

Blesma

THE LIMBLESS VETERANS

TRUSTEES ANNUAL AND STRATEGIC REPORT 2013



BLESMA The Limbless Veterans
British Limbless Ex-Service Men's Association

Reference and Administration

Registered in accordance with the National Assistance Act, 1948 and as a Charity under the Charities Act 1960
Charity Number 1084189
Company Limited by Guarantee No. 4102768
Registered in Scotland SC010315

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of Gloucester KG GCVO

Vice Patron: The Rt Hon the Baroness
Willoughby de Eresby DL

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of Westminster KG CB OBE TD CD DL

The Board of Trustees: Elected and Nominated

National Chairman: Lt Gen Sir Cedric Delves
KBE DSO, Elected

Vice Chairman: Mr I Ritchie, Elected

Honorary Treasurer: Mr C Bishop, Elected
Lt Col S D R W Brewis OBE, ABF The
Soldier's Charity

Mr W I Dixon, Elected from June 2013

Mr A J Harris, Elected from June 2013

Mr A P Jackson, Elected from June 2013

Mr J T Keating OBE, Elected

Mr P Monkhouse, Elected

Mr A K Mudd BEM, Elected

Mr C Rouse MBE, Elected

Mr D Asdell, Elected to June 2013

Gp Capt M Ward OBE FRCS, The Royal
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Bankers: National Westminster Bank plc,
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THE
LIMBLESS
VETERANS

TRUSTEES
ANNUAL AND
STRATEGIC
REPORT 2013



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The BLESMA mission:

To assist limbless
veterans to lead independent
and fulfilling lives

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GOVERNANCE AND ADMINISTRATIVE REPORT

Introduction

The year 2013 saw a reduction in the number of casualties suffered as a result of combat operations. Even so, BLESMA shall continue to apply itself to the consequences of disabling injury for as long as that takes; and it will prepare for the unforeseen, to be there for following generations. This means that the Association must be prepared to adjust and change. This is always challenging. Some may find it unsettling. But the Association shall never deflect from its determination to be there for its Members, through life.

BLESMA is a specialist Service charity, for disabled veterans, specialising in all that that entails. It is distinguished: for BLESMA is an Association of the disabled for the disabled. Its Members are the wounded, disabled veterans and their dependents, living what this means every day of their lives. So, BLESMA shall work tirelessly to meet the challenges of injury, to bring comfort, and to help realise its Members' fullest potential.

Structure, governance and management

CONSTITUTION

Charity Number 1084189

Company Limited by Guarantee

Number 4102768

Registered in Scotland SC010315

The British Limbless Ex-Service Men's Association, or BLESMA The Limbless Veterans as it is normally known, is a national charity. It serves those who lose limbs or the use of limbs, or one or both eyes in service or as a result of service in Her Majesty's Forces. It also serves ex-Service men and women who lose limbs or eyes after service. While the majority of its Members are ex-Service men and women, a number are still serving. The Association also accepts responsibility for the dependants of its Members, particularly their widows. The Association is governed by its Memorandum and Articles of Association adopted on 1 January 2001.

Ordinary Membership includes those who lost limbs in Service and those who have lost the use of limbs as a result of Service. It is also open to those who suffer a permanent loss of speech, hearing or sight of an eye. Service must have been in any branch of Her Majesty's Forces or Auxiliary Forces.

Associate Membership is open to all ex-Service men and women who lose a

limb or sight of an eye other than through Service-related causes. It is also open to all men and women of civilian status who lose a limb or sight of an eye as a result of War Service or enemy action.

APPOINTMENT OF TRUSTEES

Since the adoption of the present constitution on 1 January 2001 most Trustees were elected by the Members of the Association except for four, who were nominated by the following bodies:

- **The Secretary of State for Defence**
- **ABF The Soldiers' Charity**
- **Seafarers UK**
- **The RAF Benevolent Fund**

At the AGM in June 2013 a Resolution was passed to adjust the composition of the Board. It was agreed to ask nominating bodies to withdraw from their responsibilities and to open all appointments to the Board to election by the Membership.

Hitherto, there were up to nine elected Trustees – this was increased to 11 from 1 January 2014. One third of them are required to resign and stand for re-election, if they so wish, at the AGM. Additionally, any Trustee over the age of 70 must do likewise every year. Appropriate adjustments to the Constitution will be made.

TRAINING OF TRUSTEES

Following election to the Board, each Trustee is provided with relevant Charity Commission publications covering responsibilities and essential knowledge, and these are updated when necessary. Trustees also receive regular briefings on any emerging legislation affecting charities at their quarterly meetings, and new Trustees receive a full induction programme, covering both their generic and specific responsibilities and the spectrum of BLESMA business, including externally provided training.

ORGANISATIONAL STRUCTURE

The Board

The Board of Trustees exercises supervision by holding four meetings each year. The agenda cycle is Fiduciary and Strategy (April), Performance and Risk (June), Strategy Review and Programme Proposal (September) and Programme Approval (November).

The Board of Trustees (Elected and Nominated):

National Chairman: Lt Gen Sir Cedric Delves KBE DSO, Elected

Vice Chairman: Mr I Ritchie, Elected

Honorary Treasurer: Mr C Bishop, Elected

Lt Col S D R W Brewis OBE,

ABF The Soldier's Charity

Mr W I Dixon, Elected from June 2013

Mr A J Harris, Elected from June 2013

Mr A P Jackson, Elected from June 2013

Lt Col J T Keating OBE, Elected

Mr P Monkhouse, Elected

Mr A K Mudd BEM, Elected

Mr C Rouse MBE, Elected

Mr D Asdell, Elected until June 2013

Gp Capt M Ward OBE FRCS, The Royal Air Force Benevolent Fund

The Finance and Investment Sub Committee (FISC)

The FISC meets twice a year and its terms of reference, including delegated powers, are laid down in an appropriate BLESMA Governance Instruction. At each biannual meeting the FISC is briefed by the Association's investment managers from Cazenove Capital Management Limited.

