

**Charity registration number 1198492 (England and Wales)**

**Company registration number CE029112**

**BLUE LIGHT CARD FOUNDATION**  
**ANNUAL REPORT AND FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 30 SEPTEMBER 2025**

**BLUE LIGHT CARD FOUNDATION**

**LEGAL AND ADMINISTRATIVE INFORMATION**

---

<b>Trustees</b>	Stephen Denny Thomas Dalby Gareth Whitehead Robin Clegg Karen Hodgson (Chair of the Board) Katie Pavoni (Appointed 2 October 2024) David Crews (Appointed 11 June 2025) Jeffrey Davies (Appointed 14 November 2025)
<b>Charity number (England and Wales)</b>	1198492
<b>Company number</b>	CE029112
<b>Registered office</b>	Charnwood Edge Syston Road Cossington Leicester LE7 4UZ
<b>Auditor</b>	UHY Hacker Young 14 Park Row Nottingham NG1 6GR

# BLUE LIGHT CARD FOUNDATION

## CONTENTS

---

	<b>Page</b>
Chairperson's statement	1 - 2
Trustees' report	3 - 8
Independent auditor's report	9 - 12
Statement of financial activities	13
Balance sheet	14
Statement of cash flows	15
Notes to the financial statements	16 - 26

# **BLUE LIGHT CARD FOUNDATION**

## **CHAIRPERSON'S STATEMENT**

### **FOR THE YEAR ENDED 30 SEPTEMBER 2025**

---

On behalf of the Trustees, I am pleased to present this report on the activities and performance of the Blue Light Card Foundation for the year under review. It has been a year of great progress, marked by strengthened engagement with the Blue Light community themselves and the emergency services sector, as well as growing our impact, and continued commitment to our core mission to improve the mental and physical wellbeing of the Blue Light community.

Throughout the year, the Foundation provided grant funding to a broad range of organisations supporting those working and volunteering on the frontline. Our funding focused on initiatives that promote mental wellbeing, physical health, peer support and access to specialist services, reflecting the diverse and complex needs of those working across the Blue Light sector. We continued to support established programmes while also investing in practical wellbeing initiatives designed to deliver sustainable, long-term benefit.

A key development during the year was the launch of our Workplace Wellbeing Fund, which enabled Blue Light workplaces across the UK to access funding for locally led wellbeing initiatives. This programme was shaped by a participatory funding model, allowing members of the Blue Light community themselves to vote on the projects they felt would make the greatest difference. The strong engagement we saw throughout this process proved to be a valuable learning experience, underlining the impact of this approach and it also reinforced the importance that frontline staff place on having welcoming workplaces and surroundings.

This year we continued to invest in learning and evaluation. We commissioned King's College London to evaluate the Blue Light Together platform, a digital resource connecting blue light workers to information and support. We are considering the recommendations of this report and more to follow on this in the near future.

Alongside this, the Foundation worked to raise awareness of the challenges facing the sector, participating in events such as the Emergency Services Show and Blue Light Show, engaging suppliers and stakeholders to shine a spotlight on the issues affecting the community, as well as raising the Foundation's profile within the sector.

We are deeply grateful to all those who support the Foundation. Generous corporate partners, including Blue Light Card, Enterprise, Motorfinity, Slater and Gordon Solicitors, and Nottingham Panthers, alongside inspiring community fundraisers whether walking 100 kilometres in 36 hours or running 10ks, they have all made a real difference.

I would also like to extend my sincere thanks to the CEO Emma Woods-Bolger, and the staff team at the Blue Light Card Foundation. Their professionalism, dedication and passion for supporting the Blue Light community have been central to everything we have achieved this year. The Trustees are equally grateful to colleagues across the wider Blue Light Card organisation for their ongoing support and collaboration.

Looking ahead, the Foundation will build on the learning from this year by prioritising projects that promote wellbeing through connection with nature, including blue and green spaces, commissioning further research into sector needs, and developing new partnerships to extend our reach and effectiveness. The trustees remain confident that the Foundation is well placed to continue making a positive and lasting difference to those who serve our communities every day.

Lastly, I would like to thank my fellow Trustees for their ongoing commitment, guidance and support, all of which continue to play a vital role in the work of the Foundation for this year and beyond.

**BLUE LIGHT CARD FOUNDATION**

**CHAIRPERSON'S STATEMENT (CONTINUED)**  
**FOR THE YEAR ENDED 30 SEPTEMBER 2025**

---

*Karen Hodgson*

.....

Karen Hodgson

**Chairperson**

14/05/2026

Date: .....

# **BLUE LIGHT CARD FOUNDATION**

## **TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 30 SEPTEMBER 2025**

---

The Trustees present their annual report and financial statements for the year ended 30 September 2025.

