

Charity registration number 1198492

Company registration number CE029112 (England and Wales)

BLUE LIGHT CARD FOUNDATION
ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 SEPTEMBER 2024



BLUE LIGHT CARD FOUNDATION

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Stephen Denny (Chairman of the Board) Thomas Dalby Gareth Whitehead Robin Clegg Karen Hodgson Katie Pavoni	(Appointed 2 October 2024)
Charity number	1198492	
Company number	CE029112	
Registered office	Charnwood Edge Syston Road Cossington Leicester LE7 4UZ	
Auditor	UHY Hacker Young 14 Park Row Nottingham NG1 6GR	

BLUE LIGHT CARD FOUNDATION

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BLUE LIGHT CARD FOUNDATION

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 30 SEPTEMBER 2024

The Trustees present their annual report and financial statements for the year ended 30 September 2024.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's objects and Articles of Association, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

Objectives and activities

The foundation's primary focus is to alleviate the challenges faced by the members of the Blue Light community due to ill-health, disability, financial hardships, or charitable needs. This ethos underscores its dedication to offering relief and support to those who tirelessly serve our society.

Public benefit

The trustees confirm that they have referred to the guidance contained within the Charities Commission's general guidance on public benefit when reviewing the Foundation's objectives and activities. Grants to organisations were made regularly through the year.

Achievements and performance

The Trustees of the Blue Light Card Foundation are pleased to report a year of progress and impact, guided by our commitment to improving the mental health and wellbeing of the blue light community. This report outlines our achievements and provides a balanced evaluation of our activities.

Significant Charitable Activities

The Foundation prioritised support for initiatives that directly benefit the mental health and wellbeing of blue light community.

The Foundation's granting programme reported completion of thirteen programmes this year, totalling £349,028. Alongside our ongoing programme, Blue Light Together, a further five programmes commenced this year, with two of these projects lasting two years, committing a further £41,111 to projects supporting the mental health and wellbeing of the Blue Light Community.

Sectors supported across these programmes include Ambulance Service (including retired staff), Fire Service (including retired firefighters), HM Armed Forces, HM Armed Forces Veterans, HM Prison and Probation Service, MoD Police, NHS (including retired NHS), Police (including retired officers), Search and Rescue, Social Care and Care Home, reaching 31% of our objective sectors.

BLUE LIGHT CARD FOUNDATION

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 30 SEPTEMBER 2024

Key activities included:

Improved Outcomes: Through our funding of the Firefighters' Suicide Prevention and Crisis Line, we have directly impacted 135 individuals, many of whom were actively planning to end their own lives, while over 18,225 lives have been affected indirectly. Additionally, by providing proof of concept funding, we facilitated the securing of two additional years of funding from the Fire Chiefs Council.

Emergency response: We swiftly agreed to grant funding to provide vital mental health and recovery support for emergency responders affected by the Southport attacks and the subsequent riots. Through access to the Police Treatment Centres' Psychological Wellbeing Programme and respite breaks, we helped alleviate the psychological toll on those involved in these traumatic events. Our continued commitment ensures that responders receive the care they need to recover and continue serving effectively in the future.

Engaging with The Emergency Responder Senior Leaders Board: To promote collaborative approaches to mental health support across the sector.

Raising awareness: The Foundation actively worked to raise awareness of the challenges faced by those in the blue light community. This included social media awareness raising and participating in events such as the Emergency Services Show, where efforts focused on engaging exhibitors, many of whom are suppliers to the sector, to shed light on the ongoing mental health crisis affecting the sector.

Increased reach: Through our funded programme, an estimated 14,000 people accessed the Blue Light Together mental health support hub, which acts to improve their capacity to manage stress and trauma and provides links to crisis support if needed.

Overview of Blue Light Together – A digital resource for the Blue Light Community

The Blue Light Card Foundation is delighted to reflect on the tremendous strides made through its ongoing support of the Blue Light Together programme, a vital initiative addressing the mental health needs of the UK's emergency services community.

About Blue Light Together

Blue Light Together was conceived as a direct response to the urgent mental health challenges faced by emergency responders, identified in a major research project commissioned by The Royal Foundation of The Prince and Princess of Wales. The programme, initially launched in collaboration with The Royal Foundation and other key partners, has grown into a critical resource, providing practical tools and mental health support for those on the front lines of emergency services.