The Governance Sub Committee (GSC)

Governance matters are reviewed on a regular basis and much additional work was undertaken during 2013 to ensure that governance procedures and Board oversight was up to date and effective. The GSC normally meets at least twice a year and additionally as work requires.

The Executive

The General Secretary, Lt Col J W Church MBE, as Chief Executive, runs the Association on a day-to-day basis from Chadwell Heath near Romford in Essex. The key structure is:

Structure, governance and management

Director of Membership Services
Miss H Nicholson. Responsible for all Membership matters, including liaison with MoD rehabilitation services, prosthetic provision, the BLESMA welfare service in the field, rehabilitation and challenge activities, grant making, The BLESMA Home in Blackpool and social activity.

**Director of Support
and Communications**
Mr I M G Waller. Responsible for enabling charitable delivery and for communications across the Association and beyond – this includes all aspects of public relations and maintaining profile, and raising funds to enable our charitable work.

Advisors

Solicitors: Forsters LLP, 31 Hill Street, London W1J 5LS

Bankers: National Westminster Bank plc, Princes Street, London EC2R 8PA

Auditors: Crowe Clark Whitehill, Chartered Accountants, St Bride's House, 10 Salisbury Square, London, EC4Y 8EH

Investment Managers: Cazenove Capital Management, 12 Moorgate, London EC2R 6DA

OUR CHARITABLE OBJECTS

To promote the welfare and wellbeing of all serving and Ex-Service men and women who have lost a limb or limbs, or one or both eyes as a result of Service

in any Branch of Her Majesty's Regular or Reserve Forces as may from time to time be defined.

To promote the welfare and wellbeing of all those serving and Ex-Service men and women who suffer loss of a limb, permanent loss of speech, hearing, or the loss of sight in one or both eyes, or the use of a limb.

To assist needy Widows, Widowers and dependants of the above.

PUBLIC BENEFIT

The Trustees confirm that they have complied with the duty in Section 17 of the Charities Act 2011 to have due regard to the Charity Commission guidance on public benefit.

STATEMENT OF TRUSTEES' RESPONSIBILITIES AND CORPORATE GOVERNANCE

The Trustees, who are also the directors under company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and regulations.

Company law requires the Trustees to prepare financial statements for each financial year. Under that law the Trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards) and applicable law.

The Board of Trustees resolves to have BLESMA be the Association for the Service disabled of limb, acknowledged as experts. Its defining purpose is to assist its people to live independent and fulfilling lives. It will be there for life.

Under company law the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charity, and of the profit or loss of the charity for that period. In preparing these financial statements, the Trustees are required to:

- **Select suitable accounting policies and then apply them consistently**
- **Make judgements and accounting estimates that are reasonable and prudent**
- **Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business;**
- **Observe the methods and principles in the Charities SORP;**
- **State whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements.**

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions, and 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.

The Trustees are also responsible for

safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and any other irregularities.

Insofar as each of the Trustees of the company, at the date of approval of this report, is aware there is no relevant audit information (information needed by the company's auditor in connection with preparing the audit report) of which the company's auditor is unaware. Each Trustee has taken all the steps that he or she should have taken as a Trustee in order to make themselves aware of any relevant audit information and to establish that the company's auditor is aware of that information.



A Member's story

WALLY COLBURN

Tell us about your background...

I was born in 1913 and grew up in London. When war broke out in 1939, I went to the recruitment office and said I was there to fight.

How did you get your injuries?

I was serving on board HMS Patia in 1941. I was coming off watch one day and I saw a German plane coming towards us, firing. There was an explosion that threw me up in the air. My knee was injured and I was full of shrapnel.

Did you think it would stop you having a career or having a 'normal' life?

Not at all. I couldn't do anything except carry on, the war was still on and I needed to help. I was put on another ship to work straight away. After the war I did all sorts – I worked all across America and I had a family. I've enjoyed life.

How have BLESMA helped?

They got me a new wheelchair and repaired my old one. They let me try a prosthetic leg too, which I worked very hard to get used to but eventually just couldn't get on with. They've visited me a number of times to make sure I'm doing ok – they've really looked after me. And they do great things for the young lads who get injured on operations.



STRATEGIC REPORT

Aims for 2013

- Support full and timely implementation of *The Murrison Report, A Better Deal for Military Amputees* nationally and regionally, and promote consistent standards in Scotland, Wales and Northern Ireland.
- Contribute to the report and recommendations of The Independent Medical Expert Group
- Increase Membership Services:
 - Closer contact
 - Prosthetics
 - Activity and challenge
- Increase awareness and representation capabilities

Activities in 2013

WELLBEING

Welfare support included the provision of a professional and volunteer welfare service providing advice and support, securing proper provision of Service Personnel and Veterans Agency (SPVA) and DWP pensions and allowances, NHS prosthetic provision, and making grants to alleviate disability need.

ACCOMMODATION AND CARE FOR MEMBERS

BLESMA's Home at Blackpool provided residential care for our most disabled and infirm Members, and convalescence and respite opportunities for all Members and Widows.

ACTIVITY AND CHALLENGE

Challenging and interesting activities ranging from cycling to fishing and sailing to adaptive skiing are normally arranged within a social framework – an essential component which we have long recognised in our pervading ethos of Member supporting Member. We believe that providing an interesting and stimulating range of activities through life contributes significantly to wellbeing, confidence and self-belief.