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 Blue Light Card 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 Blue Light Card 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 Blue Light Card Foundation prioritised support for initiatives that directly benefit the mental health and wellbeing of Blue Light community.

During the year, the Blue Light Card Foundation made 20 targeted grants that directly supported the mental health and wellbeing of emergency responders, NHS staff and related frontline professionals across the UK. Funding was awarded through both the BLCF Grants Programme and the Workplace Wellbeing Fund, totalling £234,998.

Grants ranged from small, practical interventions such as hydration stations, restorative staff rooms and dedicated wellbeing spaces to larger, structured programmes including resilience training, peer support, residential retreats and trauma-informed interventions. Collectively, these initiatives aimed to reduce stress and burnout, improve resilience, strengthen peer relationships and embed wellbeing within everyday working environments rather than only responding after crisis.

## BLUE LIGHT CARD FOUNDATION

### TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2025

---

#### Key activities included:

**Long-term outcomes:** The Blue Light Card Foundation supported a diverse range of beneficiaries, including lifeguards, firefighters, ambulance crews, air ambulance teams, hospice staff, nurses, NHS clinicians, police family liaison officers, volunteer responders and emergency service veterans. Several projects focused on building long-term capacity through training and cultural change, ensuring benefits extend beyond the life of the grant.

**Strategic grants:** Notably, larger strategic grants supported evidence-based approaches to trauma and mental health, including PTSD assistance dogs for emergency service personnel, compassion fatigue resilience training for NHS staff, and residential wellbeing retreats for emergency responders experiencing mental health challenges. These initiatives align closely with the Blue Light Card Foundation's commitment to preventative, sustainable approaches to mental wellbeing.

#### 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.

#### Development of the platform

This year we continued to invest in learning and evaluation. We commissioned King's College London to evaluate the Blue Light Together platform, a digital resource connecting blue light workers to information and support, we are considering the recommendations of this report and there will be more to follow on this in the near future.

#### 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.

## **BLUE LIGHT CARD FOUNDATION**

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

#### **FOR THE YEAR ENDED 30 SEPTEMBER 2025**

---

#### **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, Enterprise Disability, and Motorfinity, to the incredible community fundraising initiatives.

The contributions have been truly inspiring from individual community fundraisers whether walking 100 kilometres in 36 hours or running 10ks, they have all made a real difference.

#### **Financial review**

Blue Light Card predominantly funds the Blue Light Card Foundation and provides the Blue Light Card Foundation with an unrestricted block grant of around 1% of their profits. 'Unrestricted' means that the Blue Light Card Foundation 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 Blue Light Card Foundation.

The Blue Light Card Foundation 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. The 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. The Blue Light Card Foundation will only process data of supporters and donors if they have given their opt-in consent.

The 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.

#### **Reserves policy**

To ensure there is no significant risk disruption to the Blue Light Card Foundation's activities, holding appropriate reserves enables the Blue Light Card Foundation 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.



## BLUE LIGHT CARD FOUNDATION

### TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2025

---

#### **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 is managed 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.

#### **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

Thomas Dalby

Gareth Whitehead

Robin Clegg

Karen Hodgson (Chair of the Board)

Katie Pavoni

(Appointed 2 October 2024)

David Crews

(Appointed 11 June 2025)

Jeffrey Davies

(Appointed 14 November 2025)

## **BLUE LIGHT CARD FOUNDATION**

### **TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2025**

---

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 2025

---

### 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; 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 (Chair of the Board)  
**Trustee**

Date: 14/05/2026  
.....

## **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 2025 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 2025 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 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**  
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*

Date: .....

19/05/2026

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 2025

		Unrestricted funds 2025 £	Unrestricted funds 2024 £
	Notes		
<b><u>Income from:</u></b>			
Donations	3	724,094	699,474
<b><u>Expenditure on:</u></b>			
Raising funds	4	59,841	20,385
Charitable activities	5	395,414	481,042
<b>Total expenditure</b>		455,255	501,427
<b>Net movement in funds</b>		268,839	198,047
Fund balances at 1 October 2024		844,277	646,230
<b>Fund balances at 30 September 2025</b>		1,113,116	844,277

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 2025

		2025	2024
	Notes	£	£
<b>Fixed assets</b>			
Tangible assets	12	499	1,011
<b>Current assets</b>			
Debtors	13	5,521	573,013
Cash at bank and in hand		1,174,865	364,322
		<u>1,180,386</u>	<u>937,335</u>
<b>Creditors: amounts falling due within one year</b>	14	<u>(67,769)</u>	<u>(94,069)</u>
<b>Net current assets</b>		<u>1,112,617</u>	<u>843,266</u>
<b>Total assets less current liabilities</b>		<u><u>1,113,116</u></u>	<u><u>844,277</u></u>
<b>The funds of the charity</b>			
Unrestricted funds	16	<u>1,113,116</u>	<u>844,277</u>
		<u><u>1,113,116</u></u>	<u><u>844,277</u></u>

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 2025.