Creation and Leadership

As a member of the Senior Leaders Board, convened by The Prince of Wales and The Royal Foundation, the Blue Light Card Foundation plays a central role in steering the programme. The Emergency Responder Senior Leaders Board is a pioneering effort, bringing together leaders from all of the UK's emergency services to foster collaboration and promote better mental health support across the sector. By facilitating the sharing of best practices, the Board ensures that mental health becomes an embedded priority within emergency responder organisations across the UK.

Blue Light Card Foundation's Role in the Programme

The Blue Light Card Foundation has been instrumental in funding the next phase of Blue Light Together, which has expanded to reach a broader audience. This support has enabled a significant impact, with the platform attracting over 65,000 unique visitors and accumulating over 223,000 total visits. Emergency responders have engaged with key topics such as stress, burnout, trauma, and mental health, underscoring the programme's importance in helping this community manage the unique pressures they face.

BLUE LIGHT CARD FOUNDATION

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 30 SEPTEMBER 2024

Collaborations and Future Growth

The Foundation's funding has enabled new topics to be introduced, including workplace culture and neurodiversity, while supporting further partnerships with organisations like the Maternal Mental Health Alliance and the Royal Medical Benevolent Fund.

Looking ahead, the Blue Light Card Foundation remains committed to its role within the Senior Leaders Board, guiding the strategic direction of Blue Light Together and continuing to invest in initiatives that strengthen mental health support for emergency responders. The Foundation is also undertaking an independent review of the website and content strategy to ensure the platform evolves to meet the changing needs of its users.

Fundraising

We are deeply grateful to all those who have supported the work of the Blue Light Card Foundation.

From the generous corporate donations from our valued partners including, Blue Light Card, Inflexion, Enterprise Disability, and Motorfinity, to the incredible community fundraising initiatives.

The contributions have been truly inspiring. Events like the Wrexham Police Charity football match, the herculean effort of the London Landmarks Half Marathon runners, and the determination of Tough Mudder and Ironman participants demonstrate the breadth of support we are fortunate to receive.

Staffing changes

This year, we bid farewell to our General Manager, wishing them all the best in their future endeavours and thanking them for their contributions during their time with us.

As we move forward, we are excited to embrace a new chapter under the leadership of our new CEO, Emma Woods-Bolger. With their fresh vision and dynamic approach, we are confident they will bring renewed energy and momentum to our organisation. Their leadership marks the beginning of an exciting new phase, and we are eager to continue making a meaningful impact as we look ahead to new opportunities and growth.

Special thanks also go to our Operations Officer, Sarah Hancock, who joined the foundation earlier this year, her expertise and enthusiasm has already made a significant positive impact on the work of the Foundation.

Financial review

Blue Light Card predominantly funds the Charity and provide the charity with an unrestricted block grant of around 1% of their profits. 'Unrestricted' means that the charity can spend it freely, in the pursuit of its objects (and within the legal framework of charities). As well as income generated from 'service days. They also gift 'in kind' the Human Resources, Information Technology and Financial service elements to the charity.

The charity also receives voluntary donations, gifts from individuals and corporate donors, alongside grants from other grant giving charities and amounts raised via key events held during the year. Blue Light Card Foundation is registered with the Fundraising Regulator and adheres to their Code of Fundraising Practice as well as following the Charities Commission advice on best practice. All personal data is processed in line with the General Data Protection Regulation and Data Protection Act 2018. Blue Light Card Foundation will only process data of supporters and donors if they have given their opt-in consent.

Blue Light Card Foundation organise all of its fundraising internally and does not engage third parties to seek donations from individuals. The board is mindful of people's privacy and does not exert undue pressure on potential donors. There have been no complaints about the fundraising methods.

BLUE LIGHT CARD FOUNDATION

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 30 SEPTEMBER 2024

Reserves policy

To ensure there is no significant risk disruption to the charity's activities, holding appropriate reserves enables the charity to respond to any unforeseen reduction in income or additional expenditure.

We have based our projection for the appropriate number of reserves we require on the basis that the reserve in our target range would support short-term operations until long-term solutions can be established. A detailed review of the financial risk faced will be monitored on an ongoing basis, and our assessment of the possible fiscal impact of those risks have been incorporated into the reserve range.

Currently the target range is set at 6 months' worth of operating costs. This is currently estimated to be £230,000 which is below the amount of reserves held at the year end. The board of trustees considers this target range provides sufficient flexibility in the context of operational requirements and for an organisation of our size.