AWARENESS AND REPRESENTATION

The Association's long-standing individual and collective representational role

continued in 2013. The Association participates on many bodies of influence – normally represented by the General Secretary. These include:

- **The Central Advisory Committee for Service Pensions and Compensation (CAC)**
- **The COBSEO Executive Committee – The Confederation of Service Charities**
- **The Independent Medical Expert Group (as a lay member)**
- **The Executive Committee of Veterans Scotland**
- **The Associated Parliamentary Limb Loss Group**
- **The British Members Council of the World Veterans Federation**

In broader context we play a role and consult widely with:

- **The Ministry of Defence and the Department of Health**
- **Veterans Advisory and Pension Committees nationwide**
- **The Association retains a close relationship with the Service Personnel and Veterans Agency (SPVA)**
- **Motability**
- **NHS Armed Forces networks and NHS national and regional bodies**
- **Prosthetic providers**

Our achievements

Providing wellbeing in its broadest sense for all our Members and families is the driving imperative of our work. Much of what we achieve remains unchanged year on year in that supporting our Members is undertaken on a daily basis – as it always has been. At the Association’s heart is the ethos identified by those who founded BLESMA in the shadows that followed WWI – that Member shall support Member. This support is moral, practical and effective.

Many of our achievements are repeated year after year and are an essential aspect of what the Association does on a daily basis. The rich experience we have in supporting each other comes from knowledge and the experiences of our many Members over decades. In this respect our perspective is unique.

We know about
living with limb loss
in all stages of adult life.
Members tell us their
stories in their own
homes.

We strive to understand
and to meet needs.
Such knowledge is our
enabling achievement.





A Member's story

ALLAN LONG

Tell us about Activities Week...

It was all great, but the physical and mental challenge was the best bit – it was life-changing. When we got to a quarry to do some rock climbing, everyone was nervous. I swallowed my nerves, stuck my hand up and got up there. Tremendous!

What else did you enjoy?

Go-karting – it was a mix of adrenaline, fear and fun. We also did a three-hour endurance race, so it keeps you fit, too.

What was the social aspect like?

Fantastic. It was a lot of fun – I was always laughing and making friends – but it was useful on a practical level, too. I learned so much: I even heard about a new treatment for phantom pains involving mirrors.

So you can take things from here back into everyday life?

Absolutely. I also learned I have a hole in my leg that I'd never even spotted, so that is getting fixed as soon as I get back!

How did you get injured?

I was in the Navy for 24 years, and had two accidents when I came out – I lost my hand, then I got run over by a forklift and lost my leg. I also overcame cancer in 2009. I'm a fighter! I never say die.

What do you do for a living?

I run my own company supplying materials to the building trade. The positive attitude of BLESMA helps show you what you can achieve in life, despite setbacks.

Providing wellbeing

Our six Area Support Officers, formally known as Area Welfare Officers, and the body of volunteer Welfare Representatives provide BLESMA's comprehensive "Welfare Service", and are the main source of information regarding how our Members fared during the year.

Their work is supplemented by two further Support Officers. BLESMA's Support Officer (Prosthetics) who focuses on working closely with the NHS – at the working level with the Limb Service to resolve individual Members' prosthetic issues, and on a strategic level in contributing to policy development for provision of prosthetics to amputees.

Our eighth Support Officer primarily focuses on working with the Service Personnel and Veterans Agency to resolve complex War Pension and Armed Forces Compensation Scheme issues for individual Members, and working with the Defence Recovery Capability where he visits new amputees in Queen Elizabeth Hospital, Birmingham, and holds a BLESMA 'clinic' in the Defence Medical Recovery Centre, Headley Court.

The Director of Membership Services, working closely with the General Secretary, decides how welfare grants are distributed and to whom, following guidance from Trustees and long-standing practice. Welfare delivery encompasses much that contributes to wellbeing and its key components are:

- **Maintaining close contact**
- **Being proactive and able to step in**

- **Providing a comprehensive and holistic welfare service**
- **Holding statutory health and social care providers to account and being tenacious in doing so**
- **Identifying need and "meeting need with speed" – making direct grants where this will make a real difference**

We strive to live up to our reputation that "BLESMA delivers". In 2013, our work to ensure that the country delivers on the promise to provide state-of-the-art prosthetic limbs to all those who have suffered limb loss as a result of their Service saw real progress.

BLESMA worked closely with NHS Specialist Commissioners to ensure that high technical standards were agreed and staff will continue to monitor and, where necessary, influence delivery of equipment to match these aspirations. While the history of prosthetic provision has been hampered by unequal provision across the landscape of "postcode lottery" there is already much welcome evidence that the NHS can deliver expensive, technically advanced microprocessor-controlled artificial limbs that really do enhance the lives of those who have given so much.

We believe our efforts in this area, which have been a driving priority for a number of years, are yielding success for Members.

We are seeing the most significant developments in prosthetic provision for 40 years and we believe our contribution has been a major achievement – the heart of our specialist role.

Accommodation and care for Members

The Elizabeth Frankland Moore Home in Blackpool continues to thrive. It is now the major BLESMA presence in the North and is, of course, close to major centres of population. The residential numbers have been maintained and Members continue to avail themselves of respite breaks.

The Home continues to evolve to meet the needs of an ever-changing BLESMA Membership. However, its core purpose remains to provide secure and loving care for older veteran Members. Most join the Home in very old age and they find a staff well versed in the particular challenges that are manifest in great age and with the significant lifelong consequences of disabling injury suffered long ago.

Their skills were recognised in 2013 by the Gold Standard Framework Care Home highest award of 'Beacon Status' which recognised their abilities in providing care to the end of life. Only 2% of care homes nationwide have achieved this.

The use of the Home to support a broad range of activities continues to widen. Such activities include:

WIDOWS' WEEKS

BLESMA Widows' Weeks remain very popular and reflect the long-standing commitment to those who provided the real care that our Members needed over many long and often difficult years.

Widows enjoy each other's company, using all the facilities the Home has to

offer which include cultural tours across the North of England.

DIGITAL PHOTOGRAPHY WEEK

Members from far and wide came together at the Home to learn new digital skills – a course set up and organised by a BLESMA Support Officer (BSO). It was deemed most successful and enjoyable, and will be included in the annual programme henceforth.

ACTIVITIES WEEKS

Two Activities Weeks were run by BSOs using the Home as a base to return to after busy days around the North West on fells, lakes, rock faces and in the air – there is indeed much active life for amputees, of any age, after amputation.

