



## Trustees' Annual Report for the period

| From | Period start date |    |      | To | Period end date |    |      |
|------|-------------------|----|------|----|-----------------|----|------|
|      | 01                | 01 | 2024 |    | 31              | 12 | 2024 |

### Section A Reference and administration details

Charity name

Casualties Union

Other names charity is known by

Registered charity number (if any)

1201200

Charity's principal address

77 Forest Road

London

Postcode

E17 6HF

#### Names of the charity trustees who manage the charity

|    | Trustee name    | Office (if any)     | Dates acted if not for whole year | Name of person (or body) entitled to appoint trustee (if any) |
|----|-----------------|---------------------|-----------------------------------|---------------------------------------------------------------|
| 1  | Alan Prior      | Chair               |                                   |                                                               |
| 2  | Caroline Thomas | Hon. Gen. Secretary |                                   |                                                               |
| 3  | Steven Cochrane | Hon. Treasurer      |                                   |                                                               |
| 4  | Denise Green    |                     |                                   |                                                               |
| 5  | Sarah Martin    |                     |                                   |                                                               |
| 6  |                 |                     |                                   |                                                               |
| 7  |                 |                     |                                   |                                                               |
| 8  |                 |                     |                                   |                                                               |
| 9  |                 |                     |                                   |                                                               |
| 10 |                 |                     |                                   |                                                               |
| 11 |                 |                     |                                   |                                                               |
| 12 |                 |                     |                                   |                                                               |
| 13 |                 |                     |                                   |                                                               |
| 14 |                 |                     |                                   |                                                               |
| 15 |                 |                     |                                   |                                                               |
| 16 |                 |                     |                                   |                                                               |
| 17 |                 |                     |                                   |                                                               |
| 18 |                 |                     |                                   |                                                               |
| 19 |                 |                     |                                   |                                                               |
| 20 |                 |                     |                                   |                                                               |

#### Names of the trustees for the charity, if any, (for example, any custodian trustees)

| Name | Dates acted if not for whole year |
|------|-----------------------------------|
|      |                                   |
|      |                                   |
|      |                                   |

### Names and addresses of advisers (Optional information)

| Type of adviser | Name | Address |
|-----------------|------|---------|
|                 |      |         |
|                 |      |         |
|                 |      |         |
|                 |      |         |

### Name of chief executive or names of senior staff members (Optional information)

|  |
|--|
|  |
|--|

## Section B Structure, governance and management

### Description of the charity's trusts

|                                                                     |                                                                                                                                                                               |
|---------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Type of governing document<br>(eg. trust deed, constitution)        | Constitution                                                                                                                                                                  |
| How the charity is constituted<br>(eg. trust, association, company) | Charitable Incorporated Organisation                                                                                                                                          |
| Trustee selection methods<br>(eg. appointed by, elected by)         | Nominated by any member and elected by the members present at AGM.<br>If vacancies occur mid-term, the Trustees may appoint new Trustees subject to election at the next AGM. |

### Additional governance issues (Optional information)

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>You <b>may choose</b> to include additional information, where relevant, about:</p> <ul style="list-style-type: none"><li>• policies and procedures adopted for the induction and training of trustees;</li><li>• the charity's organisational structure and any wider network with which the charity works;</li><li>• relationship with any related parties;</li><li>• trustees' consideration of major risks and the system and procedures to manage them.</li></ul> | <p>Trustees are expected to familiarise themselves with the charity's Constitution, Regulations, minutes of previous Trustees' and Advisory Committee meetings and the Charity Commission's guidance so that they are up-to date with current issues. Prospective Trustees may be invited by the Chair to attend meetings prior to election.</p> <p>Most of the Charity's volunteers are organised into 21 branches grouped into 10 regions in England and Wales, managed by Regional Directors.</p> <p>We had 11 Associate Members in UK, France, Iraq and The Netherlands.</p> <p>The Regional Directors, Trustees and holders of specialist roles (such as Publicity) form the Advisory Committee, which helps the Trustees make decisions and acts as a communication link with the membership.</p> <p>The Charity maintains policies on Environment, Expenses, GDPR, Grievance, Equity-Diversity-Inclusivity, Health &amp; Safety, Safeguarding, Honours and Awards, Fund-raising and Social &amp; Digital Media.</p> |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

## Section C Objectives and activities

### Summary of the objects of the charity set out in its governing document

To enhance for the public benefit education and training in rescue, first aid, medical and allied disciplines by the provision of realistic, simulated patients or casualties.

**Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)**

The Trustees are aware of the Commission's public benefit guidance and take it into account when directing the Charity's activities. We are convinced that expert rescue and medical care needs realism in the training and practice of protocols and techniques. We are proud to work with many sectors of emergency agencies by providing their personnel with volunteers trained in acting and makeup to simulate injury and illness.