Risk management

The trustees have considered the major risks to which the charity is exposed and have reviewed those risks and established systems and procedures to manage those risks. They are briefed at regular Trustee meetings and are satisfied that systems are in place to mitigate exposure to major risks. Significant risks and appropriate measures to be taken include:

- Loss of major funding partners - Significant uplift in fundraising activity across a broader base, full time fundraiser employed, increase in commercial activity and increased focus on income generation across all relevant activities;
- Grant Programme - Successfully advancing the health and wellbeing of members of the Blue Light community;
- Loss of key charity personnel - Staff training to ensure ability to step up and mitigate potential for single points of failure to arise; and
- The Charity reviews annually all insurance cover to ensure that it always meets its needs.

Management of these risks by retaining trustees and staff of significant skill and expertise to sit on the board and through the quality of the organisation and people we support. A secondary mechanism of reporting and reviewing assists us and those we support in keeping track of how our grant programme is developing. This review process retains our focus on the public benefit derived from our funding of their projects.

Structure, governance and management

The Foundation is a registered Community Interest Organisation (CIO), number 1198492, and is constituted under the charity's objects dated 1 April 2022.

The Trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

Stephen Denny (Chairman of the Board)

Thomas Dalby

Gareth Whitehead

Robin Clegg

Karen Hodgson

Katie Pavoni

(Appointed 2 October 2024)

BLUE LIGHT CARD FOUNDATION

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 30 SEPTEMBER 2024

Apart from the first charity trustees, every trustee must be appointed for a term of three years by a resolution passed at a properly convened meeting of the charity's trustees. The constitution states that there must be at least three charity trustees of which the maximum number of trustees is twelve.

At the quarterly trustees' meeting, the trustees approve the board strategy and areas of activity for the foundation, including consideration of grant making, reserves and risk management, policies and performance. The day-to-day administration of the foundation is delegated to the CEO.

The trustees formally approve arrangements, complying with the ICSA guide 'Recruitment, Appointment and Induction of Charity Trustees' and recruit new trustees for their experience, empathy and knowledge of the charity and to keep the skills and composition of the trustee body and successful planning of the under review. The charity has developed a Code of Conduct for trustees including formal statements of roles and responsibilities and provision for trustee training. New trustees may be sought by open- advertisement or through dialogue with members of the Blue Light Community.

On appointment new trustees sign a trustee declaration statement committing them to giving their time and expertise. The induction process follows the ICSA good practice guide with a formal induction programme for any newly appointed trustee which includes an initial meeting with the chair and the trustees, followed by a meeting with the CEO on grant making process, powers and responsibilities of the trustee board. The welcome pack includes a brief history of the charity, a copy of the constitution, copy of trustee board minutes and a copy of the charities commission guidance 'The Essential Trustee: What you need to know' and 'Charities and public benefit'.

All trustees give their time freely and no trustee remuneration was paid in the year. Trustees are required to disclose all relevant interests and register them with the CEO and in accordance with the Trustees Policy withdraw from decisions where a conflict of interest arises.

BLUE LIGHT CARD FOUNDATION

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 30 SEPTEMBER 2024

Statement of Trustees' responsibilities

The Trustees, who are also the directors of Blue Light Card Foundation for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company Law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- 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 adequate 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 Companies Act 2006. 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.

Auditor

In accordance with the company's articles, a resolution proposing that UHY Hacker Young be reappointed as auditor of the company will be put at a General Meeting.

Related parties

No expenses were claimed by the Trustees in the period.

Going concern

The Trustees are of the opinion that the charity has adequate resources to continue in operational existence for the foreseeable future and therefore these accounts have been prepared on a going concern basis.

The Trustees' report was approved by the Board of Trustees.

Karen Hodgson

Karen Hodgson (Jul 4, 2025 12:18 GMT+1)

04/07/2025

Date:

INDEPENDENT AUDITOR'S REPORT TO THE TRUSTEES OF BLUE LIGHT CARD FOUNDATION

Opinion

We have audited the financial statements of Blue Light Card Foundation (the 'charity') for the year ended 30 September 2024 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 30 September 2024 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006 and the Charities Act 2011.