Similar activities are planned for this, and future years, with aspirations to include watercolour weeks, more courses in photography as well as other arts and crafts to suit all tastes and needs.

The Home remains registered for a mix of residential and nursing beds, and the record of regulatory inspection has been uniformly excellent.



“Having seen, first-hand, the support that BLESMA offers injured service personnel, I wanted to contribute towards their fantastic work”

Christie Vickers,
London Marathon runner



Activity and challenge

We look on our programme of ambitious, challenging and enjoyable activities as an important part of wellbeing. Activities are the wellspring of confidence, they provide a social hub where Members interact and expand personal horizons, and in a sense they replace the old Branch structure that did so much for earlier generations of BLESMA Members.

In 2013, some highlights of our Activities Programme included:

Sub Aqua in the Red Sea

20 Members took part, with some achieving instructor rating

Adaptive skiing in Soelden, Austria

Our 28th year

BLESMA golf

Including working with the "On Course Foundation" both at home and abroad

Competitive cycling events in the USA and the UK

The BLESMA fishing competition

The Hartford Ski Spectacular in Breckenridge, Rocky Mountains, USA

SRUK

A UK version of the US Soldier Ride which is run by our friends The Wounded Warrior

Project (WWP) in the USA – a special 'hands across the sea' cycling event sponsored by BLESMA and the WWP.

This year, the 40 British and American veterans cycled for six days from Windsor Castle, through the byways of the South of England visiting places such as Goodwood, Brighton, the set of *Top Gear* at Dunsfold Airfield, Battle Abbey, the historic site of the Battle of Hastings and on, eventually, to a finale on Horse Guards.

Our riders were waved off by HRH The Princess Beatrice and welcomed, saddle sore and triumphant, by Mark Francois MP, Minister of Defence.

SUPPORTING OUR EFFORTS

BLESMA has always prided itself on running events on an amputee-supporting-amputee basis. Increasingly, and rightly, the evolving regulatory environment does require of us ever greater duty of care in whatever we do to challenge our Members, which can make this aspiration difficult to achieve.

We do, therefore, welcome able-bodied supporters. By way of an example, we have long invited able-bodied help to our ski bob event in Austria and we are very grateful to accept such practical support from funders and sponsors.

We also find that we get very useful observations and insights from our professional Area Support Officers who attend events (at the discretion of the

Director of Membership Services) which helps to inform and shape our overall wellbeing policy. For the able-bodied who do help us there is inspiration and real gratitude from our Members for the help – particularly with any heavy lifting.

THE CHALLENGE OF LIFE

The Activities Programme is not a gladiatorial contest. Yes, we do prove to each other that amputees can lead fulfilling lives. Most amputees suffer discomfort however advanced their artificial limb may be, but many suffer real stump or phantom pain which has to be lived with.

Furthermore, the fear of deterioration with age is always lurking. A major achievement for those who participate in our robust activities is social interaction, the camaraderie that is part of any BLESMA activity, which shows that pain and discomfort is not unique but a problem that can be shared and, in a sense, alleviated.



A Member's story

DARREN PERRY

Why did you get involved with Trans4mers?

I've always wanted to learn how to skydive. When I was a soldier I applied to do it but never got the chance, so I'm fulfilling a dream.

Does it make you nervous?

I've not jumped out of a plane before, so I don't know how I'll feel. I think I'll be OK, but there'll be a lot of time to think about it on the way up.

What is the training like?

It's been really enjoyable. I'm starting to get the hang of it, too. I'm tall, so controlling my limbs is the main issue – they're doing things I don't want them to. Single amputees are not as symmetrical as doubles!

How did you get your injury?

I was a firearms officer in the Met. I got injured, some stitches got left in and it cost me my leg.

How did BLESMA help you?

With the psychological side in particular. It's nice to have the camaraderie of the military and speak to people with similar problems.

Awareness and representation

Representing the needs and aspirations of our Members is fundamental to BLESMA's work and goes back to the dark days of neglect after WWI when 44,000 amputees struggled to live in "a land fit for heroes".

It was then that our tradition of advocacy was born and that work continues whenever it is needed. Recent conflict has seen the need for modern advocacy which has led to better compensation, better after care for the injured and better prosthetic support for amputees. The achievements of hard work over months and years became much more apparent in 2013, particularly for prosthetic provision, when the Government announced plans for how it intended to implement the Murrison Report that addressed this matter.

The following months saw practical manifestation in the evermore positive and proactive way this was delivered through the good work of the NHS Veteran's Prosthetic Panel – a body that BLESMA liaises with closely. The positive spirit was also evident in the MoD agreement to issue the latest 'state-of-the-art' equipment at Headley Court and an NHS commitment to provide similar to veterans.

BLESMA enhanced its own ability to closely monitor and advocate on behalf of individual Members with the adjustment of welfare service involvement in prosthetic matters and with the appointment of a specific Support Officer – Prosthetics;

his first two years' salary being the generous fruit of our participation in the ICAP Charity Day 2012.

Such work goes on. Initially creating awareness of an issue can be a drawn-out process, but patient advocacy delivered from the moral high ground with logic and clarity will, in our experience, achieve success. Presently, we are pursuing some concerns that linger within the venerable War Disablement Pension and inequities that become apparent when viewed alongside more modern compensation arrangements. Equity is a most important principle in supporting those who have lost limbs in the service of our country whether recently or long ago.

We are also working closely with officials in the DoH/NHS to ensure those Members who have lost the use of limbs – and are therefore forever wheelchair-bound – continue to be provided with advanced mobility aids when they become veterans and are no longer eligible for wheelchair provision provided by Headley Court. This work lags behind our achievements with prosthetic limbs.

Above all, it is the achievements of our Members that truly represent what we, as a very special Association, represent. Our Members run marathons, walk to the ends of the Earth, row across great oceans, live to fulfilled old age and prove to the world (and more importantly to themselves) that there is life after limb loss.