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 14/05/2026 .....

*Karen Hodgson*

.....  
Karen Hodgson (Chair of the Board)  
**Trustee**

Company registration number CE029112 (England and Wales)

# BLUE LIGHT CARD FOUNDATION

## STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 30 SEPTEMBER 2025

		2025		2024	
	Notes	£	£	£	£
<b>Cash flows from operating activities</b>					
Cash generated from operations	18	810,543		60,296	
<b>Investing activities</b>					
Purchase of tangible fixed assets		-		(498)	
<b>Net cash used in investing activities</b>			-		(498)
<b>Net cash used in financing activities</b>			-		-
<b>Net increase in cash and cash equivalents</b>		810,543		59,798	
Cash and cash equivalents at beginning of year		364,322		304,524	
<b>Cash and cash equivalents at end of year</b>		1,174,865		364,322	

# BLUE LIGHT CARD FOUNDATION

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 SEPTEMBER 2025

---

### 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 Basis of preparation

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.

#### 1.2 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.

#### 1.3 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.

#### 1.4 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 2025

---

### 1 Accounting policies

(Continued)

#### 1.5 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.

#### 1.6 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

#### 1.7 Retirement benefits

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

## BLUE LIGHT CARD FOUNDATION

### NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2025

---

#### 2 Critical accounting estimates and judgements

Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

The Foundation makes estimates and assumptions concerning the future. The resulting accounting estimates and assumptions will, by definition, seldom equal the related actual results.

The multi-year grant accounting is an area of key judgement in the financial statements. The Trustees are confident that the multi-year grants will be paid in full in future years. As such, full grant commitment has been accrued to reflect the Trustee's commitment at the Balance Sheet date.

There are no critical accounting estimates that affect these financial statements.

#### 3 Donations

	Unrestricted funds	Unrestricted funds
	2025	2024
	£	£
Donations and gifts	724,094	699,474
	<u>724,094</u>	<u>699,474</u>
<b>Donations and gifts</b>		
Blue Light Card Ltd	621,667	509,993
Individuals	76,681	61,254
Corporate donations	25,746	128,227
	<u>724,094</u>	<u>699,474</u>

# BLUE LIGHT CARD FOUNDATION

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2025

### 4 Raising funds

	Unrestricted funds	Unrestricted funds
	2025	2024
	£	£
<u>Fundraising and publicity</u>		
Staging fundraising events	1,770	947
Other fundraising costs	10,404	19,438
Staff costs	47,667	-
	<u>59,841</u>	<u>20,385</u>

# BLUE LIGHT CARD FOUNDATION

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2025

### 5 Expenditure on charitable activities

	Charitable activities 2025 £	Charitable activities 2024 £
<b>Direct costs</b>		
Staff costs	121,861	88,030
Depreciation and impairment	512	512
Recruitment fees	1,062	-
Travel	11,115	5,170
Staff training	673	6,336
Healthcare	1,443	688
Telephone and internet	929	1,548
Other expenses	-	200
Consultancy	260	48
Website and software	1,837	5,815
Agency fees	-	400
Printing and stationery	-	59
Sundry expenses	466	2,835
Entertainment	-	38
Donation fees	106	513
	<u>140,264</u>	<u>112,192</u>
Grant funding of activities (see note 6)	234,998	337,725
<b>Share of support and governance costs (see note 7)</b>		
Support	11,152	22,625
Governance	9,000	8,500
	<u>395,414</u>	<u>481,042</u>
<b>Analysis by fund</b>		
Unrestricted funds	<u>395,414</u>	<u>481,042</u>

## BLUE LIGHT CARD FOUNDATION

### NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2025

#### 6 Grants payable

	Charitable activities 2025 £	Charitable activities 2024 £
Grants to institutions:		
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
The Ickle Pickles Childrens Charity	-	4,087
Severn Area Rescue Association	-	2,600
Blue Light Together	119,013	242,671
Bournemouth Lifeguard Corps	2,000	-
Police Service of Northern Ireland	2,000	-
Royal Air Force Spadeadam	2,000	-
St.John Ambulance, Cymru	2,000	-
Watersafe UK Search and Rescue Norfolk	2,000	-
Yorkshire Air Ambulance	2,000	-
Chapman Barker Unit	2,000	-
NPAS London Lippitts Hill	2,000	-
Devon and Somerset Fire & rescue Service	2,000	-
East Lynne Medical Centre	2,000	-
Rivers Centre, NHS Lothian	13,108	-
Kings College London	13,000	-
Great Western Air Ambulance Charity	4,160	-
Mind over Mountains	13,133	-
Service Dogs UK	16,163	-
East Cheshire Hospital	3,049	-
Roald Dahl's Marvellous Children's Charity	15,000	-
University Hospitals Dorset NHS Charity	7,372	-
St Catherine's Hospice	11,000	-
	<u>234,998</u>	<u>337,725</u>



