

NAVAL FAMILIES FEDERATION

England & Wales · Charity number 1177107

Details

Status	Registered
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Legal form	CIO
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Registered	2018-02-12
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Register	View on the Charity Commission register
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Contact

Address	The Naval Families Federation Building 25 Hms Excellent Whale Island Portsmouth HAMPSHIR
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Phone	02392654374
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Email	contactus@nff.org.uk
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Website	www.nff.org.uk
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Activities

Objects: THE OBJECTS OF THE CIO ARE:1) THE PROMOTION OF SOCIAL INCLUSION AND MILITARY EFFICIENCY, FOR THE PUBLIC BENEFIT, BY ASSISTING IN THE PREVENTION OF SERVING MEMBERS OF THE ROYAL NAVY AND ROYAL MARINES (INCLUDING RESERVES), AND SERVING MEMBERS OF THE ROYAL FLEET AUXILIARY, AND THEIR FAMILIES, BEING DISADVANTAGED THROUGH MILITARY SERVICE.2) SUCH OTHER CHARITABLE PURPOSES FOR THE GENERAL BENEFIT OF ROYAL NAVY AND ROYAL MARINES FAMILIES AS THE TRUSTEES FROM TIME TO TIME THINK FIT.

Activities: Established in 2003, the NFF represents the views, needs and 'lived experience' of families of serving personnel to their respective Chains of Command (CoC), central Government, Other Government Departments, and other key stakeholders. It provides a 'voice' to Naval Service families which informs decision-making about issues that affect them.

Classification

- **How:** Provides Advocacy/advice/information, Sponsors Or Undertakes Research, Acts As An Umbrella Or Resource Body
- **What:** General Charitable Purposes, Disability, Economic/community Development/employment, Armed Forces/emergency Service Efficiency
- **Who:** Other Defined Groups

Geography

- Northern Ireland
- Scotland
- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£650,469	£618,411	£357,532	15
2024-03-31	£621,480	£575,288	£325,474	13
2023-03-31	£570,991	£549,218	£279,282	14
2022-03-31	£606,699	£581,020	£259,086	14
2021-03-31	£150,500	£608,558	£233,406	13

Trustees

Name	Role	Appointed
Paul Anthony Quinn	Chair	2018-02-12
Bryony Johnson		2020-10-29
David James Rees Dickens		2024-07-22
Emeritus Professor Jan Walker OBE		2020-10-29
Harriet Morris		2024-07-22
Lieutenant Commander Steven Cass Royal Navy		2020-10-29

Accounts

Trustees' Report & Financial Statements

for the year ended 31 March 2025



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Charity Information

Trustees

Captain Paul Quinn OBE RN (Retd) - Chair

David Evans VR - Deputy Chair

Professor Jan Walker OBE

Lieutenant Commander Steve Cass RN

Bryony Johnson

Commodore David Dickens CBE RN (Retd)

Commander Harriet Morris RN (Retd)

Head Office

Building 25, HMS Excellent Whale Island
Portsmouth Hampshire PO2 8ER

Registered Charity Number

1177107

Key Management Personnel

Sarah Clewes - Chief Executive Officer

Accounts - Independent Examiners

Gibson Whitter Limited Larch House

Parklands Business Park Denmead

Hampshire PO7 6XP

Bankers

Barclays Business

banking Leicester

LE87 2BB

Report of the Trustees FY 2024 - 2025



Summary of the Year

FY24-25 has been a busy year for the Charity as we have reviewed our strategic plans, recruited new Trustees and our staff and CEO have raised many high-level issues with Ministry of Defence (MoD), Navy Command, Devolved Administrations; as well as the charity taking significant steps in internal management and staffing.

We continue to see a lack of priority by MoD on implementing their Family Strategy and the under-resourcing of staff in that area. Professor Jan Walker's review of the 'Living in our Shoes' report should reveal the delta between what has been achieved and what was promised. A further area of significant concern to the Trustees has been the lack of progress on the Modern Accommodation Offer, which has left many service personnel in long-term relationships unable to plan their lives together. The Change of Government and Strategic Defence Review are slight reasons for such delay with no immediate prospect of resolution, despite pressure from all three Family Federations.

The pressures on our work for non-UK families with the Immigration Authorities has seen, yet again, a significant increase in pace and caseload. This often requires a swift and agile response. The Trustees remain concerned about the sustainability of this vital work and will be reviewing increased depth and capacity in FY 25/26, with non-RN grant makers whilst awaiting the outcome of a request to the RN to engage positively on this important topic, that can hit families very hard.

A vital part of effective advocacy is for the Federation to have a very solid grasp of the data behind issues raised by families. To that end we employed a Data and Digital Impact Officer to: review the way we capture and handle data, including our software tools; to carry out a data cleanse and to investigate new ways of working, including light-touch use of AI.

We also used some Reserves money to engage a consultant to examine the way we interact with families and service personnel, leading to a significant change in capturing contact details so to improve our reach.

This year has seen a settling of our new 'Heads Of' management structure and a change of DCEO, with a Head of Stakeholder Engagement joining our ranks, to administer the many complex relationship that the Naval Families Federation (NFF) must manage, we are grateful for Greenwich Hospital's support of our work in funding that post. Our continuing review of our communications has led to some higher-level decisions, with the commissioning of a new website, bringing some elements of communications back in house, particularly social media, where the distance between the contractor and the daily work of the NFF did not lead to the significant improvement we had seen in other areas. To that end we have recruited a Communications Manager who will relieve the CEO of the task of editing Homeport.

The trustees have reviewed their strategy with key staff members and concluded that the strategy is fundamentally sound but needed a mid-course correction to show an increased emphasis on family diversity, in all its facets.

We are also delighted to report that we have recruited two new trustees, both with extensive RN experience, but also with significant other skills sets in Health, Charity Governance and grant applications.

The trustees have pleasure in presenting their annual report for the purposes of the Charity Act 2011 together with the financial statements for the period ended 31 March 2025, in preparing this Annual Report and Financial Statements the Trustees have adopted the updated provisions of the Statement of Recommended Practice (SORP) and FRS102.

Structure, Governance and Management

The NFF is established under a constitution as a Charitable Incorporated Organisation (CIO) Foundation charity, registered with the Charity Commission on 12 February 2018 with charity number 1177107.

Governance is exercised by a board of trustees, the members of which are selected and appointed by the charity's existing trustees having given regard to the skills, knowledge and experience needed. Members are appointed by a resolution of the trustees then in post. The trustees meet four times a year.

On appointment, new trustees are provided with:

- A copy of the charity's constitution
- The latest set of accounts
- The NFF Strategic Baseline Document
- A copy of the Charity Commission's guidance CC3 (*The Essential Trustee*)

They are offered an Induction Day at Head Office with the NFF team to learn about the charity's activities. All new trustees are offered training, and their expenses are paid by the charity. Ongoing training and updates are provided by a freelance charity governance trainer with experience in military charity.

Day-to-day management of the charity is delegated by the trustees to the Chief Executive Officer (CEO) and her team.

Risks are regularly reviewed by the Board. Current risks identified relate to ensuring safeguarding, stakeholders being able to understand the changing role, and enabling expectations of serving members of the Royal Navy and Royal Marines. The risk of delayed monthly payment of Grant-in-Aid is mitigated by holding sufficient reserves; this information is included in the Reserves Policy.

Trustees keep outputs and outcomes under review to ensure alignment with Charity values. Policies were reviewed during the period by an external HR expert to ensure they are up to date and relevant.



New Trustee Board Members

The Charity is delighted to welcome Commodore David Dickens, CBE Royal Navy (RN) (Retd) and Cdr Harriet Morris RN (Retd) to the Board of Trustees with effect from 22 July 2024. Their wealth of lived experience as former senior naval officers together with expertise in Charity governance, workings of the NHS and Integrated Care Boards has provided fresh energy and differing perspectives to the Naval Families Federation Trustee Board.

We would like to express our gratitude and appreciation with all your efforts, time, and help with this visa process. You truly were our shining light throughout this challenging process. This might have been another day in the office for you, but for us it means a lot because me and my husband are looking forward to the future

Structure and Management

- After a lengthy period of tough negotiation with the Royal Navy, Grant in Aid funding has been secured for the period 2023 – 2028. This sends a positive message to our families, as the Royal Navy continues to invest in the Naval Families Federation as their critical friend.
- A Memorandum of Understanding (MoU) between The Royal Navy and the Naval Families Federation with agreed financial framework and Key Performance Indicators underpins how the Charity operates as an Arm's Length body.
- As prioritised by Deputy Director People Delivery, the Naval Families Federation maintains a focus on complementing efforts to improve retention across the naval service by mitigation of the effects of service and separation on families.

Registered as a Charitable Incorporated Organisation (CIO) in 2018, as directed by then Second Sea Lord, to act as a critical friend to the Royal Navy. **Our independence as a civilian Charity enables the NFF to advocate on behalf of families, remain separate from the Welfare system, provide current and relevant advice and with credibility and agility deliver projects based on need.**

As subject matter experts we continue to contribute academic research, implementation The Armed Forces Covenant and more recently the Armed Forces Commissioner implementation team, providing an evidence-based perspective to influence policy and shape change.



The Naval Families Federation Strategy 2024 - 2027

The outcomes of our annual Strategy Day held in July 2024 include refreshed Mission, Vision and Strategic Objectives to ensure the Charity remains an agile organisation. Continuing to operate as an arm's length body and critical friend to the Royal Navy whilst providing a much-valued evidence-based contribution to the armed forces Charity sector network:

Our Mission - What We Do

The Naval Families Federation (NFF) exists to give serving Royal Navy and Royal Marines personnel and their families a voice and representation to the Ministry of Defence, Ministers, other Government Departments, the Chain of Command, and civilian service providers. It provides support and guidance on matters affecting the daily lives of Naval Service families, acting as an advocate when appropriate to resolve complex issues.

Our Vision

Our vision is for all members of Royal Navy and Royal Marines families to:

- Have their views heard by those in positions of power.
- Feel valued.
- Be treated with fairness and respect.
- Thrive in their communities of choice.

Strategic Objectives

- To advocate for evidence-based change to enable Royal Naval Families to thrive.
- To champion naval families in all their diversity.
- To respond to issues raised by naval families.
- To be a values-driven, credible, and sustainable charity.
- To reach the families of all Royal Navy and Royal Marines personnel.
- To demonstrate our value to the Royal Navy and Naval Families as an independent advocate.

Our Charitable objects remain unchanged:

The promotion of social inclusion and military efficiency, for the public benefit, by assisting in the prevention of serving Royal Navy and Royal Marines and their families being disadvantaged through military service. Such other charitable purposes for the general benefit of Royal Navy and Royal Marines families as the trustees from time to time think fit.

The Trustees have complied with the duty in s.2 of the Charities Act 2011 in having due regard to public benefit guidance published by the Charity Commission.
[gov.uk/guidance/charities-act-2022-guidance-for-charities](https://www.gov.uk/guidance/charities-act-2022-guidance-for-charities)



Data and Insights



Data and Insights

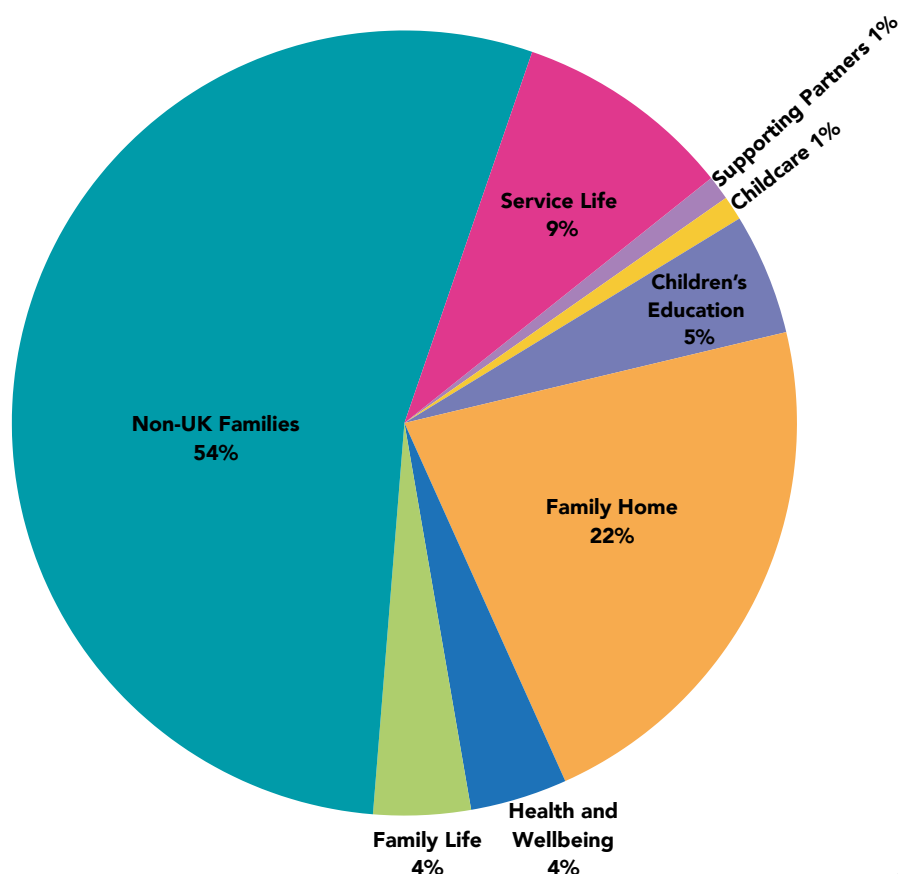
In the last year the total number of enquiries dealt with by the **NFF team increased by nearly a quarter compared to the previous financial year. Enquiries increased in all categories**, but we saw a significant increase in Health and Wellbeing (albeit from a very small baseline in 2023/24, Service Life and Children's Education).

Visa and Immigration enquiries continue to represent the largest proportion of all incoming enquires and again have increased year on year.

Number of enquiries, split by workstreams and year on year comparison

Families Workstreams	2023/24	2024/25	% change
Childcare	4	7	75%
Children's Education	19	28	47%
Family Home	130	131	1%
Family Life	9	24	167%
Health and Wellbeing	4	20	400%
Non-UK Families	283	318	12%
Service Life	27	52	93%
Supporting Partners	4	5	25%
Total	480	585	22%

Proportion of all enquiries by Families Workstream - Financial Year 2024/25



What were the top 10 issues our families contacted us about this year? How does this compare to last year?

Families Strategy Workstream	Category	No. Enquiries 2024/25	Ranking This Year	Ranking Last Year
Non-UK Families	Commonwealth	252	1	1
Family Home	Applications and Allocations	69	2	3
Family Home	Service Accommodation Policy	56	3	4
Non-UK Families	Rest of the World	42	4	2
Service Life	Impact of Service Life	25	5	7
Non-UK Families	Visa and Immigration Enquiries - referred outside of NFF	24	6	N/A
Family Home	Condition of Service Accommodation	23	7	5
Family Home	Maintenance Contractor Issue	18	8	5
Children's Education	Impact of Service Life	15	9	17
Children's Education	Continuity of Education	9	10	12
Children's Education	Impact of Mobility	9	10	24
Children's Education	SEND Support	9	10	12
Service Life	Terms and Conditions of Service	9	10	10

Please note that each enquiry can have more than one category assigned, so the sum of the categories may be higher than the total for the Families Workstream area in some instances

“ I would like to say humble thanks to you and your team for all the help and advice on the situation...it was a long road, but I'm finally seeing the finish line. Once again THANK YOU !!!! ”

Non-UK Families

Families Workstreams	2023/24	2024/25	% change
Commonwealth	208	252	21%
Rest of the World	71	42	-41%
Referred outside of NFF	4	24	500%
Total	283	318	12%

The growth within Non-UK Families has been driven by those who are joining from the Commonwealth. The team have dealt with 318 enquiries, which have impacted 511 individuals, either directly or indirectly:

Number of individuals impacted by Immigration Enquiries dealt with by NFF during Financial Year 2024/25:

Serving Person
299



Spouse
114



Children
98



Family Home

Accommodation continues to be our second largest focus within enquiries, after Visa and Immigrations queries.

They have shifted focus away from the condition or maintenance of the accommodation to questions about applications and allocations, policy, and SEND requirements.

The NFF continues to contribute to a number of Defence Infrastructure Organisation (DIO) led meetings to ensure that naval families are represented alongside the Army and RAF. Our housing specialist maintains professional relationships with housing contractors, Pinnacle, Amey and VIVO to expedite issues where possible.

Family Home	2023/24	2024/25	% change
Applications and Allocations	57	69	21%
Service Accommodation Policy	39	56	44%
Condition of Service Accommodation	27	23	-15%
Maintenance Contractor Issue	27	18	-33%
Estate Management	15	8	-47%
SEND Requirements and Adaptations	5	8	60%
Modernised Accommodation Offer	6	6	0%
Civilian Accommodation	3	5	67%
Overseas Accommodation	3	3	0%
Future Accommodation Model	2	2	NA

Family Life

Family Home	2023/24	2024/25	% change
Adoption Support	0	2	NA
Impact of Service Life	1	7	600%
Impact of Service Life on families living with additional needs/disabilities	27	23	NA
Recognition	27	18	NA
Recognition and support to carers	15	8	NA
Relationships	5	8	100%
Support for family members with additional needs/disabilities	6	6	100%
Welfare Support	3	5	33%

Health and Wellbeing

Health and Wellbeing	2023/24	2024/25	% change
Continuity of care	2	4	100%
Mental Health	1	5	400%
Military Health Services		2	NA
NHS Dental Services	1	4	300%
NHS Medical Services	1	8	700%
Overseas Healthcare	1	2	100%
SEND Medical Support		1	NA

Children's Education

Children's Education	2023/24	2024/25	% change
Boarding Schools		2	NA
Continuity of Education	4	9	125%
Devolved Nations	1	0	-100%
Further/Higher Education	1	1	0%
Impact of Mobility	2	9	350%
Impact of Service Life	3	15	400%
Overseas Education	3	3	-33%
SEND Support	4	9	125%
Service Pupil Premium	2		-100%
Support for Students	2	4	100%

An increased number of enquiries within Children's Education relate to applications and appeals involving securing appropriate school placements for students who are moving mid-year. We also saw the number of enquiries relating to SEND support more than double compared to the previous year.

Childcare enquiries relate to access and availability, financial cost and Wraparound Childcare.

Service Life

Service Life	2023/24	2024/25	% change
Cost of Living and hardship		6	NA
Debt Management	1	0	NA
Impact of Mobility	1	4	300%
Impact of Service Life	15	25	67%
RN Leave Well Policy	1		NA
Specialist Advice	3	8	167%
Spousal Employment	2	8	300%
State Benefits	2	7	250%
Terms and Conditions of Service	5	9	80%

Supporting Partners

Supporting Partners generates a small number of enquiries however in the past year we have assisted several spouses with queries relating to their employers, and the unique challenges they face as service spouses both during and post deployment. Several of these enquiries have also crossed over with childcare enquiries, as the two are often closely linked as well as limitations in career development whilst living overseas.

“I am very thankful for pushing this forward for me I've got nowhere in 3 weeks, and you have sorted it in ½ a day.”

Engaging decision makers to shape change

Shaping Change

VAT on School Fees

On 29th July 2024, the Chancellor of the Exchequer announced that the Government intended to apply VAT to Private School Fees and remove the Business Rates Charitable Rates Relief for Private Schools. The NFF recognised the potential impact that this could have on many of our Royal Navy (RN) and Royal Marines (RM) families, and together with colleagues in the Army and RAF Families Federations, invited those who will be personally affected to share their views. This allowed us to present current and relevant evidence to those responsible for implementing these planned changes, so that they have a better understanding of how this will affect those within the Armed Forces.

Families reported being unaware of the specific details regarding this new policy, primarily due to the lack of communications from their schools, HM Treasury and the MoD, and this added to their frustrations and anxiety.

We have continued to monitor the situation since the changes to the Continuity of Education Allowance rates in January 2025, and the implementation of the temporary financial support programme offered by the Naval Children's Charity, which was commissioned by Greenwich Hospital to those families who are self-funding their school fees. Updates on this ongoing issue are shared on the NFF website: nff.org.uk/vat-on-private-school-fees

“The funding has made a huge difference to our ability to afford school fees for our children who are at their current school to receive bespoke educational support.”

Promoting Surveys on our 'Your Say' Website Page

An example of the NFF enabling serving personnel and their families to have their voices heard is our cost-of-living survey, used to underpin evidence presented to the Armed Forces Pay Review Body. The Families Federation presents evidence in person along with:

- The Minister for Defence People and Families
- The Chief of Defence Staff
- The Chief of Defence People
- The MOD's Director of Strategic Finance and Investment Approvals, and other MOD officials. This includes the single Service Principal Personnel Officers (or their representatives), other Service personnel, Defence Medical Services, the Defence Infrastructure Organisation, the British Medical Association, the British Dental Association, and His Majesty's Treasury officials.

We continue to highlight additional costs relating to naval life including but not limited to childcare (with flexibility when lone parenting, uncertainty around deployment, operational commitments and training course dates and thus limited ability to plan ahead), travel and weekending and maximising precious time.

The Armed Forces Pay Review Board recommendation was for an increase of 4.5% based on a number of factors including: 'The adverse impact of Service life on personnel and their families, falling satisfaction with the wider offer, our concern that personnel do not feel sufficiently valued, and the need to guard against further erosion in levels of morale.' See the Your Say page at nff.org.uk/have-your-say and the 2025 AFPRB report [here](#)

Advising the Armed Forces Commissioner Implementation Team

Shaping Change

In the next step of this government's commitment to improving service life, the government introduced the Armed Forces Commissioner Bill on 6 November 2024. This bill, included in The King's Speech in July, marks the first step in legislating for the brand-new role to renew the contract between the nation and those who serve. The Commissioner will serve as a direct point of contact for serving personnel and their families to raise issues impacting service life, from equipment to housing and unacceptable behaviours.

Collaborating with the MOD

Based on feedback from our families, we worked alongside the Ministry of Defence to develop their new Families Hub, launched alongside **Discover My Benefits**, where families can access and better understand 'the Offer' (allowances and entitlements) to enable agency and decision making. The Naval Families Federation maintains professional relationships with the key players in the Armed Forces People Policy and Defence People Team meeting both in person and via Teams for a number of strategic level meetings, sharing themes and perspectives pertaining to family life.

Termly meetings with the **Veterans and People Minister, Alistair Carns MP** are much valued and explore where Government initiatives enhance delivery of the Armed Forces Covenant or indeed where they fall short, in demonstrating an understanding of the uniqueness of naval life and thus the impact on families. Acting as a critical friend, we continue to offer the family perspective to the Armed Forces Covenant and Veterans Annual Report gov.uk/government/publications/armed-forces-covenant-annual-report-2024

As requested, the Naval Families Federation presents evidence to the **Defence Select Committee** on issues pertaining to Housing, the Armed Forces Covenant due regard and or ongoing matters to champion families in all their diversity, offering an evidence-based perspective and fair challenge.

committees.parliament.uk/committee/24/defence-committee

“Oh, thank you it was so lovely and helped me process some of my worries and concerns. Definitely reassuring to know that I'm not alone in this and that my feelings are very normal.”



Your Families Hub

An online portal that signposts to information and support, helping you navigate Service family life.

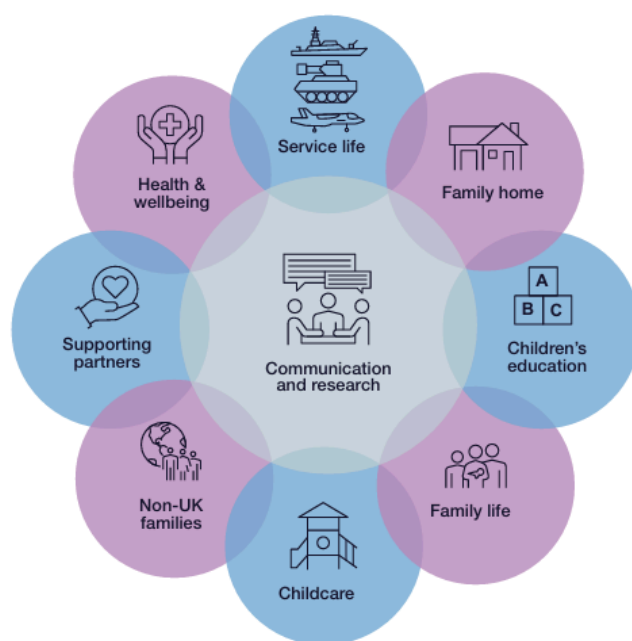
Discover your options with:

- Housing
- Finance
- Childcare and children's education
- Health and wellbeing
- Partner support

Contributing to the UK Armed Forces Families Strategy 2022-2032

As a key stakeholder the Naval Families Federation contributes to the delivery of all of the above workstreams to ensure that deployment lengths (often over 200 days for a Submarine) limited communications from ship to shore as well as pertinent issues for families including the challenges of separation and lone parenting, support for partners to pursue and develop careers as well as the complexity of visa and immigration processes are addressed.

Our successes include providing evidence around user experience, disparities across the devolved administrations and service overseas as well as raising the profile of initiatives to enable families to make informed choices:



Wraparound Childcare (WAC) expansion to some overseas locations:

Within the European Economic Area and Switzerland (EEA&S) or for those accessing Defence Children Services (DCS) before and after school childcare provision. WAC Overseas was made available to eligible families in these areas from 6 January 2025.

Raising awareness of Government policy changes

to provide context and pertinent information to serving personnel and their families. The NFF nurtures relationships with the Home Office via the non-UK Cobseo Cluster: The UK Government announced that from 27th November 2024, some non-visa National visitors to the UK will need to apply for an Electronic Travel Authorisation (ETA) prior to their arrival. Applications are for entry to the UK from 8th January 2025. From 5th March 2025, the ETA system will expand further to include European countries.



Championing RN and RM families in all their diversity

Engaging families to capture their comments and feedback is essential to identify themes and gather perspectives **on what naval life looks like for families dispersed throughout the UK and away from base port areas**. This includes parents with Sons and Daughters deploying in ships and submarines for the first time, as well as families experiencing the pride and unique experience of serving onboard a warship. The Naval Families Federation (NFF) supported family events held at various locations, including RNAS Yeovilton, HMS Portland, HMS Dragon, HMNB Clyde, HMS Sultan, Daedalus Service Family Accommodation, Recruit Troops CTCRM, Britannia Royal Naval College, Shrivenham, the China Fleet Club RN Leavers event, and HMS Queen Elizabeth Mental Health Day.

Our Education and Early Years specialist continues to contribute to **the formation of a new Children and Young People Cobseo Cluster**: led by the Naval Children's Children and bringing together representative from a range of organisations to better understand requirements from childcare provision across the UK to Special Educational Needs and Disability (SEND) considerations associated with a mobile lifestyle. Other pertinent issues perhaps exacerbated by naval life include bereavement support and child exploitation issues balanced with the positivity and amazing offers for naval families...discounted holidays and days out, funded swimming and sailing outward bound courses and much, much more!



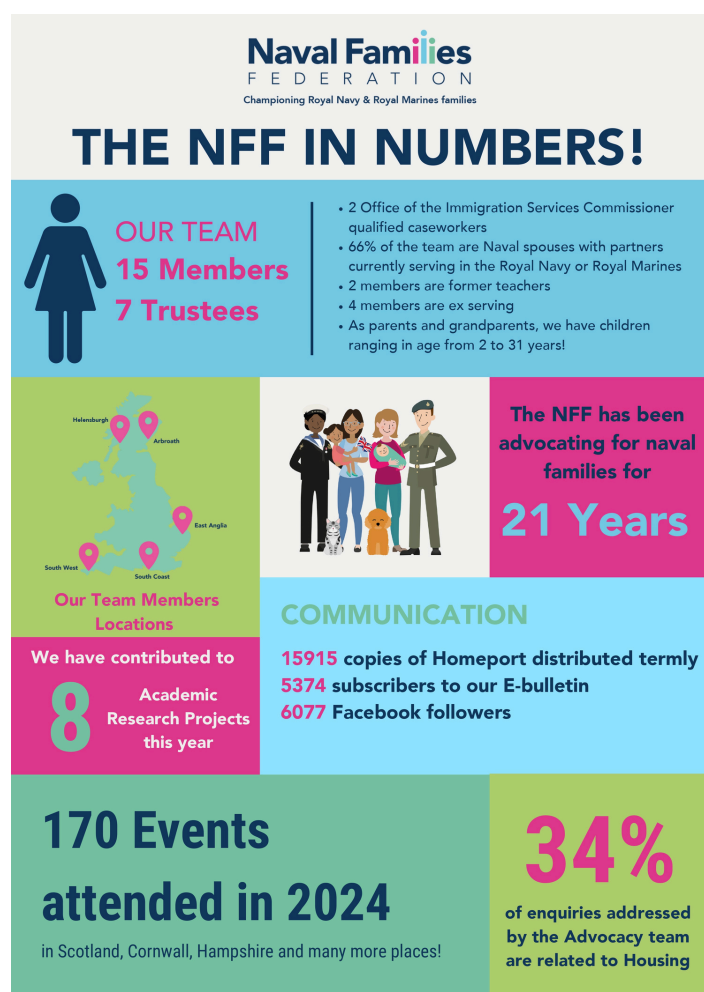
Providing relevant and current information to enable our families to make informed decisions and thrive in their communities of choice. Homeport themes included:

- Summer holidays – destination guides, top tips and making memories
- All about you and your wellbeing
- Championing naval families...Who? Why? What? Where? When? How?
- An advocate, an adventurer and their support for families featuring Bear Grylls.

Homeport is sent to subscribers every quarter and is free of charge. Both previous and the current edition of Homeport is promoted via our website and sent to ships and Units via BFBS. See [Link](#)



Our Year in Numbers



Plans for 2025/26

1. Continue to influence and monitor the implementation of the UK Armed Forces Families Strategy 2022-2032 and the review of the Living in Our Shoes report that is the bedrock of the family strategy.
2. Supporting families to navigate the outcome of the new accommodation strategy (to be announced by the Ministry of Defence).
3. Deliver the Naval Families Federation 2024 – 2027 strategy.
4. Develop the quality of our evidence, applying expertise of an experienced Data and Insights Manager.
5. Consider new government led initiatives announced in the One Defence & 2025 Strategic Defence Review; acting as a critical friend to the Royal Navy to ensure families are heard.
6. Develop both reactive and proactive messaging, led by new Communications Manager.
7. Develop succession plan for the Chair and Vice Chair as post holders enter their final three-year period of tenure.
8. Review and implement our data management systems and include training for seamless transfer.

“My family and I are so incredibly touched by all of the support throughout this turbulent time and to secure this extraordinarily generous offer of support is wonderfully unexpected. It genuinely brought my wife to tears. We are so appreciative and truly humbled. This is genuinely life changing for our family. Thank you both for everything you’ve done. We’re eternally grateful.”

Financial Statements

Thank you
for your
support
HAPPY 20TH BIRTHDAY
Page 24

The Trustees are pleased to report a sound financial performance with a surplus of income over expenditure of £32,058 a very good result within 4% of full Grant in Aid. Careful management of the Communications and Marketing contract and balancing staff costs led to a small surplus.

The Trustees are most grateful to the Royal Navy and Royal Marines Charity, Greenwich Hospital and RMA - The Royal Marines Charity for their ongoing support in providing grants to enhance our impact. Financial and payroll support from RNRMC will come to an end in March 2025 by mutual agreement.