That achievement comes from within the human spirit but also from inspiration taken from the achievements of fellow Members – achievements that are repeated year after year across this Association.

Significant additions to our capabilities to support both the work of the staff with the Membership and to communicate with both Members and the wider community, as well as better connecting Members with each other were implemented in 2013.

A new website went online and, following a survey of the Membership, a revamped magazine with professional journalistic and photographic content, editing and design was introduced. The magazine circulation is now 7,400 and, with the website and social media feeds, BLESMA aims to better reflect all its work in a contemporary and engaging way.

For the staff, a performance appraisal system was introduced with opportunities for professional development and with re-worked contracts, job specifications and a BLESMA employee handbook. Other tools, to assist BLESMA Support Officers in particular, were introduced and included upgraded mobile IT and a leased fleet of vehicles to replace the BLESMA-owned and maintained cars.

BLESMA's capacity to support our Membership is affected by our ability to raise funds, and following Board of Trustees approval, a fundraising team was recruited by mid-year. In addition

to the traditional support to community fundraising events around the country, trust, corporate, and direct mail fundraisers were added on a contract basis to comprise a team of six.

Looking ahead

In our 2012 Annual Report the Board of Trustees looked on 2013 as a year of regeneration and reinvigoration, and its then-expressed Intent was robustly spelt out and is worth repeating here.

The Board of Trustees resolves to have BLESMA be the principal Association for the Service Disabled¹. Its defining purpose is to assist its people to live independent and fulfilling lives. It will be distinguished by a fellowship of shared experience. It will inspire. It will be about the celebration and realisation of potential. It will bring comfort. It will be there for life.

In March 2013 a comprehensive study was concluded, undertaken on behalf of the Board of Trustees. It had addressed BLESMA's work and its position in the Service charity world, and in particular its relevance to its Members. Trustees considered a number of options, but what stood out was just how unique our role and how deep our experience was as the specialist limb loss charity.

The study recognised how BLESMA had adapted to a changing world throughout its history, but it indicated that further regeneration was needed and that, with the military operational tempo beginning to reduce, there was both a need and an opportunity for significant adjustment. This is in hand and will be driven by five principles. BLESMA will be:

CONNECTED

Through effective communications BLESMA will connect Association to Member, Member to Member, and Member to any relevant other(s). It will promote inclusiveness and a better understanding of individual and Association issues, and will use its knowledge, expertise and connections to act.

BALANCED AND SUSTAINABLE

BLESMA will run on a business model that is able to fulfil the Trustees Intent in the longer term. It will also be able to adjust to a changing environment and have contingencies in place to act quickly in unforeseen circumstances, such as another conflict.

COOPERATIVE AND COLLABORATIVE

BLESMA understands that we do not have the resources to do it all, nor do we have all the expertise. For example, we are not fully aware of the complex needs of those Members who suffer from co-morbidities.

A large number of amputees have diagnoses in categories such as psychological disorders, diseases of the nervous system and sense organs, and diseases of the musculoskeletal system and connective tissue. Not all of these problems are diagnosed prior to the individual transitioning into civilian life and we must work with other charities.

UNDERSTANDING

Through its actions and research BLESMA will continue to retain its deep knowledge of Service-related injury in order to deliver the best possible support to its Members.

COMPLIANT

BLESMA will, of course, adhere to all statutory and regulatory rules and all professional best practice, both accepted and emerging.

In 2014 and the years that follow BLESMA will change. A robust approach to forward planning is in place, actuarial forecasts have been refined and the implications of gradual reduction in size, balanced, of course, by the demands of increasing age and the complexity of injury for many of our younger Members, are plain to see. BLESMA has always been a 'team player' and will strengthen its collaborative work with its many friends across the COBSEO community.

The spirit of our regeneration is still that which brought us into being in the aftermath of the Great War which started one hundred years ago. Those first Members, who really did suffer so much, were men of true grit and they determined that their fellowship of shared experience would stand the test of time.

They built BLESMA to last – and so it has and so it will.

Our Values

The BLESMA pledge is to always:

Care

Be there for our Members through life

Share our Members' stories

Strive to learn more

Offer support and guidance

Put Members' needs first

Be relevant to independence and fulfilment

Be the expert charity on living with limb loss



Our thanks and acknowledgements

As a charity we use donations wisely and well. We also gratefully accept all manner of support in our various endeavours. This report cannot possibly thank and acknowledge all who have helped us make a difference. As ever, the list below is but an example; the tip of a beneficent iceberg:

All our supporters. Those who shake tins, undertake challenging and amazing activities for us on land and sea and from the air, who run marathons and climb mountains for us, who give up so much time for us, who think of us and spread the word.

Our colleagues in COBSEO
The Confederation of Service Charities.
Together we achieve so much.

The Soldiering On Through Life Trust
who honoured BLESMA Members at a prestigious awards ceremony in March and continue to provide funds for our work.

The Staff at the Defence Medical Rehabilitation Centre, Headley Court
for all they do for our future Members and for their continuing support of our work.

The Staff of the SPVA at Norcross, Blackpool for their assistance to our welfare staff in all their endeavours.

Officials and Ministers in the Ministry of Defence and Department of Health
who understand our needs and strive to deliver.

Risks

The Trustees have examined the principal areas of the Association's operations and have considered what major risks may arise in each of these areas. The Charity Commission's strategic guidance, Charities and Risk Management, on the four basic strategies of transferring, avoiding, managing or accepting the risk has been followed. Operational level risks are reviewed quarterly by the Board using a traffic light system of objectives versus performance, including trend analysis.

The unpredictable nature of Legacy Income, a reduced public profile impacting upon Voluntary Contributions and a rapid rise in membership as a result of future conflict are considered to be the significant risks to the Charity as it stands. In the opinion of the Trustees, the Association has the established resources and the review systems in place, which under normal conditions, should allow risks identified by them to be managed accordingly.