Basis for opinion

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

Conclusions relating to going concern

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

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

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

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE TRUSTEES OF BLUE LIGHT CARD FOUNDATION

Other information

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

We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 and the Charities Act 2011 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the Trustees' report; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of Trustees

As explained more fully in the statement of Trustees' responsibilities, the Trustees, who are also the directors of the charity for the purpose of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the Trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

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

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE TRUSTEES OF BLUE LIGHT CARD FOUNDATION

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

Based on our understanding of the charitable company and the industry in which it operates, we identified that the principal risks of non-compliance with laws and regulations related to the acts by the charitable company, which were contrary to applicable laws and regulations including fraud, and we considered the extent to which non-compliance might have a material effect on the financial statements. We also considered those laws and regulations that have a direct impact on the preparation of the financial statements such as the Companies Act 2006. We evaluated management's incentives and opportunities for fraudulent manipulation of the financial statements (including the risk of override of controls), and determined that the principal risks were related to misstated revenue and the charitable company's net income for the year.

Audit procedures performed included:

- review of the financial statement disclosures to underlying supporting documentation;
- review of correspondence with and reports to the regulators, including correspondence with the Charity Commission;
- detailed testing of income for the period and afterdate to ensure transactions have been recognised in line with accounting policies;
- enquiries of management; and
- testing of journals and evaluating whether there was evidence of bias by management that represented a risk of material misstatement due to fraud.

There are inherent limitations in the audit procedures described above and the further removed non-compliance with laws and regulations is from the events and transactions reflected in the financial statements, the less likely we would become aware of it. Also, the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery or intentional misrepresentations, or through collusion.

A further description of our responsibilities is available on the Financial Reporting Council's website at: <https://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.



UHY Hacker Young LLP
14 Park Row
Nottingham NG1 6GR

INDEPENDENT AUDITOR'S REPORT (CONTINUED)
TO THE TRUSTEES OF BLUE LIGHT CARD FOUNDATION

UHY Hacker Young

Chartered Accountants
Statutory Auditor

UHY Hacker Young
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07/07/2025

UHY Hacker Young is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

BLUE LIGHT CARD FOUNDATION

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 30 SEPTEMBER 2024

		Unrestricted funds 2024 £	Unrestricted funds 2023 £
	Notes		
<u>Income from:</u>			
Donations	2	699,474	1,364,892
<u>Expenditure on:</u>			
Raising funds	3	20,385	48,148
Charitable activities	4	481,042	670,514
Total expenditure		501,427	718,662
Net movement in funds		198,047	646,230
Fund balances at 1 October 2023		646,230	-
Fund balances at 30 September 2024		844,277	646,230

The statement of financial activities includes all gains and losses recognised in the year.

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

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

BLUE LIGHT CARD FOUNDATION

BALANCE SHEET

AS AT 30 SEPTEMBER 2024

		2024		2023	
	Notes	£	£	£	£
Fixed assets					
Tangible assets	11		1,011		1,025
Current assets					
Debtors	12	573,013		489,195	
Cash at bank and in hand		364,322		304,524	
		937,335		793,719	
Creditors: amounts falling due within one year	13	(94,069)		(148,514)	
Net current assets			843,266		645,205
Total assets less current liabilities			844,277		646,230
The funds of the charity					
Unrestricted funds	15		844,277		646,230
			844,277		646,230

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 30 September 2024, although an audit has been carried out under section 144 of the Charities Act 2011.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements under the requirements of the Companies Act 2006, for the year in question in accordance with section 476.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the Trustees on 11th June 2025.

Karen Hodgson

Karen Hodgson (Jul 4, 2025 12:18 GMT+1)

Company registration number CE029112 (England and Wales)

BLUE LIGHT CARD FOUNDATION**STATEMENT OF CASH FLOWS****FOR THE YEAR ENDED 30 SEPTEMBER 2024**

		2024		2023	
	Notes	£	£	£	£
Cash flows from operating activities					
Cash generated from operations	17		60,296		305,578
Investing activities					
Purchase of tangible fixed assets		(498)		(1,054)	
Net cash used in investing activities			(498)		(1,054)
Net cash used in financing activities			-		-
Net increase in cash and cash equivalents			59,798		304,524
Cash and cash equivalents at beginning of year			304,524		-
Cash and cash equivalents at end of year			364,322		304,524

BLUE LIGHT CARD FOUNDATION

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 SEPTEMBER 2024

1 Accounting policies

Charity information

Blue Light Card Foundation is a private company limited by guarantee incorporated in England and Wales. The registered office is Charnwood Edge, Syston Road, Cossington, Leicester, LE7 4UZ.