Our clients include first aid training organisations, the emergency services, rescue workers and hospitals. Feedback from our clients makes it clear that our volunteers' efforts are appreciated by them and the personnel who train with us. The practical, realistic, hands-on experience we provide increases their confidence and skills for handling real-life emergencies. The benefit this brings to members of the public in need of help in an emergency is what motivates our volunteers to study and practise the art of casualty simulation, both in their local branches and at our annual residential Training Weekend which incorporates the Annual General Meeting. About a third of our members attend this important event.

An important forum for reporting on our activities and exchanging ideas is our quarterly magazine 'Casualty Simulation' and our social media sites. We encourage our branches to provide their services free of charge to charities and many public organisations on low budgets; this is in line with our charitable objects.

**Additional details of objectives and activities (Optional information)**

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

All members of Casualties Union, including the Trustees, are unpaid volunteers. In 2024 they gave 10,056 hours on operational duties for our clients, and nearly 40% of these were given free of charge to our clients.

The time spent on study, training, administration, publicity and governance is not recorded for statistics, but is just as willingly given. 76 new members were recruited in 2024.

**Summary of the main achievements of the charity during the year**

Our Hon. Treasurer worked hard at installing systems that allow him and the Trustees to have better control over branch finances.

The reformed and revitalised Advisory Committee enjoyed useful, productive meetings, discussing topics with the Trustees to enable them to make the best governance decisions.

Publicity through the press, social media and a radio interview brought in large numbers of enquiries and many new volunteers to work with us. This in turn led to the opening of two new branches, allowing us to provide even more of our services in casualty simulation.

## Section E Financial review

### Brief statement of the charity's policy on reserves

The reserves maintained for some years in anticipation of a High Court settlement that might have exceeded our insurance provision are now steadily declining, reducing by 8.6% in 2024. This is largely because of increased provision of charitable services free of charge, mostly to public and charitable bodies.

### Details of any funds materially in deficit

None.

### Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

The principal sources of funds are:

1. Fees charged for our services to commercial operators.
2. Income from a Charitable Trust set up to provide income in Casualties Union's favour and managed by the Ludlow Trust, outside Casualties Union.
3. Subscriptions from members and payments to attend annual training weekend.
4. Other donations via Just Giving.

Our expenditure is mostly devoted to paying travel, make-up etc. expenses to members and supporting the annual residential training weekend. This expenditure supports the objective of providing casualty simulation services to many organisations free of charge, expanding our range and providing opportunities for our members.

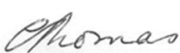
## Section F Other optional information

|  |
|--|
|  |
|--|

## Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

|                                     |                                                                                     |  |
|-------------------------------------|-------------------------------------------------------------------------------------|--|
| Signature(s)                        |  |  |
| Full name(s)                        | Caroline Thomas                                                                     |  |
| Position (eg Secretary, Chair, etc) | Hon. General Secretary                                                              |  |
| Date                                | 23 October 2025                                                                     |  |

| INCOME |           | LAST YEAR |           | EXPENDITURE                   |   | LAST YEAR |             |
|--------|-----------|-----------|-----------|-------------------------------|---|-----------|-------------|
| £      | 7,264.14  | £         | 6,908.58  | Duty Expenses                 | £ | 42,520.42 | £ 38,681.71 |
| £      | 45,342.66 | £         | 39,539.85 | Goods Purchased Branches      | £ | 5,809.18  | £ 4,308.93  |
| £      | 296.05    | £         | 451.59    | Goods Purchased HQ            | £ | 2,452.25  | £ 1,948.45  |
| £      | 24.00     | £         | 563.08    | Insurance                     | £ | 5,879.95  | £ 6,051.95  |
| £      | 1,584.00  | £         | 1,424.00  | Bank Charges HQ               | £ | 65.00     | £ 76.00     |
| £      | -         | £         | -         | Bank Charges Branches         | £ | 86.44     | £ 7.60      |
| £      | 29.00     | £         | 57.60     | Casualty Simulation Magazine  | £ | 2,971.02  | £ 2,917.95  |
| £      | 2,255.48  | £         | 2,174.50  | I T                           | £ | 279.60    | £ 161.92    |
| £      | 2,772.79  | £         | 1,846.71  | Publicity                     | £ | 2,643.91  | £ 2,060.50  |
| £      | 2,629.00  | £         | -         | Branches Building & Office    | £ | 5,525.24  | £ 3,488.22  |
| £      | -         | £         | 1,437.73  | Trustee Expenses              | £ | 65.80     | £ -         |
| £      | 8,563.43  | £         | 1,846.00  | Trustee Meeting Room Hire     | £ | -         | £ -         |
|        |           |           |           | AdCom Expenses                | £ | 238.74    | £ 756.59    |
|        |           |           |           | AdCom Meeting Room Hire       | £ | 359.00    | £ 260.00    |
|        |           |           |           | Legal & Professional HQ       | £ | 295.00    | £ 100.00    |
|        |           |           |           | Legal & Professional Branches | £ | -         | £ 4.99      |
|        |           |           |           | HQ Office                     | £ | 982.44    | £ 1,154.35  |
|        |           |           |           | National Training 2023        | £ | -         | £ 29,397.18 |
|        |           |           |           | National Training 2024        | £ | 25,314.75 | £ -         |
| £      | 70,760.55 | £         | 56,249.64 | TOTAL EXPENDITURE             | £ | 95,488.74 | £ 91,361.14 |