Financial Review

GENERAL

The Association's funds are invested in line with direction given by Trustees to its Fund Managers, Cazenove Capital Management, in the form of investment policy. Trustees delegate matters of policy development and general supervision to the Finance Sub Committee. It delegates day-to-day policy management to the National Treasurer and to the General Secretary who both remain in close contact with fund managers.

INVESTMENT POLICY

Investment Objective

To maintain an optimum level of income commensurate with operational requirements to meet the needs of Members, whilst maintaining the real value of the investments over the longer term.

Asset Allocation, Benchmarks and Performance Measurement

During 2013 Trustees and Managers reviewed and confirmed the asset allocation being set within the following ranges:

Equities	50-70%
UK Bonds	10-25%
Property Funds	5-10%
Hedge Funds	5-20%
Cash	0-10%

Investment Restrictions

- Not to invest in unquoted securities
- Not to invest in individual Futures, Warrants or Commodities
- Not to participate in sub-underwriting
- Not to invest in property directly
- Not to invest in foreign currency investments without the prior agreement of Trustees

Discretionary Management

Although the Fund Manager has discretionary powers, within the bounds of the above restrictions, the Trustees are to be in touch on a regular basis and they, in turn, will advise on any changes of policy or requirements accordingly. The Manager presents the Investment Report to the Finance and Investment Sub Committee twice a year, and all Trustees receive quarterly reports.

Review

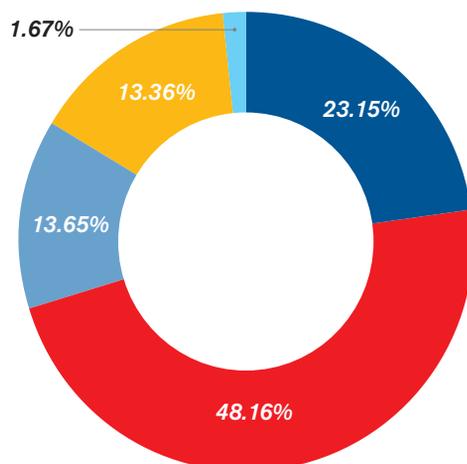
This policy will be reviewed annually.

FINANCIAL MANAGEMENT

Accounting Principles

Funds have been allocated to reflect changes in Membership over the years in accordance with historical principles reflecting Membership development. The Association now has one general fund and a restricted fund for donations made for particular purposes.

INCOME



Voluntary	23.15%
Legacy	48.16%
Accommodation	13.65%
Investment Income	13.36%
Other	1.67%

Investment performance

Invested funds increased from £17.6M to £20M over the period. The overall performance was satisfactory in the circumstances. The return was 17.65% against a benchmark of 11.9%.

General Performance in 2013

Total Voluntary Contributions amounted to £3,442,156 and these included:

- **£2,323,350 Legacy Income**

an increase of £640,656 over the previous year.

- **£1,117,127 General Income**

a decrease of £26,454 on the previous year.

Total Incoming Resources less the cost of generating funds amounted to £4,229,806 and this included Investment Income of £644,747 – a decrease of £171,807 on the previous year overall.

Total expenditure on charitable activities was £3,603,118 – a decrease of £718,448 on the previous year, and this included:

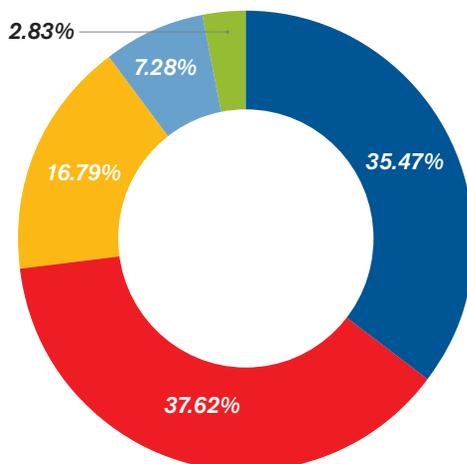
- **£1,820,166 Welfare Delivery**

an increase of £326,529 over the previous year.

- **£1,430,726 - BLESMA Homes**

a decrease of £1,149,835 on the previous

STAFF, SUPPORT AND GOVERNANCE COSTS



Membership Services	35.47%
Accommodation and care	37.62%
Fundraising	16.79%
Awareness and presentation	7.28%
Governance	2.83%

Financial review cont.

year (due to the sale of Ancaster House).

- **£352,226** - Covering other activities including representational work, research and modest governance.

SUMMARY AND THE WAY AHEAD

The Association was able to record an excess of income over expenditure of £626,688 for 2013. Mindful that perceptions change and that the profile of military activity is set to reduce, we have continued to modestly expand our fundraising ambitions. Our long history tells us that our work to support more than 300 new young Members, many suffering very challenging amputations, stretches decades ahead, so any excess of income over current expenditure is welcome.

CHARITY RESERVES

Free Reserves at the balance sheet date stood at nearly £22M, much of which is held as investments, that is readily marketable. The Association's resources are needed to assist in the provision of its main charitable objectives.

Actuarial advice received in earlier years suggests that there is a continuing need for reserves to meet on-going obligations in respect of present and future Members. The need to maintain contingency for the casualties of future conflict requires readiness. At the balance sheet date the Trustees are satisfied that the level of Free

Reserves is adequate for that purpose, but they will review the Association's reserves and its policy annually and more frequently if circumstances dictate. A favourable investment environment, the sale of Ancaster House and an unexpected legacy has temporarily inflated Free Reserves but a revised Strategic Plan will restore balance. The longer lives of Members, the increasing complexity of Members' injuries and the rising costs of care and prosthetic provision have to be accounted for.

