

BENEVOLENT FUND
TREASURER'S REPORT
AGM 14th July 2021

1. SUMMARY

2020 has seen a marginal deterioration in terms of the funds overall financial picture, compared to 2019. The fund, and its associated investments have had to operate within the unprecedented environment of the Covid pandemic, so the current picture is to be expected, and the future performance, particularly from investments is unknown.

Due to the potential financial impact of the pandemic on members, the Fund introduced a 'Crisis Loan' scheme during the year, which has been utilised by a small number of members.

In terms of overall membership figures, the fund has experienced a pleasing increase during the year from 774 in December 2019 to 828 in December 2020, which is a result of the continued efforts of those delivering an input to new Student Officers.

During the year, the Fund also signed up to the 'Amazon Smile' charity donation scheme, which allows customers to agree for the company to make donations to registered Charities.

2. Annual Independent Examination

The annual independent examination of the fund for 2020 has now been completed and the signed draft report will be returned to Lovewell Blake Chartered Accountants, following the AGM.

Note: - this is an independent examination and not an audit as agreed by the trustees and acceptable within legal charitable guidelines due to the nature of the fund and the low level of income generated.

Please see page 7 of the report by Lovewell Blake 'Basis of Independent Examiner's Statement.

The completed Report will be brought to the attention of all members and a copy placed on the Fund's shared computer drive.

3. Finances

At year end 31st December 2020 the Fund had £79,234 cash funds (£80,715 2019 year-end) and £55,307 total investment assets (£55,205 2019 year-end).

Current finances (investments and cash fund) are £134,541 (£135,920 2019)

The total cost of running both holiday homes for year end 2020 was £15,318 (2019 was £18,435). The reduction in running costs is due to a partial refund on the site fees, and a reduction in cleaning and gas costs due to the national lockdown.

The total receipts for 2020 are £33,079 compared to £53,727 for 2019. The decrease in income compared to 2019 is due mainly to the previous legacies received in 2019 (£14,406). Although, as stated above, the running costs for the holiday homes reduced due to the national lockdown, consequently the income reduced by just over 50% from £12,740 in 2019 to £6,260 in 2020. It is hoped that the gradual reopening in 2021 and beyond will see a return back to normal levels. The increase in membership figures has resulted in an increase in subscriptions (up from £21,449 to £22,206).

The interest received from the Fund's investment portfolio showed a further slight reduction with an income for 2020 of £1,078 compared to 2019 of £1,128 (£1,439 for 2018). The funds investment assets have increased marginally, as detailed above from £55,205 to £55,307. Our investment strategy continues to be relatively cautious but also invests in ethical portfolios.

The total payments for 2020 are £34,560 which is a slight increase on the 2019 total of £33,205. Grants and donations to members have increased from £6,754 for 2019 to £10,771 for 2020.

As detailed above, the holiday homes generated income of £6,260, which was a decrease on the previous year of £12,740. Comparing the income from the caravans to the expenditure shows an operational loss this year of £9,058 compared to a loss in 2019 of £5,635, again due to the closure of the site due to the pandemic. The main purpose of both homes is for respite breaks for members and any increase in stays of this type will obviously reduce the availability for rental income. During 2020 there were 24 respite cases, the same number as in 2019 and 2018.

4. Other Issues

A. Annual Charity Commission return due by October – this will be completed on time.

- B. Trustees to consider any increase to the subscription rate.
- C. Trustees to consider any increase in the holiday home rental rate.
- D. Based on the agreed formula for the maximum Grant not exceeding 5% of the total investment and cash assets for the fund, as published in the annual report, this will equate to £6,727 for the forthcoming year.

Detective Inspector James Brown

Treasurer

CHARITY REGISTRATION NUMBER: 257462

Norfolk Constabulary Benevolent Fund

Unaudited financial statements

31 December 2020

Norfolk Constabulary Benevolent Fund

Financial statements

Year ended 31 December 2020

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Norfolk Constabulary Benevolent Fund

Trustees' annual report

Year ended 31 December 2020

The trustees are pleased to present their report, together with the financial statements for the year ended 31 December 2020.