|                                |                     |
|--------------------------------|---------------------|
| <b>Assets 31 December</b>      |                     |
| <b>CAF Account</b>             | <b>£ 24,496.66</b>  |
| <b>Scottish Widows</b>         | <b>£ 154,477.30</b> |
| <b>Aggregated Branch Funds</b> | <b>£ 82,840.46</b>  |

|                         |              |
|-------------------------|--------------|
| ASSETS DECEMBER 31 2024 | £ 261,814.42 |
| GRAND TOTAL             | £ 357,303.16 |

<sup>5</sup> £1692.60 was for attending the Emergency Services Show

Alan J Mobbs  
AJ MOBBS ACIB  
INDEPENDENT EXAMINER

**Steven M. P. Cochrane MA**  
Honorary Treasurer  
12 August 2025



# CHARITY COMMISSION FOR ENGLAND AND WALES

## Independent examiner's report on the accounts

### Section A

### Independent Examiner's Report

Report to the trustees/  
members of

Charity Name **CASUALTIES UNION**

On accounts for the year  
ended

**31 DECEMBER 2024**

Charity no  
(if any)

**1200120**

Set out on pages

**3 - 4**

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31/12/2024**

Responsibilities and  
basis of report

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

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent  
examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below \*) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

\* Please delete the words in the brackets if they do not apply.

Signed:

**Alan J Morris**

Date:

**25/9/25**

Name:

**ALAN JOHN MORRIS**

Relevant professional  
qualification(s) or body  
(if any):

**AACIB**

Address:

**36, CUDINGTON AVENUE  
WOLCESTER PARK  
SURREY KT4 7DB**

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

**Give here brief details of any items that the examiner wishes to disclose.**





CHARITY COMMISSION  
FOR ENGLAND AND WALES

CASUALTIES UNION

1200120

## Receipts and payments accounts

CC16a

For the period  
from

Period start date  
01/01/24

To

Period end date  
31/12/24

### Section A Receipts and payments

|                                                       | Unrestricted funds | Restricted funds | Endowment funds  | Total funds      | Last year        |
|-------------------------------------------------------|--------------------|------------------|------------------|------------------|------------------|
|                                                       | to the nearest £   | to the nearest £ | to the nearest £ | to the nearest £ | to the nearest £ |
| <b>A1 Receipts</b>                                    |                    |                  |                  |                  |                  |
| Client Fees                                           | 45,343             | -                | -                | 45,343           | 39,540           |
| Investment Interest                                   | 2,773              | -                | -                | 2,773            | 1,847            |
| Subscriptions                                         | 1,608              | -                | -                | 1,608            | 1,987            |
| Income from Trust Fund                                | 7,264              | -                | -                | 7,264            | 6,909            |
| Other Donations                                       | 11,488             | -                | -                | 11,488           | 3,735            |
| Sales                                                 | 2,284              | -                | -                | 2,284            | 2,232            |
|                                                       | -                  | -                | -                | -                | -                |
|                                                       | -                  | -                | -                | -                | -                |
| <b>Sub total (Gross income for AR)</b>                | 70,761             | -                | -                | 70,761           | 56,250           |
| <b>A2 Asset and investment sales, (see table).</b>    |                    |                  |                  |                  |                  |
|                                                       | -                  | -                | -                | -                | -                |
|                                                       | -                  | -                | -                | -                | -                |
| <b>Sub total</b>                                      | -                  | -                | -                | -                | -                |
| <b>Total receipts</b>                                 | 70,761             | -                | -                | 70,761           | 56,250           |
| <b>A3 Payments</b>                                    |                    |                  |                  |                  |                  |
| Duty Expenses                                         | 42,520             | -                | -                | 42,520           | 38,682           |
| Governance Costs                                      | 959                | -                | -                | 959              | 1,122            |
| Training                                              | 25,315             | -                | -                | 25,315           | 29,397           |
| Office, Estates & Admin, inc PR                       | 9,583              | -                | -                | 9,583            | 6,932            |
| Insurance                                             | 5,880              | -                | -                | 5,880            | 6,052            |
| Magazine                                              | 2,971              | -                | -                | 2,971            | 2,918            |
| Goods                                                 | 8,261              | -                | -                | 8,261            | 6,258            |
|                                                       | -                  | -                | -                | -                | -                |
|                                                       | -                  | -                | -                | -                | -                |
| <b>Sub total</b>                                      | 95,489             | -                | -                | 95,489           | 91,361           |
| <b>A4 Asset and investment purchases, (see table)</b> |                    |                  |                  |                  |                  |
|                                                       | -                  | -                | -                | -                | -                |
|                                                       | -                  | -                | -                | -                | -                |
| <b>Sub total</b>                                      | -                  | -                | -                | -                | -                |
| <b>Total payments</b>                                 | 95,489             | -                | -                | 95,489           | 91,361           |
| <b>Net of receipts/(payments)</b>                     | (24,728)           | 0                | 0                | (24,728)         | (35,111)         |
| <b>A5 Transfers between funds</b>                     | 0                  | 0                | 0                | 0                | 0                |
| <b>A6 Cash funds last year end</b>                    | 286,543            | 0                | 0                | 286,543          | 0                |
| <b>Cash funds this year end</b>                       | 261,814            | 0                | 0                | 261,814          |                  |