1.1 Reporting period

The comparative figures are prepared to 30 September 2023 and covered a period of 18 months from the date of its registration.

1.2 Accounting convention

The financial statements have been prepared in accordance with the Charities Act 2011, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "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). The charity is a Public Benefit Entity as defined by FRS 102.

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

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.3 Going concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.4 Charitable funds

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of their charitable objectives.

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.

1.5 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

For donations to be recognised the charity will have received the funds. 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. No income was deferred as at the year end.

No amount is included in the financial statements for volunteer time in line with the SORP (FRS 102).

BLUE LIGHT CARD FOUNDATION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 SEPTEMBER 2024

1 Accounting policies

(Continued)

1.6 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

Support costs are those that assist the work of the charity but do not directly represent charitable activities and include office costs, governance costs, and administrative payroll costs. They are incurred directly in support of expenditure on the objects of the charity and include project management. Where support costs cannot be directly attributed to particular headings they have been allocated to cost of raising funds and expenditure on charitable activities on a pro rata basis to the percentage of staff time spent working in each area.

1.7 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Fixtures and fittings	33% straight line
Computers	33% reducing balance

1.8 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Donations

	Unrestricted funds	Unrestricted funds
	2024	2023
	£	£
Donations and gifts	699,474	1,364,892

BLUE LIGHT CARD FOUNDATION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 SEPTEMBER 2024

2 Donations

(Continued)

Donations and gifts

Blue Light Card Ltd

509,993

1,358,516

Individuals

61,254

1,376

Corporate donations

128,227

5,000

699,474

1,364,892

3 Raising funds

Unrestricted
funds

Unrestricted
funds

2024

2023

£

£

Fundraising and publicity

Staging fundraising events

947

8,800

Other fundraising costs

19,438

39,348

20,385

48,148

BLUE LIGHT CARD FOUNDATION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 SEPTEMBER 2024

4 Expenditure on charitable activities

	Charitable activities	Restated charitable activities
	2024	2023
	£	£
Direct costs		
Staff costs	88,030	44,536
Depreciation and impairment	512	-
Travel	5,170	5,016
Staff training	6,336	2,780
Healthcare	688	325
Telephone and internet	1,548	779
Other expenses	200	150
Consultancy	48	2,100
Website and software	5,815	3,231
Agency fees	400	105,440
Printing and stationary	59	-
Sundry expenses	2,835	-
Entertainment	38	-
Donation fees	513	-
	<u>112,192</u>	<u>164,357</u>
Grant funding of activities (see note 5)	337,725	493,816
Share of support and governance costs (see note 6)		
Support	22,625	5,141
Governance	8,500	7,200
	<u>481,042</u>	<u>670,514</u>
Analysis by fund		
Unrestricted funds	<u>481,042</u>	<u>670,514</u>

BLUE LIGHT CARD FOUNDATION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 SEPTEMBER 2024

5 Grants payable

	Charitable activities	Restated charitable activities
	2024	2023
	£	£
Grants to institutions:		
The Fire Fighters Charity	-	183,600
OK9 Wellbeing Dogs Programme	-	30,000
YourNorth Veteran Support CIC	-	30,000
The Mary Stevens Hospice	-	22,506
ALM Performance Limited/The City of London Police	-	20,000
Veterans in Action	-	15,000
St Catherine's Hospice	-	11,000
RNLI - Holyhead Station	-	10,120
Frontline-19	-	10,000
Wonderful Life Academy	-	10,000
Turn to Starboard	-	9,600
The Card Shed Charity	-	9,648
The Curtis Palmer Project	-	9,600
East Durham Veterans Trust	-	9,360
Workplace Wellbeing	-	3,550
Nature Beanz Adventures	-	1,500
On Course Foundation	-	9,057
Massage Therapy and Wellbeing Sessions for Erskine Care Home Staff	-	5,000
Walk and Talk 999	-	3,270
Blue Light Together	242,671	51,005
College of Policing	45,000	-
The Woodland Experience	15,000	-
Hampshire and Isle of Wight Air Ambulance	10,000	-
South Yorkshire Chaplaincy & Listening Service	8,367	-
Thames Valley Air Ambulance	5,000	-
Woodland Warrior Programme	5,000	40,000
The Ickle Pickles Childrens Charity	4,087	-
Severn Area Rescue Association	2,600	-
	<u>337,725</u>	<u>493,816</u>