The trustees confirm their view that the NFF is a viable ongoing concern. (Statement as required by Charity and Corporate Law).

The trustees have reviewed our reserves and remain of the view that £150,000 is required for business continuity (late payment of GiA) as well as a contingency of £70,000 in the event of NFF wind-up costs. FY 25/26 will see a Trustee review of Reserves to support operations.

We have prudently managed finances to fund in FY 25/26:

1. Adequate reserves to weather the inevitable storms concerned with a Defence and Spending Review and the challenges that MoD and the RN may face. It will be vital that we can demonstrate value for money to the MoD and that our costs are tightly controlled whilst delivering high quality outcomes.
2. Data migration and customisation of a new data management system to improve data capture and reporting required for KPIs and government interaction.
3. Improvement of our in-house management of social media either through short-term contracts or in-house management.
4. Support for our salary costs since the current GiA provides a sub-inflation settlement and the Trustees endeavour not to reduce our support to families. Reserves provision included.
5. Renegotiation of our major communications contract, presently held by Buzzword, for their expertise in Search Engine Optimisation, secure hosting and security updates.
6. Immigration Advice Authority qualified advisers succession planning.
7. To ensure business continuity when monthly Grant in Aid payments need to be prompted and are thus paid retrospectively.



Report of the Trustees and Unaudited Financial Statements for the Year Ended 31 March 2025

Gibson Whitter Chartered Accountants
and Chartered Tax Advisers
Larch House
Parklands Business Park
Denmead
Hampshire
PO7 6XP



Naval Families
F E D E R A T I O N

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Report of the Trustees for the Year End 31 March 2025

The trustees present their report with the financial statements of the charity for the year ended 31 March 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1177107

Principal address

Building 25
HMS Excellent
Whale Island
Portsmouth
Hampshire
PO2 8ER

Trustees

Independent Examiner

Gibson Whitter
Chartered Accountants
and Chartered Tax Advisers
Larch House
Parklands Business Park
Denmead
Hampshire
PO7 6XP

Approved by order of the board of trustees on 21 July 2025 and signed on its behalf by:

.....
Captain P. Quinn OBE (Retd) - Trustee

Independent Examiner's Report

Accounts

Independent examiner's report to the trustees of Naval Families Federation

I report to the charity trustees on my examination of the accounts of Naval Families Federation (the Trust) for the year ended 31 March 2025.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Gavin Whitter (FCA, CTA)
Gibson Whitter Chartered
Accountants and Chartered Tax
Advisers
Larch House
Parklands Business Park
Denmead
Hampshire
PO7 6XP

Date: 22 July 2025

Naval Families
FEDERATION

Statement of Financial Activities for the Year Ended 31 March 2025

				31.3.25	31.3.24
	Notes	Unrestricted funds £	Restricted funds £	Total funds £	Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	2,560	-	2,560	10,613
Charitable activities	4				
Supporting Naval Families		564,128	81,666	645,794	610,243
Investment income	3	2,115	-	2,115	624
Total		<u>568,803</u>	<u>81,666</u>	<u>650,469</u>	<u>621,480</u>
 EXPENDITURE ON					
Charitable activities	5				
Supporting Naval Families		<u>536,930</u>	<u>81,481</u>	<u>618,411</u>	<u>575,288</u>
 NET INCOME		31,873	185	32,058	46,192
 RECONCILIATION OF FUNDS					
Total funds brought forward		<u>286,830</u>	<u>38,644</u>	<u>325,474</u>	<u>279,282</u>
 TOTAL FUNDS CARRIED FORWARD		<u><u>318,703</u></u>	<u><u>38,829</u></u>	<u><u>357,532</u></u>	<u><u>325,474</u></u>

Balance Sheet 31 March 2025

	Notes	31.3.25 £	31.3.24 £
FIXED ASSETS			
Tangible assets	11	13,931	27,874
CURRENT ASSETS			
Stocks	12	-	3,000
Debtors	13	20,675	3,333
Cash at bank		412,372	351,831
		<u>433,047</u>	<u>358,164</u>
CREDITORS			
Amounts falling due within one year	14	(89,446)	(60,564)
NET CURRENT ASSETS		<u>343,601</u>	<u>297,600</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>357,532</u>	<u>325,474</u>
NET ASSETS		<u>357,532</u>	<u>325,474</u>
FUNDS	17		
Unrestricted funds		318,703	286,830
Restricted funds		38,829	38,644
TOTAL FUNDS		<u>357,532</u>	<u>325,474</u>

The financial statements were approved and authorised for issue by the Board of Trustees and authorised for issue on 21 July 2025 and were signed on its behalf by:


Captain P Quinn OBE (Retd) - Trustee

Cash Flow Statement for the Year Ended 31 March 2025

Accounts

	Notes	31.3.25 £	31.3.24 £
Cash flows from operating activities			
Cash generated from operations	1	59,418	65,941
Net cash provided by operating activities		<u>59,418</u>	<u>65,941</u>
Cash flows from investing activities			
Purchase of tangible fixed assets		(992)	(6,869)
Interest received		<u>2,115</u>	<u>624</u>
Net cash provided by/(used in) investing activities		<u>1,123</u>	<u>(6,245)</u>
Change in cash and cash equivalents in the reporting period		60,541	59,696
Cash and cash equivalents at the beginning of the reporting period		351,831	292,135
Cash and cash equivalents at the end of the reporting period		<u><u>412,372</u></u>	<u><u>351,831</u></u>

Notes to the Cash Flow Statement for the Year Ended 31 March 2025

1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	31.3.25	31.3.24
Net income for the reporting period (as per the Statement of Financial Activities)	£	£
	32,058	46,192
Adjustments for:		
Depreciation charges	14,935	21,203
Interest received	(2,115)	(624)
Decrease/(increase) in stocks	3,000	(3,000)
(Increase)/decrease in debtors	(17,342)	668
Increase in creditors	28,882	1,502
Net cash provided by operations	<u>59,418</u>	<u>65,941</u>

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.24 £	Cash flow £	At 31.3.25 £
Net cash			
Cash at bank	351,831	60,541	412,372
	<u>351,831</u>	<u>60,541</u>	<u>412,372</u>
Total	<u>351,831</u>	<u>60,541</u>	<u>412,372</u>

Notes to the Financial Statements for the Year ended 31 March 2025

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The Naval Families Federation is a registered charity, established as a Charitable Incorporated Organisation (CIO) in England and Wales. The address of the principal office is given in the charity information of these financial statements and the nature of the charity's operations and principal activities are detailed in the trustees' report.

The charity constitutes a public benefit entity as defined by FRS102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement

Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS102), the Charities Act 2011 and UK Generally Accepted Accounting Practice. The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are presented in sterling which is the functional currency of the charity and rounded to the nearest £.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all periods presented unless otherwise stated.

Income

All incoming resources are included in the Statement of Financial Activities (SoFA) when the Charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

For donations to be recognised the Charity will have been notified of the amounts and the settlement date in writing. If there are conditions attached to the donation and this requires a level of performance before entitlement can be obtained then income is deferred until those conditions are fully met or the fulfilment of those conditions is within the control of the Charity and it is probable that they will be fulfilled.

Donated facilities and donated professional services are recognised in income at their fair value when

their economic benefit is probable, it can be measured reliably and the Charity has control over the item. Fair value is determined on the basis of the value of the gift to the Charity. For example the amount the Charity would be willing to pay in the open market for such facilities and services. A corresponding amount is recognised in expenditure.

Income from government and other grants are recognised at fair value when the Charity has entitlement after any performance conditions have been met, it is probable that the income will be received and the amount can be measured reliably. If entitlement is not met then these amounts are deferred.

Notes to the Financial Statements for the Year ended 31 March 2025

1. ACCOUNTING POLICIES - continued

Expenditure

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably. It is categorised under the following headings:

- Costs of raising funds; which includes the costs of organising events and investment management fees
- Expenditure on charitable activities; which includes grants made to beneficiaries and costs incurred to support those activities

Grants payable to third parties are within the charitable objectives. Where unconditional grants are offered, this is accrued as soon as the recipient is notified of the grant, as this gives rise to reasonable expectation that the recipient will receive the grants. Where grants are conditional relating to performance then the grant is only accrued when any unfulfilled conditions are outside of the control of the Charity.

Support cost allocation

Support costs are those that assist the work of the Charity but do not directly represent charitable activities and include office costs, governance costs, administrative payroll costs. They are incurred directly in support of expenditure on the objects of the Charity and include project management carried out at Headquarters. Where support costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with use of the resources. The analysis of these costs is included in note 7.

VAT

The Charity is not registered for VAT and is unable to recover VAT incurred. On this basis costs are recorded inclusive of VAT within the SoFA.

Tangible fixed assets

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

Fixtures and fittings - 20% on cost

Computer equipment - 33% on cost

Notes to the Financial Statements for the Year ended 31 March 2025

1. ACCOUNTING POLICIES - continued

Stocks

Stocks are valued at the lower of cost and net realisable value, after making due allowance for obsolete and slow moving items.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity.

Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes. Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Going concern

The financial statements have been prepared on a going concern basis as the Trustees believe that no material uncertainties exist. The Trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

Notes to the Financial Statements for the Year ended 31 March 2025

2. DONATIONS AND LEGACIES

	31.3.25	31.3.24
	£	£
Donations	<u>2,560</u>	<u>10,613</u>

The charity has been provided with bookkeeping and accounting services with no charge by The Navy & Royal Marines Charity (RNRMC). No value has been included in the financial statements these bookkeeping and accounting services due to the services provided forming part of the core charitable objectives of the RNRMC.

3. INVESTMENT INCOME

	31.3.25	31.3.24
	£	£
Deposit account interest	<u>2,115</u>	<u>624</u>

4. INCOME FROM CHARITABLE ACTIVITIES

	Activity	31.3.25	31.3.24
		£	£
Grants	Supporting Naval Families	82,166	57,667
Grant in Aid	Supporting Naval Families	<u>563,628</u>	<u>552,576</u>
		<u>645,794</u>	<u>610,243</u>

Grants received, included in the above, are as follows:

	31.3.25	31.3.24
	£	£
RNRMC	33,000	34,500
Annington Trust	-	15,000
Greenwich Hospital	48,666	8,167
PETA	500	-
	<u>82,166</u>	<u>57,667</u>

5. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 6)	Support costs (see note 7)	Totals
	£	£	£
Supporting Naval Families	<u>558,247</u>	<u>60,164</u>	<u>618,411</u>

Notes to the Financial Statements for the Year ended 31 March 2025

6. DIRECT COSTS OF CHARITABLE ACTIVITIES

	31.3.25 £	31.3.24 £
Staff costs	451,496	400,786
Communication	93,244	103,050
Travel expenses	13,507	14,561
	<u>558,247</u>	<u>518,397</u>

7. SUPPORT COSTS

Supporting Naval Families

Management £	Governance costs £	Totals £
55,880	4,284	60,164
<u>55,880</u>	<u>4,284</u>	<u>60,164</u>

Support costs, included in the above, are as follows:

Management

	31.3.25 Supporting Naval Families £	31.3.24 Total activities £
Insurance	2,161	2,130
Staff training	3,655	4,771
Consultancy, HR and legal expenses	14,308	3,808
Bank fees	88	(264)
Subscriptions	1,007	100
Depreciation	14,937	21,203
CEO expenses	345	345
Computer expenses and maintenance	19,379	21,428
	<u>55,880</u>	<u>53,521</u>

Governance costs

	31.3.25 Supporting Naval Families £	31.3.24 Total activities £
Independent examination fees	2,476	2,394
Trustee expenses and meeting and meeting costs	1,808	976
	<u>4,284</u>	<u>3,370</u>

Notes to the Financial Statements for the Year ended 31 March 2025

8. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2025 nor for the year ended 31 March 2024.

Trustees' expenses

During the year three (31.3.24: two) trustees were reimbursed expenses by the charity for travel, subsistence and training totalling £578 (31.3.24: £252).

9. STAFF COSTS	31.3.25 £	31.3.24 £
Wages and salaries	389,760	345,305
Social security costs	29,993	26,236
Other pension costs	31,743	29,245
	<u>451,496</u>	<u>400,786</u>

The average monthly number of employees during the year was as follows:

	31.3.25	31.3.24
Charitable activities and management	<u>15</u>	<u>13</u>

The number of employees whose employee benefits (excluding employer pension costs) exceeded £60,000 was:

	31.3.25	31.3.24
£60,001 - £70,000	<u>1</u>	<u>1</u>

10. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	10,613	-	10,613
Charitable activities			
Supporting Naval Families	552,576	57,667	610,243
Investment income	624	-	624
Total	<u>563,813</u>	<u>57,667</u>	<u>621,480</u>

Notes to the Financial Statements for the Year ended 31 March 2025

10. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
EXPENDITURE ON			
Charitable activities			
Supporting Naval Families	525,864	49,424	575,288
NET INCOME	37,949	8,243	46,192
Transfers between funds	(5,447)	5,447	-
Net movement in funds	32,502	13,690	46,192

RECONCILIATION OF FUNDS

Total funds brought forward	254,328	24,954	279,282
TOTAL FUNDS CARRIED FORWARD	<u>286,830</u>	<u>38,644</u>	<u>325,474</u>

11. TANGIBLE FIXED ASSETS

	Fixtures and fittings £	Computer equipment £	Totals £
COST			
At 1 April 2024	30,748	45,815	76,563
Additions	-	992	992
At 31 March 2025	<u>30,748</u>	<u>46,807</u>	<u>77,555</u>
DEPRECIATION			
At 1 April 2024	30,416	18,273	48,689
Charge for year	332	14,603	14,935
At 31 March 2025	<u>30,748</u>	<u>32,876</u>	<u>63,624</u>
NET BOOK VALUE			
At 31 March 2025	<u>-</u>	<u>13,931</u>	<u>13,931</u>
At 31 March 2024	<u>332</u>	<u>27,542</u>	<u>27,874</u>

12. STOCKS

	31.3.25	31.3.24
Stocks	£ -	£ 3,000

Notes to the Financial Statements for the Year ended 31 March 2025

13. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.25	31.3.24
	£	£
Other debtors	71	77
Prepayments	20,604	3,256
	<u>20,675</u>	<u>3,333</u>

14. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.25	31.3.24
	£	£
Trade creditors	36,301	6,547
Other creditors	2,655	2,540
Deferred income	47,417	49,083
Accrued expenses	<u>3,073</u>	<u>2,394</u>
	<u>89,446</u>	<u>60,564</u>

Deferred income

Deferred income comprises £47,417 (31.3.24: £49,083) for grant income received in the year which will be released to income in future financial periods.

	31.3.25	31.3.24
	£	£
Balance brought forward	49,083	26,250
Amount release to incoming resources	(49,083)	(26,250)
Amount deferred in the year	<u>47,417</u>	<u>49,083</u>
Balance carried forward	<u>47,417</u>	<u>49,083</u>

15. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	31.3.25	31.3.24
	£	£
Within one year	501	576
Between one and five years	<u>501</u>	<u>1,002</u>
	<u>1,002</u>	<u>1,578</u>

16. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted funds	Restricted funds	31.3.25 Total funds	31.3.24 Total funds
	£	£	£	£
Fixed assets	12,515	1,416	13,931	27,874
Current assets	348,168	84,879	433,047	358,164
Current liabilities	<u>(41,980)</u>	<u>(47,466)</u>	<u>(89,446)</u>	<u>(60,564)</u>
	<u>318,703</u>	<u>38,829</u>	<u>357,532</u>	<u>325,474</u>

Notes to the Financial Statements for the Year ended 31 March 2025

17. MOVEMENT IN FUNDS

	At 1.4.24 £	Net movement in funds £	Transfers between funds £	At 31.3.25 £
Unrestricted funds				
General fund	231,413	31,873	(14,583)	248,703
Designated	55,417	-	14,583	70,000
	<u>286,830</u>	<u>31,873</u>	<u>-</u>	<u>318,703</u>
Restricted funds				
Families Engagement Officer - RM Condor	12,662	(3,669)	-	8,993
Immigration Adviser	18,398	3,015	-	21,413
Head of Stakeholder Engagement	7,584	839	-	8,423
	<u>38,644</u>	<u>185</u>	<u>-</u>	<u>38,829</u>
TOTAL FUNDS	<u>325,474</u>	<u>32,058</u>	<u>-</u>	<u>357,532</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	568,803	(536,930)	31,873
Restricted funds			
Families Engagement Officer - RM Condor	-	(3,669)	(3,669)
Immigration Adviser	33,000	(29,985)	3,015
Head of Stakeholder Engagement	48,666	(47,827)	839
	<u>81,666</u>	<u>(81,481)</u>	<u>185</u>
TOTAL FUNDS	<u>650,469</u>	<u>(618,411)</u>	<u>32,058</u>

Notes to the Financial Statements for the Year ended 31 March 2025

17. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds				
	At 1.4.23	Net movement in funds	Transfers between funds	At 31.3.24
	£	£	£	£
Unrestricted funds				
General fund	183,195	58,572	(10,354)	231,413
Designated	71,133	(20,623)	4,907	15,417
	<u>254,328</u>	<u>37,949</u>	<u>(5,447)</u>	<u>286,830</u>
Restricted funds				
Families Engagement Officer - RM Condor	16,500	(3,838)	-	12,662
Immigration Adviser	8,454	9,944	-	18,398
Take Time Out	-	(5,447)	5,447	-
Head of Stakeholder Engagement	-	7,584	-	7,584
	<u>24,954</u>	<u>8,243</u>	<u>5,447</u>	<u>38,644</u>
TOTAL FUNDS	<u>279,282</u>	<u>46,192</u>	<u>-</u>	<u>325,474</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	563,813	(505,241)	58,572
Designated	-	(20,623)	(20,623)
	<u>563,813</u>	<u>(525,864)</u>	<u>37,949</u>
Restricted funds			
Families Engagement Officer - RM Condor	-	(3,838)	(3,838)
Immigration Adviser	34,500	(24,556)	9,944
Take Time Out	15,000	(20,447)	(5,447)
Head of Stakeholder Engagement	8,167	(583)	7,584
	<u>57,667</u>	<u>(49,424)</u>	<u>8,243</u>
TOTAL FUNDS	<u>621,480</u>	<u>(575,288)</u>	<u>46,192</u>

Notes to the Financial Statements for the Year ended 31 March 2025

17. MOVEMENT IN FUNDS - continued

Families Engagement Officer - RM Condor	Working in collaboration with the Royal Marines Association TRMC and Aggies to enhance support for Royal Marine families, ensuring they feel valued, their voices are heard by those in a position of power and thus enabling families to thrive in the community of their choice.
Immigration Advisor	Delighted to have secured funding from the Armed Forces Covenant Fund Trust and RNRMC to build on the success of our current qualified Immigrant Caseworker and to enhance support for our families. This three-year project will enable NFF to help families navigate the complexities of the visa and immigration process, saving them time and money.
Take Time Out	Delighted to have secured funding from Annington Trust to provide vouchers to naval families who are currently experiencing separation a result of long deployment as part of the Take Time Out campaign.
Head of Stakeholder Engagement	Delighted to have secured funding Greenwich Hospital for Head of Stakeholder Engagement project.

18. EMPLOYEE BENEFIT OBLIGATIONS

The Charity contributes to defined contribution pension scheme on behalf of its employees. The pension cost is charged to the Statement of Financial Activities in the period it is due. The total amount of contributions charged in the year under review were £31,743(31.3.24:£29,245).At the balance sheet date £2,655 (31.3.24: £2,540) was due in respect of these contributions.

19. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2025.



Building 25, HMS Excellent, Whale Island, Portsmouth, Hampshire PO2 8ER

Phone: 023 9265 4374 | **Email:** contactus@nff.org.uk | www.nff.org.uk



Registered charity in England & Wales (1177107)

NAVAL FAMILIES FEDERATION

England & Wales - Charity number 1177107

Accounts

Trustees' Report & Financial Statements

for the year ended 31 March 2024



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Charity Information

Trustees

Captain Paul Quinn OBE RN (Retd) - Chair
David Evans VR - Deputy Chair
Jacqueline Curtis-Donnelly (Resigned 23 October 2023)
Professor Jan Walker OBE
Lieutenant Commander Steve Cass RN
Bryony Johnson
Michelle Mortlock (Resigned 19 May 2023)

Head Office

Building 25, HMS Excellent
Whale Island
Portsmouth
Hampshire
PO2 8ER

Registered Charity Number

1177107

Key Management Personnel

Sarah Clewes - Chief Executive Officer
Nicola Thompson - Director of Operations

Accounts - Independent Examiners

Gibson Whitter Limited
Larch House
Parklands Business Park
Denmead
Hampshire
PO7 6XP

Bankers

Barclays
Business banking
Leicester
LE87 2BB

Report of the Trustees FY 23-24



Summary of the Year 23/24

FY23/24 has been a busy year for the charity as we have implemented and brought to practical application major decisions taken last year, as well as maturing of our internal organisation and supporting families though some challenging and difficult issues with MoD.

The major review of communications, reported last year, saw a new outsourced contract with Buzzword to manage website, social media, digital, and our major hard-copy routes. The contract has seen a most significant improvement in our social media presence and a much more on-brand approach to all our output. Passing information to Naval families to enable them to manage the impact of Service life is, of course, our primary role and therefore good comprehensive communications are vital. This has included a major review of our 'Homeport' magazine, which has seen a slimmed down approach with a theme for each edition. This has proved to be very popular especially the summer activities one. We also used the opportunity to celebrate our 20th anniversary since foundation. The trustees are therefore pleased to report improved performance at reduced cost.

The alignment of NFF business with the UK Armed Forces Family Strategy has proved to be highly effective and as we build our datasets in that way, enables us to produce cogent, evidence-based cases for the MoD and other major stakeholders. Throughout the year guidance and support to non-UK nationals has been a major source of work and we are delighted to report that our second immigration advisor, Sophie Raza, has worked her socks off to become qualified and take on an enhanced support to non-UK naval personnel and their families.

Service Family Accommodation is the next most challenging area of support to families, and this has proved to be a difficult year with a poor start to the new SFA contract and a great deal of concern on the Modern Accommodation Offer (MAO), including a stalled launch by MoD, caused by family concerns about the rank-related issues raised by the MAO. This has involved our advocacy team with much interaction helping families with problems and raising issues with the contractor. Our programme of meeting families

at families days, ship returning etc is a vital way to communicate with families and to pass on guidance and information. Conscious of the need to improve support in Scotland we have recruited a Families Engagement Officer for RM Condor, part funded by the Royal Marines Association-The Royal Marines Charity. We have also engaged with the Commodore Royal Fleet Auxiliary to explore how we might support RFA families.

It has been disappointing to see the lack of resource placed by MoD in the implementation team of the UK Armed Forces Families Strategy and in our view, progress is disappointing. These issues have been raised with our sister family federations when briefing the Defence Select Committee or Ministers.

The new KPI and review arrangement for our Grant in Aid with MOD(N) has proved to be a significant benefit of our extended GiA negotiations last year. Royal Navy Head of People Support, People & Training Directorate now attends trustee meetings as a senior advisor and has full access to all NFF materials. This has meant that we have a much better understanding of what policies the RN/MoD is considering, and the RN has a much better idea of how the NFF supports families.

Internally, we have taken a review of non-operational management structure and have recruited to a 'Heads of' model with officers responsible for:

- Stakeholder Engagement
- Evidence
- Research and Policy

Early indications are that this is proving most successful, and we are grateful to Greenwich Hospital for their support in bringing this about.

The trustees have pleasure in presenting their annual report for the purposes of the Charity Act 2011 together with the accounts for the period ended 31 March 2024, in preparing this Annual Report and Financial statement the Trustees have adopted the updated provisions of the Statement of Recommended Practice (SORP) and FRS 102.

Structure, Governance and Management

The NFF is established under a constitution as a Charitable Incorporated Organisation (CIO) Foundation charity, registered with the Charity Commission on 12 February 2018 with charity number 1177107.

Governance is exercised by a board of trustees, the members of which are selected and appointed by the charity's existing trustees having given regard to the skills, knowledge and experience needed. Members are appointed by a resolution of the trustees then in post. The trustees meet four times a year.

On appointment, new trustees are provided with a copy of the charity's constitution, the latest set of accounts, the NFF Strategic Baseline Document and a copy of the Charity Commission's guidance CC3 (The Essential Trustee). They are offered an Induction Day at Head Office with the NFF team to learn about the charity's activities. All new trustees are offered training, and their expenses are paid by the charity. Ongoing training and updates are provided by a freelance charity governance trainer with experience in the military charity.

Day-to-day management of the charity is delegated by the trustees to the Chief Executive Officer (CEO) and her team, whilst trustees remain closely involved in monitoring activities, receiving regular reports, giving guidance and authorising transactions. The CEO is supported by the Director of Operations. The Chair meets weekly with the CEO and was extensively involved in the latter stages of the GiA negotiations.

Risks are regularly reviewed by the Board. The current key challenges faced by the NFF are related to ensuring that the public and stakeholders have an accurate understanding of the organisation and its role, to enable the NFF to manage the expectation of serving

members of the Royal Navy and Royal Marines (RN & RM) and their families. All staff members contributed to the NFF Strategy, 2021 - 2024; this document is regularly referenced in team meetings to ensure a consistent approach to both internal and external communications. The risk of delayed monthly payment of Grant-in-Aid is mitigated by holding sufficient reserves; this potential risk has informed the Reserves Policy.

Trustees keep under review and ensure practices adopted by the charity are in line with the Charity's values. The trustees have reviewed all policies during this period with an external HR expert to ensure they are up to date and relevant.

The remuneration of all staff is reviewed and set by the trustees by benchmarking against similar organisations; the ACEVO Pay and Equalities Survey 2022 has informed decision making.



Naval Families Federation Strategy 2021 – 2024

The objects of the charity are:

- a. The promotion of social inclusion and military efficiency, for the public benefit, by assisting in the prevention of serving Royal Navy and Royal Marines and their families being disadvantaged through military service,
- b. Such other charitable purposes for the general benefit of Royal Navy and Royal Marines families as the trustees from time to time think fit.

The Trustees have complied with the duty in s.2 of the Charities Act 2011 in having due regard to public benefit guidance published by the Charity Commission.

The Naval Families Federation Strategy 2021 – 2024, includes the following:

Our Mission

The Naval Families Federation exists to give Royal Navy and Royal Marines families a voice and representation to the Ministry of Defence, Ministers, other Government Departments, the Chain of Command, and civilian service providers. It provides support and guidance on matters affecting the daily lives of Naval Service families, acting as an advocate when appropriate to resolve complex issues.

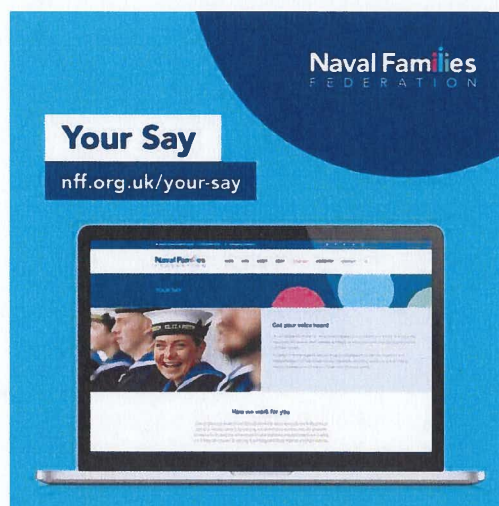
Our Vision

Our vision is for all members of the Royal Navy and Royal Marines families to:

- Have their views heard by those in positions of power.
- Feel valued.
- Be treated with fairness and respect.
- Thrive in their communities of choice.

Strategic Objectives for the period 2021 – 2024:

- To drive evidence-based data.
- To increase our reach.
- To be effective advocates and to champion on matters that really impact our families.
- To have and sustain an effective and agile organisation.
- To demonstrate we value our Royal Navy and Royal Marine families.



Example social media image.

Summary of the Year

Naval Families
F E D E R A T I O N

20
YEARS

Structure and Management

- After a lengthy period of tough negotiation with the Royal Navy, secured Grant in Aid funding, for a further five years. This sends a positive message to our families, as the Royal Navy continues to invest in the Naval Families Federation as their critical friend. New MoU, financial framework and KPIs underpin quarterly reporting commitment to the RN People Team.
- A Memorandum of Understanding (MoU) between The Royal Navy and the Naval Families Federation with agreed Key Performance Indicators underpins how the Charity operates as Arm's Length body.
- Two Trustees resigned during this reporting period; we are most grateful for those who volunteer their time.
- Celebrated 20 years in November 2023: Established in 2003, the Naval Families Federation (NFF) was formed to represent the views, needs and 'lived experience' of families of serving personnel to their respective Chains of Command (CoC), central Government, Other Government Departments, and other key stakeholders. It provides a 'voice' to Naval Service families which informs decision-making about issues that affect them.

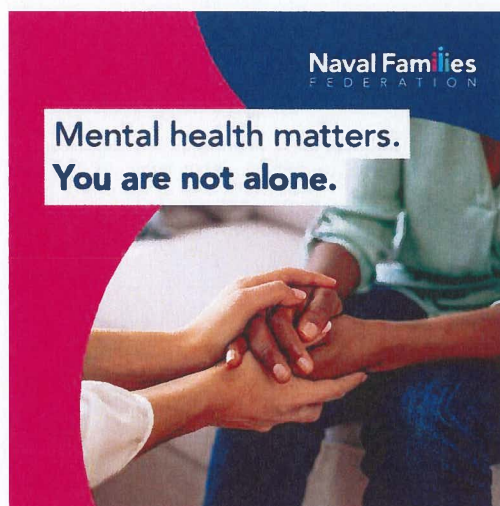
Our Mission was... Speaking up for Naval Service families and is now...Championing Royal Navy and Royal Marines families.

Our Vision remains for all members of the Royal Navy and Royal Marines families to:

- be able to have their views heard by those in positions of power.
- feel valued and to be treated with fairness and respect.
- be able to thrive in their communities of choice.

Registered as a Charitable Incorporated Organisation (CIO) in 2018, as directed by the then Second Sea Lord, to act as a critical friend to the Royal Navy. Our independence as a civilian Charity enables the NFF to advocate on behalf of families, remain separate from the Welfare system, provide current and relevant advice and with credibility and agility deliver projects based on need.

As subject matter experts **we continue to** contribute to academic research and implementation of The Armed Forces Covenant providing evidence and the Naval families' perspective to shape change and influence policy.



Example social media image.

Growing and Developing the Team

- **As a result of the Communications and Marketing output review**, we reduced staff head count by two and took the decision to outsource Communications and Marketing outputs to a local professional agency to ensure brand and messaging consistency, improve analytics and maximise opportunities to increase reach.
- **Additional Immigration Adviser** – A former teacher and Instructor at HMS Collingwood, a naval spouse and parent, she has committed over 100 hours of study to become an Officer of the Immigration Services Commissioner (OISC) qualified level 1 caseworker. This role funded by Armed Forces Covenant Trust Fund and Royal Navy and Royal Marines Charity (RNRMC) will enable enhanced support to non-UK families offering drop-in appointments at place of duty and increasing highly complex and personal cases to be processed with a person-centred approach.
- **New Families Engagement Officer** – An RM spouse and parent, resident (own family home) in Arbroath who brings a wealth of local knowledge as well as transferable skills out with the Charity sector.
- **Secured funding from Greenwich Hospital** to create new Head of Stakeholder Engagement role: this new requirement has arisen from conducting Annual Reviews, priority setting and monitoring output of current Policy Advisers who will become Head of Policy and Head of Evidence and Research. New output across three new roles will enhance delivery of charitable objects and reflects evidence-based need.