## Section B Statement of assets and liabilities at the end of the period

| Categories    | Details                                                | Unrestricted funds<br>to nearest £ | Restricted funds<br>to nearest £ | Endowment funds<br>to nearest £ |
|---------------|--------------------------------------------------------|------------------------------------|----------------------------------|---------------------------------|
| B1 Cash funds | CAF Bank CAFCash Account                               | 24,497                             | -                                | -                               |
|               | Scottish Widows 90 Day Notice Account                  | 154,477                            | -                                | -                               |
|               | Aggregated Unit Accounts                               | 82,840                             | -                                | -                               |
|               | <b>Total cash funds</b>                                | <b>261,814</b>                     | <b>-</b>                         | <b>-</b>                        |
|               | (agree balances with receipts and payments account(s)) | OK                                 | OK                               | OK                              |

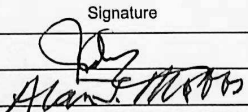
|                          | Details | Unrestricted funds<br>to nearest £ | Restricted funds<br>to nearest £ | Endowment funds<br>to nearest £ |
|--------------------------|---------|------------------------------------|----------------------------------|---------------------------------|
| B2 Other monetary assets |         | -                                  | -                                | -                               |
|                          |         | -                                  | -                                | -                               |
|                          |         | -                                  | -                                | -                               |
|                          |         | -                                  | -                                | -                               |
|                          |         | -                                  | -                                | -                               |
|                          |         | -                                  | -                                | -                               |

|                      | Details | Fund to which<br>asset belongs | Cost (optional) | Current value<br>(optional) |
|----------------------|---------|--------------------------------|-----------------|-----------------------------|
| B3 Investment assets |         |                                | -               | -                           |
|                      |         |                                | -               | -                           |
|                      |         |                                | -               | -                           |
|                      |         |                                | -               | -                           |
|                      |         |                                | -               | -                           |

|                                                 | Details | Fund to which<br>asset belongs | Cost (optional) | Current value<br>(optional) |
|-------------------------------------------------|---------|--------------------------------|-----------------|-----------------------------|
| B4 Assets retained for the<br>charity's own use |         |                                | -               | -                           |
|                                                 |         |                                | -               | -                           |
|                                                 |         |                                | -               | -                           |
|                                                 |         |                                | -               | -                           |
|                                                 |         |                                | -               | -                           |
|                                                 |         |                                | -               | -                           |
|                                                 |         |                                | -               | -                           |
|                                                 |         |                                | -               | -                           |

|                | Details | Fund to which<br>liability relates | Amount due<br>(optional) | When due<br>(optional) |
|----------------|---------|------------------------------------|--------------------------|------------------------|
| B5 Liabilities |         |                                    | -                        |                        |
|                |         |                                    | -                        |                        |
|                |         |                                    | -                        |                        |
|                |         |                                    | -                        |                        |
|                |         |                                    | -                        |                        |

Signed by one or two trustees on  
behalf of all the trustees

| Signature                                                                           | Print Name                           | Date of<br>approval |
|-------------------------------------------------------------------------------------|--------------------------------------|---------------------|
|  | STEVEN M P COCHRANE<br>ALAN J. MOBBS | 12/08/25<br>25/9/25 |