including pension contributions.

During the year severance pay totalling £12,500 was paid to one employee.

The charity trustees were not paid or received any other benefits from employment with the charity in the year (2024: £nil). No charity trustee received payment for professional or other services supplied to the charity (2024: £nil).

Four Trustees were reimbursed expenses totalling £523 in relation to travel costs incurred on behalf of the charity in relation to their duties as Trustees (2024: Three Trustees £355 for travel).

8. INVESTMENTS IN SUBSIDIARIES

The charitable company owns the entire share capital of NFF Trading Services C.I.C. (Company number 07535221). The company arranges the supply and installation of sustainable drainage systems under a Providers agreement with the National Flood Forum and is reimbursed for its services. The company has been dormant throughout the period & the prior year.

The charitable company also owns the entire share capital of UK Flood Forum Ltd (Company number 07484668), UK Flood Action Ltd (Company number 07494704) and UK Flood Community Ltd (Company number 07494662). All 3 companies were dormant throughout 2024/5 and prior.

9. FIXED ASSETS

	Computers and Equipment £	Fixtures and fittings £	Motor vehicles & trailers £	Total £
Cost b/fwd & c/fwd	9,194	11,885	75,000	96,079
Depreciation b/fwd	8,012	11,885	75,000	94,897
Charge for year	1,048	-	-	1,048
Depreciation c/fwd	9,061	11,885	75,000	95,946
Net book value 2025	133	-	-	133
Net book value 2024	1,182	-	-	1,182

10. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Trade Debtors	304,014	305,598
Prepayments	3,823	2,341
Accrued income	133,975	76,688
Total	441,812	384,627

11. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Trade Creditors	24,205	6,521
Social security and other taxes	13,129	11,267
VAT	56,358	43,066
Other creditors	2,645	3,096
Deferred Income (see Note 12)	58,400	-
Accruals	6,560	22,285
Total	161,297	86,235

12. DEFERRED INCOME

Movements in deferred income are as follows:

	2025 £	2024 £
At beginning of year	-	14,333
Released to income in year	-	(14,333)
Deferred in year	58,400	-
At end of year	58,400	-

Deferred income relates to funding received in advance on contracts relating to flood risk support.

13. MOVEMENT IN FUNDS

2025:	Funds b/f £	Income £	Expenditure £	Transfer of Funds £	Funds c/f £
Unrestricted Funds:					
General Funds	587,091	725,822	(618,921)	930	694,922
Designated fund for redundancy costs	47,000	-	-	(4,000)	43,000
Total unrestricted funds	634,091	725,822	(618,921)	(3,070)	737,922
Restricted Funds:					
Slough R & I Project	15,202	125,000	(146,403)	6,201	-
Lincolnshire R & I Project	29,661	50,000	(76,530)	(3,131)	-
Cambridgeshire	20,090	20,313	(8,909)	-	31,494
Total restricted funds	64,953	195,313	(231,842)	3,070	31,494
Total Funds	699,044	921,135	(850,763)	-	769,416

Transfers relate to unspent funds on the Lincolnshire Boune project that, in agreement with the funder, were released to general funds and an overspend on the Slough project that was supplemented by general funds.

Restricted funds are as follows:

- Slough R & I Project – helping to deliver the Flood and Coastal Resilience and Innovation Project Smart Sponge Catchments.
- Lincolnshire R & I Project – helping to deliver the Flood and Coastal Resilience and Innovation Project Groundwater.
- Cambridgeshire – setting up Flood Action Groups.

2024:	Funds b/f	Income	Expenditure	Transfer of Funds	Funds c/f
	£	£	£	£	£
Unrestricted Funds:					
General Funds	384,023	679,725	(480,000)	3,343	587,091
Designated fund for redundancy costs	45,000	-	-	2,000	47,000
Total unrestricted funds	429,023	679,725	(480,000)	5,343	634,091
Restricted Funds:					
Slough R & I Project	1,141	138,319	(124,258)	-	15,202
Lincolnshire R & I Project	-	82,500	(52,839)	-	29,661
Cambridgeshire	-	44,688	(24,598)	-	20,090
Waltham Forest	-	10,000	(10,000)	-	-
Yorkshire 2 Ridings	-	3,000	(1,018)	(1,982)	-
BRIC Project	-	18,926	(15,565)	(3,361)	-
Total restricted funds	1,141	297,433	(228,278)	(5,343)	64,953
Total Funds	430,164	977,158	(708,278)	-	699,044

Transfers in 2023/24 relate to spend on projects in the previous financial year

14. ANALYSIS OF NET ASSETS BETWEEN FUNDS

2025	Fixed Assets	Net Current Assets		Total
	£	Cash £	Other £	£
Unrestricted Funds:				
General Funds	133	457,273	280,516	737,922
Restricted Funds	-	31,494	-	31,494
Total Funds	133	488,767	280,516	769,416

2024	Fixed Assets	Net Current Assets		Total
	£	Cash £	Other £	£
Unrestricted Funds:				
General Funds	1,183	334,516	298,392	634,091
Restricted Funds	-	64,953	-	64,953
Total Funds	1,183	399,469	298,392	699,044

15. OPERATING LEASE COMMITMENTS

The total future minimum lease payments under non-cancellable operating leases are as follows:

	2025	2024
	£	£
Expiring:		
Within one year	-	-
Between one and two years	-	-

16. RELATED PARTIES

Donations were received from key management personnel of £nil (2024: £195) during the year. There were no further transactions with related parties in the year.

17. TRUSTEES

Trustee Indemnity insurance was purchased by the charity (see Note 6 above).

18. CONTROLLING PARTY

The charitable company is controlled by the Board of Trustees.

19. COMPARATIVE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	2024 Total Funds £
INCOME FROM:			
Donations and legacies	10,092	-	10,092
Charitable activities	669,633	297,433	967,066
TOTAL INCOME	679,725	297,433	977,158
EXPENDITURE ON:			
Raising funds	27,241	-	27,241
Charitable activities	452,759	228,278	681,037
TOTAL EXPENDITURE	480,000	228,278	708,278
Net income for the year before transfers	199,725	69,155	268,880
Transfer of funds in year	5,343	(5,343)	-
NET INCOME & NET MOVEMENT IN FUNDS	205,068	63,812	268,880
RECONCILIATION OF FUNDS			
Total funds brought forward	429,023	1,141	430,164
TOTAL FUNDS CARRIED FORWARD	634,091	64,953	699,044