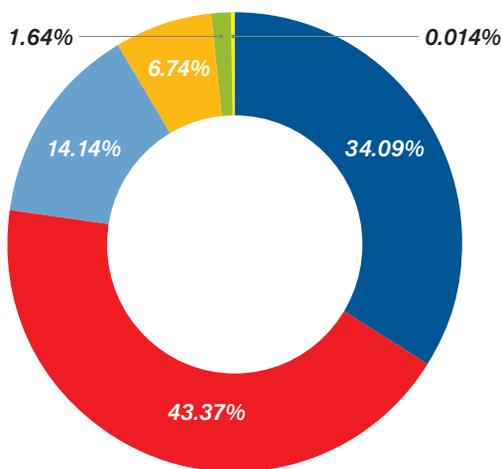
This Report, which incorporates the Strategic Report, was approved by the Trustees on 24 April 2014, and signed on their behalf by



**Lieutenant General
Sir Cedric Delves KBE DSO
National Chairman**

24 April 2014

“For every £1 you give us we spend 86p to benefit limbless veterans and use the remaining 14p to raise the next pound”

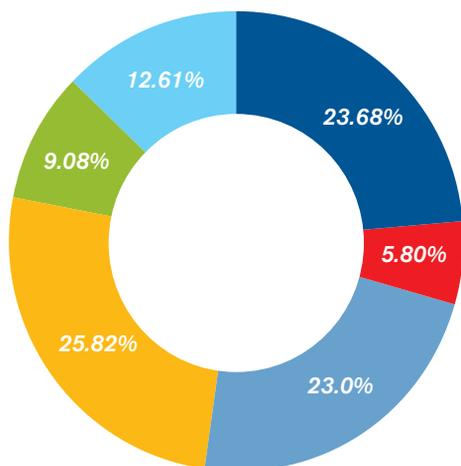


EXPENDITURE

Accommodation and care	34.09%
Membership Services	43.37%
Fundraising and communication	14.14%
Awareness and presentation	6.74%
Governance	1.64%
Research	0.014%

MEMBERSHIP SERVICES EXPENDITURE

Activities	23.68%
Prosthetics	5.80%
Grants and assistance	23.0%
Staff	25.82%
Support	9.08%
Other	12.61%



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all.

George Colburn

(1) Eyes. (2) Hair.

(1) Brown

(2) Lt. Brown

National Health Insurance.

Branch.

Members

127

Society.

N U.S.
 National





“BLESMA got me a new wheelchair and repaired my old one. They let me try a prosthetic leg, which I worked very hard to get used to. They’ve visited me a number of times to make sure I’m doing ok – they’ve really looked after me”

Wally Colburn
BLESMA’s oldest Member

British Limbless Ex-Service Men's Association
31 December 2013

Independent Auditors' Report

Independent Auditor's Report to the Members of the British Limbless Ex-Service Men's Association

We have audited the financial statements of the British Limbless Ex-Service Men's Association for the year ended 31 December 2013 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and the related notes numbered 1 to 15.

The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

This report is made solely to the charitable company's Members, as a body, in accordance with Chapter 13 of Part 16 of the Companies Act 2006 and to the charitable company's Trustees, as a body, in accordance with section 44 (1c) of the Charities and Trustee Investment (Scotland) Act 2005. Our audit work has been undertaken so that we might state to the charitable company's Members 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 charitable company and the company's Members as a body, for our audit work, for this report, or for the opinions we have formed.

Respective responsibilities of Trustees and auditor

As explained more fully in the Statement of Trustee's Responsibilities, the Trustees (who are also the directors of the charitable company 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.

We have been appointed as auditor under section 44 (1c) of the Charities and Trustee Investment (Scotland) Act 2005 and under the Companies Act 2006 and report in accordance with regulations made under those Acts.

Our responsibility is to audit and express an opinion on the financial statements in accordance with applicable law and International Standards on Auditing (UK and Ireland). Those standards require us to comply with the Auditing Practices Board's Ethical Standards for Auditors.

Scope of the audit of the financial statements

An audit involves obtaining evidence about the amounts and disclosures in the financial statements sufficient to give reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or error. This includes an assessment of: whether the accounting policies are

appropriate to the company's circumstances and have been consistently applied and adequately disclosed; the reasonableness of significant accounting estimates made by the directors; and the overall presentation of the financial statements.

In addition, we read all the financial and non-financial information in the Trustee's Annual and Strategic Report to identify material inconsistencies with the audited financial statements and to identify any information that is apparently materially incorrect based on, or materially inconsistent with, the knowledge acquired by us in the course of performing the audit. If we become aware of any apparent material misstatements or inconsistencies we consider the implications for our report.

OPINION ON FINANCIAL STATEMENTS

In our opinion the financial statements:

- Give a true and fair view of the state of the charitable company's affairs as at 31 December 2013 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- Have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice
- Have been prepared in accordance with the requirements of the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and Regulation 8 of the Charities Accounts (Scotland) Regulations 2006.

OPINION ON OTHER MATTER PRESCRIBED BY THE COMPANIES ACT 2006

In our opinion the information given in the Trustees Annual and Strategic Report for the financial year for which the financial statements are prepared is consistent with the financial statements.

MATTERS ON WHICH WE ARE REQUIRED TO REPORT BY EXCEPTION

We have nothing to report in respect of the following matters where the Companies Act 2006 and the Charities Accounts (Scotland) Regulations 2006 (as amended) requires us to report to you if, in our opinion:

- Adequate accounting records have not been kept; or
- The financial statements are not in agreement with the accounting records and returns; or
- Certain disclosures of Trustees' remuneration specified by law are not made; or
- We have not received all the information and explanations we require for our audit



Michael Hicks Senior Statutory Auditor
For and on behalf of
Crowe Clark Whitehill LLP,
Statutory Auditor, St Bride's House
10 Salisbury Square, London
Date: 21 May 2014

Crowe Clark Whitehill LLP is eligible to act as an auditor in terms of section 1212 of the Companies Act 2006