- **Business Administration Apprentice joined the team:**

“

Frankie has been a refreshing addition to the Naval Families Federation. He has fully embraced this opportunity and is learning new skills which he'll continue to develop throughout his 15 months with us. It is a pleasure to support him through his qualification and witness his progress as he starts his career.”

Nicola, Line Manager



Delivery and Impact; Ensuring the Voices of Families are Heard

- Contributed to the needs assessment and panel member at Portsmouth City Council launch event, held at HMS Nelson: [Portsouth.gov.uk. Needs Assessment on behalf of the Solent Armed Forces Covenant Partnership Board](https://www.portsmouth.gov.uk/needs-assessment-on-behalf-of-the-solent-armed-forces-covenant-partnership-board)
- Successful joint bid to the Armed Forces Covenant Trust Fund for all Families Federations to direct a review of spousal employment support; the Army Families Federation will lead this project.
- Supporting [Celebrating Forces Families Awards](#) event, to be held at the Victory Services Club, London on 28 April. NFF has sponsored [The Voices of Armed Forces Children Choir](#); we have also contributed as a judge and events team member. Sponsorship money to enable us to support the Choir was from a donation of £600 generated by the CEO for delivering a presentation highlighting naval spouses and partners to contribute to International Women's Day.
- Submitted evidence (including case studies to highlight the nuances of Naval life) to Scottish Ministers consultation on [Changes to residency criteria for access to financial support in Further and Higher Education](#) Lack of childcare provision and ongoing Service Family Accommodation issues remain high on our agenda for Scotland.
- Supporting families in Scotland keep us very busy, we continue to: maintain professional relationships with key players in the Naval Regional Commander team based in Rosyth, the Executive teams at both HMNB Clyde and RM Condor. An MSP event in HMS Prince of Wales in Rosyth was most informative designed to familiarise Scottish Parliamentarians with Defence and how it overlaps with Scottish society. The NFF took this opportunity to raise the profile of naval families, starting with the challenges of weekendings, separation and reintegration back into the family after lengthy deployments.

- **Modern Accommodation Offer** paused within weeks of launch date; statement shared:

"Please be assured that we are working alongside both the Army and RAF Families Federations to ensure that views from families across the services are represented. We have all presented evidence to the Defence Select Committee around the ongoing issues pertaining to the material state of Service Family Accommodation (SFA), and highlighted our concerns on a regular basis, to the Ministry of Defence, RN People Team and in person with the Minister of Defence People around the lack of availability of both SFA and accommodation in the private rental sector. For some time, we have worked alongside the MOD Accommodation Policy team to shape the Future Accommodation Model that underpins a number of changes.

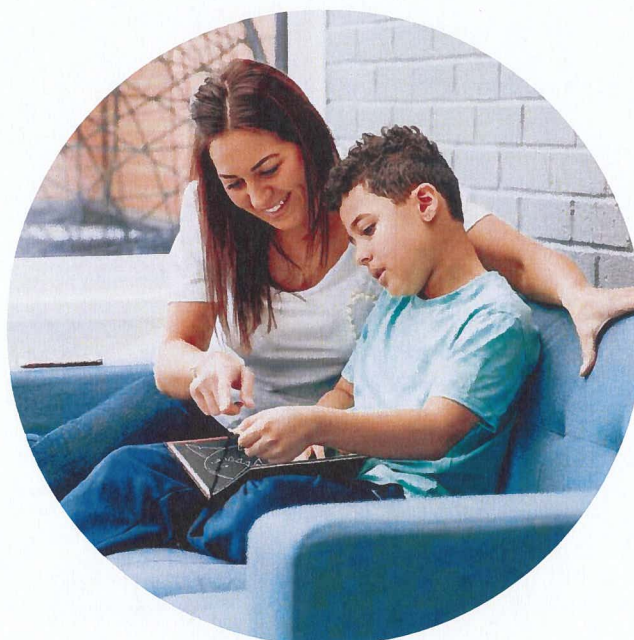
We continue to gather evidence on this matter by listening to our families and understanding the impact on all naval personnel to ensure a balanced view. The widening of entitlement was welcomed by a large number of naval personnel but who are now left with uncertainty and angst as the New Accommodation Offer (NAO) now Modern Accommodation Offer (MAO) is paused, and they wait for new policy announcements to be released.

Our Housing specialist, Advocates and Engagement team attended a number of the MAO Roadshows and gathered the views of serving personnel when presenting on professional courses.

We absolutely appreciate the concern amongst the naval community, we have provided pertinent information on our social media platforms and website to enable naval families to make informed decisions and better understand the current changes in policy as well as the transitional protection in place for the next three years".

- Providing information and assurance regarding changes to **Minimum Income Requirement (MIR)** announced by the Home Office. We were delighted that having presented views of naval families, alongside other armed forces families, the MIR subsequently changed to £29,000 rather than the original £38,700. Army has the lead on non-UK policy, we continue to support to highlight the impact of reaching the MIR to start the process of bring family members to the UK.
- **Contributed to Tri-service Families Continuous Attitude Survey (FAMCAS)** in a bid to increase returns rates: the majority of RN families (56%) have heard of the Naval Families Federation (NFF), and as was the case in 2022, this is the welfare support option that has the greatest level of awareness among RN families. Despite more than half of families being aware of the NFF, fewer than 1 in 5 reported having used the service (17%). Of those spouses who indicated that they had used the NFF, more than 8 in 10 expressed that they were satisfied with the service (83%).

“
I just want to say again, thanks so much for your patience and your guidance with this application. I don't know what we would have done without your help. You are absolutely a star.”



Engaging Decision Makers to Shape Change

We work alongside the Army and RAF Families Federations to report on matters pertinent to armed forces families and highlight single service specific information, representing all ranks and rates to champion naval families. Your voice is being heard by, including but not limited to:

Housing	DIO, Pinnacle, Vivo and Arney
Cobseo and Cobseo clusters	Includes the Home Office for non-UK, Army policy
Local Authorities	For Covenant and Armed Forces Champions
MOD	• UK Armed Forces Families Strategy and all 8 workstreams: Family home; visa and immigration; family life; service life; children's education; childcare; support to partners; health and wellbeing • Agency and Agility: Incentivising people in a new era. A review of UK Armed Forces incentivisation by Rick Haythornthwaite • Afghan Rehousing Programme (ARAP)
Current Research	Kings College, Forces in Mind Trust, RAND
Campaigns and Policy	Royal British Legion, NHS (England) and devolved matters
Other	Defence Select Committee; Armed Forces Pay Review Board; Quarterly Minister for Veterans and People or new AF Commissioner?
Overseas	BDSUS Spt Gp (US Embassy administers and supports all SP and families in USA); RN People Team: Global Support Organisation DCOS HR, based in European Joint Support Unit (SHAPE In Belgium); SSAFA Gibraltar: GRMS (Leidos/Agility meet regarding removals); Cyprus Hive

Contributing to the UK Armed Forces Family Strategy 2022-2032

- **Supporting Partners:** New Positive Futures for Military Partners project funded by the Armed Forces Covenant Fund Trust. Direct input and via [Cobseo Cluster](#).
- **Childcare:** Wraparound Childcare (WAC), disappointing take up, NFF continues to gather evidence using RN Forum functionality.
- **Health and Wellbeing:** Operation Community, a single point of contact (SPOC) for Armed Forces led by the NHS. Aligns with Operation [Nova](#), Operation [Courage](#), Operation [Fortitude](#) there are others!
- **Children's Education:** SEND assessments, Month of the Military child (April) Service Children's Progression Alliance (SCiP) and funders forum into research needs pertaining to service children.
- **Support to non-UK:** Review of the Armed Forces Appendix via Cobseo to the Home Office; examples of disadvantage. NFF continues collaboration with the Army Families Federation for capacity and as the Army has policy lead.
- **Family Home:** New Accommodation Model, based on Future Accommodation Model (FAM), ongoing issues with [Future Defence Infrastructure Services \(FDIS\)](#) contract and communicating with families.
- **Family and Service Life:** Impact of mobility, tangible and intangible costs. Whilst separation is prevalent for the Naval community, intangible costs include emotional cycle of deployment, move between devolved administrations and lack of familiarity, inability to plan vs benefits of sense of pride, sense of belonging and ongoing support in the Veteran space.

Championing RN and RM Families, the Highlights

- **Meetings with Chief Defence People** to ensure families are considered in decision making and to continue to promote the impact of lengthy and unpredictable deployments, in increasingly hostile environments, limited communication as well as ongoing challenges of lone parenting, social isolation and loneliness.
- **Meeting with Dr Andrew Murrison**, now Minister for Defence People (was Minister for Defence People, Veterans and Service Families) to ensure that ongoing and emerging challenges facing naval families are considered in policy changes and decision making.
- **Evidence to the Armed Forces Pay Review Board** to ensure an appreciation of differing family dynamics.
- **Evidence to the Defence Select Committee pertaining to housing** to continue to raise concerns around the lack of accommodation in the private rental sector, ongoing need for improved DIO performance, the availability of the right type of housing for naval families as a result of the Future Accommodation Model (FAM) pilot.
- **Armed Forces Covenant and Veterans Annual Report**; ensuring the information contained in the Report this includes the views of the Naval Families Federation. Read the Report at gov.uk/government/publications/armed-forces-covenant-and-veterans-annual-report-2023

Naval Families Federation Project Delivery and Collaboration

- **Follow on from our Books for All project:** new offer based on need and value for money in collaboration with Naval Children's Charity (NCC).
- **As specialist advisers**, contributing to **RNRMC led Neurodiversity Navigator** initiative; enhanced access to information for families and serving personnel.
- **Positive Futures** – Armed Forces Covenant Fund Trust funded review of spousal employment support. A tri-Fam Feds project regarding the future of the **Forces Families Jobs** platform.
- **Delivering Take Time Out, a bespoke project kindly funded by Annington Homes** enabled families to explore how to improve their income, access discounts, look after their health and wellbeing, and receive a £25 gift card as a random act of kindness. Mindful of the ongoing challenges of the cost of living, we hear from our families that money is often tight and is spent on essentials, prioritised over enjoying precious time together and enjoying family treats. Mindful of ongoing cost of living challenges, these comments highlight the impact of this funded project. Receiving a £25 gift card, just before Christmas was evidently much appreciated:

“

With the world the way it is these days. This voucher went further than you'd realise. It's the thought that counts and every little helps.”

“

It's a very kind gesture and helpful during this time of ever-increasing price rises. Thank you.”

“

It really helped us at Christmas as we were struggling significantly this year.”

“

It will go a long way to doing something as a family thank you.”

“

Thank you, right on Christmas helped us pay towards our broken printer.”

“

This voucher helped us spend some well-deserved time together as a family and make some memories so thank you!”

A short survey, asking only four questions was sent to those who provided an email address on application. Most learned of Take Time Out via a colleague, they spent the gift card on leisure/activities, and 79% of those who responded to "How did receiving a thank you for your support as part of a Naval family make you feel?" felt appreciated.

“

Thank you so much, little things like this mean the world!”

An Agile Approach to Family Engagement

- **Issac shares his experience of moving schools** in one of the newly launched Armed Forces Covenant Learning Modules' Issac is the son of a serving Commander, they are both much valued NFF Ambassadors! See covenantfund.org.uk
- **We attended the national Armed Forces Day event in Falmouth**, a flavour of engagement with serving personnel and their families includes at HMS Defender, HMS Montrose, HMS Prince of Wales, HMS Dauntless, RM Chivenor, Admiralty House, BRNC, HMS Mersey, HMS Collingwood, HMS Richmond and RM Condor.
- **NFF team visit, at the request of the Commanding Officer HMS Tamar**, on station in Cairns Australia. The visit programme comprised briefs, face-to-face discussions, and group fireside chats as well as opportunity to raise awareness of the specialist support NFF offers and is hopefully the start of relationship with smaller ships squadrons. This visit alongside a representative from the RN Family and People Support team enabled us to demonstrate how we differ from welfare as our outputs sit firmly in the advocacy and casework (OISC only) space.

“

Thank you for your support whilst we have been deployed. I've engaged with NFF a couple of times and you've been really helpful.”



Our Year in Numbers!

Attended 37 events including ships homecomings and fun family days.

Produced Spring, Summer, Autumn and Winter editions of Homeport; available online and sent to 15,000 subscribers (per edition) as well as ships via BFBS. Read current and previous editions of Homeport at nff.org.uk/homeport-magazine

Delivered presentations to serving personnel; Pre-deployment briefs; HMS Raleigh Passing Out Parade (weekly); BRNC and CTCRM passing out parades; DOs course (weekly); CO/XO design courses, RAF Marham; Spouses and Partners attending the Defence Attache Foundation Studies Course; HMS Raleigh non-UK (termly).

Offered specialist visa and immigration advice:

At drop-in sessions in naval establishments including at Worthy Down, HMS Sultan, HMS Nelson and SurFlot. Our OISC caseworkers; Pete (full time) and Sophie (reduced hours) processed over **280 non-UK cases**: complex, individual and lengthy.

Our regional representatives are based in four areas of the country: We love to form relationships with families and serving personnel in the South West, Norfolk (for Marham), Portsmouth, NCHQ, SurFlot, Yeovil, Culdrose, Poole, Scotland (HMNB and RM Condor); Submarine family and non SM families, OC Base, Chaplaincy, SubFlot, China Fleet Club, Aggies, RNFPS, RNRMC, RMA-TRMC, Naval Children's Charity, RNA, Pompey Military Kids...and more!

The Naval Families Federation dynamic team comprises 15, most of whom work reduced and or work from home to fit around family life, as naval spouses, they can relate to the challenges you share with our advocacy and specialist advice teams.

We signpost families to a range of organisations, here is our Top Ten:

1. RN Family and People Support (RNFPS)
2. Royal Naval Benevolent Trust (RNBT)
3. Naval Children's Charity
4. Seafarers Advice and Information Line (SAIL)
5. RNRMC
6. Aggies
7. Pinncale
8. Forces Employment Charity
9. The NFF website for a range of current and relevant information
10. SSAFA and many more!

Themes from enquiries and signposting include:

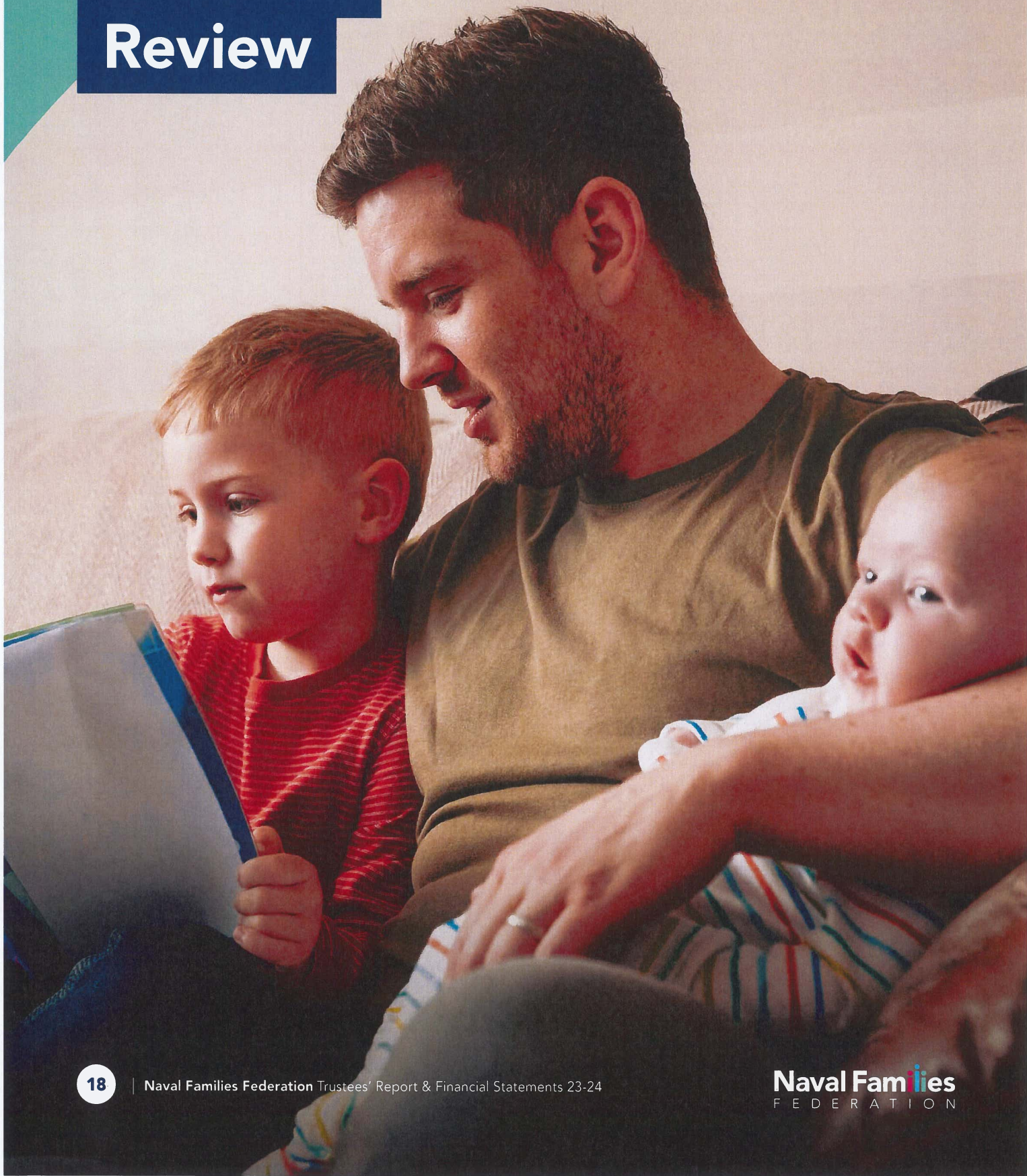
- Special Educational Needs (SEND)
- Marital/relationship breakdown, divorce
- Domestic abuse
- Financial support
- Mental health support
- Family welfare - dual serving couples, adoption
- Respite breaks for families...who just need a break!
- We lean into AFF and RAF Families Federations for tri-service matters and for their larger specialist teams (in particular non-UK, education policy etc).

Secured Funding to Enhance Support for Families

Securing additional funding has enabled us to continue to provide support for families, enhanced our specialist advice and the delivery of a cost-of-living crisis project. Thank to:

- Annington Homes
- Greenwich Hospital
- Royal Marines Association – The Royal Marines Charity
- Royal Navy Royal Marines Charity and the Armed Forces Covenant Fund Trust

Financial Review



Financial Review and Review of Reserves

The Trustees are pleased to report a sound financial performance with a surplus of income over expenditure of £46,192, caused by unexpected grants passported by the Army Families Federation and the effects of headcount reduction and Communications contract costs. The Trustees are most grateful to the Royal Navy and Royal Marines Charity, Greenwich Hospital, RMA - The Royal Marines Charity for their support of the charity in providing grants to improve our support to families, and financial and payroll support (RNRMC).

The trustees confirm their view that the NFF is a viable ongoing concern. (statement as required by Charity and Corporate Law).

The trustees have reviewed our reserves and remain of the view that £150,000 is required for business continuity (late payment of GiA) as well as contingency of £70,000 in the event of NFF wind-up costs.

We have prudently managed finances to fund in FY 24/25:

1. To have adequate reserves to weather the inevitable storms concerned with a Defence Review and the challenges that MoD and the RN may face. It will be vital that we can demonstrate value for money to the MoD and that our costs are tightly controlled whilst delivering high quality outcomes.
2. A modernisation and futureproofing of our website to ensure it is secure and accessible on all platforms.
3. To improve our in-house management of social media either through short-term contracts or in-house management.
4. To support our salaries costs since the re-negotiated GiA provided a sub-inflation settlement and the trustee endeavour not to reduce our support to families.
5. To renegotiate our major communications contract, presently held by Buzzword, and provide room to consider scope.



Example social media image.

Plans for 24-25 and Beyond



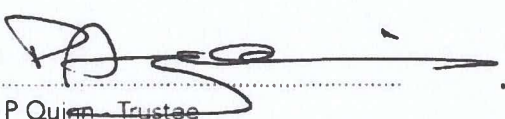
Our plans for 2024/2025:

1. Supporting families to navigate the outcome of the Modernised Accommodation Offer review.
2. Continue to influence and monitor the implementation and impact of the UK Armed Forces Families Strategy 2022-2032 and the Haythornthwaite Agency and Agility recommendations.
3. To produce the strategy for the Naval Families Federation 2024 – 2027.
4. To recruit at least two new trustees to provide expertise in Charity governance, senior advocacy, NHS delivery and communications in all manifestations.
5. To settle the new 'Heads of' structure.
6. To contribute to the change of government Strategic Defence Review and the impact of changes affecting families.
7. Re-negotiate the Communications and Marketing contract.



Example social media image.

Approved by order of the board of trustees on 30 Sept 2024 and signed on its behalf by:


 Mr P Quinn - Trustee

Financial Statements



Independent Examiner's Report

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF NAVAL FAMILIES FEDERATION

Independent examiner's report to the trustees of Naval Families Federation

I report to the charity trustees on my examination of the accounts of Naval Families Federation (the Trust) for the year ended 31 March 2024.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Gavin Whitter (FCA, CTA)

Gibson Whitter
Chartered Accountants
and Chartered Tax Advisers
Larch House
Parklands Business Park
Denmead
Hampshire
PO7 6XP

Date: 11/10/24

Statement of Financial Activities for the Year ended 31 March 2024

	Notes	Unrestricted funds £	Restricted funds £	31.3.24 Total funds £	31.3.23 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	10,613	-	10,613	-
Charitable activities	4				
Supporting Naval Families		552,576	57,667	610,243	568,991
Investment income	3	624	-	624	423
Total		<u>563,813</u>	<u>57,667</u>	<u>621,480</u>	<u>569,414</u>
EXPENDITURE ON					
Charitable activities	5				
Supporting Naval Families		<u>525,864</u>	<u>49,424</u>	<u>575,288</u>	<u>549,218</u>
NET INCOME		37,949	8,243	46,192	20,196
Transfers between funds	17	<u>(5,447)</u>	<u>5,447</u>	<u>-</u>	<u>-</u>
Net movement in funds		32,502	13,690	46,192	20,196
RECONCILIATION OF FUNDS					
Total funds brought forward		254,328	24,954	279,282	259,086
TOTAL FUNDS CARRIED FORWARD		<u><u>286,830</u></u>	<u><u>38,644</u></u>	<u><u>325,474</u></u>	<u><u>279,282</u></u>

Balance Sheet 31 March 2024

	Notes	31.3.24 £	31.3.23 £
FIXED ASSETS			
Tangible assets	11	27,874	42,208
CURRENT ASSETS			
Stocks	12	3,000	-
Debtors	13	3,333	4,001
Cash at bank		351,831	292,135
		<u>358,164</u>	<u>296,136</u>
CREDITORS			
Amounts falling due within one year	14	(60,564)	(59,062)
NET CURRENT ASSETS		<u>297,600</u>	<u>237,074</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>325,474</u>	<u>279,282</u>
NET ASSETS		<u>325,474</u>	<u>279,282</u>
FUNDS	17		
Unrestricted funds		286,830	254,328
Restricted funds		38,644	24,954
TOTAL FUNDS		<u>325,474</u>	<u>279,282</u>

The financial statements were approved and authorised for issue by the Board of Trustees and authorised for issue on 30 Sept 2024 and were signed on its behalf by:


 Mr P Quinn - Trustee

Cash Flow Statement for the Year ended 31 March 2024

	Notes	31.3.24 £	31.3.23 £
Cash flows from operating activities			
Cash generated from operations	1	65,941	62,979
Net cash provided by operating activities		<u>65,941</u>	<u>62,979</u>
Cash flows from investing activities			
Purchase of tangible fixed assets		(6,869)	(35,095)
Interest received		624	423
Net cash used in investing activities		<u>(6,245)</u>	<u>(34,672)</u>
Change in cash and cash equivalents in the reporting period		<u>59,696</u>	<u>28,307</u>
Cash and cash equivalents at the beginning of the reporting period		<u>292,135</u>	<u>263,828</u>
Cash and cash equivalents at the end of the reporting period		<u><u>351,831</u></u>	<u><u>292,135</u></u>

Notes to the Cash Flow Statement for the Year ended 31 March 2024

1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	31.3.24 £	31.3.23 £
Net income for the reporting period (as per the Statement of Financial Activities)	46,192	20,196
Adjustments for:		
Depreciation charges	21,203	8,408
Interest received	(624)	(423)
Increase in stocks	(3,000)	-
Decrease in debtors	668	9
Increase in creditors	1,502	34,789
Net cash provided by operations	<u>65,941</u>	<u>62,979</u>

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.23 £	Cash flow £	At 31.3.24 £
Net cash			
Cash at bank	<u>292,135</u>	<u>59,696</u>	<u>351,831</u>
	<u>292,135</u>	<u>59,696</u>	<u>351,831</u>
Total	<u>292,135</u>	<u>59,696</u>	<u>351,831</u>

Notes to the Financial Statements for the Year ended 31 March 2024

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The Naval Families Federation is a registered charity, established as a Charitable Incorporated Organisation (CIO), in England and Wales. The address of the principal office is given in the charity information of these financial statements and the nature of the charity's operations and principal activities are detailed in the trustees' report.

The charity constitutes a public benefit entity as defined by FRS 102. 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 issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011 and UK Generally Accepted Accounting Practice.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are presented in sterling which is the functional currency of the charity and rounded to the nearest £.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all periods presented unless otherwise stated.

Income

All incoming resources are included in the Statement of Financial Activities (SoFA) when the Charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

For donations to be recognised the Charity will have been notified of the amounts and the settlement date in writing. If there are conditions attached to the donation and this requires a level of performance before entitlement can be obtained then income is deferred until those conditions are fully met or the fulfilment of those conditions is within the control of the Charity and it is probable that they will be fulfilled.

Donated facilities and donated professional services are recognised in income at their fair value when their economic benefit is probable, it can be measured reliably and the Charity has control over the item. Fair value is determined on the basis of the value of the gift to the Charity. For example the amount the Charity would be willing to pay in the open market for such facilities and services. A corresponding amount is recognised in expenditure.

Income from government and other grants are recognised at fair value when the Charity has entitlement after any performance conditions have been met, it is probable that the income will be received and the amount can be measured reliably. If entitlement is not met then these amounts are deferred.

Expenditure

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably. It is categorised under the following headings:

- Costs of raising funds; which includes the costs of organising events and investment management fees
- Expenditure on charitable activities; which includes grants made to beneficiaries and costs incurred to support those activities

1. ACCOUNTING POLICIES - continued

Expenditure

Grants payable to third parties are within the charitable objectives. Where unconditional grants are offered, this is accrued as soon as the recipient is notified of the grant, as this gives rise to a reasonable expectation that the recipient will receive the grants. Where grants are conditional relating to performance then the grant is only accrued when any unfulfilled conditions are outside of the control of the Charity.

Support cost allocation

Support costs are those that assist the work of the Charity but do not directly represent charitable activities and include office costs, governance costs, administrative payroll costs. They are incurred directly in support of expenditure on the objects of the Charity and include project management carried out at Headquarters. Where support costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with use of the resources.

The analysis of these costs is included in note 7.

VAT

The Charity is not registered for VAT and is unable to recover VAT incurred. On this basis costs are recorded inclusive of VAT within the SoFA.

Tangible fixed assets

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

Fixtures and fittings	- 20% on cost
Computer equipment	- 33% on cost

Stocks

Stocks are valued at the lower of cost and net realisable value, after making due allowance for obsolete and slow moving items.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Going concern

The financial statements have been prepared on a going concern basis as the Trustees believe that no material uncertainties exist. The Trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

2. DONATIONS AND LEGACIES

	31.3.24	31.3.23
	£	£
Donations	10,613	-

The charity has been provided with bookkeeping and accounting services with no charge by The Royal Navy & Royal Marines Charity (RNRMC). No value has been included in the financial statements for these bookkeeping and accounting services due to the services provided forming part of the core charitable objectives of the RNRMC.

3. INVESTMENT INCOME

	31.3.24	31.3.23
	£	£
Deposit account interest	624	423

4. INCOME FROM CHARITABLE ACTIVITIES

	Activity	31.3.24	31.3.23
		£	£
Grants	Supporting Naval Families	57,667	27,250
Grant in Aid	Supporting Naval Families	552,576	541,741
		<u>610,243</u>	<u>568,991</u>

Grants received, included in the above, are as follows:

	31.3.24	31.3.23
	£	£
RNRMC	34,500	8,750
Annington Trust	15,000	2,000
Greenwich Hospital	8,167	-
RMA - The Royal Marines Charity	-	16,500
	<u>57,667</u>	<u>27,250</u>

5. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 6)	Support costs (see note 7)	Totals
	£	£	£
Supporting Naval Families	<u>518,397</u>	<u>56,891</u>	<u>575,288</u>

6. DIRECT COSTS OF CHARITABLE ACTIVITIES

	31.3.24 £	31.3.23 £
Staff costs	400,786	427,961
Communication	103,050	33,398
Travel expenses	14,561	15,957
Website expenses	-	24,378
	<u>518,397</u>	<u>501,694</u>

7. SUPPORT COSTS

	Management £	Governance costs £	Totals £
Supporting Naval Families	<u>53,521</u>	<u>3,370</u>	<u>56,891</u>

Support costs, included in the above, are as follows:

Management

	31.3.24 Supporting Naval Families £	31.3.23 Total activities £
Insurance	2,130	2,315
Office expenses	-	3,333
Staff training	4,771	1,935
Consultancy, HR and legal expenses	3,808	6,718
Bank fees	(264)	72
Subscriptions	100	764
Depreciation	21,203	8,408
CEO expenses	345	1,373
Computer expenses and maintenance	21,428	19,564
	<u>53,521</u>	<u>44,482</u>

Governance costs

	31.3.24 Supporting Naval Families £	31.3.23 Total activities £
Independent examination fees	2,394	2,280
Trustee expenses and meeting and meeting costs	976	762
	<u>3,370</u>	<u>3,042</u>

8. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2024 nor for the year ended 31 March 2023.

Trustees' expenses

During the year two (31.3.23: five) trustees were reimbursed expenses by the charity for travel, subsistence and training totalling £252 (31.3.23: £762)

9. STAFF COSTS

	31.3.24	31.3.23
	£	£
Wages and salaries	345,305	367,801
Social security costs	26,236	30,088
Other pension costs	29,245	30,072
	<u>400,786</u>	<u>427,961</u>

The average monthly number of employees during the year was as follows:

	31.3.24	31.3.23
	13	14
Charitable activities and management	<u>13</u>	<u>14</u>

One (31.3.23: One) employee received employee benefits, inclusive of social security costs but excluding pension contributions, in the range £60,000 - £70,000 during the year.

10. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Charitable activities			
Supporting Naval Families	543,741	25,250	568,991
Investment income	423	-	423
Total	<u>544,164</u>	<u>25,250</u>	<u>569,414</u>
EXPENDITURE ON			
Charitable activities			
Supporting Naval Families	<u>533,832</u>	<u>15,386</u>	<u>549,218</u>
NET INCOME	10,332	9,864	20,196
Transfers between funds	35	(35)	-
Net movement in funds	<u>10,367</u>	<u>9,829</u>	<u>20,196</u>
RECONCILIATION OF FUNDS			
Total funds brought forward	243,961	15,125	259,086
TOTAL FUNDS CARRIED FORWARD	<u>254,328</u>	<u>24,954</u>	<u>279,282</u>

11. TANGIBLE FIXED ASSETS

	Fixtures and fittings £	Computer equipment £	Totals £
COST			
At 1 April 2023	30,748	38,946	69,694
Additions	-	6,869	6,869
At 31 March 2024	30,748	45,815	76,563
DEPRECIATION			
At 1 April 2023	24,266	3,220	27,486
Charge for year	6,150	15,053	21,203
At 31 March 2024	30,416	18,273	48,689
NET BOOK VALUE			
At 31 March 2024	332	27,542	27,874
At 31 March 2023	6,482	35,726	42,208

12. STOCKS

	31.3.24 £	31.3.23 £
Stocks	3,000	-

13. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.24 £	31.3.23 £
Other debtors	77	-
Prepayments	3,256	4,001
	3,333	4,001

14. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.24 £	31.3.23 £
Trade creditors	6,547	9,148
Social security and other taxes	-	9,167
Other creditors	2,540	2,454
Deferred income	49,083	26,250
Accrued expenses	2,394	12,043
	60,564	59,062

Deferred income

Deferred income comprises £49,083 (31.3.23: £26,250) for grant income received in the year which will be released to income in future financial periods.

	31.3.24 £	31.3.23 £
Balance brought forward	26,250	-
Amount release to incoming resources	(26,250)	-
Amount deferred in the year	49,083	26,250
Balance carried forward	49,083	26,250

15. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	31.3.24 £	31.3.23 £
Within one year	576	445
Between one and five years	1,002	74
	<u>1,578</u>	<u>519</u>

16. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted funds £	Restricted funds £	31.3.24 Total funds £	31.3.23 Total funds £
Fixed assets	26,493	1,381	27,874	42,208
Current assets	271,818	86,346	358,164	296,136
Current liabilities	(11,481)	(49,083)	(60,564)	(59,062)
	<u>286,830</u>	<u>38,644</u>	<u>325,474</u>	<u>279,282</u>

17. MOVEMENT IN FUNDS

	At 1.4.23 £	Net movement in funds £	Transfers between funds £	At 31.3.24 £
Unrestricted funds				
General fund	183,195	58,572	(10,354)	231,413
Designated - Fixed assets	71,133	(20,623)	4,907	55,417
	<u>254,328</u>	<u>37,949</u>	<u>(5,447)</u>	<u>286,830</u>
Restricted funds				
Families Engagement Officer - RM				
Condor	16,500	(3,838)	-	12,662
Immigration Adviser	8,454	9,944	-	18,398
Take Time Out	-	(5,447)	5,447	-
Head of Stakeholder Engagement	-	7,584	-	7,584
	<u>24,954</u>	<u>8,243</u>	<u>5,447</u>	<u>38,644</u>
TOTAL FUNDS	<u>279,282</u>	<u>46,192</u>	<u>-</u>	<u>325,474</u>

17. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	563,813	(505,241)	58,572
Designated - Fixed assets	-	(20,623)	(20,623)
	<u>563,813</u>	<u>(525,864)</u>	<u>37,949</u>
Restricted funds			
Families Engagement Officer - RM			
Condor	-	(3,838)	(3,838)
Immigration Adviser	34,500	(24,556)	9,944
Take Time Out	15,000	(20,447)	(5,447)
Head of Stakeholder Engagement	8,167	(583)	7,584
	<u>57,667</u>	<u>(49,424)</u>	<u>8,243</u>
TOTAL FUNDS	<u><u>621,480</u></u>	<u><u>(575,288)</u></u>	<u><u>46,192</u></u>

Comparatives for movement in funds

	At 1.4.22 £	Net movement in funds £	Transfers between funds £	At 31.3.23 £
Unrestricted funds				
General fund	228,440	18,740	(63,985)	183,195
Designated - Fixed assets	15,521	(8,408)	64,020	71,133
	<u>243,961</u>	<u>10,332</u>	<u>35</u>	<u>254,328</u>
Restricted funds				
RNRMC - Mental Health & Immigration Project	11,971	(11,936)	(35)	-
RNRMC - Books for All	3,154	(3,154)	-	-
Families Engagement Officer - RM				
Condor	-	16,500	-	16,500
Immigration Adviser	-	8,454	-	8,454
	<u>15,125</u>	<u>9,864</u>	<u>(35)</u>	<u>24,954</u>
TOTAL FUNDS	<u><u>259,086</u></u>	<u><u>20,196</u></u>	<u><u>-</u></u>	<u><u>279,282</u></u>

17. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	544,164	(525,424)	18,740
Designated - Fixed assets	-	(8,408)	(8,408)
	<u>544,164</u>	<u>(533,832)</u>	<u>10,332</u>
Restricted funds			
RNRMC - Mental Health & Immigration Project	-	(11,936)	(11,936)
RNRMC - Books for All	-	(3,154)	(3,154)
Families Engagement Officer - RM Condor	16,500	-	16,500
Immigration Adviser	8,750	(296)	8,454
	<u>25,250</u>	<u>(15,386)</u>	<u>9,864</u>
TOTAL FUNDS	<u><u>569,414</u></u>	<u><u>(549,218)</u></u>	<u><u>20,196</u></u>

RNRMC- Mental health	The project was a collaboration between NFF and RNRMC for a one year pilot. It was designed to facilitate co-production of commissioned services by RNRMC and promotion of those services amongst the RN and RM community. It also addressed increased demand for immigration advice due to COVID-19.
RNRMC- Books for all	The funding has been used to supply appropriate books to schools with RN and RM Service children. This has facilitated the establishment of relationships between the NFF and schools/childcare settings to offer ongoing support and resources so that schools and families build resilience for deployment and separation.
Families Engagement Officer - RM Condor	Working in collaboration with the Royal Marines Association TRMC and Aggies to enhance support for Royal Marine families, ensuring they feel valued, their voices are heard by those in a position of power and thus enabling families to thrive in the community of their choice.
Immigration Advisor	Delighted to have secured funding from the Armed Forces Covenant Fund Trust and RNRMC to build on the success of our current qualified Immigrant Caseworker and to enhance support for our families. This three-year project will enable NFF to help families navigate the complexities of the visa and immigration process, saving them time and money.
Take Time Out	Delighted to have secured funding from Annington Trust to provide vouchers to naval families who are currently experiencing separation as a result of long deployment as part of the Take Time Out campaign.
Head of Stakeholder Engagement	Delighted to have secured funding Greenwich Hospital for Head of Stakeholder Engagement project.

18. EMPLOYEE BENEFIT OBLIGATIONS

The Charity contributes to defined contribution pension scheme on behalf of its employees. The pension cost is charged to the Statement of Financial Activities in the period it is due. The total amount of contributions charged in the year under review were £29,245 (31.3.23: £30,072). At the balance sheet date £2,540 (31.3.23: £2,454) was due in respect of these contributions.

19. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2024.



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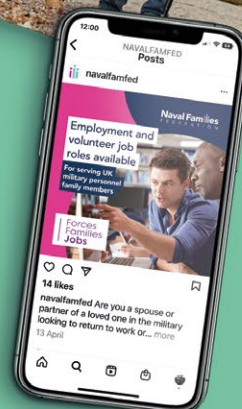


Registered charity in England & Wales (1177107)

Accounts

Trustees' Report & Financial Statements

for the year ended 31 March 2023



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Charity Information

Trustees

Captain Paul Quinn OBE RN (Retd) - Chair

David Evans - Deputy Chair

Jacqueline Curtis-Donnelly

Professor Jan Walker OBE

Lieutenant Commander Steve Cass RN

Bryony Johnson

Michelle Mortlock (Resigned 23 May 2023)

Head Office

Building 25, HMS Excellent

Whale Island

Portsmouth

Hampshire

PO2 8ER

Registered Charity Number

1177107

Key Management Personnel

Sarah Clewes - Chief Executive Officer

Nicola Thompson - Director of Operations

Accounts - Independent Examiners

Gibson Whitter Limited

Larch House

Parklands Business Park

Denmead

Hampshire

PO7 6XP

Bankers

CAF Bank Limited

25 Kings Hill Avenue

Kings Hill

West Mailing

Kent

ME19 4JQ



Report of the Trustees FY 22-23

Summary of the Year

FY22/23 has proved to be a year of significant organisation maturity to best fit the Charity to respond to the needs of Royal Navy and Royal Marines families. The trustees ran a full national search for a CEO, having appointed an interim CEO during the last period after a failed recruitment. The Trustees are delighted to report that our interim CEO, Mrs Sarah Clewes was appointed as the best candidate for the position alongside some very high-quality applicants. She brings extensive Charity experience within the military and healthcare charity fields as well as service as a Logistics branch senior rating and commissioned officer and being part of a service family.

The alignment of all Naval Families Federation (NFF) business to the Armed Forces Family Strategy has allowed a much-improved clarity of thought and alignment of effort which has been significantly underpinned by a ruthless cleansing of our family contact database and the appointment of a database officer to ensure that we have the evidence-base to support our work, especially in advocacy.

The Trustees set an early priority and task on our new CEO to review our communications strategy and output to ensure high quality product and value for money. The outcome of the review has been to outsource to a professional provider, which sadly meant that we had to reduce the headcount by 3 full-time posts. The review is reported in detail later in this review.

By some margin the most challenging task of the year has been the re-negotiation of our Grant-in-Aid support agreement with Royal Navy Command HQ. The effects of significant personnel reductions in the HQ meant that the collective memory on the process had been lost. However, thanks to hard work and goodwill on both sides an agreement was reached after almost a year of negotiation. The NFF has been pleased to agree to new Key Performance Indicators, which will help our focus and the placement of a senior naval officer onto our trustee board, as a Professional Advisor and Observer. We are already seeing the benefits of closer working with senior RN People Team members.

The Trustees have pleasure in presenting their annual report for the purposes of the Charities Act 2011, together with the accounts for the period ended 31 March 2023. In preparing this Annual Report and financial statement the Trustees have adopted the updated provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" (FRS102).

“

I also want to say a massive thank you for all your help with moving house. It was Natalie that I spoke to all the time and she was amazing! And now we're in our new home and we are so much happier now! Couldn't have done it without her or NFF! Thank you again for all of your help, whatever the outcome, I have felt well supported by you! It means a lot. ”



Example social media image.

Structure, Governance and Management

The NFF is established under a constitution as a Charitable Incorporated Organisation (CIO) Foundation charity, registered with the Charity Commission on 12 February 2018 with charity number 1177107.

Governance is exercised by a board of trustees, the members of which are selected and appointed by the charity's existing trustees having given regard to the skills, knowledge and experience needed. Members are appointed by a resolution of the trustees then in post. The trustees meet four times a year. During the Grant in Aid review in 2023 the Royal Navy made a condition of further funding to be the appointment of an ex-officio trustee onto the Board, that appointment to be at the next naturally occurring vacancy.

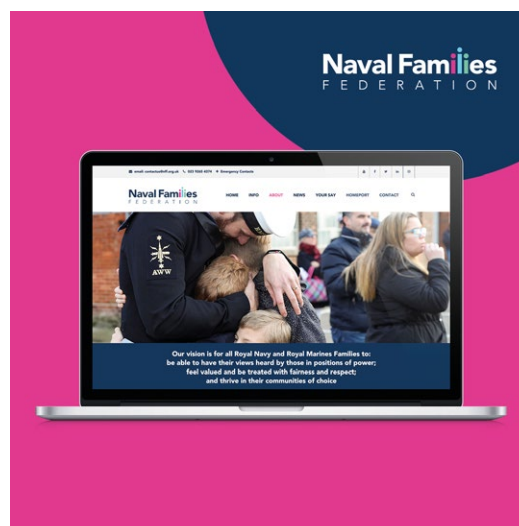
On appointment, new trustees are provided with a copy of the charity's constitution, the latest set of accounts, the NFF Strategic Baseline Document and a copy of the Charity Commission's guidance CC3 (The Essential Trustee). They are offered an Induction Day at Head Office with the NFF team to learn about the charity's activities. All new trustees are offered training, and their expenses are paid by the charity. Ongoing training and updates are provided by a freelance charity governance trainer with experience in the military charity.

Day-to-day management of the charity is delegated by the trustees to the Chief Executive Officer (CEO) and her team, whilst trustees remain closely involved in monitoring activities, receiving regular reports, giving guidance and authorising transactions. The CEO is supported by the Director of Operations. The Chair meets weekly with the CEO and was extensively involved in the latter stages of the GiA negotiations.

Risks are regularly reviewed by the Board. The current key challenges faced by the NFF are related to ensuring that the public and stakeholders have an accurate understanding of the organisation and its role, to enable the NFF to manage the expectation of serving members of the Royal Navy and Royal Marines (RN & RM) and their families. All staff members contributed to the NFF Strategy, 2021 - 2024; this document is regularly referenced in team meetings to ensure a consistent approach to both internal and external communications. The risk of delayed monthly payment of Grant-in-Aid is mitigated by holding sufficient reserves; this potential risk has informed the Reserves Policy.

Trustees keep under review and ensure practices adopted by the charity are in line with the Charity's values. The trustees have reviewed all policies during this period with an external HR expert to ensure they are up to date and relevant.

The remuneration of all staff is reviewed and set by the trustees by benchmarking against similar organisations; the ACEVO Pay and Equalities Survey 2022 has informed decision making.



Example social media image.

Naval Families Federation Strategy 2021 – 2024

The objects of the charity are:

- a. The promotion of social inclusion and military efficiency, for the public benefit, by assisting in the prevention of serving Royal Navy and Royal Marines and their families being disadvantaged through military service,
- b. Such other charitable purposes for the general benefit of Royal Navy and Royal Marines families as the trustees from time to time think fit.

The Trustees have complied with the duty in s.2 of the Charities Act 2011 in having due regard to public benefit guidance published by the Charity Commission.

The Naval Families Federation Strategy 2021 – 2024, includes the following:

Our Mission

The Naval Families Federation exists to give Royal Navy and Royal Marines families a voice and representation to the Ministry of Defence, Ministers, other Government Departments, the Chain of Command, and civilian service providers. It provides support and guidance on matters affecting the daily lives of Naval Service families, acting as an advocate when appropriate to resolve complex issues.

Our Vision

Our vision is for all members of the Royal Navy and Royal Marines families to:

- Have their views heard by those in positions of power.
- Feel valued.
- Be treated with fairness and respect.
- Thrive in their communities of choice.

Strategic Objectives for the period 2021 – 2024:

- To drive evidence-based data.
- To increase our reach.
- To be effective advocates and to champion on matters that really impact our families.
- To have and sustain an effective and agile organisation.
- To demonstrate we value our Royal Navy and Royal Marine families.



Growing and Developing the Charity



Presence in the West Country – embracing new ways of working post Covid-19 pandemic from hybrid to hot desking at naval charity locations including the China Fleet Club and at HMS Drake, attending Passing Out parades at both Commando Training Centre Royal Marines and HMS Raleigh to build and maintain professional relationships with staff, families and serving personnel to raise the profile of NFF.

New Database and Administration Officer role:

to take ownership of the refreshed database to improve our evidence gathering processes, and present regular and accurate reports. This important role enables reporting on our strategic objectives, embracing opportunities for evidence based and proactive communication to our families; analysing data to inform our Key Performance Indicators (KPIs), embedding a team culture of maintaining accurate records.

Overseas Survey: this was promoted throughout July and August 2022, and generated 123 responses in total. Issues identified spousal employment, simplification of tax and residency status issues post Brexit and the need for clear and accessible information to inform decision making for families moving overseas. Findings are shared [here](#) referencing the Living in our Shoes [Report](#) and our Duty in Care reports.

Formalising time and dedication to research:

we continue to contribute to academic research as subject matter experts and/or for our reach into service families. Our contribution to research adds credibility and now tracked, enables us to demonstrate impact and our commitment to ensuring Naval families are represented and that research is pertinent to single service as well as broader Armed Forces matters.

Secured grant funding: to recruit an additional Immigration Adviser to enhance delivery alongside our [OISC](#) qualified caseworker; 3 year funding from the [Royal Navy Royal Marines Charity](#) and [Armed Forces Covenant Trust Fund](#).

Having reviewed the requirement for support to **RM families based at RM Condor**, we are delighted that the [RMA - The Royal Marines Charity](#) now part-fund a new NFF Families Engagement Officer (MOU in place). Recruited and role commenced March 2023.

A joint bid with the Army and RAF Families Federations, secured funding from The Armed Forces Covenant Trust Fund to conduct a review of current training and **employment provision for military spouses**; identifying overlap and encouraging closer working to maximise expertise, promote equity and increase reach.



Social media image promoting the Overseas Survey.

Delivered and Achieved



The **Armed Forces Families Strategy 2022 to 2032** published on 19 January 22 remains our main focus, and provided opportunity to align our output as the workstreams form a useful and relevant structure for NFF areas of business; the workstreams include: Family Life, Service Life; Family Home; Children's Education; Childcare; Non-UK families and Health and Wellbeing.

The Strategy team reported on the benefits of seeking and using views of Service personnel and families to drive forward real change as part of the strategy.

As a key stakeholder, NFF has contributed to the following successes:

- Since the full UK rollout of the **Wraparound Childcare scheme (WAC)** in September 2022, over 6,500 Service children have been registered onto the WAC scheme, and over £3.4M has been claimed to support Service families with childcare costs. WAC is known as 'Out of School Care' in Wales and 'School Aged Childcare' in Scotland. Based on enquiries and questions posed on social media, the NFF website provides guidance to help busy families navigate the application process [here](#).



Social media image promoting the Wraparound Childcare scheme.

- In May 2022, the Armed Forces Families and Safeguarding (AFFS) team worked closely with the **Universities and Colleges Admissions Service (UCAS)** and the **Service Children's Progression Alliance (SCiP)** to put a **new section on the UCAS application** form. In this section, students from Armed Forces families are advised on how to contextualise their educational journey and experiences. This will positively shape – and be considered in – their application.
- Enabled the **Service Children's Progression Alliance (SCiP)** to enhance their **Thriving Lives Toolkit**. This helps primary and secondary schools to plan and deliver support for children and young people in Armed Forces families: the Centre for Education and Youth and the SCiP Alliance published a research report into better understanding the needs, barriers, and experiences of Service children in post-16 education.
- **Promoting The Future Accommodation Model (FAM)** pilot, which offers more choice to more Service personnel over where, how, and with whom they live. Under FAM, on the three pilot sites, Service personnel could choose Service accommodation, private rental accommodation or buy their own home. Others who benefited were Service personnel in long-term established relationships (LTR(E)) who were previously only able to apply for surplus SFA. The pilot changed this by allowing those long term established relationships (LTR(E)) on the three pilot sites to benefit from subsidised SFA. Once the results from the FAM pilot have been analysed, a New Accommodation Offer will be rolled out across the rest of the UK.
- The **Forces Help to Buy (FHTB)** scheme, which helps Service personnel to buy their own homes, was made permanent in January 2023. The scheme has been very popular, with around **5,000 applicants each year**. This means that thousands of Armed Forces families have benefitted from having more stable home lives, particularly during periods of service.

Duty and Care, Armed Forces Family Mobility and Healthcare Report: produced in collaboration with the NHS, Army, and RAF Families Federations and Anglia Ruskin University highlights the impact of a mobile lifestyle on armed forces families. Recommendations from this report used to underpin the Health and Wellbeing workstream of the Armed Forces Families Strategy as well as the creation and delivery of successful **single point of contact services in the Integrated Care System footprints** covering: Humber and North Yorkshire; Hertfordshire and West Essex; Kent and Medway and Sussex as initial pilot sites.

'Books For All' project delivered: funded by RNRMC, this project provided opportunity to engage schools, especially post the Covid 19 pandemic, provide bookmarks as well as recommended books based on family feedback:

“Thank you for our delivery of free books through your 'Books For All' Scheme. As we have a number of Navy Children at our setting, these books will be a tremendous help during times of transition. We are very grateful for your kind donation.”

Serving Dad popped into the office to give feedback:

“Thank you for the book for him and his daughters school. He loves the books and will be taking them into the school next week and building the connection with the school.”

“We received our books today along with a few little surprises. Thank you so much, they will be really useful for the school.”

NFF shortlisted for two awards! Ex Forces Initiative of the Year at the **Ex Forces in Business Awards**. We worked in partnership with Barclays to deliver workshops in Scotland aimed at enabling spouses back into the workplace. Second award is in the Employer of the Year category at the **Heropreneurs** Awards in London, in November; enormously proud of the recognition gained.

We continue to sponsor the Celebrating Forces Families Awards (use link below in text) and work alongside other charities in the events team to acknowledge and celebrate the resilience, the amazing projects families have undertaken, triumph over adversity and inspiring career paths taken whilst being part of the whole community.

www.celebratingforcesfamilies.co.uk/cffawards



Social media image promoting the 'Books For All' project.

Contributed to the Solent Needs Assessment

Group: re-invigorated with new Portsmouth City Council Project team to progress Armed Forces Covenant action plans (post Covid 19 pandemic) and identify local need derived from 2021 Census data.

Submitted evidence to support national central

Government consultations: we submitted evidence-based reports to highlight the unique challenges faced by serving personnel and their families to the Department for Education 'SEND review: right support, right place, right time' and the Department for Health and Social Care 'Mental Health and Wellbeing Plan'.

Armed Forces Covenant and Veterans Annual

Report: in collaboration with the Army and RAF Families Federations, we submitted our Formal Observations on the 2023 Covenant Annual Report, highlighting where progress has been made and where more work is needed to better support serving families.

Armed Forces Covenant On-line training: we were part of a small working group supporting this project, which was led by Warwickshire County Council and funded by the Armed Forces Covenant Fund Trust. The two new online training modules are aimed at raising awareness of the military lifestyle, the Armed Forces Covenant and the new Covenant Legislation, which introduced the need for service providers to pay due regard to the Armed Forces community within the health, accommodation and education sectors.

Academic research: we have contributed evidence to several Research studies which have focussed on different aspects of Service life. These studies have been led by various research teams, including the Children's Commissioner, King's Centre for Military Health Research and the Office of Tax Simplification and subjects have included: Improving the financial stability of military families; **Hybrid and Distance Working Report: Exploring the Tax Implications of Changing Working Practices**; and the **'Family Review – Celebrating Military Families'**.

Expert Advisory Group for the UK Veterans

Family Study: this is a cross institutional, multi-stage, collaborative research project aimed at better understanding the psychosocial health and wellbeing needs of family members of veterans throughout the UK. We were invited to be part of the EAG to provide an input from the perspective of those currently still serving or in the transition phase.

“
Praise for the great information
and relevant articles in Homeport.
Great mix of family and service
information.”



The following examples demonstrate how the Naval Families Federation continue to advocate on behalf of our families and acting as a critical friend to the Royal Navy to ensure they feel valued and that their voices are heard:

The nuances of naval life impacted by the cost-of-living crisis: Service Families Accommodation (SFA) can often have poor insulation, ill-fitting windows and doors against rising energy bills. Armed with lived experiences and examples of enquiries around cost of living pertaining to SFA, meetings were held with Family Federation CEOs and 1* DIO Head of Accommodation, to influence their priorities, and directives to share with families.

A comparison of perspectives on the rising cost of living across the veteran and serving community revealed **an increase in benevolence requests** as well as increases to Regular Charitable Payments (including to serving families). In a bid to avoid information overload, charities and Royal Navy Family and People Support developed a 'one stop shop' on the **RN Forum** with relevant and current information made available to enable families to make informed choices. Charity sector led cost of living meetings attended by a representative from MoD Pay and Allowances team, where our collective input certainly added weight to an allowances review, prioritising the need to enable weekend travel. Funded research into improving the Financial Stability for Military Families led by the Army Families Federation was well supported with lived experiences adding credibility and currency.

The Naval Families Federation Advocates team (of 3) processes on average 50 enquiries per month, varying in complexity, and ranging from allocation of housing to advice regarding Universal Credit and benevolence. As opposed to just signposting to a range of civilian and armed forces charities, we add value by providing a warm handover to ensure service families feel valued and can make informed choices to thrive in their community of choice.

Issues pertaining to non-UK service personnel:

our contribution to the 'Guide for Foreign and Commonwealth nationals and Unit support' was much appreciated by Diversity and Inclusion team at Navy Command. NFF evidence also shaped the change in policy, highlighting the requirement to adapt to need and differing levels of support at different times on their career pathway: at present all non-UK personnel leaving service who wish to settle in the UK must pay the full fee of £2,389 for indefinite leave. This fee will now be waived for those with at least six years' service or who are discharged due to an illness or injury attributable to their service. More details [here](#).

Supporting the non-UK families remains in our top two areas of priority based on need; NFF continues to shape policy and provide evidence to the Policy lead, who sits within the Army, as well as contributing to the COBSEO cluster for non-UK, working in collaboration with the RN Employment Policy SO1 and the providing evidence to the MoD People Strategy & Policy team to shape delivery of the Armed Forces Families Strategy non-UK workstream.

“ I would like to take this time and express my utmost thanks and gratitude for all the help and guidance that you have given me. All the time which you have taken out of your busy schedule to help me and to reply to my countless emails and my SMS. My son {sic} Visa is successful he will be coming over next month to be re-united with his mom. This would not have been possible without the help from yourself and I will forever be grateful. ”

“

You are a phenomenal Gentlemen I pray many blessings, happiness and guidance your way. Continue doing great and being great. If there's anything I can help with regards to the Navy or where I am based, please feel free to email or SMS me.”

Our Office of Immigration Service Commissioner qualified caseworker processes over 120 cases per year; we have identified that these are increasing in complexity and our Caseworker often unpick enquiries where incorrect advice has been given and where armed forces specifics have not been considered.

The single service Families Federations presented evidence to the **Armed Forces Pay Review Board** to highlight ongoing feedback pertaining to the inability to plan family life, short notice programme changes as well as increased requests for additional tasking to cover national strikes concerns against a backdrop of the cost-of-living crisis. A meeting with the Minister for Defence People, Veterans and Service Families **The Rt Hon Andrew Murrison MP** provided further opportunity to raise the issue of nuances of naval life and cost of living impact.



Example social media image.

Hosted 8 members of the **Royal Navy Armed Forces Parliamentary Scheme** as part of their one-day visit to Navy Command Headquarters; the aim of their visit was to provide a comprehensive introduction to RN personnel, training, operational and policy command structure thereby allowing them to better understand the RN, its role and people when dealing with matters in parliament (and in their constituencies) pertaining to the Service. This most useful event enabled the NFF to promote the importance of considering all members of the service family.

“

Anonymised Royal Marine... has made me aware that you have provided significant support and advice to help him and his wife overcome their recent issue. He has commended you to his chain of command for your superb support, so I feel it is appropriate for me to provide you with that feedback and also, from my part, say thank you for supporting one of my team so diligently. As a consequence of your support, he is very hopeful that there will be a positive outcome to the situation he and his wife have been faced with – and from an operational perspective, it has allowed him to continue to focus on his role, in the knowledge that you are on his side.”

A woman with glasses and a dark polo shirt with the Naval Families Federation logo is speaking to a visitor whose back is to the camera. They are at an exhibition stand. The stand has a large blue banner with the text 'Naval Families FEDERATION CHAMPIONING Royal Navy & Royal Marines families'. Below the text is a photo of a ship and a town. To the right, there is a green 'ESCAPE BAR' with two orange lifebuoys. Further right, another blue banner says 'Are you an immigrant? Local support' and 'Thank you for your support... we could not have done this without your help... a complicated process'. At the bottom right of the stand is a QR code and the text 'Scan to visit', 'OISC', 'nff.org.uk', and 'Registered Charity in E'.

Review of Communications Output to Ensure Value for Money and to Continue to Improve Engagement with Families

Working alongside a group of pro-bono Communications specialists from October 2022 to January 2023, this comprehensive review enabled us to address the limitations of our current Communications output, including but not limited to:

- Not all families live in base port areas, dispersed families are hard to reach; due to data sharing constraints NFF has limited direct contact with families.
- Attending events such as ship's homecomings and families' days can help raise our profile, but not all families attending such events want to engage on the day therefore evidence gathering is limited.
- Our messaging is reactive and rarely proactive as output is not aligned across the Comms team members.
- Our resources are very popular; taking complex and overwhelming information (from academic reports and or policies) condensed to provide the 'So what?' in an accessible format and using plain language. Available on our website and a range of useful handouts shared with families at events, nff.org.uk/resources

As a result of the review, headcount reduced by 3 and all Marketing and Communications was outsourced to a local agency to ensure a planned, consistent, and measured approach ensuring value for money. Maximising reach by contributing to Royal Navy Family and People Support channels, enhancing the 'topical' areas of the RN Forum to promote our areas of expertise: housing; support to personnel and families serving overseas, visa and immigration processes, devolved administrations; education and childcare, the Armed Forces Covenant and health and wellbeing.

“
Thank you so much for resolving the issue before the Christmas break - I am all back up and running (and have been since shortly after you sent your email!).
”



Website and Social Media Statistics 22-23



Website Statistics for April 2022 and April 2023

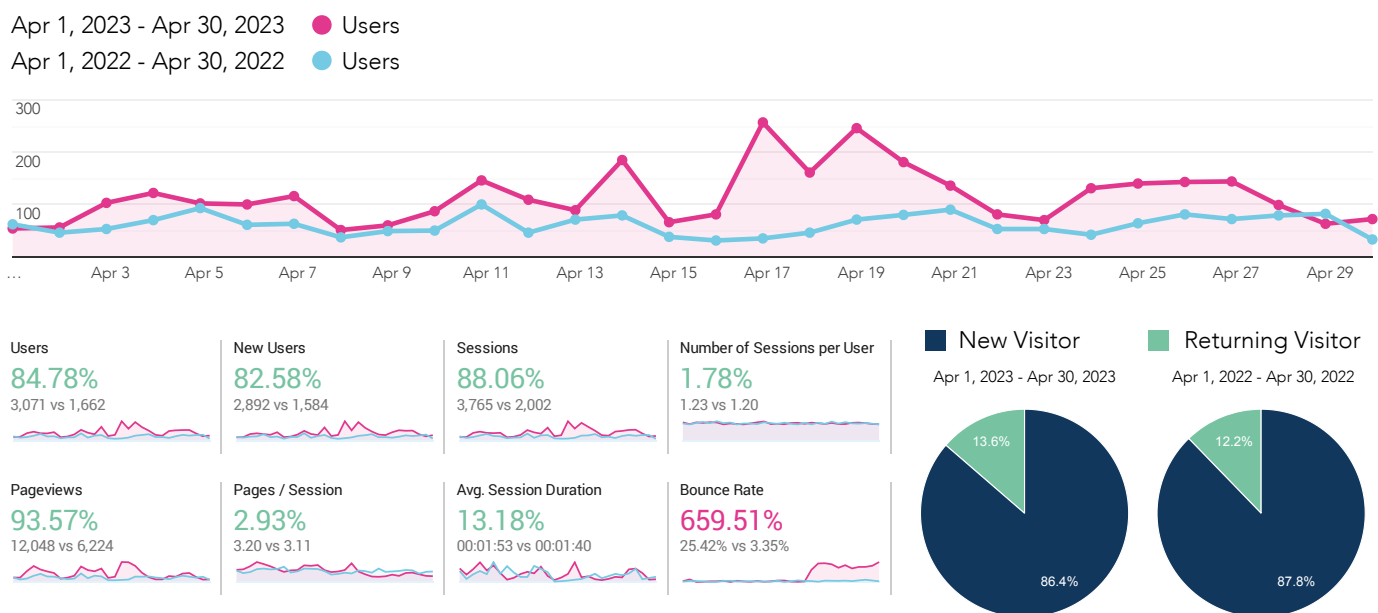
The blue line in the diagram below shows website visits for April 2022 compared with website visits for April 2023. We are pleased to see a significant increase in website visitors, with those who visited the website staying longer on the site and visiting more pages.

