

Trustees' Annual and Strategic Report 2018



Blesma, The Limbless Veterans
British Limbless Ex-Service Men's Association

Reference and Administration:

Charity Number 1084189
Company Limited by Guarantee
Number 4102768
Registered in Scotland SC010315

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Vice Chairman: Mr W L Dixon

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Miss A Grant

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Trustees' Annual and Strategic Report, and Financial Statements

Year end 31 December 2018

A Member's story

ASH HALL

MEMBER SINCE: 2010

MILITARY SERVICE:

British Army, Royal Engineers

In 2010, Ash Hall deployed to Afghanistan as part of an Improvised Explosive Device search team. During his tour he stepped on an IED, losing his legs above the knee and sustaining severe injuries to his hands and arms. For years, he grappled with the overwhelming difficulties that came with his new life.

“I struggled with sockets because of the shape and length of my stumps,” he says. “I didn’t deal with things as well as I could have. I was angry for a long time and drank quite a bit. It’s taken me seven years, but I’m in a much better place now.”

Ash has found that better place thanks, in no small part, to a revolutionary form of surgery. Direct Skeletal Fixation is a cutting-edge surgical procedure that involves inserting a titanium rod into the middle of the thigh bone. The rod’s base protrudes through the skin and an off-the-shelf prosthesis can be clipped on and off in seconds.

“I had the operation two years ago and it changed my world,” says Ash, who has catapulted himself into life ever since. “I went on my first Blesma trip – horse riding in Arizona – the year after my operation. Now, every January, I take a look at Blesma’s activities calendar to see what I could benefit from, or if there’s something new to try.”



The Blesma mission: To assist limbless veterans to lead independent and fulfilling lives

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Strategic Report

Introduction

In 2018, the UK was not engaged in the conduct of major combat operations on the ground. However, UK Armed Forces did undertake operations and training worldwide, and injuries were incurred.

For some Service men and women, previous injuries worsened, resulting in loss of limb or loss of use. In all, Blesma received 151 new Members in 2018, including 23 suffering loss of use of limbs, and we have 24 additional applications being processed. So, Blesma shall continue to apply itself to the consequences of disabling injury for as long as that takes.

Limb loss and loss of use of limb are life changing, for a lifetime. The majority of those seriously injured in the most recent conflicts are no longer in service and are transitioning to civilian life. Many are moving forward successfully, some are not; Blesma is there for those needing a helping hand. Blesma will also 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. A five-year rolling Strategic Plan acknowledges the challenges and is reviewed regularly in step with the Board's annual cycle of governance. The Association shall never deflect from its determination to be there for its Members, through life.

Blesma is a specialist Service charity, an Association. Its Members are the war wounded, disabled veterans and their dependants. Blesma shall work tirelessly to meet the challenges of injury, to bring comfort, and to help realise its Members' fullest potential.

A Member's story

ALISON GRANT

MEMBER SINCE: 2004

MILITARY SERVICE: British Army, Queen Alexandra's Royal Army Nursing Corps

Tell us a little bit about your military career...

I joined the Territorial Army while I was doing my nursing training. As soon as I qualified, I joined the Queen Alexandra's Royal Army Nursing Corps.

What happened the day you were injured?

I was driving to Geneva when a drunk driver hit a rock, flipped his car and landed on top of mine. I broke my neck in the crash.

When did you get involved with Blesma?

I joined in 2004 but didn't get involved until 2008 because I was too busy at university and was learning how to live in a wheelchair.

Blesma has become a big part of my life; I've made some good friends through it.

What made you become a Trustee?

I thought it would be an honour to represent the Association and its membership. I try to represent the membership as best I can, and raise any valid and relevant questions, comments or queries from Members.



Objectives for 2018

OUR CHARITABLE OBJECTS

Blesma is there:

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 Auxiliary 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 loss of use of a limb.

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

LINES OF OPERATION

Blesma is not a charity provider that has beneficiaries in the normal sense; it is an Association with the membership (contributors and beneficiaries) central to its existence and purpose.

As a matter of principle, and as far as practicable, Member is encouraged to help Member; this is applied from Board level, half of the current Trustees suffer injury, for instance.