Reference and administration details

Registered charity name	Norfolk Constabulary Benevolent Fund
Charity registration number	257462
Principal office	Norfolk Constabulary Jubilee House Falconers Chase Wymondham, NR18 0WW

The trustees

The trustees who served during the year and at the date of approval were as follows:

Executive committee	N Davison (Chair) J Broome (Vice Chair) J Brown (Hon. Treasurer) H Ireson (Hon. Secretary)
Committee	M Askham P Bassham L Bishop S Cooper L Cross (Retired 31 December 2020) T Futter I Hicks R Jeffrey D Johnston S Murray N Payne M Roxby S Schucroft (Retired 22 October 2020) N Stewart J Squires E Watson P Wheatley J Wright
National Association Retired Police Officers (NARPO) representative	M Cox
Armed Forces Charity (SSAFA) representative	D Kerr
Norfolk Police Federation	S Hawkins
Bankers	Barclays Bank Plc Leicester Leicestershire, LE87 2BB
Independent examiner	L Thurston FCCA Lovewell Blake LLP First Floor Suite Unit 2 Hillside Business Park Bury St Edmunds, IP32 7EA

Norfolk Constabulary Benevolent Fund

Trustees' annual report (*continued*)

Year ended 31 December 2020

Objectives and activities

The Norfolk Constabulary Benevolent Fund was established to assist in needy cases of members, former members, their widows, orphans or dependants. It carries out these objectives by paying grants and providing crisis loans where necessary as well as the provision of holiday homes for subsidised holidays and for respite or convalescence. Membership of the fund is open to all serving officers of Norfolk Constabulary.

The fund assists members, former members, their widows, orphans and dependants in times of hardship. The fund aims to help current members in need to return more quickly to perform their duties to the public.

Public benefit

The trustees have considered the Charity Commission's guidance on public benefit. They confirm that in planning and carrying out the charity's activities they have had regards to this guidance.

Achievements and performance

The fund generates the majority of its income from monthly contributions made by officers in the Norfolk force. Other income is derived from donations and collection boxes at each of the stations.

Investment income is earned from balances held in the fund's bank accounts, Charifund Units held with M & G Securities Limited, and investments in COIF Charities Funds.

The fund owns and operates two mobile homes at Kelling Heath. One mobile home is used to provide free respite accommodation for members in need and was used by 24 respite cases during the year. The second is let to members for short breaks to generate income to help finance the running costs of both mobile homes. The fees charged are reviewed annually. The running costs are reviewed regularly and the future of the mobile homes continues to be reviewed.

During the year 15 (2019: 12) applications for financial assistance were received of which 10 (2019: 10) were approved in this year and one shortly after the year end and £10,772 (2019: £6,754) was paid in grants and donations to members and former members or their dependants. Trustee representation across the county is constantly monitored to be able to identify new cases of need.

The impact of Covid-19 has been recognised by the trustees, noting that income from caravans has decreased in line with expectations, however the value of the investments has held as at the year end date. The pandemic has affected the charities ability to offer respite care and in light of the additional support required, the charity has introduced Crisis Loans to assist officers during this difficult period, to a maximum of £1,000 per applicant which has been warmly received.

During the year the trustees have followed the policy that a quorum shall be entitled to make a Grant not exceeding 5% of the total investment and cash assets of the fund, as published in the Annual report.

Structure, governance and management

The fund was established under rules adopted in January 1968 as amended on 17 March 1994. The property of the fund is vested in trustees and the management is through the Executive Committee. The fund is now working to the revised constitution adopted in 2014.

The current trustees are shown within these financial statements including those who have served during the year and any appointment and resignation dates as required.

Membership is open to police officers of any rank serving Norfolk Constabulary. The Executive Committee is elected by the members.

Norfolk Constabulary Benevolent Fund

Trustees' annual report (*continued*)

Year ended 31 December 2020

Financial review

Membership numbers have increased during the year and subscription rates have remained the same. Investments are considered by the committee and continue to perform satisfactorily in the current difficult economic climate.

Income in the year ended 31 December 2020 amounted to £33,079 (2019: £53,727) the fall in income is considered to be a result of legacies received in 2019. Holiday home rental amounted to £6,260 (2019: £12,740) and fell as expected due to the impact of covid-19 on the closure of Kelling Heath.

Expenditure in the year ended 31 December 2020 amounted to £34,560 (2019: £33,205).

The net payment in the year to 31 December 2020 amounted to £1,481 (2019: net receipt of £20,522) which has decreased the balance of unrestricted reserves to £79,234 (2019: £80,715) at the year end date and remains to be carried forward.

Reserves policy

The charity needs reserves to generate investment income to help finance grant expenditure.

The investments are reviewed with the fund's investment advisers regularly to ensure that sufficient liquid reserves are available to meet predicted expenditure for the ensuing six months.

The charity's reserves policy is to maintain reserves at a level adequate to protect its ongoing work. This policy is reviewed annually. The charity aims to hold sufficient reserves to cover six months' running costs less purchase of assets, this equates to £17,280 (2019: £16,603). The charity's receipts and payments unrestricted cash as at 31 December 2020 is in surplus by £79,234 (2019: £80,715).

The trustees will look to expense excess funds held over the next 12 to 24 months. The trustees consider that the charity will continue as a going concern for the foreseeable future.

There are no material uncertainties about the charity's ability to continue.