There were 3,071 site visitors to the website in April 2023 compared to 1,662 visitors in April 2022.

We attribute these figures to an increase in relevant content, website updates, content updates, improved site usability and navigation and SEO and digital activity.



Figure 1: Website Statistics for April 2022 and April 2023



Social media impressions for April 2023 were over 4 times higher than last year with total impressions for the month reaching 184,864.

Facebook is the preferred social channel amongst our user demographic. The significant difference in users on Facebook compared to other channels is due to preference, as well as the implementation of paid social media ads on Facebook and Instagram.

At the time of writing this document, most social media visitors engaging with NFF content on Facebook were women aged between 24 and 54.

Spikes in impressions and engagement are reflected by content posting and social ads.

Figure 2: Social Media impressions for April 2023

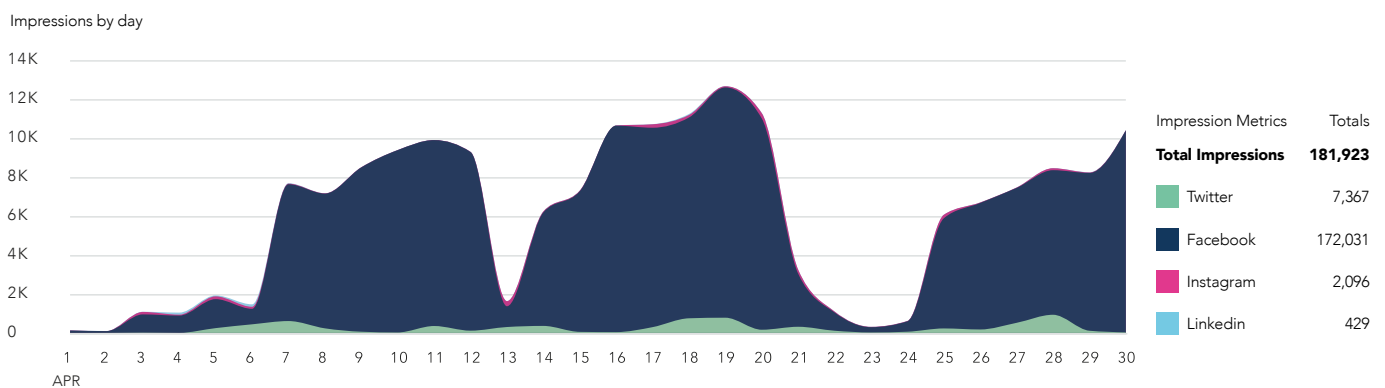
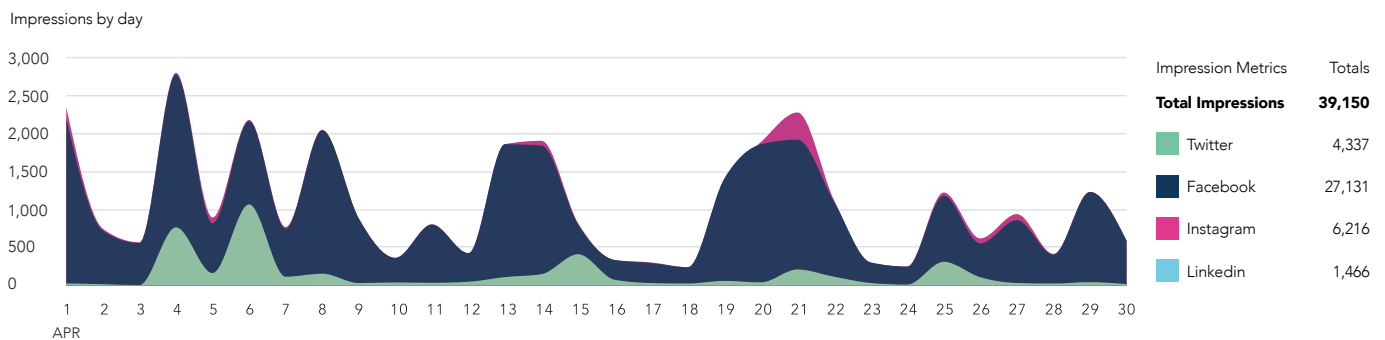


Figure 3. Social Media impressions for April 2022



Social media impressions were 39,150 in 2022, less than a quarter of impressions in 2023. Interestingly, Instagram impressions were higher last year which implies that this platform is less popular with key audiences this year compared to last. This is something we will continue to monitor. Paid ads cover Facebook and Instagram and so we will review data regularly to identify key trends of audience behaviour for future posting based on visitor demographics.

Top performing social posts

Top performing posts on social media to date have all been on Facebook, with people favouring personal stories and useful information.

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Financial Review



The trustees are pleased to report a sound financial performance. Surplus at year end of £20,196 caused by early release under redundancy and later submission of new Marketing and Communications Contract initial payment.

Reserves of £150,000 to meet business continuity as well as £50,000 in the event of NFF wind-up provision.

We have prudently managed finances to fund long-term ambitions to improve business support, including:

1. Updated laptops for home use with post Covid-19 pandemic hybrid working now more common.
2. Plans for a replacement Server abandoned in favour of a cloud-based solution but with significant costs such as a firewall upgrade.
3. Ambition to provide additional horsepower to support CEO and increased advocacy outputs, presentations and interpretation of evidence.
4. Yet to be determined costs to significantly review the production and delivery of Homeport (NFF quarterly magazine distributed to 15,000 recipients and available online).
5. Grants secured to support front line family-facing Engagement Officers.
6. Grant in Aid renegotiation was a sub inflation settlement; hence we saved in order that we can mitigate the worst effects of inflation without reducing family support.
7. Headcount reduction as part of a comprehensive Communications Review will see movement from salaries to contract payments.

We are most grateful to the Royal Navy Royal Marines Charity who continue to provide pro bono financial and payroll support.

“Again, thank you to all involved in sorting out the problem - everyone from both NFF and Headspace have been amazing.”



Example social media image.

Plans for 23-24 and Beyond



1. Implement KPI and reporting requirements for the agreed GiA, appoint RN trustee if a vacancy in the trust board occurs.
2. As a key stakeholder, continue to contribute to the delivery of the UK Armed Forces Families Strategy 2022-2032; holding to account the MOD and other government departments.
3. Contribute to the delivery of outcomes of the Haythornthwaite Report, a review of armed Forces incentivisation.
4. Deliver pilot project in Merseyside and provide recommendations to highlight opportunities for military and civilian charities to enhance communications across this network to identify and support naval families. Present how this model could be replicated to reach dispersed families.
5. Settle the new families support staff in Scotland and improve our support to families in the area.
6. Embed new ways of working with our Marketing and Design agency and explore avenues to reach a wider audience using their expertise at both a strategic and tactical level. This to include a review of format, content and delivery of the Homeport magazine.
7. Prepare for a full strategy review in summer 2024.

“

Many thanks indeed for all your support this morning and for the time and preparation you have dedicated to our enquiry. Your (and NFF team) help is very much appreciated in helping us navigate a fairly complicated situation.”

”



Financial Statements



Statement of Trustees' Responsibilities

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2023

The trustees present their report with the financial statements of the charity for the year ended 31 March 2023. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an incorporated charity.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1177107

Principal address

Building 25
HMS Excellent
Whale Island
Portsmouth
Hampshire
PO2 8ER

Trustees

Independent Examiner

Gibson Whitter
Chartered Accountants
and Chartered Tax Advisers
Larch House
Parklands Business Park
Denmead
Hampshire
PO7 6XP

Approved by order of the board of trustees on 24 July 2023 and signed on its behalf by:



Mr P Quinn - Trustee

Independent Examiner's Report

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF NAVAL FAMILIES FEDERATION

Independent examiner's report to the trustees of Naval Families Federation

I report to the charity trustees on my examination of the accounts of Naval Families Federation (the Trust) for the year ended 31 March 2023.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Gavin Whitter (FCA, CTA)

Gibson Whitter
Chartered Accountants
and Chartered Tax Advisers
Larch House
Parklands Business Park
Denmead
Hampshire
PO7 6XP

Date: 7/8/23

Statement of Financial Activities for the Year ended 31 March 2023

	Notes	Unrestricted funds £	Restricted funds £	31.3.23 Total funds £	31.3.22 Total funds £
INCOME AND ENDOWMENTS FROM					
Charitable activities	3				
Supporting Naval Families		543,741	25,250	568,991	606,699
Investment income	2	423	-	423	-
Total		<u>544,164</u>	<u>25,250</u>	<u>569,414</u>	<u>606,699</u>
EXPENDITURE ON					
Charitable activities	4				
Supporting Naval Families		<u>533,832</u>	<u>15,386</u>	<u>549,218</u>	<u>581,020</u>
NET INCOME		10,332	9,864	20,196	25,679
Transfers between funds	15	<u>35</u>	<u>(35)</u>	<u>-</u>	<u>-</u>
Net movement in funds		10,367	9,829	20,196	25,679
RECONCILIATION OF FUNDS					
Total funds brought forward		243,961	15,125	259,086	233,407
TOTAL FUNDS CARRIED FORWARD		<u><u>254,328</u></u>	<u><u>24,954</u></u>	<u><u>279,282</u></u>	<u><u>259,086</u></u>

Balance Sheet 31 March 2023

	Notes	31.3.23 £	31.3.22 £
FIXED ASSETS			
Tangible assets	10	42,208	15,521
CURRENT ASSETS			
Debtors	11	4,001	4,010
Cash at bank		292,135	263,828
		<u>296,136</u>	<u>267,838</u>
CREDITORS			
Amounts falling due within one year	12	(59,062)	(24,273)
NET CURRENT ASSETS		<u>237,074</u>	<u>243,565</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>279,282</u>	<u>259,086</u>
NET ASSETS		<u>279,282</u>	<u>259,086</u>
FUNDS	15		
Unrestricted funds		254,328	243,961
Restricted funds		24,954	15,125
TOTAL FUNDS		<u>279,282</u>	<u>259,086</u>

The financial statements were approved and authorised for issue by the Board of Trustees and authorised for issue on 24 July 2023 and were signed on its behalf by:



Mr P Quinn - Trustee

The notes form part of these financial statements

Cash Flow Statement for the Year ended 31 March 2023

	Notes	31.3.23 £	31.3.22 £
Cash flows from operating activities			
Cash generated from operations	1	62,979	44,777
Net cash provided by operating activities		<u>62,979</u>	<u>44,777</u>
Cash flows from investing activities			
Purchase of tangible fixed assets		(35,095)	(3,852)
Interest received		423	-
Net cash used in investing activities		<u>(34,672)</u>	<u>(3,852)</u>
Change in cash and cash equivalents in the reporting period		<u>28,307</u>	<u>40,925</u>
Cash and cash equivalents at the beginning of the reporting period		<u>263,828</u>	<u>222,903</u>
Cash and cash equivalents at the end of the reporting period		<u><u>292,135</u></u>	<u><u>263,828</u></u>

Notes to the Cash Flow Statement for the Year ended 31 March 2023

1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	31.3.23 £	31.3.22 £
Net income for the reporting period (as per the Statement of Financial Activities)	20,196	25,679
Adjustments for:		
Depreciation charges	8,408	13,315
Interest received	(423)	-
Decrease/(increase) in debtors	9	(4,010)
Increase in creditors	34,789	9,793
Net cash provided by operations	<u>62,979</u>	<u>44,777</u>

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.22 £	Cash flow £	At 31.3.23 £
Net cash			
Cash at bank	263,828	28,307	292,135
	<u>263,828</u>	<u>28,307</u>	<u>292,135</u>
Total	<u>263,828</u>	<u>28,307</u>	<u>292,135</u>

Notes to the Financial Statements for the Year ended 31 March 2023

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The Naval Families Federation is a registered charity, established as a Charitable Incorporated Organisation (CIO), in England and Wales. The address of the principal office is given in the charity information of these financial statements and the nature of the charity's operations and principal activities are detailed in the trustees' report.

The charity constitutes a public benefit entity as defined by FRS 102. 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 issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011 and UK Generally Accepted Accounting Practice.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are presented in sterling which is the functional currency of the charity and rounded to the nearest £.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all periods presented unless otherwise stated.

Income

All incoming resources are included in the Statement of Financial Activities (SoFA) when the Charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

For donations to be recognised the Charity will have been notified of the amounts and the settlement date in writing. If there are conditions attached to the donation and this requires a level of performance before entitlement can be obtained then income is deferred until those conditions are fully met or the fulfilment of those conditions is within the control of the Charity and it is probable that they will be fulfilled.

Donated facilities and donated professional services are recognised in income at their fair value when their economic benefit is probable, it can be measured reliably and the Charity has control over the item. Fair value is determined on the basis of the value of the gift to the Charity. For example the amount the Charity would be willing to pay in the open market for such facilities and services. A corresponding amount is recognised in expenditure.

Income from government and other grants are recognised at fair value when the Charity has entitlement after any performance conditions have been met, it is probable that the income will be received and the amount can be measured reliably. If entitlement is not met then these amounts are deferred.

Expenditure

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably. It is categorised under the following headings:

- Costs of raising funds; which includes the costs of organising events and investment management fees
- Expenditure on charitable activities; which includes grants made to beneficiaries and costs incurred to support those activities

1. ACCOUNTING POLICIES - continued

Expenditure

Grants payable to third parties are within the charitable objectives. Where unconditional grants are offered, this is accrued as soon as the recipient is notified of the grant, as this gives rise to a reasonable expectation that the recipient will receive the grants. Where grants are conditional relating to performance then the grant is only accrued when any unfulfilled conditions are outside of the control of the Charity.

Support cost allocation

Support costs are those that assist the work of the Charity but do not directly represent charitable activities and include office costs, governance costs, administrative payroll costs. They are incurred directly in support of expenditure on the objects of the Charity and include project management carried out at Headquarters. Where support costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with use of the resources.

The analysis of these costs is included in note 6.

VAT

The Charity is not registered for VAT and is unable to recover VAT incurred. On this basis costs are recorded inclusive of VAT within the SoFA.

Tangible fixed assets

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

Fixtures and fittings	- 20% on cost
Computer equipment	- 33% on cost

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Going concern

The financial statements have been prepared on a going concern basis as the Trustees believe that no material uncertainties exist. The Trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

2. INVESTMENT INCOME

	31.3.23	31.3.22
	£	£
Deposit account interest	423	-
	<u>423</u>	<u>-</u>

3. INCOME FROM CHARITABLE ACTIVITIES

	Activity	31.3.23	31.3.22
		£	£
Grants	Supporting Naval Families	27,250	75,580
Grant in Aid	Supporting Naval Families	541,741	531,119
		<u>568,991</u>	<u>606,699</u>

Grants received, included in the above, are as follows:

	31.3.23	31.3.22
	£	£
RNRMC	8,750	53,000
Annington Trust	2,000	10,080
Armed Forces Covenant Fund Trust	-	500
NHS	-	12,000
RMA - The Royal Marines Charity	16,500	-
	<u>27,250</u>	<u>75,580</u>

4. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 5)	Support costs (see note 6)	Totals
	£	£	£
Supporting Naval Families	<u>501,694</u>	<u>47,524</u>	<u>549,218</u>

5. DIRECT COSTS OF CHARITABLE ACTIVITIES

	31.3.23	31.3.22
	£	£
Staff costs	427,961	415,921
Book Project	-	13,166
Annington Trust Project	-	7,000
Time, on my watch	-	3,125
Forces Families awards	-	1,000
Communication	33,398	69,654
Travel expenses	15,957	16,171
Website expenses	24,378	-
	<u>501,694</u>	<u>526,037</u>

6. SUPPORT COSTS

	Management £	Governance costs £	Totals £
Supporting Naval Families	44,482	3,042	47,524

Support costs, included in the above, are as follows:

Management

	31.3.23 Supporting Naval Families £	31.3.22 Total activities £
Insurance	2,315	1,826
Office expenses	3,333	8,104
Staff training	1,935	1,844
Consultancy, HR and legal expenses	6,718	3,539
Bank fees	72	109
Subscriptions	764	1,998
Accountancy fees	-	720
Depreciation	8,408	13,315
Recruitment costs	-	1,764
CEO expenses	1,373	984
Computer expenses and maintenance	19,564	17,524
Internet and website fees	-	240
	<u>44,482</u>	<u>51,967</u>

Governance costs

	31.3.23 Supporting Naval Families £	31.3.22 Total activities £
Independent examination fees	2,280	2,160
Trustee expenses and meeting and meeting costs	762	856
	<u>3,042</u>	<u>3,016</u>

7. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2023 nor for the year ended 31 March 2022.

7. TRUSTEES' REMUNERATION AND BENEFITS - continued**Trustees' expenses**

During the year five (31.3.22: four) trustees were reimbursed expenses by the charity for travel, subsistence and training totalling £762 (31.3.22: £857)

8. STAFF COSTS

	31.3.23 £	31.3.22 £
Wages and salaries	367,801	360,570
Social security costs	30,088	28,657
Other pension costs	30,072	26,694
	<u>427,961</u>	<u>415,921</u>

The average monthly number of employees during the year was as follows:

	31.3.23 14	31.3.22 13
Charitable activities and management	<u>14</u>	<u>13</u>

No employees received emoluments in excess of £60,000.

One (31.3.22: One) employee received employee benefits, inclusive of social security costs but excluding pension contributions, in the range £60,000 - £70,000 during the year.

9. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Charitable activities			
Supporting Naval Families	<u>541,199</u>	<u>65,500</u>	<u>606,699</u>
EXPENDITURE ON			
Charitable activities			
Supporting Naval Families	<u>480,319</u>	<u>100,701</u>	<u>581,020</u>
NET INCOME/(EXPENDITURE)	60,880	(35,201)	25,679
RECONCILIATION OF FUNDS			
Total funds brought forward	183,081	50,326	233,407
TOTAL FUNDS CARRIED FORWARD	<u>243,961</u>	<u>15,125</u>	<u>259,086</u>

10. TANGIBLE FIXED ASSETS

	Fixtures and fittings £	Computer equipment £	Totals £
COST			
At 1 April 2022	30,748	22,458	53,206
Additions	-	35,095	35,095
Disposals	-	(18,607)	(18,607)
At 31 March 2023	30,748	38,946	69,694
DEPRECIATION			
At 1 April 2022	18,116	19,569	37,685
Charge for year	6,150	2,258	8,408
Eliminated on disposal	-	(18,607)	(18,607)
At 31 March 2023	24,266	3,220	27,486
NET BOOK VALUE			
At 31 March 2023	6,482	35,726	42,208
At 31 March 2022	12,632	2,889	15,521

11. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.23 £	31.3.22 £
Other debtors	-	1,000
Prepayments	4,001	3,010
	4,001	4,010

12. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.23 £	31.3.22 £
Trade creditors	9,148	2,427
Social security and other taxes	9,167	17,541
Other creditors	2,454	2,145
Deferred income	26,250	-
Accrued expenses	12,043	2,160
	59,062	24,273

Deferred income

Deferred income comprises £26,250 (31.3.22: £Nil) for grant income received in the year which will be released to income in future financial periods.

	31.3.23 £	31.3.22 £
Balance brought forward	-	-
Amount release to incoming resources	-	-
Amount deferred in the year	26,250	-
Balance carried forward	26,250	-

13. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	31.3.23 £	31.3.22 £
Within one year	445	1,117
Between one and five years	74	520
	<u>519</u>	<u>1,637</u>

14. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted funds £	Restricted funds £	31.3.23 Total funds £	31.3.22 Total funds £
Fixed assets	42,208	-	42,208	15,521
Current assets	244,932	51,204	296,136	267,838
Current liabilities	(32,812)	(26,250)	(59,062)	(24,273)
	<u>254,328</u>	<u>24,954</u>	<u>279,282</u>	<u>259,086</u>

15. MOVEMENT IN FUNDS

	At 1.4.22 £	Net movement in funds £	Transfers between funds £	At 31.3.23 £
Unrestricted funds				
General fund	228,440	18,740	(63,985)	183,195
Designated - Fixed assets	15,521	(8,408)	64,020	71,133
	<u>243,961</u>	<u>10,332</u>	<u>35</u>	<u>254,328</u>
Restricted funds				
RNRMC - Mental Health & Immigration Project	11,971	(11,936)	(35)	-
RNRMC - Books for All	3,154	(3,154)	-	-
Families Engagement Officer - RM Condor	-	16,500	-	16,500
Immigration Adviser	-	8,454	-	8,454
	<u>15,125</u>	<u>9,864</u>	<u>(35)</u>	<u>24,954</u>
TOTAL FUNDS	<u>259,086</u>	<u>20,196</u>	<u>-</u>	<u>279,282</u>

15. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	544,164	(525,424)	18,740
Designated - Fixed assets	-	(8,408)	(8,408)
	<u>544,164</u>	<u>(533,832)</u>	<u>10,332</u>
Restricted funds			
RNRMC - Mental Health & Immigration Project	-	(11,936)	(11,936)
RNRMC - Books for All	-	(3,154)	(3,154)
Families Engagement Officer - RM Condor	16,500	-	16,500
Immigration Adviser	8,750	(296)	8,454
	<u>25,250</u>	<u>(15,386)</u>	<u>9,864</u>
TOTAL FUNDS	<u><u>569,414</u></u>	<u><u>(549,218)</u></u>	<u><u>20,196</u></u>

Comparatives for movement in funds

	At 1.4.21 £	Net movement in funds £	Transfers between funds £	At 31.3.22 £
Unrestricted funds				
General fund	158,097	74,195	(3,852)	228,440
Designated - Fixed assets	24,984	(13,315)	3,852	15,521
	<u>183,081</u>	<u>60,880</u>	<u>-</u>	<u>243,961</u>
Restricted funds				
Membership Scheme	5,249	(5,249)	-	-
Information Scheme	22,434	(22,434)	-	-
RNRMC Book project	5,024	(5,024)	-	-
Strengthening Families	6,517	(6,517)	-	-
Annington Trust	4,727	(4,727)	-	-
Armed Forces Covenant	6,375	(6,375)	-	-
RNRMC - Mental Health & Immigration Project	-	11,971	-	11,971
RNRMC - Books for All	-	3,154	-	3,154
	<u>50,326</u>	<u>(35,201)</u>	<u>-</u>	<u>15,125</u>
TOTAL FUNDS	<u><u>233,407</u></u>	<u><u>25,679</u></u>	<u><u>-</u></u>	<u><u>259,086</u></u>

15. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	541,199	(467,004)	74,195
Designated - Fixed assets	-	(13,315)	(13,315)
	<u>541,199</u>	<u>(480,319)</u>	<u>60,880</u>
Restricted funds			
Membership Scheme	-	(5,249)	(5,249)
Information Scheme	-	(22,434)	(22,434)
RNRMC Book project	-	(5,024)	(5,024)
Strengthening Families	-	(6,517)	(6,517)
Annington Trust	-	(4,727)	(4,727)
Armed Forces Covenant	500	(6,875)	(6,375)
NHS Mobility Project	12,000	(12,000)	-
RNRMC - Mental Health & Immigration Project	38,000	(26,029)	11,971
RNRMC - Books for All	15,000	(11,846)	3,154
	<u>65,500</u>	<u>(100,701)</u>	<u>(35,201)</u>
TOTAL FUNDS	<u><u>606,699</u></u>	<u><u>(581,020)</u></u>	<u><u>25,679</u></u>

15. MOVEMENT IN FUNDS - continued

Membership Scheme	LIBOR funded project to raise awareness of support to RN/RM families and create a 'through-life' relationship with them. The project will increase awareness of the NFF's work and encourage participation in surveys. It will help to communicate to families that their contribution is valued. It will provide families with information to support their resourcefulness and resilience.
Information scheme	LIBOR funded project to develop online e-learning packages to inform National Service providers of the particular needs of the RN/RM community and produce films and printed material highlighting support available to RN and RM families.
RNRMC Book Project	Funding received from RNRMC to provide books to Royal Navy and Royal Marines families during periods of parental deployment.
Annington Trust	Funding received from Annington Trust to run the Brighten Your Day and Winter Glow initiatives to provide Royal Navy and Royal Marines families with resources to support resilience, enhance coping strategies and bring a bit of cheer in difficult times.
Strengthening Families	Funding received from RNRMC to provide a comprehensive support package to service families, looking at the gap between support available to dispersed families to those living on or near base ports, whenever and wherever they need it.
IT Migration	Funding received from RNRMC to meet the costs of a IT service review and migration to new platforms to enhance the charity's ability to support its beneficiaries.
Armed Forces Covenant	Funding received from The Armed Forces Covenant Fund Trust to capture what Royal Navy and Royal Marines families are doing with their time and what it means to them, through poetry, drawings and photographs, with professional artist Tim Mann to create an exhibition.
NHS- Mobility	The three Families Federation commissioned the Veterans and Families Institute for Military Social Research at Anglia Ruskin University to conduct research and invite families to share their experiences of health care services whilst living a mobile lifestyle due to Service life. A report with recommendations was published.
RNRMC- Mental health	The project was a collaboration between NFF and RNRMC for a one year pilot. It was designed to facilitate co-production of commissioned services by RNRMC and promotion of those services amongst the RN and RM community. It also addressed increased demand for immigration advice due to COVID-19.
RNRMC- Books for all	The funding has been used to supply appropriate books to schools with RN and RM Service children. This has facilitated the establishment of relationships between the NFF and schools/childcare settings to offer ongoing support and resources so that schools and families build resilience for deployment and separation.
Families Engagement Officer - RM Condor	Working in collaboration with the Royal Marines Association TRMC and Aggies to enhance support for Royal Marine families, ensuring they feel valued, their voices are heard by those in a position of power and thus enabling families to thrive in the community of their choice.

15. MOVEMENT IN FUNDS - continued

Immigration Advisor	Delighted to have secured funding from the Armed Forces Covenant Fund Trust and RNRMC to build on the success of our current qualified Immigrant Caseworker and to enhance support for our families. This three-year project will enable NFF to help families navigate the complexities of the visa and immigration process, saving them time and money.
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16. EMPLOYEE BENEFIT OBLIGATIONS

The Charity contributes to defined contribution pension scheme on behalf of its employees. The pension cost is charged to the Statement of Financial Activities in the period it is due. The total amount of contributions charged in the year under review were £30,072 (31.3.22: £26,694). At the balance sheet date £2,454 (31.3.22: £2,145) was due in respect of these contributions.

17. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2023.



Building 25, HMS Excellent, Whale Island, Portsmouth, Hampshire PO2 8ER

Phone: 023 9265 4374 | **Email:** contactus@nff.org.uk | **www.nff.org.uk**



Registered charity in England & Wales (1177107)

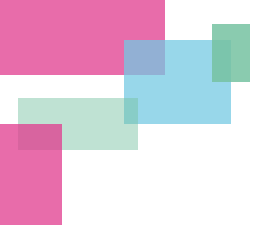
Accounts

Trustees' Report and Financial Statements

for the year ended 31 March 2022

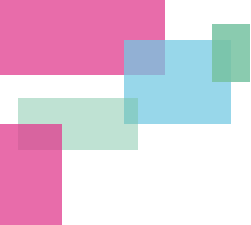
Registered Charity in England and Wales: 1177107





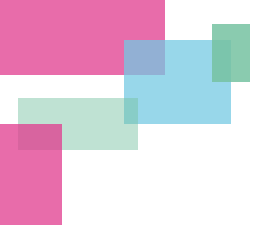
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CHARITY INFORMATION

Trustees	Captain Paul Quinn OBE RN (Retd) - Chairman David Evans - Deputy Chairman Jacqueline Curtis-Donnelly Professor Jan Walker OBE Lieutenant Commander Steve Cass RN Bryony Johnson Michelle Mortlock
Head office	Building 25, HMS Excellent Whale island Portsmouth Hampshire PO2 8ER
Registered Charity Number	1177107
Key Management Personnel	Sarah Clewes - Interim Chief Executive Officer, appointed 4 January 2022 Nicola Thompson - Director of Operations, appointed 7 June 2021 Leavers Anna Wright - Chief Executive Officer, resigned November 2021 Jane Williams - Director of Operations and Families Engagement, resigned June 2021 Bridget Nicholson - Director of Evidence & Strategy, resigned June 2021
Accounts - Independent Examiners	Gibson Whitter Limited Larch House, Parklands Business Park, Denmead, Hampshire PO7 6XP
Bankers	CAF Bank Limited 25 Kings Hill Avenue Kings Hill West Mailing Kent ME19 4JQ



REPORT OF THE TRUSTEES

Responding to the intention to widen the experience of the Trustee Board the NFF recruited four new trustees in the latter half of 2020, some of whom had experience of advocacy at the higher levels of Government cross-departments. Also, those with direct and current experience of the issues facing Naval Service families. The full benefit of these appointments has become evident in the 21/22 year.

The Trustees have pleasure in presenting their annual report for the purposes of the Charities Act 2011, together with the accounts for the period ended 31 March 2022. In preparing this Annual Report and financial statement the Trustees have adopted the updated provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" (FRS102).

Structure, Governance and Management

The Naval Families Federation (NFF) is established under a constitution as a Charitable Incorporated Organisation (CIO) Foundation charity, registered with the Charity Commission on 12 February 2018 with charity number 1177107.

Governance is exercised by a board of trustees, the members of which are selected and appointed by the charity's existing trustees having given regard to the skills, knowledge and experience needed. Members are appointed by a resolution of the trustees then in post. The trustees meet four times a year.

On appointment, new trustees are provided with a copy of the charity's constitution, the latest set of accounts, the NFF Strategic Baseline Document and a copy of the Charity Commission's guidance CC3 (The Essential Trustee). They are offered an Induction Day at Head Office with the NFF team in order to learn about the charity's activities. All new trustees are offered training, expenses are paid by the charity.

Day-to-day management of the charity is delegated by the trustees to the Chief Executive Officer (CEO) and her team, whilst trustees remain closely involved in monitoring activities, receiving regular reports, giving guidance and authorising transactions. The CEO is supported by the Director of Operations.

Risks are regularly reviewed by the Board. The current key challenges faced by the NFF are related to ensuring that the public and stakeholders have an accurate understanding of the organisation and its role, in order to manage the expectation of serving members of the Royal Navy and Royal Marines (RN & RM) and their families. All staff members contributed to the NFF Strategy, 2021 - 2024; this document is regularly referenced in team meetings to ensure a consistent approach to both internal and external communications. The risk of delayed payment of Grant-in-Aid is mitigated by holding sufficient reserves; this potential risk has informed the Reserves Policy.

Trustees keep under review and ensure practices adopted by the charity are in line with the Charity's values.

The remuneration of all staff is reviewed and set by the trustees by benchmarking against similar organisations; the ACEVO Pay and Equalities Survey 2021 has informed decision making.

Naval Families Federation Strategy 2021 - 2024

The objects of the charity are:

- a. The promotion of social inclusion and military efficiency, for the public benefit, by assisting in the prevention of serving Royal Navy and Royal Marines and their families being disadvantaged through military service,
- b. Such other charitable purposes for the general benefit of Royal Navy and Royal Marines families as the trustees from time to time think fit.