BLUE LIGHT CARD FOUNDATION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 SEPTEMBER 2024

6 Support costs allocated to activities

	2024	2023
	£	£
Depreciation	-	29
Membership fees	767	308
Insurance	1,760	1,073
Legal expenses	4,389	645
Payroll outsourcing fees	1,246	647
Accountancy fees	14,428	2,400
Bank fees	35	39
Governance costs	8,500	7,200
	<u>31,125</u>	<u>12,341</u>
Analysed between:		
Charitable activities	<u>31,125</u>	<u>12,341</u>

7 Net movement in funds

	2024	2023
	£	£
The net movement in funds is stated after charging/(crediting):		
Fees payable for the audit of the charity's financial statements	8,500	7,200
Depreciation of owned tangible fixed assets	<u>512</u>	<u>29</u>

8 Trustees

None of the Trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

Donations made by Trustees have been disclosed in note 16 of the financial statements.

The total amount of employee remuneration received by key management personnel was £nil.

9 Employees

The average monthly number of employees during the year was:

2024	2023
Number	Number
<u>2</u>	<u>1</u>

BLUE LIGHT CARD FOUNDATION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 SEPTEMBER 2024

9 Employees	(Continued)	
Employment costs	2024	2023
	£	£
Wages and salaries	85,069	42,795
Social security costs	1,004	941
Other pension costs	1,957	800
	<u>88,030</u>	<u>44,536</u>

Included within wages and salaries is a one-off adjustment of £25,000 (2023: £nil) relating to internal resourcing activity. This amount is included within accruals at the balance sheet date.

There were no employees whose annual remuneration was more than £60,000.

10 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

11 Tangible fixed assets

	Fixtures and fittings	Computers	Total
	£	£	£
Cost			
At 1 October 2023	-	1,054	1,054
Additions	498	-	498
	<u>498</u>	<u>1,054</u>	<u>1,552</u>
At 30 September 2024	498	1,054	1,552
Depreciation and impairment			
At 1 October 2023	-	29	29
Depreciation charged in the year	164	348	512
	<u>164</u>	<u>377</u>	<u>541</u>
At 30 September 2024	164	377	541
Carrying amount			
At 30 September 2024	334	677	1,011
	<u>334</u>	<u>677</u>	<u>1,011</u>
At 30 September 2023	-	1,025	1,025
	<u>-</u>	<u>1,025</u>	<u>1,025</u>

BLUE LIGHT CARD FOUNDATION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 SEPTEMBER 2024

12 Debtors

	2024	2023
	£	£
Amounts falling due within one year:		
Prepayments and accrued income	573,013	489,195

13 Creditors: amounts falling due within one year

	2024	2023
	£	£
Other taxation and social security	1,554	1,399
Trade creditors	-	85,968
Other creditors	180	400
Accruals and deferred income	92,335	60,747
	94,069	148,514

14 Retirement benefit schemes

	2024	2023
	£	£
Defined contribution schemes		
Charge to profit or loss in respect of defined contribution schemes	1,957	800

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

At the year end there are pension commitments held within creditors of £180 (2023: £400).

15 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 October 2023	Incoming resources	Resources expended	At 30 September 2024
	£	£	£	£
General funds	646,230	699,474	(501,427)	844,277

BLUE LIGHT CARD FOUNDATION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 SEPTEMBER 2024

15 Unrestricted funds (Continued)

Previous period:	At 1 October 2022	Incoming resources	Resources expended	At 30 September 2023
	£	£	£	£
General funds	-	1,364,892	(718,662)	646,230

16 Related party transactions

Transactions with related parties

During the year, the charity entered into the following transactions with related parties:

	Donations received from		Expenses recharged by	
	2024	2023	2024	2023
	£	£	£	£
Entities with influence over the company	509,993	1,358,516	54,694	36,380
Trustees	45,000	-	-	-
	<u>554,993</u>	<u>1,358,516</u>	<u>54,694</u>	<u>36,380</u>

Entities with influence over the company represents Blue Light Card Ltd, which has mutual directors with the charity.

17 Cash generated from operations	2024 £	2023 £
Surplus for the year	198,047	646,230
Adjustments for:		
Depreciation and impairment of tangible fixed assets	512	29
Movements in working capital:		
(Increase) in debtors	(83,818)	(489,195)
(Decrease)/increase in creditors	(54,445)	148,514
Cash generated from operations	<u>60,296</u>	<u>305,578</u>