Plans for future periods

The charity plans to continue to assist members, former members, their widows, orphans or dependants over the next year and in doing so plan to pay grants and provide holiday homes for subsidised holidays and for respite or convalescence for the foreseeable future.

The charity has recognised the additional support requirements as a result of the Covid-19 pandemic and implemented actions and Crisis Loans that will continue for the foreseeable future.

Norfolk Constabulary Benevolent Fund

Trustees' annual report (*continued*)

Year ended 31 December 2020

Related party transactions

There were no related party transactions during this or the prior period.

Independent examiner reappointment

A resolution to appoint L Thurston FCCA of Lovewell Blake LLP as independent examiner will be proposed at the next Annual General Meeting.

The trustees' annual report was approved on 10/05/21 and signed on behalf of the board of trustees by:

N Davison (Chair)



Trustee

J Brown (Hon Treasurer)



Trustee

Norfolk Constabulary Benevolent Fund

Receipts and payments account

Year ended 31 December 2020

	£	2020 £	£	2019 £
Receipts:				
Donations, legacies and grants				
Donations and collection boxes		2,340		2,523
Legacies		-		14,406
Interest received				
COIF deposit account	22		23	
COIF fixed interest fund	174		182	
COIF property fund	355		372	
COIF ethical fund	<u>527</u>		<u>551</u>	
		1,078		1,128
Dividends received		1,195		1,481
Members' subscriptions		22,206		21,449
Holiday home rental		<u>6,260</u>		<u>12,740</u>
Total receipts		<u>33,079</u>		<u>53,727</u>
Payments				
Financial assistance		10,771		6,754
Police convalescent home out of pocket expenses		188		764
Holiday home running costs		15,318		18,435
OPCCN Grant		6,664		5,273
Legal and professional fees		1,602		1,554
Trustee indemnity insurance		-		291
Miscellaneous		<u>17</u>		<u>134</u>
Total payments		<u>34,560</u>		<u>33,205</u>
Net receipts/(payments) for the year		(1,481)		20,522
Cash funds at 31 December 2019		<u>80,715</u>		<u>60,193</u>
Cash funds at 31 December 2020		<u>79,234</u>		<u>80,715</u>

Norfolk Constabulary Benevolent Fund

Statement of assets and liabilities

As at 31 December 2020

	2020 Unrestricted Funds £	2019 Unrestricted Funds £
Cash Funds		
Barclays current account	70,502	73,061
COIF Charities deposit account	<u>8,732</u>	<u>7,654</u>
Total Cash Funds	<u>79,234</u>	<u>80,715</u>
Investment Assets – Valuation at 31 December 2020		
M & G Charifund units	24,497	25,407
COIF Charities Fixed Interest Fund	5,210	5,043
COIF Charities Property Fund	6,018	6,338
COIF Charities Ethical Fund	<u>19,582</u>	<u>18,417</u>
Total Investment Assets	<u>55,307</u>	<u>55,205</u>
Assets retained for the fund's own use		
Holiday home at Kelling Heath – Plot 45 cost	51,404	51,404
Porch and decking – balance	<u>2,396</u>	<u>2,396</u>
	<u>53,800</u>	<u>53,800</u>
Valuation at 31 December 2020	<u>36,000</u>	<u>36,000</u>
Holiday home at Kelling Heath – Plot NR20 cost	<u>59,995</u>	<u>59,995</u>
Valuation at 31 December 2020	<u>53,000</u>	<u>53,000</u>
 Creditors and accruals	 (1,602)	 (1,554)
Total Creditors and Accruals	<u>(1,602)</u>	<u>(1,554)</u>

These financial statements were approved by the trustees on 10/05/21 and are signed on their behalf by:



N. Davison (Chair)

Trustee



J. Brown (Hon Treasurer)

Trustee

Norfolk Constabulary Benevolent Fund

Independent Examiner's report to the trustees

Year ended 31 December 2020

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 December 2020 which are set out on the afore mentioned pages of these financial statements.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

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

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



L Thurston FCCA
Independent examiner
Lovewell Blake LLP
First Floor Suite
Unit 2 Hillside Business Park
Bury St Edmunds
IP32 7EA

24/5/21

CHARITY REGISTRATION NUMBER: 257462

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Net receipts/(payments) for the year		(1,481)		20,522
Cash funds at 31 December 2019		<u>80,715</u>		<u>60,193</u>
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Norfolk Constabulary Benevolent Fund

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These financial statements were approved by the trustees on 10/05/21 and are signed on their behalf by:



N. Davison (Chair)

Trustee



J. Brown (Hon Treasurer)

Trustee

Norfolk Constabulary Benevolent Fund

Independent Examiner's report to the trustees

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Independent examiner's statement

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L Thurston FCCA
Independent examiner
Lovewell Blake LLP
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24/5/21