The membership's interests are pursued in four principal ways, termed Lines of Operation, these being: security, identity, connectivity and resourcing. Within these lines in 2018 we sought to achieve the following:

SECURITY

- Support full and continued implementation of the Murrison Report; *A Better Deal for Military Amputees*, nationally and regionally, and promote consistent standards across England, Scotland, Wales and Northern Ireland
- Support the National Health Service England/Ministry of Defence-led Direct Skeletal Fixation pilot scheme
- Promote the Veterans' Medical Funds
- Contribute to the review of National Health Services' mobility/limb services
- Adjust Membership Services:
 - Pilot an Outreach programme
 - Transfer engagement from the Defence Medical Rehabilitation Centre at Headley Court to the new site at Stanford Hall
 - Be positioned for an environment of austerity in State social services and for increased support to those in later life in their own communities
 - Continue research in pursuit of evidence- and needs-based delivery

IDENTITY

- Activity and Challenge; greater diversity and participation in our programme, emphasising the value of Member-to-Member mentoring
- Commemorate the end of World War One with events that challenge and engage Members; Blesma was formed in the immediate aftermath of this conflict and has a message relevant today

Blesma Members have pushed the bounds of rehabilitation and prosthetic knowledge and capabilities for veterans and the wider nation alike.

Knowing Blesma is there, should they suffer traumatic incident, reassures the Service community.

- Uplift the Blesma Community Programme to be Making Generation R, promoting resilience in youth through inspirational Member-led workshops

CONNECTIVITY

- Extend Awareness and Representation capabilities, especially with so many injured continuing a transition into civilian life
- Review the roles of our volunteers alongside the Outreach programme

RESOURCING

- Continue to build a solid, focused, bespoke fundraising capability
- Embrace the highest number of those eligible to be Members
- Review the efficiency of Head Office

Looking forward, the priority for the Board was to accelerate implementation of a five-year rolling Strategic Plan, in particular for Members most infirm and those in later life.

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's three-part guidance on public benefit.

Living with limb loss or loss of use of limbs is an everyday challenge, often a painful one. It is a condition that must

be managed for the rest of life. For Blesma Members, things can be compounded; battlefield blast injury in particular carrying complications far beyond those that might be experienced with other elective and non-elective forms of amputation.

The most severely injured of recent conflicts benefit from the advance of medical treatments and are grateful to have their lives, but we have no experience of the long-term effects. Members and their families must learn to cope with all this.

Blesma is there to help its 3,022 Members and dependants take their full and rightful place in society. On average, there are more than 400 active 'assists' at any one time. Blesma Members have pushed the bounds of rehabilitation and prosthetic knowledge and capabilities for veterans and the wider nation alike, encouraging deeper expertise in Health Services and academic research.

Knowing Blesma is there, should they suffer traumatic incident, reassures the Service community. This is Blesma's contribution to the nation.

Activities in 2018

With its focus on meeting the needs of its Members, Blesma develops its role as the specialist Service charity dedicated to those serving or ex-Service personnel who have lost limbs or the use of limbs. It will know all its Members individually and will strive to understand and meet their needs to live independent and fulfilling lives. It will be recognised as the authoritative voice in its field. In 2018, its operations are summarised as:

SECURITY

Wellbeing; the physical and mental essentials

This included the provision of a professional and volunteer welfare service providing advice and support, including professional counselling, securing proper provision of Veterans UK and DWP pensions and allowances, NHS prosthetic services, and making grants to alleviate distress through disability, and to provide needs-driven support for the appropriate provision of care. Support extended to those Members living overseas.

IDENTITY

Respect and realisation of potential

Challenging and stimulating activities ranging from cycling to fishing, sailing to adaptive skiing are normally arranged within a social framework of Member supporting Member. The Programme ranges from the cerebral to the adrenaline-

fuelled, and was specifically targeted at our Members' needs. We hold to the belief that providing an interesting and engaging range of activities through life is a foundation that contributes significantly to wellbeing, confidence and self-belief. The link between security and identity is strong.

CONNECTIVITY

External outreach and internal community communications

The Association's long-standing individual and collective representational role continued in 2018. The Association participated on many bodies of influence – normally represented by the Chief Executive. These included:

- **The Ministry of Defence Central Advisory Committee for Compensation (CAC) with access to the Independent Medical Expert Group**
- **The Westminster Cross Party Limb Loss Group**
- **Armed Forces Casework Steering Group**
- **The Cobseo Executive Committee - The Confederation of Service Charities, the Confederation's expertise clusters and the Medical Advisory Committee**
- **The Executive Committee of Veterans Scotland**
- **Northern Ireland Veterans Support Committee**



- NHS England Veterans Prosthetics Panel, and Clinical Reference Group for Complex Disability Equipment
- The NHS England Prosthetics Service Review
- Centre for Blast Injury Studies Amputee Advisory Board

In broader context, we played a role and consulted widely with:

- The Ministry of Defence, the Department of Health and the Department for Work and Pensions
- Veterans UK
- Veterans Advisory and Pension Committees nationwide
- NHS England, NHS Armed Forces Networks and NHS national and regional bodies
- The Health Services of Scotland, Wales and Northern Ireland
- Motability
- Prosthetic Providers

RESOURCING

People, finance, knowledge and training

Our capacity to support our membership is enabled by Blesma's ability to raise funds. Our fundraising staff have reached a level of expertise such that we supervise all revenue streams at Head Office, keeping tight control and reducing costs. Recent years have brought much media, public and political scrutiny of charity fundraising.