The Trustees have complied with the duty in s.2 of the Charities Act 2011 in having due regard to public benefit guidance published by the Charity Commission.



Images: NFF promotional banners

The Naval Families Federation Strategy 2021 – 2024, includes the following:

Our Mission

What we do: The Naval Families Federation exists to give Royal Navy and Royal Marines families a voice and representation to Ministers, other government departments, the Chain of Command and civilian service providers. It provides support and guidance on matters affecting the daily lives of Naval Service families, acting as an advocate and champion when appropriate to resolve complex issues.

Our Vision

Our vision is for all members of the Royal Navy and Royal Marines families to:

- Have their views heard by those in positions of power.
- Feel valued.
- Be treated with fairness and respect.
- Thrive in their communities of choice.

Our Values

The Naval Families Federation is:

- **Respectful.** We value all family members, whatever their link to the Naval Service, and recognise the important contribution they make by supporting their serving person. We are approachable, inclusive, non-judgemental, and ready to listen.
- **Constructive.** We work constructively with everyone, recognising the importance of understanding the perspective of others, and seeking to act as a 'critical friend' to the Royal Navy and other organisations.
- **Trustworthy.** We offer a confidential service to people who contact us. We work to build and maintain the trust of everyone we work with and support.
- **Empowering.** We want all Royal Navy and Royal Marines families to have the best quality of life possible, and to have access to the resources they need to make good choices and to achieve positive outcomes.
- **Evidence based.** Our advocacy is informed by evidence gathered from the RN & RM Serving community.
- **Independent.** We are independent of the Royal Navy's chain of command.

Strategic Objectives for the period 2021 – 2024:

1. To drive evidence-based data.
2. To increase our reach.
3. To be effective advocates and to champion on matters that really impact our families.
4. To have and sustain an effective and agile organisation.
5. To demonstrate we value our Royal Navy and Royal Marine families.



Images: CSG21 homecomings

ACHIEVEMENTS AND PERFORMANCE

Response to Covid-19

a. Working practices were adapted and reviewed throughout the period of the pandemic to enable the NFF to continue to engage with RN & RM families and deliver its outputs. As directed by HM Government, staff were required to work from home for the majority of the time. Risk assessments were carried out prior to staff returning to work in the offices. Flexibility around childcare and home-schooling was offered for those staff that required it. Online team meetings three times a week allowed the senior management team to monitor staff morale and judge level of stress due to additional commitments.

b. To be able to work efficiently from home the NFF sought and received £9k funding from RNRMC Emergency Covid Fund to become cloud-based using MS Teams.

c. The NFF adapted in order to support families throughout the pandemic. Initially, there was a great deal of engagement with the Chain of Command on behalf of anxious family members. This allowed the NFF to offer reassurance to families that thorough safety procedures were in place on board HM ships and informed the Chain of Command about the concerns that families had. Casework for 182 individual families affected by Covid-19 and other issues (accommodation, education etc.) was delivered.

d. NFF engagement as below:



Adapting to the needs of naval families

e. Several projects were delivered to support the resilience of RN & RM families and recognise the fact that not only were spouses managing without their partner but that they were also managing without extended family for childcare support whilst having to work from home and home-school. Many spouses of serving personnel have key worker status, such as nurses, doctors, and teachers:

The NFF has analysed the impact of the COVID-19 pandemic on the health and wellbeing of RN & RM families and offered feedback to Royal Navy Command. This has informed:

- The Headspace App pilot which the NFF delivered in partnership with the RN.
- The RN's decision to offer families trips to theme parks etc. via Eventbrite in lieu of previous support from the Families Welfare Grant which could not be used during the pandemic due to the inability to hold large events such as homecomings and families' days.

Recognised as an organisation who actively support the Armed Forces community in their workplace

Gold Employer Recognition Scheme (ERS) Award. We are delighted to have been successful in our bid to become an AF Covenant Gold ERS Award holder; a Ministry of Defence run scheme which encourages employers to support the work of the Ministry of Defence, and inspire others to do the same. The ERS Gold award is the highest award of the scheme.



Launched Naval Families Federation Strategy 2021- 2024

The strategic review of 2021 included an audit of the key branding message and marketing of the NFF and was carried out by Marketing firm, MindWorks. This resulted in a new strapline and focus on 'Championing RN & RM families'. A full audit of the NFF website has been carried out and adjustments made to improve accessibility. Marketing assets have been aligned with main messages for consistency and to raise awareness of the Charity and include:

- The Resources Trailer: branded vehicle to raise the public profile of the charity and improve interaction with families at Families Days and Homecomings.
- Video Business Cards: a credit card sized video containing a brief explainer film with consistent images and information to demonstrate the breadth of our work.



DELIVERING BESPOKE PROJECTS

Winter Glow was a follow-on project to Brighten Your Day, also funded by Annington Trust (£25K). This project recognised the very challenging ships programming during lockdown over the winter period. It was refined so that several spouse- owned businesses were invited to offer products that would support resilience. This had the effect of supporting both spouse-owned businesses, some of which had struggled due to the pandemic, and also RN & RM families. The project provided 1163 families with resources.



Naval Families Federation "Hug in a Box", pampering gifts for those experiencing a challenging time, sent as a reminder that we are here for service families. Including a lady that contacted us struggling with anxiety because she's about to have her third child, her parents don't live close by, and her husband is deployed for 7 months and so may not make it to the birth. In addition to signposting her to Home-Start, Aggies for support, sending her 'a NFF Hug in a Box', whilst not to fix her issues but to recognise her challenges and the compromises she is making in support of the Royal Navy.

Strengthening Families – By Your Side Developed with RNRMC in partnership with the RN, King's Active Foundation, Home-Start UK and Relate to promote their offer to our families. It has been recognised that, although the aspiration is to reach dispersed families¹, we may need to establish this provision in the base port areas first so that it is seen and considered to be credible. Then, when dispersed families see it and ask where their provision is we will be able to offer it to them. This project has been severely hampered by Covid, but partners have adapted their provision and the Armed Forces Covenant Fund have been understanding of the need for a variation to the grant provision.

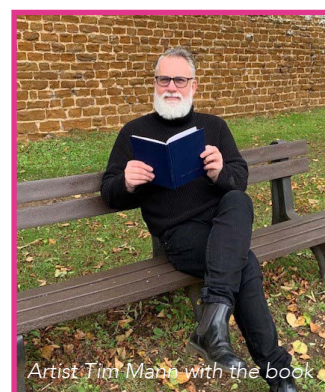


Headspace Working in partnership with the Royal Navy, on World Mental Health Day on 10 October 2021, the NFF began delivering a one-year pilot offering the mindfulness App, Headspace, to RN & RM families. 3000 licences were acquired, 1032 of which had been taken up by the end of the FY. The RN recognised the additional strain that was being experienced by RN & RM families due to the pandemic and were keen to fund a pilot to offer upstream mental health support. The pilot has been judged successful and now rolled out RN-wide.

NFF Book Project Additional funding of £15K was sought from RNRMC to continue to deliver the highly successful NFF Book Project for families. In addition to books to support separation, which was exacerbated by the pandemic for many, children's books to address bereavement were included. A variation to the grant provision was sought in order to extend the book offer to schools. This has been tremendously successful, more than 700 schools received the books with information about parental separation to help them to support their RN & RM service children.

¹Dispersed families: Families not in a port area or by a naval air station.

Time, on my Watch Funded by the Armed Forces Covenant Fund Trust. The NFF delivered a creative project to address social isolation and invite feedback from RN & RM families in a completely new and untried way. There were just over one hundred submissions of photos, poems, and other artwork to the project. However, it was the accompanying explanations from family members that were incredibly poignant and revealed the experiences of RN & RM families during periods of separation and as a result of the pandemic. The artist commissioned to support this project, Tim Mann, produced a book to submit to partner charity ADOBE's Annual Graphic Design competition. As a result, the NFF had a wonderful design for a poster to invite families to participate in the Art Project.



Promoting Time, on my Watch was underpinned by a highly effective and far-reaching marketing campaign to launch the project. On Facebook the reading video reached 3532 and had 38 shares, the First Sea Lord book presentation reached 2138 and had 8 shares, and the story behind video reached 914 with 3 shares, further posts on LinkedIn had a reach of 3,500+. Our beautiful book has been well received.

Providing bespoke resources

Separation and Divorce. As evidence pointed to a possible increase in separation and divorce due to the pandemic the NFF created a bespoke Separation/Divorce online resource to provide families with information regarding RN allowances etc. During the period, the resource had 1270 visits and the Separation/Divorce webpages had 749 visits.

Forces Families Jobs. Despite an economic downturn during the pandemic the online partner employment and training platform www.ForcesFamiliesJobs.co.uk has gone from strength to strength:



4884
live jobs



4748
family members
registered



864
employers
registered



59
training
providers
registered

**Data correct as of March 2022*

Thriving Lives Toolkit. The NFF continues to be a key contributor to the work of the stakeholder group, SCiP Alliance (Service Children's Progression Alliance). This group launched the Thriving Lives Toolkit for schools to enable them to self-assess and ascertain how well they are supporting Service children. It will help schools to understand how they might best use the Service Pupil Premium to offer pastoral support to RM& RM Service children.

Spouse employment courses. Working with Barclays the NFF facilitated two highly successful spouse employment courses to enable spouses gain employment.

Feedback from partners includes:

It was empowering and helped me regain confidence in myself to return to work, my CV skills and a better understanding of employers and what they're looking for and not to be scared of applying for what you want. Also what help is available to us in the military community as families and partners in terms of getting back into the employment market.

It has been empowering, emotional, funny, insightful, educational and thoroughly enjoyable ... I honestly don't think any of us can stress enough our thanks to you all for all your hard work these last two weeks. And knowing that we have your continued support after all of this is just the icing on the cake!

It was fantastic to spend a couple of weeks with a like minded group who were all keen to soak up as much as we could from the course ... there were definitely some useful parts to the course for example CV writing which many of us haven't had to do for 10-20years, and key skill terminology.



INFORMING RESEARCH, POLICY AND SHAPING CHANGE

We take every opportunity to shape change, influence policy and to improve support to families as a critical friend and as experts across the naval community. We present both written and oral evidence to our key stakeholders and interlocutors whom include: the Secretary of State for Defence; the Minister for Defence Personnel & Veterans; Ministers in other Government Departments who have the lead for delivering the Armed Forces Covenant; the House of Commons Defence Select Committee; the Devolved Administrations and Local Government.

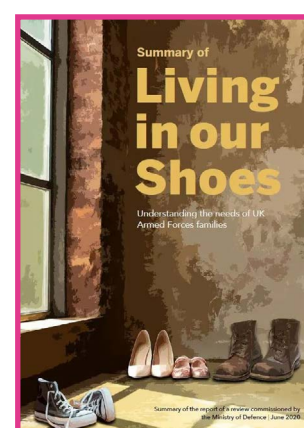
NFF main areas of business relating to naval families matters include: childcare and education; health and wellbeing; transition from the military to civilian life; housing; non-UK serving personnel; dual service; overseas and spousal employment.

Childcare. Having had more than 2000 respondents to our Childcare Survey, the highest response rate of the three Services, the NFF was pleased to be able to present an interactive online report to the MOD and other stakeholders highlighting the specific challenges faced by RN & RM families around childcare. The MOD confirmed that this would inform delivery of the Governments Manifesto pledge to improve wraparound childcare for Armed Forces families. Trustees were delighted to note the Integrated Review announcement that £1.4B would be allocated to support childcare over the next decade.

NFF evidence informed the DfE to make amendments to the Schools Admission Code to support in-year admissions of Service children.

Covenant into Law. The CEO NFF acted as the Families Federation representative at 3rd sector stakeholder meetings held by the MOD Covenant Team with the aim of informing the development of the Covenant into Law strand of the Armed Forces Act. In addition, the CEO presented written and oral evidence to the House of Commons Defence Select Committee enquiry into the Armed Forces Act.

Response to the Living in Our Shoes Report. The NFF coordinated a response to the Living in Our Shoes Report from the RN & RM charity sector. More than 40 stakeholders participated providing written or online feedback. The feedback was offered to the MOD and Forces in Mind Trust to inform the initial stocktaking process of what was being delivered by the RN& RM third sector and which charities might be suitable for further focus group work. The NFF was pleased to note that our Parenting Guide and spouse employment project with Barclays in Helensburgh were highlighted in the report.



Impact of Separation and need for review of Harmony guidelines. Feedback from RN & RM families, together with significant research into the impact of separation on family wellbeing showed that the pandemic was exacerbating the impact of separation on RN & RM families. This highlighted the need for a review of the Harmony guidelines and the significant disparity between the three Services.

Evidence submitted to the National Audit Office (NAO) to inform their inquiry into 'Single Living Accommodation (SLA) for the Armed Forces'; to inform an ongoing inquiry into 'Women serving in the Armed Forces', and to the Armed Forces Pay Review Body (AFPRB) to inform their annual recommendations to the government on pay to the Armed Forces.

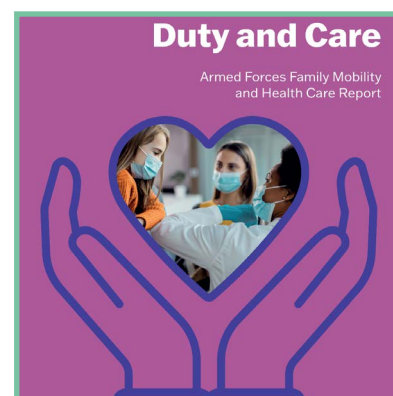
The UK Armed Forces Families Strategy 2022 to 2032 has been accepted by Ministers and was expected to be launched in November 2021, actually published in January 2022 and details 9 workstreams with associated action plans; the Families Federations (Naval, Army and RAF) are pleased to have a role as critical friends in the Armed Forces Families and Safeguarding Steering Group (AFFSG) which oversees this work which relates to the recommendations in the Living in our Shoes report.



Delighted to note that the Government pledged an additional £200M to upgrade service family accommodation and single living accommodation as the NFF has offered evidence of need for this over several years. **The Future Defence Infrastructure Services (FDIS)** is a significant change in family accommodation contracts, with the requirements of families considered and presented by NFF in collaboration with the Army and RAF Families Federation advocates.

The NFF has provided data and advocacy in relation to immigration issues experienced by **non-UK and Commonwealth** families in order to inform the Home Office and Cabinet Office about issues such as the Minimum Income Threshold.

The NFF worked closely **with NHS England** to inform and help launch their Armed Forces Families Engagement programme to better understand the health needs of the military community. The NHS awarded £103K to enable the three Families Federations in a joint project to commission research by Anglia Ruskin University to identify the barriers to healthcare for mobile families and to make robust recommendations about how these barriers might be overcome for families; informed by recommendations made in the Living in our Shoes report and the NHS England Armed Forces Families Engagement Report.



ENGAGING WITH NAVAL FAMILIES

A significant part of the NFF's role is championing individuals who have come to the end of the road with an unresolved complex and challenging issue. Families presented 364 such cases, many of which involved multi-agency engagement, on behalf of Service Personnel and families, and extended timelines and staff resources to resolve.

The team are pleased to now be able to attend events that allow face to face interaction. We have attended families days, coffee mornings and ships homecomings as well as the Annington sponsored Play Days in Scotland, Plymouth, Portsmouth, and Gosport. Feedback from attendees and indeed their lived experiences inform policy decision and MOD strategic plans but more immediately enable NFF to produce useful guides and credible advice to address a range of relevant issues and include:

- anxiety about partners going away after a lengthy period at home in lockdown
- concerns from young and new recruits who have not yet experienced deployment and support for partners and parents of sailors/marines.



Over 237,000
page views



50.3% users
identify as female



Popular topics

Homeport magazine,
accommodation,
Headspace

nff.org.uk insights



17 Feb 22
Account set-up



117
total followers



25-44
top age group

Instagram trends



Most popular amongst families



23.7 k engagement
(+51.7% vs last FY)



70.2K reach
(+29%)



77% followers
identify as female



35-44
top age group

Faacebook page data

4k

followers
milestone



Followers
Mix of families and stakeholders



Popular tweets
Headspace, World Children's Day

Twitter insights

<200

new
followers



Followers backgrounds

Business development, community
and social services, operations,
military and protective services

LinkedIn Analytics

**All data correct as of 31 March 2022*



Immigration Advice

The NFF became regulated by the Office of the Immigration Services Commission (OISC) in May 2020 with a member of the team qualifying to give Level 1 immigration advice. Providing this niche support for families has enabled us to drive the agenda for non-UK families with a people-focused approach, adding a human face to the complexity of immigration. This has saved non-UK and Commonwealth serving personnel and their families a great deal of money and avoided their following an incorrect immigration route. Demand for our expertise regarding visa and immigration advice is growing, with cases increasing in complexity with the prevalence of need to draw on benevolence charities.

“

*Pete, thanks again for your help and I look forward to your continued support.
You are an invaluable person to the RN and the NFF.*

- Serving sailor

”

“

*Our ILR [Indefinite leave to remain] visa has come through successfully...
yayyyyyyy 😊😊😊 Thank you very very much for all that you have done for my
family.*

- Serving family

”

“

*I am pleased to inform you that my visa was approved on Monday! I wanted to
thank you very much for all your assistance and time. I really appreciate it all!
Very excited to start my new life in the UK! Thanks again!*

- Serving family

”

FINANCIAL REVIEW

The Trustees are pleased to report that despite ongoing challenges relating to the Covid pandemic, with an agile approach, the Charity has a sound financial position for the year ended 31 March 2022.

In close partnership with funders, the Naval Families Federation continues to deliver bespoke projects enabled (by restricted funding) to address new and emerging issues faced by Naval families. We are most grateful to RNRMC, Annington Trust, Armed Forces Covenant Trust Fund and the NHS for their continued support.

Income for FY 21/22 was £606,699 comprised Grant in Aid, at £531,119, to enable core activity, as well as other grants amounting to £75,580. The balance carried forward includes Reserves (based on 2 months charitable activity) and ongoing projects to be delivered in the future.

The Trustees policy is that the charity should hold unrestricted reserves equivalent to 2 months Grant in Aid payment to mitigate against the risk of a business continuity failures at Ministry of Defence (Navy). At the balance sheet date, the charity's unrestricted reserves were £243,961. Remaining reserves covers contingency for wind-up and resources set aside for future projects.

The Ministry of Defence (Navy) agreed 5 years Grant in Aid funding for the period 2018 – 2023 to include a 2% cost of living adjustment year on year. Negotiations are already taking place to ensure that as an Arm's Length Body (ALB) future funding for 2023 and 5 years following continues to meet the needs of service families. The trustees note here that insufficient headroom for cost of living in the Grant in Aid agreement will lead to service reduction in some manner.



PLANS FOR 22/23 AND BEYOND

The Trustees support the following activity:

- Recruit a substantive CEO; this important role is currently being undertaken by an Interim CEO who joined NFF in January 2022.
- Deliver the Trustees' Strategy 2021 – 2024.
- As a key stakeholder, continue to contribute to the delivery of the UK Armed Forces Families Strategy 2022- 2032; holding to account the MOD and other government departments.
- Improve our evidence gathering processes, introducing new ways of working having refreshed the NFF database.
- Conduct a review of our Communications Strategy to ensure relevance and value for money.
- In collaboration with the Army and RAF Families Federations continue to contribute to NHS England initiatives, scoping opportunities to share best practice across devolved administrations. Especially single point of contact and family mobility difficulties relating to Child and Adolescent Mental Health Services (CAMHS).
- Develop capacity to support non-UK families with complex and emotional visa and immigration processes.
- Align reporting requirements to demonstrate output, outcomes and impact to RN People Delivery, People & Training Directorate.
- Contribute to a study being undertaken by the research institute RAND Europe, in partnership with the Army Families Federation, with support from the MOD into Improving the Financial Stability of Military Families. The research is funded by the Forces in Mind Trust and has been reviewed and given favourable opinion by the Ministry of Defence Research Ethics Committee (MODREC).
- Advocate on behalf of Naval families on matters including but not limited to: Family life; Service life; Family home; Children's education; Childcare; Non-UK families; Supporting partners; Health and wellbeing.
- Continued engagement with MOD Fraud Department to reduce Fraud Risk.



STATEMENT OF TRUSTEES' RESPONSIBILITIES

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 MARCH 2022

The trustees present their report with the financial statements of the charity for the year ended 31 March 2022. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1177107

Principal address

Building 25
HMS Excellent
Whale Island
Portsmouth
Hampshire
PO2 8ER

Trustees

Independent Examiner

Gibson Whitter
Chartered Accountants
and Chartered Tax Advisers
Larch House
Parklands Business Park
Denmead
Hampshire
PO7 6XP

Approved by order of the board of trustees on 12 September 2022 and signed on its behalf by:



Mr P Quinn - Trustee

INDEPENDENT EXAMINER'S REPORT

Independent examiner's report to the trustees of Naval Families Federation

I report to the charity trustees on my examination of the accounts of Naval Families Federation (the Trust) for the year ended 31 March 2022.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a registered member of ICAEW which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Gavin Whitter (FCA, CTA)
ICAEW
Gibson Whitter
Chartered Accountants
and Chartered Tax Advisers
Larch House
Parklands Business Park
Denmead
Hampshire
PO7 6XP

Date: 16/9/22

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2022

	Notes	Unrestricted funds £	Restricted funds £	31.3.22 Total funds £	31.3.21 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	-	-	-	12,000
Charitable activities					
Supporting Naval Families		<u>541,199</u>	<u>65,500</u>	<u>606,699</u>	<u>659,205</u>
Total		<u>541,199</u>	<u>65,500</u>	<u>606,699</u>	<u>671,205</u>
EXPENDITURE ON					
Charitable activities	4				
Supporting Naval Families		480,319	100,701	581,020	608,557
NET INCOME/(EXPENDITURE)		60,880	(35,201)	25,679	62,648
RECONCILIATION OF FUNDS					
Total funds brought forward		183,081	50,326	233,407	170,759
TOTAL FUNDS CARRIED FORWARD		<u>243,961</u>	<u>15,125</u>	<u>259,086</u>	<u>233,407</u>

BALANCE SHEET

31 MARCH 2022

BALANCE SHEET 31 MARCH 2022			
	Notes	31.3.22 £	31.3.21 £
FIXED ASSETS			
Tangible assets	10	15,521	24,984
CURRENT ASSETS			
Debtors	11	4,010	-
Cash at bank		<u>263,828</u>	<u>222,903</u>
		267,838	222,903
CREDITORS			
Amounts falling due within one year	12	(24,273)	(14,480)
NET CURRENT ASSETS		<u>243,565</u>	<u>208,423</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>259,086</u>	<u>233,407</u>
NET ASSETS		<u>259,086</u>	<u>233,407</u>
FUNDS	15		
Unrestricted funds		243,961	183,081
Restricted funds		<u>15,125</u>	<u>50,326</u>
TOTAL FUNDS		<u>259,086</u>	<u>233,407</u>

The financial statements were approved and authorised for issue by the Board of Trustees and authorised for issue on 12 Sept 2022 and were signed on its behalf by:


Mr P Quinn - Trustee

The notes form part of these financial statements

CASH FLOW STATEMENT FOR THE YEAR ENDED 31 MARCH 2022

	Notes	31.3.22 £	31.3.21 £
Cash flows from operating activities			
Cash generated from operations	1	<u>44,777</u>	<u>58,885</u>
Net cash provided by operating activities		<u>44,777</u>	<u>58,885</u>
 Cash flows from investing activities			
Purchase of tangible fixed assets		<u>(3,852)</u>	<u>-</u>
Net cash (used in)/provided by investing activities		<u>(3,852)</u>	<u>-</u>
		<u> </u>	<u> </u>
Change in cash and cash equivalents in the reporting period		40,925	58,885
Cash and cash equivalents at the beginning of the reporting period		<u>222,903</u>	<u>164,018</u>
 Cash and cash equivalents at the end of the reporting period		<u><u>263,828</u></u>	<u><u>222,903</u></u>

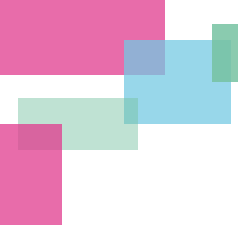
NOTES TO THE CASH FLOW STATEMENT FOR THE YEAR ENDED 31 MARCH 2022

1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	31.3.22 £	31.3.21 £
Net income for the reporting period (as per the Statement of Financial Activities)	25,679	62,648
Adjustments for:		
Depreciation charges	13,315	12,352
(Increase)/decrease in debtors	(4,010)	1,817
Increase/(decrease) in creditors	<u>9,793</u>	<u>(17,932)</u>
Net cash provided by operations	<u><u>44,777</u></u>	<u><u>58,885</u></u>

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.21 £	Cash flow £	At 31.3.22 £
Net cash			
Cash at bank	<u>222,903</u>	<u>40,925</u>	<u>263,828</u>
	<u>222,903</u>	<u>40,925</u>	<u>263,828</u>
Total	<u><u>222,903</u></u>	<u><u>40,925</u></u>	<u><u>263,828</u></u>



NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The Naval Families Federation is a registered charity, established as a Charitable Incorporated Organisation (CIO), in England and Wales. The address of the principal office is given in the charity information of these financial statements and the nature of the charity's operations and principal activities are detailed in the trustees' report.

The charity constitutes a public benefit entity as defined by FRS 102. 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 issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011 and UK Generally Accepted Accounting Practice.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are presented in sterling which is the functional currency of the charity and rounded to the nearest £.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all periods presented unless otherwise stated.

Income

All incoming resources are included in the Statement of Financial Activities (SoFA) when the Charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

For donations to be recognised the Charity will have been notified of the amounts and the settlement date in writing. If there are conditions attached to the donation and this requires a level of performance before entitlement can be obtained then income is deferred until those conditions are fully met or the fulfilment of those conditions is within the control of the Charity and it is probable that they will be fulfilled.

Donated facilities and donated professional services are recognised in income at their fair value when their economic benefit is probable, it can be measured reliably and the Charity has control over the item. Fair value is determined on the basis of the value of the gift to the Charity. For example the amount the Charity would be willing to pay in the open market for such facilities and services. A corresponding amount is recognised in expenditure.

Income from government and other grants are recognised at fair value when the Charity has entitlement after any performance conditions have been met, it is probable that the income will be received and the amount can be measured reliably. If entitlement is not met then these amounts are deferred.



Expenditure

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably. It is categorised under the following headings:

- Costs of raising funds; which includes the costs of organising events and investment management fees
- Expenditure on charitable activities; which includes grants made to beneficiaries and costs incurred to support those activities

Grants payable to third parties are within the charitable objectives. Where unconditional grants are offered, this is accrued as soon as the recipient is notified of the grant, as this gives rise to a reasonable expectation that the recipient will receive the grants. Where grants are conditional relating to performance then the grant is only accrued when any unfulfilled conditions are outside of the control of the Charity.

Support cost allocation

Support costs are those that assist the work of the Charity but do not directly represent charitable activities and include office costs, governance costs, administrative payroll costs. They are incurred directly in support of expenditure on the objects of the Charity and include project management carried out at Headquarters. Where support costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with use of the resources.

The analysis of these costs is included in note 6.

VAT

The Charity is not registered for VAT and is unable to recover VAT incurred. On this basis costs are recorded inclusive of VAT within the SoFA.

Tangible fixed assets

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

Fixtures and fittings	- 20% on cost
Computer equipment	- 33% on cost

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.



Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Going concern

The financial statements have been prepared on a going concern basis as the Trustees believe that no material uncertainties exist. The Trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

The Trustees believe there is no material uncertainty over the charity's ability to continue as a going concern arising from the COVID-19 pandemic.

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 MARCH 2022

2. DONATIONS AND LEGACIES

	31.3.22 £	31.3.21 £
Grants	<u>-</u>	<u>12,000</u>

Grants received, included in the above, are as follows:

	31.3.22 £	31.3.21 £
Greenwich Hospital	<u>-</u>	<u>12,000</u>

3. INCOME FROM CHARITABLE ACTIVITIES

	31.3.22 £	31.3.21 £
Grants	75,580	138,500
Grant in Aid	<u>531,119</u>	<u>520,705</u>
	<u>606,699</u>	<u>659,205</u>

Grants received, included in the above, are as follows:

	31.3.22 £	31.3.21 £
RNRM	53,000	34,000
Annington Trust	10,080	50,000
Armed Forces Covenant Fund Trust	500	9,500
MOD	-	45,000
NHS	<u>12,000</u>	<u>-</u>
	<u>75,580</u>	<u>138,500</u>

4. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 5) £	Support costs (see note 6) £	Totals £
Supporting Naval Families	<u>526,037</u>	<u>54,983</u>	<u>581,020</u>

5. DIRECT COSTS OF CHARITABLE ACTIVITIES

	31.3.22	31.3.21
	£	£
Staff costs	415,921	405,552
Book Project	13,166	8,539
Forces Family Jobs	-	128
Annington Trust Project	7,000	40,639
Headspace Project costs	-	45,050
Time, on my watch	3,125	3,125
Forces Families awards	1,000	-
RNRMC Strengthening Families	-	25
Communication	69,654	35,808
Travel expenses	16,171	2,171
	<u>526,037</u>	<u>541,037</u>

6. SUPPORT COSTS

	Management	Governance	Totals
	£	costs	£
	£	£	£
Supporting Naval Families	<u>51,967</u>	<u>3,016</u>	<u>54,983</u>

Support costs, included in the above, are as follows:

Management

	31.3.22	31.3.21
	Supporting	Total
	Naval	activities
	Families	£
	£	£
Insurance	1,826	2,103
Office expenses	8,104	2,029
Staff training	1,844	348
Consultancy, HR and legal expenses	3,539	4,340
Bank fees	109	125
Subscriptions	1,998	1,092
Accountancy fees	720	10,817
Depreciation	13,315	12,352
Recruitment costs	1,764	-
CEO expenses	984	-
Computer expenses and maintenance	17,524	32,545
Internet and website fees	240	440
	<u>51,967</u>	<u>66,191</u>

6. SUPPORT COSTS - continued

Governance costs

	31.3.22 Supporting Naval Families £	31.3.21 Total activities £
Independent examination fees	2,160	1,200
Trustee training	-	100
Trustee expenses and meeting and meeting costs	<u>856</u>	<u>29</u>
	<u>3,016</u>	<u>1,329</u>

7. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2022 nor for the year ended 31 March 2021.

Trustees' expenses

During the year four (31.3.21: no) trustees were reimbursed expenses by the charity for travel, subsistence and training totalling £857 (31.3.21: £nil)

8. STAFF COSTS

	31.3.22 £	31.3.21 £
Wages and salaries	360,570	348,841
Social security costs	28,657	28,686
Other pension costs	<u>26,694</u>	<u>28,025</u>
	<u>415,921</u>	<u>405,552</u>

The average monthly number of employees during the year was as follows:

	31.3.22	31.3.21
Charitable activities and management	<u>13</u>	<u>13</u>

One (31.3.21: One) employee received employee benefits, inclusive of social security costs but excluding pension contributions, in the range £60,000 - £70,000 during the year.

9. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	12,000	-	12,000
Charitable activities			
Supporting Naval Families	<u>520,705</u>	<u>138,500</u>	<u>659,205</u>
Total	<u>532,705</u>	<u>138,500</u>	<u>671,205</u>
EXPENDITURE ON			
Charitable activities			
Supporting Naval Families	472,594	135,963	608,557
NET INCOME	60,111	2,537	62,648
Transfers between funds	<u>(34)</u>	<u>34</u>	<u>-</u>
Net movement in funds	60,077	2,571	62,648
RECONCILIATION OF FUNDS			
Total funds brought forward	<u>123,004</u>	<u>47,755</u>	<u>170,759</u>
TOTAL FUNDS CARRIED FORWARD	<u><u>183,081</u></u>	<u><u>50,326</u></u>	<u><u>233,407</u></u>

10. TANGIBLE FIXED ASSETS

	Fixtures and fittings £	Computer equipment £	Totals £
COST			
At 1 April 2021	30,748	18,606	49,354
Additions	<u>-</u>	<u>3,852</u>	<u>3,852</u>
At 31 March 2022	<u>30,748</u>	<u>22,458</u>	<u>53,206</u>
DEPRECIATION			
At 1 April 2021	11,966	12,404	24,370
Charge for year	<u>6,150</u>	<u>7,165</u>	<u>13,315</u>
At 31 March 2022	<u>18,116</u>	<u>19,569</u>	<u>37,685</u>
NET BOOK VALUE			
At 31 March 2022	<u><u>12,632</u></u>	<u><u>2,889</u></u>	<u><u>15,521</u></u>
At 31 March 2021	<u><u>18,782</u></u>	<u><u>6,202</u></u>	<u><u>24,984</u></u>

11. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.22	31.3.21
	£	£
Other debtors	1,000	-
Prepayments	<u>3,010</u>	<u>-</u>
	<u>4,010</u>	<u>-</u>

12. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.22	31.3.21
	£	£
Trade creditors	2,427	-
Taxation and social security	17,541	8,324
Other creditors	<u>4,305</u>	<u>6,156</u>
	<u>24,273</u>	<u>14,480</u>

13. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	31.3.22	31.3.21
	£	£
Within one year	1,117	1,117
Between one and five years	<u>520</u>	<u>1,637</u>
	<u>1,637</u>	<u>2,754</u>

14. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted funds	Restricted funds	31.3.22 Total funds	31.3.21 Total funds
	£	£	£	£
Fixed assets	15,521	-	15,521	24,984
Current assets	252,447	15,391	267,838	222,903
Current liabilities	<u>(24,007)</u>	<u>(266)</u>	<u>(24,273)</u>	<u>(14,480)</u>
	<u>243,961</u>	<u>15,125</u>	<u>259,086</u>	<u>233,407</u>

15. MOVEMENT IN FUNDS

	At 1.4.21 £	Net movement in funds £	Transfers between funds £	At 31.3.22 £
Unrestricted funds				
General fund	158,097	74,195	(3,852)	228,440
Designated - Fixed assets	<u>24,984</u>	<u>(13,315)</u>	<u>3,852</u>	<u>15,521</u>
	183,081	60,880	-	243,961
Restricted funds				
Membership Scheme	5,249	(5,249)	-	-
Information Scheme	22,434	(22,434)	-	-
RNRMC Book project	5,024	(5,024)	-	-
Strengthening Families	6,517	(6,517)	-	-
Annington Trust	4,727	(4,727)	-	-
Armed Forces Covenant	6,375	(6,375)	-	-
RNRMC - Mental Health & Immigration Project	-	11,971	-	11,971
RNRMC - Books for All	<u>-</u>	<u>3,154</u>	<u>-</u>	<u>3,154</u>
	<u>50,326</u>	<u>(35,201)</u>	<u>-</u>	<u>15,125</u>
TOTAL FUNDS	<u>233,407</u>	<u>25,679</u>	<u>-</u>	<u>259,086</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	541,199	(467,004)	74,195
Designated - Fixed assets	<u>-</u>	<u>(13,315)</u>	<u>(13,315)</u>
	541,199	(480,319)	60,880
Restricted funds			
Membership Scheme	-	(5,249)	(5,249)
Information Scheme	-	(22,434)	(22,434)
RNRMC Book project	-	(5,024)	(5,024)
Strengthening Families	-	(6,517)	(6,517)
Annington Trust	-	(4,727)	(4,727)
Armed Forces Covenant	500	(6,875)	(6,375)
NHS Mobility Project	12,000	(12,000)	-
RNRMC - Mental Health & Immigration Project	38,000	(26,029)	11,971
RNRMC - Books for All	<u>15,000</u>	<u>(11,846)</u>	<u>3,154</u>
	<u>65,500</u>	<u>(100,701)</u>	<u>(35,201)</u>
TOTAL FUNDS	<u>606,699</u>	<u>(581,020)</u>	<u>25,679</u>

15. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.20 £	Net movement in funds £	Transfers between funds £	At 31.3.21 £
Unrestricted funds				
General fund	85,668	72,463	(34)	158,097
Designated - Fixed assets	<u>37,336</u>	<u>(12,352)</u>	<u>-</u>	<u>24,984</u>
	123,004	60,111	(34)	183,081
Restricted funds				
Membership Scheme	11,189	(5,940)	-	5,249
Information Scheme	36,566	(14,132)	-	22,434
RNRMC Book project	-	5,024	-	5,024
Strengthening Families	-	6,517	-	6,517
Annington Trust	-	4,727	-	4,727
IT Migration	-	(34)	34	-
Armed Forces Covenant	<u>-</u>	<u>6,375</u>	<u>-</u>	<u>6,375</u>
	<u>47,755</u>	<u>2,537</u>	<u>34</u>	<u>50,326</u>
TOTAL FUNDS	<u>170,759</u>	<u>62,648</u>	<u>-</u>	<u>233,407</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	532,705	(460,242)	72,463
Designated - Fixed assets	<u>-</u>	<u>(12,352)</u>	<u>(12,352)</u>
	532,705	(472,594)	60,111
Restricted funds			
Membership Scheme	-	(5,940)	(5,940)
Information Scheme	-	(14,132)	(14,132)
RNRMC Book project	15,000	(9,976)	5,024
Strengthening Families	10,000	(3,483)	6,517
Annington Trust	50,000	(45,273)	4,727
IT Migration	9,000	(9,034)	(34)
Armed Forces Covenant	9,500	(3,125)	6,375
Headspace Project	<u>45,000</u>	<u>(45,000)</u>	<u>-</u>
	<u>138,500</u>	<u>(135,963)</u>	<u>2,537</u>
TOTAL FUNDS	<u>671,205</u>	<u>(608,557)</u>	<u>62,648</u>



15. MOVEMENT IN FUNDS - continued

Membership Scheme

LIBOR funded project to raise awareness of support to RN/RM families and create a 'through-life' relationship with them. The project will increase awareness of the NFF's work and encourage participation in surveys. It will help to communicate to families that their contribution is valued. It will provide families with information to support their resourcefulness and resilience.

Information scheme

LIBOR funded project to develop online e-learning packages to inform National Service providers of the particular needs of the RN/RM community and produce films and printed material highlighting support available to RN and RM families.

RNRMC Book Project

Funding received from RNRMC to provide books to Royal Navy and Royal Marines families during periods of parental deployment.

Annington Trust

Funding received from Annington Trust to run the Brighten Your Day and Winter Glow initiatives to provide Royal Navy and Royal Marines families with resources to support resilience, enhance coping strategies and bring a bit of cheer in difficult times.

Strengthening Families

Funding received from RNRMC to provide a comprehensive support package to service families, looking at the gap between support available to dispersed families to those living on or near base ports, whenever and wherever they need it.

IT Migration

Funding received from RNRMC to meet the costs of a IT service review and migration to new platforms to enhance the charity's ability to support its beneficiaries.

Armed Forces Covenant

Funding received from The Armed Forces Covenant Fund Trust to capture what Royal Navy and Royal Marines families are doing with their time and what it means to them, through poetry, drawings and photographs, with professional artist Tim Mann to create an exhibition.

NHS- Mobility

The three Families Federation commissioned the Veterans and Families Institute for Military Social Research at Anglia Ruskin University to conduct research and invite families to share their experiences of health care services whilst living a mobile lifestyle due to Service life. A report with recommendations was published.



RNRMC- Mental health

The project was a collaboration between NFF and RNRMC for a one year pilot. It was designed to facilitate co-production of commissioned services by RNRMC and promotion of those services amongst the RN and RM community. It also addressed increased demand for immigration advice due to COVID-19.

RNRMC- Books for all

The funding has been used to supply appropriate books to schools with RN and RM Service children. This has facilitated the establishment of relationships between the NFF and schools/childcare settings to offer ongoing support and resources so that schools and families build resilience for deployment and separation.

16. EMPLOYEE BENEFIT OBLIGATIONS

The Charity contributes to defined contribution pension scheme on behalf of its employees. The pension cost is charged to the Statement of Financial Activities in the period it is due. The total amount of contributions charged in the year under review were £26,694 (31.3.21: £28,025). At the balance sheet date £2,145 (31.3.21: £4,456) was due in respect of these contributions.

17. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 March 2022.

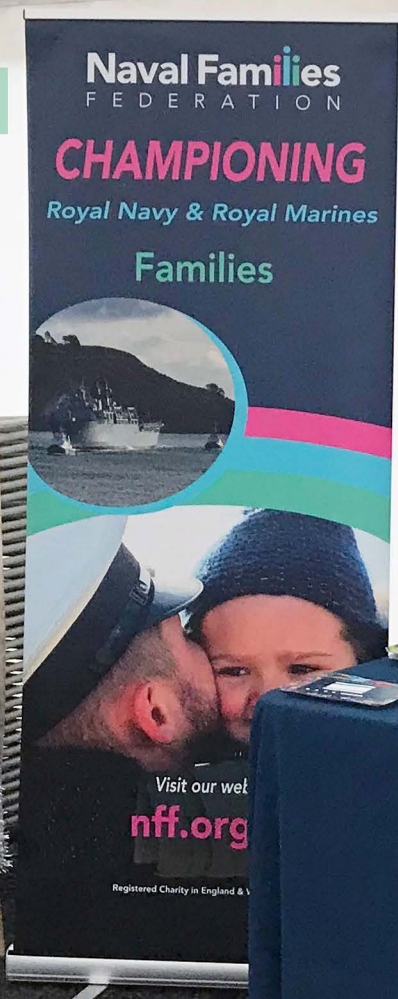
CONTACT US

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02392 654374

contactus@nff.org.uk

Building 25, HMS EXCELLENT, Portsmouth, PO2 8ER



Accounts

Naval Families

F E D E R A T I O N

Trustees' Report and Financial Statements

for the year ended 31 March 2021

Registered Charity Number 1177107

OISC Visas
Accommodation OISC
Childcare Education Visas
Citizenship Employment
Transition Finance Childcare
Relationships Overseas
Health Wellbeing Covenant
Accommodation
Employment Finance
Relationships
Health

OISC Visas
Accommodation OISC
Childcare Education Visas
Citizenship Employment
Transition Finance Childcare
Relationships Overseas
Health Wellbeing Covenant
Accommodation
Employment Finance
Relationships
Health

Championing Listening Feedback Advocacy Valued
Fairness Respect Understanding Trust Confidential
Independent Warm Empathetic Credible Champion
OISC Childcare Education Visas OISC Employment
Finance Relationships Overseas Health Wellbeing
Accommodation Covenant Housing Deployment
Weekending Separation Warm Listening Feedback

Championing Listening Feedback Advocacy Valued Fairness Community
Warm Understanding Trust Confidential Independent Respect Empathetic
Credible Champion OISC Childcare Education Visas OISC Employment
Transition Housing Finance Relationships Overseas Health Wellbeing
Accommodation Covenant Housing Deployment Weekending Separation
Valued Warm Listening Respect Advocacy Valued Fairness Trust Credible
Family Understanding Community Feedback Deployment Weekending

OISC Visas
Accommodation OISC
Childcare Education Visas
Citizenship Employment
Transition Finance Childcare
Relationships Overseas
Health Wellbeing Covenant
Accommodation
Employment Finance
Relationships
Health

Championing Listening Feedback Advocacy Valued
Fairness Respect Understanding Trust Confidential
Independent Warm Empathetic Credible Champion
OISC Childcare Education Visas OISC Employment
Finance Relationships Overseas Health Wellbeing
Accommodation Covenant Housing Deployment
Weekending Separation Warm Listening Feedback

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CHARITY INFORMATION

Trustees

Captain Paul Quinn OBE RN (Retd)
Alan Brooks
David Evans
Lieutenant Steve Cass RN
Jacqueline Curtis-Donnelly
Bryony Johnson
Michelle Mortlock
Emeritus Professor Jan Walker OBE

Chairman, from 5 May 2020
Chairman, resigned 5 May 2020
Deputy Chairman
Appointed on 29 October 2020

Appointed on 29 October 2020
Appointed on 29 October 2020
Appointed on 29 October 2020

Principal office

Building 25
HMS Excellent
Whale Island
Portsmouth
Hampshire
PO2 8ER

Registered Charity Number

1177107

Key Management Personnel

Anna Wright
Bridget Nicholson
Jane Williams

Chief Executive Officer
Director of Evidence and Strategy
Director of Operations and Families Engagement

Independent Examiners

Blue Spire Limited
Cawley Priory
South Pallant
Chichester
West Sussex
PO19 1SY

Bankers

CAF Bank Ltd
25 Kings Hill Avenue
Kings Hill
West Malling
Kent
ME19 4JQ



REPORT OF THE TRUSTEES

The Trustees have pleasure in presenting their annual report for the purposes of the Charities Act 2011, together with the accounts for the year ended 31 March 2021. In preparing this Annual Report and financial statement the Trustees have adopted the updated provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" (FRS102).

1. Structure, Governance and Management

The Naval Families Federation is established under a constitution as a Charitable Incorporated Organisation (CIO) Foundation charity, registered with the Charity Commission on 12 February 2018 with charity number 1177107.

The charity is governed by a CIO Foundation Constitution dated 19 January 2018.

Governance is exercised by a board of trustees, the members of which are selected and appointed by the charity's existing trustees having given regard to the skills, knowledge and experience needed. Members are appointed by a resolution of the trustees then in post. The trustees meet four times a year.

On appointment, new trustees are provided with a copy of the charity's constitution, the latest set of accounts, the NFF Strategic Baseline Document and a copy of the Charity Commission's guidance CC3 (The Essential Trustee). They are offered an Induction Day at Head Office with the NFF team in order to learn about the charity's activities. All new trustees are offered training paid for by the charity.

Day-to-day management of the charity is delegated by the trustees to the Chief Executive Officer (CEO) and her team, whilst trustees remain closely involved in monitoring activities, receiving regular reports, giving guidance and authorising transactions. The CEO is supported by two Directors who manage the wider NFF team.

The trustees have considered any major risks, including developing a separate Fraud Risk Register, that might affect the charity and have developed policies to mitigate them. Risks are regularly reviewed by the Board. The current key challenges faced by the NFF are related to ensuring that the public and stakeholders have an accurate understanding of the organisation and its role, in order that it can carry out its activities effectively. This risk is mitigated through having a detailed and coherent Communications Strategy which is adhered to by trustees and staff. Initial induction and training encompass this, and trustees offer oversight. All trustees and staff are required to complete GDPR training. The risk of delayed payment of Grant-in-Aid is mitigated by holding sufficient reserves. This potential risk has informed the Reserves Policy. In addition, the trustees have considered the risks presented by the Covid-19 pandemic and have implemented a separate Covid risk register to address and mitigate these risks.

Trustees keep under review and ensure practices adopted by the charity are in line with the Charity's values.

The remuneration of all staff is reviewed and set by the trustees by benchmarking against similar organisations.



2. Objectives and Activities

The objects of the charity are:

- a. The promotion of social inclusion and military efficiency, for the public benefit, by assisting in the prevention of serving Royal Navy and Royal Marines and their families being disadvantaged through military service, in particular by:
 - i. representing their experiences, views and concerns to central Government, Other Government Departments, the Ministry of Defence, the Royal Navy's chain of command and other relevant Service and civilian stakeholders to inform policy and decision-making;
 - ii. providing them with information, advocacy and support to empower them to cope well with challenges arising from being part of an Armed Forces family;
 - iii. working in partnership with other organisations to support their well-being and to help them to thrive in their communities;
 - iv. supporting relevant research into the experiences and needs of Royal Navy and Royal Marines families to create an evidence base.
- b. Such other charitable purposes for the general benefit of Royal Navy and Royal Marines families as the trustees from time to time think fit.



When selecting and planning the activities of the charity the trustees give due regard to the Charity Commission's guidance on public benefit

Our Mission

"Speaking up for Naval Service families."

The NFF exists to give Royal Navy and Royal Marines families a voice and representation to Ministers, Other Government Departments, the Chain of Command, and civilian service providers. It provides support and guidance on matters affecting the daily lives of Naval Service families, acting as an advocate when appropriate to resolve complex issues.

Our Vision

Our vision is for all Naval Service Families to:

- be able to have their views heard by those in positions of power
- feel valued and to be treated with fairness and respect
- be able to thrive in their communities of choice.



This vision provides a focus to enable the NFF to direct its activity across its head office and regional teams with the aim of achieving a common purpose. It will help the NFF to prioritise its activity and align its resources appropriately and provide the foundation for impact to be measured. It is intentionally challenging to reflect the standard of service that Naval Service Families deserve, and to inspire excellence in all that the NFF does.

The elements of the vision are further defined below:

- Naval Service.** All uniformed, Regular and Reserve, Royal Navy and Royal Marines personnel.
- Families.** The NFF recognises the significant diversity of personal circumstances and family dynamics of modern Naval Service personnel. The NFF supports individual currently serving personnel and their families, as defined in policy. It also extends appropriately tailored support to long-standing unregistered partners, parents/stepparents and siblings/stepsiblings of currently serving personnel. The benefits of strong, supportive relationships with wider families and with the community are recognised by the NFF, and the organisation will continue to respond flexibly and personally, within the constraints of finite resources.
- Those in positions of power.** All organisations and stakeholders whose policies and/or actions have an impact on Naval Service families, including Central Government; Local Government; the Royal Navy; and civilian service providers.
- Valued and treated with fairness and respect.** A serving person's service is likely to have considerable impact on their family, for example periods of anxiety and stress, separation, mobility, school moves, issues around employment and healthcare, and/or living away from established support networks. The support, resilience and resourcefulness of families is essential to the Naval Service's ability to retain its highly trained personnel, and to its ability to maintain Operational Capability. The NFF wants Naval Service families to feel that their contribution is acknowledged and valued. The Armed Forces Covenant acknowledges the vital role played by families in supporting our Armed Forces, and states that they deserve our respect and support, and fair treatment. Families of members of the Naval Service should face no disadvantage compared to other citizens in the provision of public and commercial services. Special consideration is appropriate in some cases, especially for those who have given the most such as the injured and bereaved.
- Thriving in communities of choice.** The NFF recognises that Naval Service families are

“ So grateful to The NFF for the chance to access Headspace free for a year.

Starting Uni during a pandemic has been tough; trying to learn new subjects online and not freak out at how overwhelming it can be. Working in healthcare settings also means a higher chance of catching Covid which adds an extra stress to the general lockdown dread that we all feel.

But for me, living unaccompanied, many miles (and in the future many nautical ones), away from my other half often exacerbates these feelings. Sometimes you just want a hug from your person to make everything feel ok.

It's so lovely to know that there are organisations like the NFF that looks after the loved ones of our sailors. It does not go unappreciated, thank you.

Now... I'm off to try some of these evening mindfulness activities after a heavy hour of A&P [Anatomy and Physiology].

- Naval partner and nursing student

NFF.ORG.UK/HEADSPACE **Naval Families** FEDERATION

resourceful and resilient. It seeks to support and represent them when resilience alone is not enough, to hold stakeholders and service providers to account where disadvantage exists, and to advocate on behalf of families who have been treated unfairly. The NFF seeks to empower family members to thrive and enjoy good quality of life, and to make sound choices for their well-being. It contributes to this by providing easy access to sources of accurate, authoritative and up-to-date information and guidance, and by educating stakeholders and service providers about how best to ensure fair treatment for families.

3. Our Values

The Naval Families Federation is:

- **Respectful.** We value family members, whatever their link to the Naval Service, and recognise the important contribution they make by supporting their serving person. We are approachable, inclusive, non-judgemental, and ready to listen.
- **Constructive.** We work constructively with everyone, recognising the importance of understanding the perspective of others, and seeking to act as a 'critical friend' to the Naval Service and other organisations.
- **Trusted.** We offer a confidential service to people who contact us. We work to build and maintain the trust of everyone we work with and support.
- **Empowering.** We want Naval Service families to have the best quality of life possible, and to have access to the resources they need to make good choices and to achieve positive outcomes.

Strategic Objectives

The main activities undertaken in furtherance of the charity's objects for the public benefit for FY20/21 represent current strategic priorities and provide a focus for work towards the fulfilment of the Vision, as well as a framework to enable progress to be assessed. The outcomes can be considered under five key headings: development; marketing; informing; diversifying; and measuring.

- **Development.** Improved performance and quality in each of the following four key activities:
 - Supporting Naval Families through advice, information, and advocacy.
 - Providing information to the Chain of Command, Government, and key stakeholders on behalf of Naval Families, with the aim of informing decision making.
 - Research and development of a robust evidence base on major issues for RNRM families.
 - Communicating to RNRM families that their contribution is recognised and valued.
- **Marketing.** The impact and purpose of the NFF is

Naval Families Federation **EXPRESS YOURSELF** **CHILDREN'S MENTAL HEALTH WEEK**

#ChildrensMentalHealthWeek2021

Time, On My Watch - nff.org.uk/timeonmywatch

This art project, which is funded by the Armed Forces Covenant Fund, gives family members of all ages an opportunity to show us how they spend their time and what it means to them. It's a great opportunity to get creative. Send in a photo of your work to us, so that we can feature it in our exhibition, which will be developed by artist Tim Mann. There's also a chance to win a prize in our draw, which is open to everyone who takes part.

Headspace - nff.org.uk/headspace

Covid-19 has brought many additional new challenges, such as home-schooling, working from home and being apart from our usual network of family and friends. Headspace isn't just for adults - there are activities and meditation courses for different age groups from 5 years.

We are delighted to offer non-serving family members free access to Headspace with support from RN FPS.

Family Resource Project - nff.org.uk/family-resource-project

Whether it is 'weekending' or deployment, we understand that our families spend a considerable amount of time away from each other. That is why our family resource project, funded by Royal Navy and Royal Marines Charity, can provide you with book resources to support resilience. The list of resources includes resources for all ages to assist with times of separation, parenting challenges, anxiety, bereavement and more.

effectively promoted and marketed to RNRM families, the Chain of Command, key stakeholders, and potential funders, increasing awareness of the organisation.

- **Informing.** Accessible and relevant information and guidance is made available to RNRM families through a range of platforms, particularly social media such as Facebook, Twitter, and Instagram.
- **Diversifying.** Opportunities are identified to gain additional income and collaborate with other organisations to provide appropriate additional support, including research, for RNRM families.
- **Measuring.** The NFF can measure and report on its key performance indicators. It can use the supporting management information to improve its services and to ensure that it delivers impact.

4. Achievements and Performance

Response to Covid-19.

- Working practices were adapted and reviewed throughout the period of the pandemic to enable the NFF to continue to engage with RNRM families and deliver its outputs. As directed by HM Government staff were required to work from home for the majority of the time. Risk assessments were carried out prior to staff returning to work in the offices. Flexibility around childcare and home-schooling was offered for those staff that required it. Additionally, staff were supported with an online Tai Chi lesson; an online session with a resilience coach; offered the mindfulness Headspace App; each sent a fruit basket and a small gift to encourage relaxation e.g., candle, bath oil etc. Online team meetings three times a week allowed the senior management team to monitor staff morale and judge level of stress due to additional commitments such as home-schooling.
- To be able to work efficiently from home the NFF sought and received £9k funding from RNRM Emergency Covid Fund to become cloud-based using MS Teams.
- The NFF adapted in order to support families throughout the pandemic. Initially, there was a great deal of engagement with the Chain of Command on behalf of anxious family members. This allowed the NFF to offer reassurance to families that thorough safety procedures were in place on board HM ships and informed the Chain of Command about the concerns that families had.
- 7 Pre-deployment briefs, 26 Divisional Officers' (DOs) courses, 2 Establishment Warrant Officers' (EWO) Courses and 3 Commanding Officers' Designate (CODC) courses were adapted as required throughout the pandemic, reaching almost 1000 serving personnel. Casework for 182 individual families affected by Covid-19 and other issues (accommodation, education etc.) was delivered.
- Several projects were delivered to support the resilience of RNRM families and recognise the fact that not only were spouses managing without their partner but that they were also managing without extended family for childcare support whilst having to work from home and home-school. Many spouses of serving personnel have key worker status, as nurses, doctors, and teachers etc.:





i. **Brighten Your Day** was funded by Annington Trust (£25K) and invited those families affected by Covid-19, either due to deployment or Covid-19 duties, to select items from a list on Amazon that would support their resilience and enhance their coping strategies e.g., 3-month craft subscription for children, a slow cooker, a yoga mat etc. More than 1200 families were supported by this project.

ii. **Winter Glow** was a follow-on project to Brighten Your Day, also funded by Annington Trust (£25K). This project recognised the very challenging ships programming that would be happening during lockdown over the winter period. It was refined so that several spouse-owned businesses were invited to offer products that would support resilience. This had the effect of supporting both spouse-owned businesses, some of which had struggled due to the pandemic, and also RNRM families. The project provided 1163 families with resources.

iii. **Separation and Divorce** As evidence pointed to an increase in separation and divorce due to the pandemic the NFF created a bespoke Separation/Divorce online resource that would support families with information regarding RN allowances etc. During the period, the resource had 1270 visits and the Separation/Divorce webpages had 749 visits.

iv. **Domestic Abuse** Informed development of MOD policy on Domestic Abuse. Alongside information to support the victims of domestic abuse the NFF added a panic button to the webpages.

v. **Overseas** A new page on the NFF website was developed to support overseas families with updates on Covid-19 and BREXIT information.

vi. **Time, on my Watch** Funded by the Armed Forces Covenant Fund Trust, the NFF delivered a creative project to address social isolation and invite feedback from RNRM families in a completely new and untried way. There were just over one hundred submissions of photos, poems, and other artwork to the project. However, it was the accompanying explanations from family members that were incredibly poignant and revealed the experiences of RNRM families during periods of separation and as a result of the pandemic. The artist, Tim Mann, with whom the NFF is working on this project will produce a book to inform senior stakeholders and others about RNRM families' feedback. During the preparation of the bid the NFF was invited to be the partner charity in this year's ADOBE@s Annual Graphic Design competition. As a result, the NFF had a wonderful design for a poster to invite families to participate in the Art Project.

vii. **NFF Book Project** Additional funding of £15K was sought from RNRMC to continue to deliver the highly successful NFF Book Project for families. In addition to books to support separation, which was exacerbated by the pandemic for many, children's books to address bereavement were included. A variation was sought in order to extend the book offer to schools. This has been tremendously successful with more than 700 schools with large numbers of RNRM service children having received the books together with information about parental separation to help them to support RNRM service children.

viii. **Separation resource** for NHS The NFF was invited to share what is known about separation with the families of NHS staff that were living away from their families due to the pandemic. The bespoke resource, Working Away from Home, was shared with NHS staff via a webinar that was delivered to 10,000 people. It was also shared with RNRM families for their use.

ix. **Headspace** Working in partnership with the RN, on World Mental Health Day on 10 October, the NFF began delivering a one-year pilot offering the mindfulness App, Headspace, to RNRM families. 3000 licences were acquired, 1032 of which had been taken up by the end of the FY. The RN recognised the additional strain that was being experienced by RNRM families due to the pandemic and were keen to fund a pilot to offer upstream mental health support. The NFF is monitoring uptake closely to measure the impact to inform future decision making by the RN.

Informing policy and decision-makers

a. **Childcare.** Having had more than 2000 respondents, the highest response rate of the three Services, to our Childcare Survey, the NFF was pleased to be able to present an interactive online report to the MOD and other stakeholders highlighting the specific challenges faced by RNRM families around childcare. The MOD confirmed that this would inform delivery of the Governments Manifesto pledge to improve wraparound childcare for Armed Forces families. Trustees were delighted to note the Integrated Review announcement that £1.4B would be allocated to support childcare over the next decade.

“

Both my husband and I are strongly considering our Service because of the repeated difficulties we are encountering in accessing childcare which is suitable to support our service.

”

“

It's hard for me (mum, civilian) to work when husband is deployed and it's half term – I don't have enough annual leave to cover the school holidays.

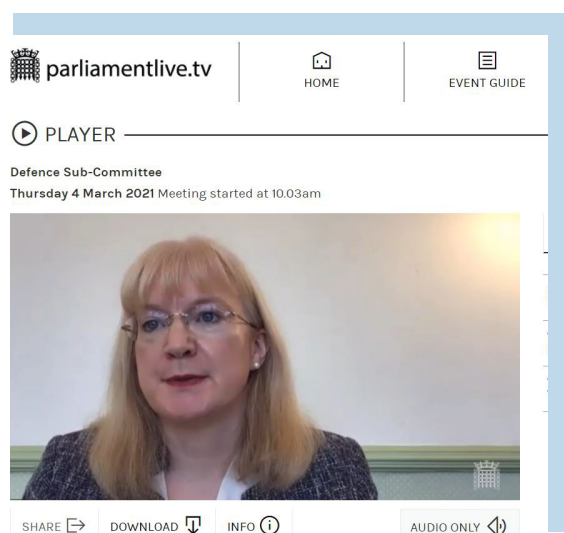
”



b. Covenant into Law. The CEO NFF acted as the Families Federation representative at 3rd sector stakeholder meetings held by the MOD Covenant Team with the aim of informing the development of the Covenant into Law strand of the Armed Forces Act. In addition, the CEO presented written and oral evidence to the House of Commons Defence Select Committee enquiry into the Armed Forces Act.

c. Impact of Separation and need for review of Harmony guidelines. The CEO presented feedback from RNRM families, together with significant research into the impact of separation on family wellbeing, to the Chief of Defence People. Feedback from families showed that the pandemic was exacerbating the impact of separation on RNRM families. This highlighted the need for a review of the Harmony guidelines and the significant disparity between the three Services. CDP reported that this issue would be considered as part of a review of deployment length and a full review of allowances.

d. Other oral evidence. Other oral evidence was presented to the National Audit Office (NAO) to inform their inquiry into 'Single Living Accommodation (SLA) for the Armed Forces'; to the HCDC to inform their inquiry into 'Women serving in the Armed Forces', and to the Armed Forces Pay Review Body (AFPRB) to inform their annual recommendations to the government on pay to the Armed Forces.



Communications

a. NFF Reach. Awareness of the support offered by the NFF amongst RNRM families increased from 60% to 63% during the year (Tri-Service Families Continuous Attitude Survey 2019). This has been achieved through focussed social media activity. The NFF website had 154,443 visits, with an average of 12,870 visits per month. The peak occurring in June with 25,615 visits.

b. Immigration Advice. The NFF became regulated by the Office of the Immigration Services Commission (OISC) in May with a member of the team qualifying to give Level 1 immigration advice. Between May and the end of the year free OISC-qualified advice was given in more than 90 individual cases. This has saved non-UK and Commonwealth serving personnel and their families a great deal of money and avoided their following an incorrect immigration route. Additionally, a one-stop shop for immigration advice for Non-UK and Commonwealth families was established working collaboratively with a local immigration solicitor and the Chain of Command for the NFF website. Within 24 hours of the launch, a non-UK family member sought advice from the newly developed webpages and reportedly saved £5K through identifying the

“

Thank you for your immense support during the visa application process of my wife.