# BLUE LIGHT CARD FOUNDATION

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2025

### 7 Support costs allocated to activities

	2025 £	2024 £
Membership fees	1,170	767
Insurance	1,865	1,760
Legal expenses	900	4,389
Payroll outsourcing fees	1,165	1,246
Accountancy fees	5,956	14,428
Bank fees	96	35
Governance costs	9,000	8,500
	<u>20,152</u>	<u>31,125</u>
<b>Analysed between:</b>		
Charitable activities	<u>20,152</u>	<u>31,125</u>

### 8 Net movement in funds

	2025 £	2024 £
The net movement in funds is stated after charging/(crediting):		
Fees payable for the audit of the charity's financial statements	9,000	8,500
Depreciation of owned tangible fixed assets	<u>512</u>	<u>512</u>

### 9 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 17 of the financial statements.

### 10 Employees

The average monthly number of employees during the year was:

2025 Number	2024 Number
<u>4</u>	<u>2</u>

# BLUE LIGHT CARD FOUNDATION

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2025

### 10 Employees

(Continued)

Employment costs	2025 £	2024 £
Wages and salaries	158,340	85,069
Social security costs	6,271	1,004
Other pension costs	4,917	1,957
	<u>169,528</u>	<u>88,030</u>

Included within wages and salaries is a one-off adjustment of £nil (2024: £25,000) relating to internal resourcing activity.

The number of employees whose annual remuneration was more than £60,000 is as follows:

	2025 Number	2024 Number
£70,000 - £80,000	<u>1</u>	<u>-</u>

### 11 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.

# BLUE LIGHT CARD FOUNDATION

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2025

### 12 Tangible fixed assets

	Fixtures and fittings £	Computers £	Total £
<b>Cost</b>			
At 1 October 2024	498	1,054	1,552
At 30 September 2025	498	1,054	1,552
<b>Depreciation and impairment</b>			
At 1 October 2024	164	377	541
Depreciation charged in the year	164	348	512
At 30 September 2025	328	725	1,053
<b>Carrying amount</b>			
At 30 September 2025	170	329	499
At 30 September 2024	334	677	1,011

### 13 Debtors

	2025 £	2024 £
<b>Amounts falling due within one year:</b>		
Prepayments and accrued income	5,521	573,013

### 14 Creditors: amounts falling due within one year

	2025 £	2024 £
Other taxation and social security	5,483	1,554
Trade creditors	2,731	-
Other creditors	1,254	180
Accruals and deferred income	58,301	92,335
	67,769	94,069

### 15 Retirement benefit schemes

	2025 £	2024 £
<b>Defined contribution schemes</b>		
Charge to profit or loss in respect of defined contribution schemes	4,917	1,957

# BLUE LIGHT CARD FOUNDATION

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2025

### 15 Retirement benefit schemes

(Continued)

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 £1,254 (2024: £180).

### 16 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 2024	Incoming resources	Resources expended	At 30 September 2025
	£	£	£	£
General funds	844,277	724,094	(455,255)	1,113,116
	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>
<b>Previous year:</b>	<b>At 1 October 2023</b>	<b>Incoming resources</b>	<b>Resources expended</b>	<b>At 30 September 2024</b>
	£	£	£	£
General funds	646,230	699,474	(501,427)	844,277
	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>

### 17 Related party transactions

#### Remuneration of key management personnel

The remuneration of key management personnel was as follows:

	2025 £	2024 £
Aggregate compensation	81,410	-
	<u>          </u>	<u>          </u>

## BLUE LIGHT CARD FOUNDATION

### NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2025

#### 17 Related party transactions

(Continued)

##### Transactions with related parties

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

	Donations received from		Expenses recharged by	
	2025	2024	2025	2024
	£	£	£	£
Entities with influence over the company	621,667	509,993	-	28,188
Trustees	-	45,000	-	-
	<u>621,667</u>	<u>554,993</u>	<u>-</u>	<u>28,188</u>

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

#### 18 Cash generated from operations

2025  
£

2024  
£

Surplus for the year	268,839	198,047
Adjustments for:		
Depreciation and impairment of tangible fixed assets	512	512
Movements in working capital:		
Decrease/(increase) in debtors	567,492	(83,818)
(Decrease) in creditors	(26,300)	(54,445)
<b>Cash generated from operations</b>	<u>810,543</u>	<u>60,296</u>