FINANCIAL STATEMENTS

For the year ended
31 December 2013

BRITISH LIMBLESS EX-SERVICE MEN'S ASSOCIATION
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2013

	Notes	General FUND £	Restricted FUND £	2013 TOTAL £	2012 TOTAL £
INCOMING RESOURCES					
Voluntary Income:					
Donations and Appeals		924,669	192,458	1,117,127	1,143,581
Legacies		2,318,350	5,000	2,323,350	1,682,694
	1.a	3,243,019	197,458	3,440,477	2,826,275
Less amounts received on behalf of Branches		(1,321)	-	(1,321)	(19)
		3,241,698	197,458	3,439,156	2,826,256
Branch contributions		-	3,000	3,000	2,000
Total voluntary contributions		3,241,698	200,458	3,442,156	2,828,256
Incoming Resources from Charitable Activities					
Accommodation and care for Members	3	658,588	-	658,588	909,256
Gifts in kind		6,558	-	6,558	1,320
Investment income		644,747	-	644,747	576,504
Other income		71,013	-	71,013	83,710
Profit on sale of Fixed Assets		206	-	206	365,124
Total Incoming Resources		4,622,810	200,458	4,823,268	4,764,170
Less cost of generating funds					
Fundraising and Communications	4	(593,462)	-	(593,462)	(362,557)
		4,029,348	200,458	4,229,806	4,401,613
RESOURCES EXPENDED					
Charitable Activities					
Accommodation and care for Members	3	1,430,726	-	1,430,726	2,580,561
Membership Services	5	1,258,444	25,115	1,283,559	1,178,635
Membership Services - Activities	6	294,549	136,396	430,945	315,022
Membership Services - Prosthetics	7	76,999	28,663	105,662	-
Research		600	-	600	400
Awareness and Representation	8	282,863	-	282,863	207,394
		3,344,181	190,174	3,534,355	4,282,012
Governance costs	9	68,763	-	68,763	39,554
Total Expenditure		3,412,944	190,174	3,603,118	4,321,566
Net incoming resources for the year before gains and losses					
		616,404	10,284	626,688	80,047
Gain / (Loss) on investments:					
Realised Gain / (Loss)		114,059	-	114,059	(58,848)
		730,463	10,284	740,747	21,199
Unrealised Gain		2,309,714	-	2,309,714	1,033,556
NET MOVEMENT IN FUNDS		3,040,177	10,284	3,050,461	1,054,755
Balances brought forward					
1 January 2013		20,133,456	280,653	20,414,109	19,359,354
Fund transfer		(2,285)	2,285	-	-
BALANCES CARRIED FORWARD					
31 DECEMBER 2013	13 & 14	23,171,348	293,222	23,464,570	20,414,109

BRITISH LIMBLESS EX-SERVICE MEN'S ASSOCIATION

Company Number 4102768

BALANCE SHEET AS AT 31 DECEMBER 2013

	Notes	2013 TOTAL £	2012 TOTAL £
FIXED ASSET FUND			
Tangible fixed assets	11	1,209,823	1,336,730
GENERAL FUND			
Investments	12	20,008,615	17,618,089
		21,218,438	18,954,819
CURRENT ASSETS			
Stocks		47,167	28,095
Debtors:			
Trade Debtors		66,188	53,936
Prepayments and accrued income		1,365,529	747,142
		1,431,717	801,078
Balances at bank and in hand		1,038,787	1,084,496
		2,517,671	1,913,669
CREDITORS:			
Amounts falling due within one year			
Trade Creditors		69,782	78,021
Other tax and social security costs		13,749	43,239
Other creditors		13,694	39,371
Accrued expenditure		174,314	293,748
		271,539	454,379
NET CURRENT ASSETS		2,246,132	1,459,290
NET ASSETS		23,464,570	20,414,109
REPRESENTING			
General Fund	13	23,171,348	20,133,456
Restricted Fund	14	293,222	280,653
TOTAL FUNDS		23,464,570	20,414,109

Approved by the Board of Trustees on 24 April 2014 and signed on its behalf by:

Sir Cedric Delves

C Bishop

B Le Gry

BRITISH LIMBLESS EX-SERVICE MEN'S ASSOCIATION
CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 DECEMBER 2013

Reconciliation of operating surplus to net cash (outflow) from operating activities

	2013	2012
	£	£
Net incoming resources	626,688	80,047
Investment income	(644,747)	(576,504)
Depreciation	202,962	238,478
Profit on sale of tangible fixed assets	(5,652)	(365,124)
Loss on disposal of tangible fixed assets	-	35,570
Increase in stocks	(19,072)	(5,938)
(Increase) / decrease in debtors	(630,639)	11,004
(Decrease) / increase in creditors	(182,840)	191,957
	(653,300)	(390,510)

CASH FLOW STATEMENT

Net cash outflow from operating activities	(653,300)	(390,510)
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RETURN ON INVESTMENTS AND SERVICING OF FINANCE

Investment income	644,747	576,504
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CAPITAL EXPENDITURE AND FINANCIAL INVESTMENT

Purchase of investments	(3,147,783)	(3,062,568)
Purchase of tangible fixed assets	(143,325)	(79,513)
Proceeds from the sale of investments	2,976,720	2,472,132
Proceeds from the sale of tangible fixed assets	72,921	555,150
	(241,467)	(114,799)

CASH (OUTFLOW) / INFLOW BEFORE USE OF LIQUID

RESOURCES	(250,020)	71,195
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MANAGEMENT OF LIQUID RESOURCES

Decrease in amounts awaiting investment	204,311	181,642
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(DECREASE) / INCREASE IN CASH DURING THE YEAR

	(45,709)	252,837
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ANALYSIS OF CHANGES IN CASH

	1 January	Cash flow	31 December
	2013		2013
	£	£	£
Cash at bank and in hand	1,084,496	(45,709)	1,038,787



TRUSTEES ANNUAL AND STRATEGIC REPORT 2013

BLESMA - The Limbless Veterans
British Limbless Ex-Service Men's Association

Registered in accordance with the National Assistance Act, 1948 and as a Charity under the Charities Act 1960.
Charity Number 1084189 Company Limited by Guarantee No. 4102768
Registered in Scotland SC010315

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