”

“

I have no words to express my gratitude to you for all the guidance you gave to me during that period.

”



“

This was very shocking to a lot of my friends and colleagues concerning the type of visa applied for. I personally believe that the accuracy of all information and documents through your guidance made this happen.

”

“

I'm still very happy with my decision of calling the NFF on that very day when I was given your number to reach you for the necessary guidance on visa applications for partners of Commonwealth members of the Armed Forces.

”

correct immigration route. A video introduced the NFF's new immigration support.

c. Branding and Messaging. A review of the key branding message and marketing of the NFF was carried out by PR firm, MindWorks. This resulted in a new strapline and focus on 'Championing RNRM families'. A full audit of the NFF website has been carried out and adjustments made to improve accessibility.

d. The Resources Trailer. The pandemic hampered progress in delivery of an NFF branded vehicle to raise the public profile of the charity and improve interaction with families at Families Days and Homecomings. However, progress was made, and whilst there was no opportunity to attend families' events during the year, the vehicle arrived in the UK and was ready to be 'wrapped' by the end of the financial year.

e. Video Business Cards. To compliment the 'Prosecco Van' the NFF has produced a credit card sized video containing a brief explainer film with the same cartoons as on the 'Prosecco Van'. These will be given to RNRM families once families' events are allowed again.

f. Individual Casework. A significant part of the NFF's role is championing individuals who have come to the end of the road with a complex and challenging issue. Families presented 364 such cases, many of which involved multi-agency engagement, on behalf of Service Personnel and families, and extended timelines to resolve. Lack of face-to-face time with families during this year has meant fewer cases being raised with the NFF. The most challenging cases required many phone calls/emails/meetings. 30% of all enquiries related to Immigration Issues, with Accommodation (highest in FY 19/21) and Relationship Breakdown being the next highest categories with 16% and 10% respectively. There were also more than 245 requests for signposting.

g. Response to the Living in Our Shoes Report. The NFF coordinated a response to the Living in Our Shoes Report from the RNRM charity sector. More than 40 stakeholders participated providing written or online feedback. The feedback was offered to the MOD and FiMT to inform the initial stocktaking process of what was being delivered by the RNRM third sector and which charities might be suitable for further focus group work. The NFF was pleased to note that NFF's Parenting Guide and spouse employment project with Barclays in Helensburgh were highlighted in the report.

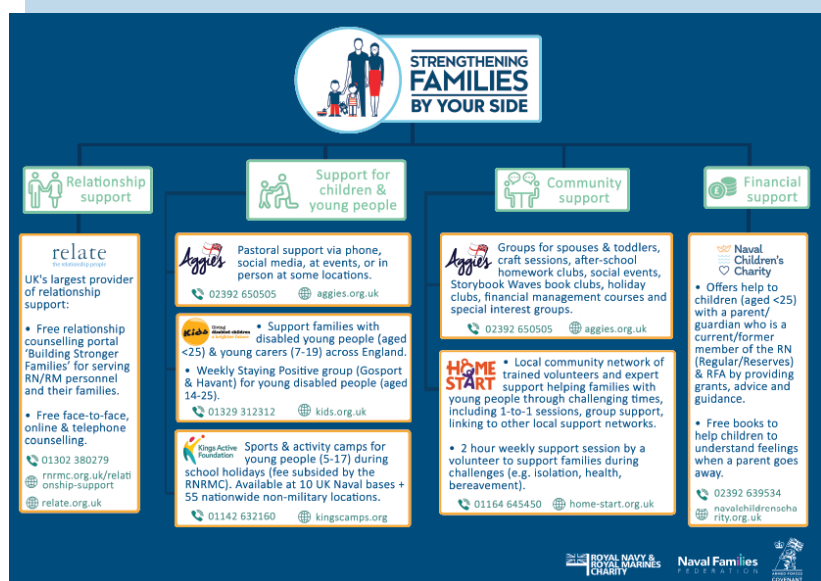
h. Transition support. The NFF issued a revised Transition Guide for Families in Jan 21.

i. Strengthening Families – By Your Side. Developed with RNRMC in partnership with the RN, King's Active Foundation, Home-Start UK and Relate, this project is supported over the next three years from the Armed forces Covenant Fund. The NFF's role is to support communication

with RNRM families and promote the offer through funding of £10K over the three years. We are also providing resources to inform the service providers about the needs of dispersed and non-UK families.

j. Stakeholder Engagement.

Engagement has continued online, and, besides the Royal Navy, our key stakeholders and interlocutors have included: the Secretary of State for Defence; the Minister for Defence Personnel & Veterans; Ministers in other Government Departments who have the lead for delivering the Armed Forces Covenant; the House of Commons Defence Select Committee; the Devolved Administrations and Local Government. We have also engaged with service deliverers such as Amey for the maintenance of Service Family Accommodation and worked closely with the sector's other charities. Engagement is typically on a monthly or termly basis.



k. ERS Silver Award. The NFF was awarded the Ministry of Defence Employer Recognition Scheme (ERS) Silver Award 2020.

Strategic Government Issues

The NFF, in exercising its primary role, has influenced, and advised the Royal Navy and Government authorities to change policy to improve support to families.

- A member of NFF staff received training to be able to formally evaluate the bids for the next Service Families Accommodation maintenance contract (FDIS). The NFF produced a short video explaining the nature of RNRM family life to inform bidders.
- Trustees were delighted to note that the Government pledged an additional £200M to upgrade service family accommodation and single living accommodation as the NFF has offered evidence of need for this over several years.
- The NFF has provided data and advocacy in relation to immigration issues experienced by non-UK and Commonwealth families in order to inform the Home Office and Cabinet Office about issues such as the Minimum Income Threshold.
- The NFF worked closely with NHS England to inform and help launch their Armed Forces Families Engagement programme to better understand the health needs of the military community. This included facilitating online sessions with the NFFs Super Panellists.
- This included facilitating online sessions with the NFFs Super Panellists.
- Invited by the MOD to inform them of the policy implications of a second lockdown e.g.,

impact on families located overseas.

g. NFF evidence informed the DfE to make amendments to the Schools Admission Code to support in-year admissions of Service children.

h. Responding to the intention to widen the experience of the Trustee Board the NFF recruited four new trustees, some of whom had experience of advocacy at the higher levels of Governments cross-departments. Also, those with direct and current experience of the issues facing Naval Service families.

Strategic Issues for Royal Navy Command

The NFF has analysed the impact of the COVID-19 pandemic on the health and wellbeing of RNRMC families and offered feedback to Royal Navy Command. This has informed:

- a. The Headspace App pilot which the NFF is delivering in partnership with the RN.
- b. The RN's decision to offer families trips to theme parks etc. via Eventbrite in lieu of previous support from the Families Welfare Grant which cannot be used during the pandemic due to the inability to hold large events such as homecomings and families' days.



Third Sector Influence

Invited to inform RNRMC's Strategic Funding Committee and their planned projects to support RNRMC families for the next 3-5 years.

Research

a. NHS Barriers to Mobility project. The NHS awarded £103K to enable the three Families Federations in a joint project to commission research by Anglia Ruskin University to identify the barriers to healthcare for mobile families and to make robust recommendations about how these barriers might be overcome for families. The project is expected to complete towards the end of 2021 and inform the recommendations made in the Living in our Shoes report and the NHS England Armed Forces Families Engagement Report.

The NFF has provided advisory support to the following studies that are being conducted by Kings Centre for Military Health Research (KCMHR):

- **WoW Study - The Wellbeing of Women during and after pregnancy.** This is research into maternal mental health. Findings from the study will be used to help those providing care to spouses and partners of UK Armed Forces personnel, including NHS and Defence healthcare professionals, Armed Forces charities, community and welfare teams, and perinatal health organisations. It is hoped that this will lead to improvements in services for spouses and partners of Service personnel during and after pregnancy.

- **Trajectories of mental health and wellbeing among children/adolescents from UK military families** – a PhD study that will: measure mental health trajectories among children from military families in the UK; compare the prevalence of mental health outcomes between children from military, first responder and civilian families; and explore influences on the mental health and well-being of children from military families.

Other Projects

a. Forces Families Jobs. Despite a downturn during the pandemic the online partner employment and training platform, www.ForcesFamiliesJob.co.uk has gone from strength to strength, ending the year with 4884 live jobs, 4748 family members registered and 864 employers. It also had 59 training providers registered.

b. Thriving Lives Toolkit. The NFF continues to be a key contributor to the work of the stakeholder group, SCiP Alliance (Service Children's Progression Alliance). This group launched the Thriving Lives Toolkit for schools to enable them to self-assess and ascertain how well they are supporting Service children. It will help schools to understand how they might best use the Service Pupil Premium to offer pastoral support to RMRM Service children.

c. Spouse employment course. Working with Barclays the NFF facilitated a highly successful spouse employment course which resulted in X spouses gaining employment. The NFF produced a leaflet as a resource to inform other such initiatives to support military spouses.

d. Service Family Accommodation upgrades. The NFF worked with Amey to facilitate delivery in situ of upgrades to service families' accommodation in the base ports.



5. Financial Review

In this third year of operations as a charity, the Trustees are pleased to report a sound financial performance.

The trustees are most grateful to RNRMC for agreeing to offer to provide the 'back-office' functions of payroll and management accounting to the NFF at no cost from April 2021. The NFF was grateful to Greenwich Hospital for providing funding to support these functions for the three-year period after the charity stood up.

Income for FY20/21 was £671,205 predominantly Grant-in-Aid £520,705 to fund core activity. Other grants amounted to £150,500, with £138,500 taken in as Restricted Funds for specific projects. The balance carried forward of £233,406 has a Restricted component of £50,326 which funds ongoing projects to be delivered in future years.

a. Costs. 66.6% (69.4% in FY 19/20) of expenditure was on salary-related items with other expenditure supporting the main charitable effort of the NFF such as website, IT, Homeport magazine and travel.

b. Reserves. The Trustees policy is that the charity should hold unrestricted reserves equivalent to 2 months G-i-A payment to mitigate against the risk of a business continuity failure at MOD(N). At the balance sheet date the charity's reserves were £158,096.

c. G-i-A. The MOD(N) have agreed a 5-year funding agreement which allows a 2% cost of living adjustment year on year. The programme ensures funding until 2022/2023. Following MOD direction as an ALB no cost-of-living adjustment was given this year.

d. Grants. FY20/21 has seen progress on spending grants given in previous FY.

6. Plans for FY21/22 and beyond

The following are the Trustees' intentions for FY21/22:

- Establish a new normal post COVID-19 for the NFF in terms of both how it conducts its business on a day-today basis and how it engages with families.
- Inform, support, and hold to account the MOD and OGD to deliver the Living in our Shoes recommendations.
- Inform, support, and hold to account the MOD via the Armed Forces Families Steering Group for delivery of the Families Strategy.
- Analyse the impact of the COVID-19 pandemic on the health and wellbeing of RNRMC families.
- In partnership with the other Families Federations and relevant stakeholders develop a Partner Employment Pathway App.
- Launch the results of the NHS funded and Families Federation sponsored research conducted



by Anglia Ruskin University into the barriers to mobility for Armed Forces families.

g. Increase awareness of the Strengthening Families offer to improve uptake in year 2 of the project.

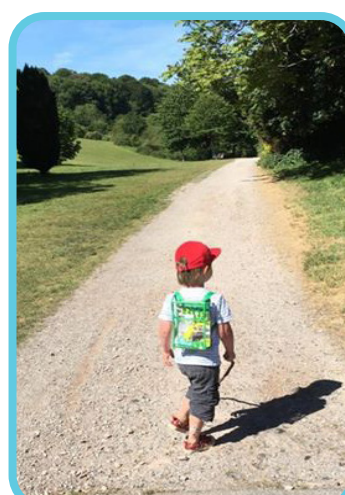
h. Establish Immigration Clinics via webinar at HMS Raleigh and BRNC Dartmouth.

i. Partnership working with RNRMC in the three base ports to improve mental health provision.

j. Progress the case for support of dispersed families.

k. Establish a programme of visits with the trailer resource to homecomings, families' days and other family events throughout the year.

l. Review the Trustees strategy to include a triennial review of Mission, Vision and Values.



7. Statement of trustees' responsibilities

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

The law applicable to charities in England & Wales 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 charity and of the incoming resources and application of resources of the charity 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 2019 (FRS 102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable 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 charity will continue in operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 and the provisions of the constitution. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Approved by the Trustees and signed on their behalf.



Captain Paul Quinn OBE RN (Retd)
(Chairman)

Date ~~25~~ 31 August 2021

INDEPENDENT EXAMINER'S REPORT

Independent Examiner's Report to the Trustees of Naval Families Federation

I report to the charity trustees on my examination of the accounts of the charity for the period ended 31 March 2021 which are set out on pages 18 to 29.

Responsibilities and basis of report

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the Act. I confirm that I am qualified to undertake the examination because I am a member of Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.


Geoffrey Frost BSc (Hons) FCA
Blue Spire Limited
Cawley Priory
South Pallant
Chichester
West Sussex
PO19 1SY

Date

8 August 2021.



STATEMENT OF FINANCIAL ACTIVITIES

	Note	Unrestricted Funds £	Restricted Funds £	2021 Total Funds £	2020 Total Funds £
INCOME AND ENDOWMENTS FROM:					
Donations and legacies	1	532,705	138,500	671,205	550,393
Total		<u>532,705</u>	<u>138,500</u>	<u>671,205</u>	<u>550,393</u>
EXPENDITURE ON:					
Charitable activities	2	472,595	135,963	608,558	598,658
Total		<u>472,595</u>	<u>135,963</u>	<u>608,558</u>	<u>598,658</u>
Net Income/(expenditure)		60,110	2,537	62,647	(48,265)
Transfers between funds	13	(34)	34	-	-
Net movement in funds		<u>60,076</u>	<u>2,571</u>	<u>62,647</u>	<u>(48,265)</u>
RECONCILIATION OF FUNDS					
Total funds brought forward	13	123,004	47,755	170,759	219,024
Total funds carried forward	13	<u>183,080</u>	<u>50,326</u>	<u>233,406</u>	<u>170,759</u>

None of the Charity's other activities were acquired or discontinued during the period.

The Charity has no recognised gains or losses other than those dealt with in the statement of financial activities.



BALANCE SHEET AS AT 31 MARCH 2021

	Note	2021 £	2020 £
FIXED ASSETS			
Tangible fixed assets	7	24,984	37,336
CURRENT ASSETS			
Debtors	8	-	1,817
Cash at bank and in hand		222,903	164,018
Total current assets		<u>222,903</u>	<u>165,835</u>
CURRENT LIABILITIES			
Creditors: amounts falling due within one year	9	<u>14,481</u>	<u>32,412</u>
Net current assets		208,422	133,423
Total assets less current liabilities		<u>233,406</u>	<u>170,759</u>
Net assets		<u>233,406</u>	<u>170,759</u>
THE FUNDS OF THE CHARITY			
Restricted funds	13	50,326	47,755
Fixed asset designated fund	13	24,984	37,336
Unrestricted general funds	13	<u>158,096</u>	<u>85,668</u>
Total unrestrictive funds		183,080	123,004
Total charity funds		<u>233,406</u>	<u>170,759</u>

The notes on pages 24 to 29 form part of these accounts.

Approved by the Trustees and signed on their behalf.



Captain Paul Quinn OBE RN (Retd)
(Chairman)

Date 31/8/21



STATEMENT OF CASH FLOWS

	2021		2020	
	£	£	£	£
Net cash provided by (used in) operating activities (see below)		58,885		1,862
Cash flows from investing activities				
Purchase of tangible fixed assets	-		49,354	
Net cash provided by (used in) investing activities		-		(49,354)
Change in cash and cash equivalents in the year		58,885		(47,492)
Cash and cash equivalents at the beginning of the year		164,018		211,510
Cash and cash equivalents at 31 March		222,903		164,018
Cash and cash equivalents consist of:				
Cash at bank and in hand		222,903		164,018
Cash and cash equivalents at 31 March		222,903		164,018

Reconciliation of net income to net cash flow from operating activities

	2021		2020	
	£	£	£	£
Net income/(expenditure) for the year		62,647		(48,265)
Adjusted for:				
Depreciation charges	12,352		12,018	
Decrease/(increase) in debtors	1,817		44,928	
Increase/(decrease) in creditors	(17,931)		(6,819)	
		(3,762)		50,127
		58,885		1,862

ACCOUNTING POLICIES

General information, scope and basis of the financial statements

The Naval Families Federation is a registered charity, established as a Charitable Incorporated Organisation (CIO), in England and Wales. The address of the principal office is given in the charity information of these financial statements and the nature of the charity's operations and principal activities are detailed in the trustees' report.

The charity constitutes a public benefit entity as defined by FRS 102. 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 issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011 and UK Generally Accepted Accounting Practice.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are presented in sterling which is the functional currency of the charity and rounded to the nearest £.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all periods presented unless otherwise stated.

Incoming resources

All incoming resources are included in the Statement of Financial Activities (SoFA) when the Charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

For donations to be recognised the Charity will have been notified of the amounts and the settlement date in writing. If there are conditions attached to the donation and this requires a level of performance before entitlement can be obtained then income is deferred until those conditions are fully met or the fulfilment of those conditions is within the control of the Charity and it is probable that they will be fulfilled.

Donated facilities and donated professional services are recognised in income at their fair value when their economic benefit is probable, it can be measured reliably and the Charity has control over the item. Fair value is determined on the basis of the value of the gift to the Charity. For example the amount the Charity would be willing to pay in the open market for such facilities and services. A corresponding amount is recognised in expenditure.

Income from government and other grants are recognised at fair value when the Charity has entitlement after any performance conditions have been met, it is probable that the income will be received and the amount can be measured reliably. If entitlement is not met then these amounts are deferred.



Resources expended

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably. It is categorised under the following headings:

- Costs of raising funds; which includes the costs of organising events and investment management fees
- Expenditure on charitable activities; which includes grants made to beneficiaries and costs incurred to support those activities

Grants payable to third parties are within the charitable objectives. Where unconditional grants are offered, this is accrued as soon as the recipient is notified of the grant, as this gives rise to a reasonable expectation that the recipient will receive the grants. Where grants are conditional relating to performance then the grant is only accrued when any unfulfilled conditions are outside of the control of the Charity.

Support cost allocation

Support costs are those that assist the work of the Charity but do not directly represent charitable activities and include office costs, governance costs, administrative payroll costs. They are incurred directly in support of expenditure on the objects of the charity and include project management carried out at Headquarters. Where support costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with use of the resources.

The analysis of these costs is included in Note 3.

VAT

The Charity is not registered for VAT and is unable to recover VAT incurred. On this basis costs are recorded inclusive of VAT within the SOFA.

Taxation

The Charity is an exempt Charity within the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in sections 521 to 536 Income Tax Act 2007 (ITA 2007), as such no income tax is payable on the Charity's activities.

Fixed assets

Tangible fixed assets are stated at cost less accumulated depreciation and accumulated impairment losses. Cost includes costs directly attributable to making the asset capable of operating as intended.

Depreciation is provided on all tangible fixed assets, at rates calculated to write off the cost, less estimated residual value, of each asset on a systematic basis over its expected useful life as follows:

Computer equipment	33½% straight line
Office improvements	20% straight line

Debtors and creditors receivable / payable within one year

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.



Cash and cash equivalents

Cash and cash equivalents includes cash at bank and in hand.

Operating leases

Rentals payable under operating leases are charged in the statement of financial activities on a straight line basis over the lease term.

Employee benefits

When employees have rendered service to the Charity, short-term employee benefits to which the employees are entitled are recognised at the undiscounted amount expected to be paid in exchange for that service.

The charity makes contributions on behalf of employee's to their own personal pension arrangements.

Fund accounting policy

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Further details of each fund are disclosed in Note 13.

Going concern

The financial statements have been prepared on a going concern basis as the Trustees believe that no material uncertainties exist. The Trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

The Trustees believe there is no material uncertainty over the charity's ability to continue as a going concern arising from the COVID-19 pandemic.

NOTES TO THE FINANCIAL STATEMENTS

1. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	2021 Total Funds £	Unrestricted Funds £	Restricted Funds £	2020 Total Funds £
Grant in Aid	520,705	-	520,705	510,495	-	510,495
Other grant income and donations	12,000	138,500	150,500	12,098	27,800	39,898
	<u>532,705</u>	<u>138,500</u>	<u>671,205</u>	<u>522,593</u>	<u>27,800</u>	<u>550,393</u>

2. Charitable activities

	Unrestricted Funds £	Restricted Funds £	2021 Total Funds £	Unrestricted Funds £	Restricted Funds £	2020 Total Funds £
LIBOR Book Project	-	8,539	8,539	-	4,236	4,236
Pompey Military Kids	-	-	-	-	349	349
e-Learning Research	-	-	-	-	2,400	2,400
Forces Families Jobs	128	-	128	-	19,095	19,095
Annington Trust Projects	-	40,639	40,639	-	-	-
Headspace	50	45,000	45,050	-	-	-
Time, on my Watch	-	3,125	3,125	-	-	-
RNRMC Strengthening Families	-	25	25	-	-	-
Wages and salaries	396,925	8,627	405,552	393,659	21,737	415,396
Travel costs	2,171	-	2,171	30,881	7,783	38,664
Communication	39,320	29,473	68,793	53,523	28,164	81,687
Support and governance costs (note 3)	34,001	535	34,536	35,952	879	36,831
	<u>472,595</u>	<u>135,963</u>	<u>608,558</u>	<u>514,015</u>	<u>84,643</u>	<u>598,658</u>

3. Support and governance costs

	Unrestricted Funds £	Restricted Funds £	2021 Total Funds £	Unrestricted Funds £	Restricted Funds £	2020 Total Funds £
Office expenses	2,029	-	2,029	3,733	640	4,373
Insurance	2,103	-	2,103	1,723	-	1,723
Training	313	35	348	2,683	-	2,683
Legal fees	-	-	-	240	-	240
HR advice and support	3,240	-	3,240	1,584	-	1,584
Bank charges	125	-	125	60	-	60
Subscriptions	1,092	-	1,092	209	239	448
Accountancy	10,817	-	10,817	10,800	-	10,800
Consultancy	600	500	1,100	1,206	-	1,206
Depreciation	12,352	-	12,352	12,018	-	12,018
Governance costs:						
Trustee training and meeting costs	130	-	130	496	-	496
Independent examiner's fees	1,200	-	1,200	1,200	-	1,200
	<u>34,001</u>	<u>535</u>	<u>34,536</u>	<u>35,952</u>	<u>879</u>	<u>36,831</u>

4. Independent examiner's fees

	Unrestricted Funds £	Restricted Funds £	2021 Total Funds £	Unrestricted Funds £	Restricted Funds £	2020 Total Funds £
Examination	1,200	-	1,200	1,200	-	1,200
Other services	10,817	-	10,817	10,800	-	10,800

5. Staff costs and information

	2021 £	2020 £
Gross salaries	348,841	356,145
Employer's NI	28,686	30,891
Employer's pension	28,025	28,360
	<u>405,552</u>	<u>415,396</u>

One (2020: One) employee received employee benefits, inclusive of social security costs but excluding pension contributions, in the range £60,000 - £70,000 during the year.

Staff numbers

The average number of employees, calculated on an average headcount basis and analysed by function, was:

	2021	2020
Charitable activities, management and governance	<u>13</u>	<u>13</u>
	<u>13</u>	<u>13</u>

Pension scheme

The Charity contributes to defined contribution pension scheme on behalf of its employees. The pension cost is charged to the Statement of Financial Activities in the period it is due. The total amount of contributions charged in the year under review were £28,025 (2020: £28,360). At the balance sheet date £4,456 (2020: £4,438) was due in respect of these contributions.

The number of employees to whom pension contributions are accruing:

	2021	2020
Charitable activities, management and governance	<u>13</u>	<u>13</u>
	<u>13</u>	<u>13</u>

6. Related party transactions

During the period under review none of the charity's trustees received remuneration nor were reimbursed any expenses. Meeting costs of £30 (2020: £396) were met by the charity in the year.

During the year under review the charity's key management personnel, as detailed in the charity information page, received employee benefits inclusive of salary, social security and pension contributions amounting to £157,219 (2020: £155,836). Expenses reimbursed to key management personnel incurred in the performance of their duties amounted to £1,109 (2020: £5,854). In addition £15 (2020: £4,656) of travel, accommodation and other related expenses were met on behalf of key management personnel.

7. Fixed Assets

	Computer equipment £	Office improvements £	Total £
Cost			
Brought forward	18,606	30,748	49,354
Additions during year	-	-	-
Disposals in year	-	-	-
Carried forward	<u>18,606</u>	<u>30,748</u>	<u>49,354</u>
Depreciation			
Brought forward	6,202	5,816	12,018
Charge for the year	6,202	6,150	12,352
Disposals in year	-	-	-
Carried forward	<u>12,404</u>	<u>11,966</u>	<u>24,370</u>
Net book value brought forward	<u>12,404</u>	<u>24,932</u>	<u>37,336</u>
Net book value carried forward	<u>6,202</u>	<u>18,782</u>	<u>24,984</u>

8. Debtors

	2021 Total Funds £	2020 Total Funds £
Other debtors	-	1,817
	<u>-</u>	<u>1,817</u>

9. Creditors: Amounts falling due within one year

	2021 Total Funds £	2020 Total Funds £
Accruals	1,700	7,073
Deferred income (see note 10)	-	12,000
Pensions payable	4,456	4,438
Other taxes and social security	8,325	8,901
	<u>14,481</u>	<u>32,412</u>

10. Deferred income

	Brought forward £	Released in year £	Deferred in year £	Carried forward £
Greenwich Hospital - Accounting support 2020/2021	12,000	(12,000)	-	-
	<u>12,000</u>	<u>(12,000)</u>	<u>-</u>	<u>-</u>

11. Commitments under operating leases

The charity had total future minimum lease payments in respect of a lease for office equipment, for the following periods, amounting to:

	2021 Total Funds £	2020 Total Funds £
Not later than one year	672	672
Later than one year and not later than five years	672	1,344
	<u>1,344</u>	<u>2,016</u>

During the year under review £672 was recognised as an expense in respect of this lease.

12. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	2021 Total Funds £	Unrestricted Funds £	Restricted Funds £	2020 Total Funds £
Fixed assets	24,984	-	24,984	37,336	-	37,336
Current assets	172,077	50,826	222,903	118,080	47,755	165,835
Current liabilities	(13,981)	(500)	(14,481)	(32,412)	-	(32,412)
Net assets at 31 March	<u>183,080</u>	<u>50,326</u>	<u>233,406</u>	<u>123,004</u>	<u>47,755</u>	<u>170,759</u>

13. Analysis of net movement in funds

	Total funds brought forward £	Incoming resources and gains £	Outgoing resources and losses £	Transfers £	Total funds carried forward £
Restricted funds					
Membership Scheme	11,189	-	(5,940)	-	5,249
Information Scheme	36,566	-	(14,132)	-	22,434
RNRMC Book Project	-	15,000	(9,976)	-	5,024
Annington Trust	-	50,000	(45,273)	-	4,727
Strengthening Families	-	10,000	(3,483)	-	6,517
IT Migration	-	9,000	(9,034)	34	-
Armed Forces Covenant	-	9,500	(3,125)	-	6,375
Headspace Project	-	45,000	(45,000)	-	-
Total	<u>47,755</u>	<u>138,500</u>	<u>(135,963)</u>	<u>34</u>	<u>50,326</u>
Unrestricted funds					
Designated funds: Fixed assets	37,336	-	(12,352)	-	24,984
General Fund	85,668	532,705	(460,243)	(34)	158,096
Total	<u>123,004</u>	<u>532,705</u>	<u>(472,595)</u>	<u>(34)</u>	<u>183,080</u>
Total funds	<u>170,759</u>	<u>671,205</u>	<u>(608,558)</u>	<u>-</u>	<u>233,406</u>

*Description of restricted funds***Membership Scheme**

Libor funded project to raise awareness of support to RN/RM families and create a 'through-life' relationship with them. The project will increase awareness of the NFF's work and encourage participation in surveys. It will help to communicate to families that their contribution is valued. It will provide families with information to support their resourcefulness and resilience.

Information scheme

Libor funded project to develop online e-learning packages to inform National Service providers of the particular needs of the RN/RM community and produce films and printed material highlighting support available to RN and RM families.

13. Analysis of net movement in funds (continued)

RNRMC Book Project	Funding received from RNRMC to provide books to Royal Navy and Royal Marines families during periods of parental deployment.
Annington Trust	Funding received from Annington Trust to run the Brighten Your Day and Winter Glow initiatives to provide Royal Navy and Royal Marines families with resources to support resilience, enhance coping strategies and bring a bit of cheer in difficult times.
Strengthening Families	Funding received from RNRMC to provide a comprehensive support package to service families, looking at the gap between support available to dispersed families to those living on or near base ports, whenever and wherever they need it.
IT Migration	Funding received from RNRMC to meet the costs of a IT service review and migration to new platforms to enhance the charity's ability to support its beneficiaries.
Armed Forces Covenant	Funding received from The Armed Forces Covenant Fund Trust to capture what Royal Navy and Royal Marines families are doing with their time and what it means to them, through poetry, drawings and photographs, with professional artist Tim Mann to create an exhibition.
Headspace Project	Funding received from the Ministry of Defence for the development of the Headspace App for Royal Navy and Royal Marines families as a platform for mindful living.

14. Comparative analysis of net movement in funds

	Total funds brought forward £	Incoming resources and gains £	Outgoing resources and losses £	Transfers £	Total funds carried forward £
Restricted funds					
Membership Scheme	17,728	-	(6,539)	-	11,189
Books	8,312	2,000	(10,729)	417	-
Information Scheme	77,836	-	(39,295)	(1,975)	36,566
RBL	-	-	(878)	878	-
Forces Families Jobs	-	25,000	(25,602)	602	-
Pompey Military Kids	-	800	(1,600)	800	-
Total	103,876	27,800	(84,643)	722	47,755
Unrestricted funds					
Designated funds: Fixed assets	-	-	-	37,336	37,336
General Fund	115,148	522,593	(514,015)	(38,058)	85,668
Total	115,148	522,593	(514,015)	(722)	123,004
Total funds	219,024	550,393	(598,658)	-	170,759

15. Comparative statement of financial activities

	Note	Unrestricted Funds £	Restricted Funds £	2020 Total Funds £
INCOME AND ENDOWMENTS FROM:				
Donations and legacies	1	522,593	27,800	550,393
Total		<u>522,593</u>	<u>27,800</u>	<u>550,393</u>
EXPENDITURE ON:				
Charitable activities	2	514,015	84,643	598,658
Total		<u>514,015</u>	<u>84,643</u>	<u>598,658</u>
Net Income/(expenditure)		8,578	(56,843)	(48,265)
Transfers between funds	14	(722)	722	-
Net movement in funds		<u>7,856</u>	<u>(56,121)</u>	<u>(48,265)</u>
RECONCILIATION OF FUNDS				
Total funds brought forward	14	115,148	103,876	219,024
Total funds carried forward	14	<u>123,004</u>	<u>47,755</u>	<u>170,759</u>

16. Analysis of net debt

	2019 £	Cash flows £	2020 £	Cash flows £	2021 £
Cash and cash equivalents	(211,510)	47,492	(164,018)	(58,885)	(222,903)
Total net debt	<u>(211,510)</u>	<u>47,492</u>	<u>(164,018)</u>	<u>(58,885)</u>	<u>(222,903)</u>



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