Blesma however, whilst not being complacent, has faith in its values and their application. For example, we have never, and will not, share the details of our supporters, and we have never, and will not, create new data on individuals from the minimal information we hold.

Blesma 2018 in numbers

2362

Visits by Blesma
Support Officers

462

Active assists
at any one
time

1485
Grants paid

496

Prosthetic
interventions

2297

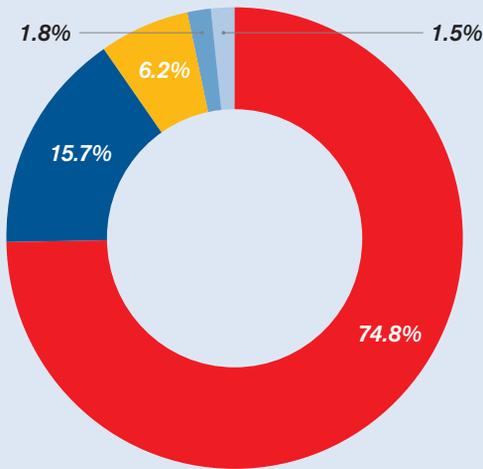
Member activity
days provided to
445 participants

151



New
Members

“8 pence of every pound of income generated in 2018 will be spent to raise funds for our Members in 2019”



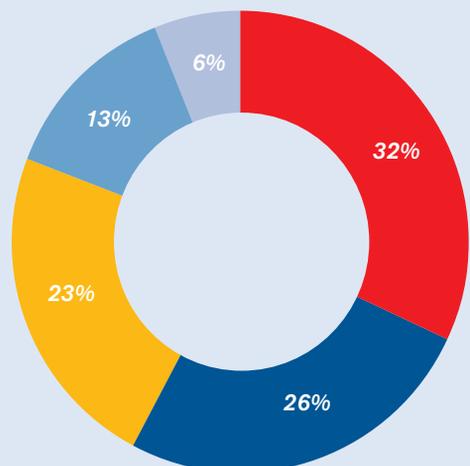
EXPENDITURE

Membership Services	74.8%
Fundraising	15.7%
Awareness and Representation	6.2%
Investment Management Fees	1.8%
National Volunteer Office	1.5%

MEMBERSHIP SERVICES EXPENDITURE

(Wellbeing, respect and realisation of potential)

Activities	32%
Advice and Support	26%
Grants and Assistance	23%
Overheads	13%
Engagement and Other	6%



Our Achievements and Performance in 2018

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 its heart is the ethos identified by those who founded Blesma in the shadows that followed World War One; that Member shall support Member. This support is moral, practical and effective.

The rich background we have in supporting each other comes from the knowledge and 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 deliver need. Such knowledge is our enabling achievement.

Our beneficiaries are also Members with a vote on how Blesma is run. Their guidance and scrutiny promotes genuine impact and efficiency, ensuring Blesma is relevant in what it does.

Delivering the Priorities

In accordance with the Blesma Strategic Plan, the Charity's Lines of Operation, Priorities and Outputs are mapped out in the table (right). Explanatory notes follow.

LINE OF OPERATION AND PRIORITY	
<p>SECURITY</p> <p>Confirm the full extent of Members' needs; refresh constantly, ensuring relevance, determining partnerships with other charities to meet need in full. Adopt <i>Caring and Coping: The Family Perspective on Living with Limb Loss</i>.</p> <p>Understand all Government and Administrations' position and provision for limb loss and loss of use, and be geared to act on judged gaps.</p> <p>Deliver the Blesma position on later life care and the most vulnerable, focusing upon any lack of, or distressing, statutory provision.</p>	
<p>IDENTITY</p> <p>Bring Members' Activity Programmes, including high-end events such as the Paralympics, to a position of prominence.</p> <p>Extend the Programmes to meet the widest possible range of individual membership and whole Association needs, for example the Making Generation R Programme.</p>	
<p>CONNECTIVITY</p> <p>Build an inclusive, positive and crisply responsive communications network, exploiting the latest communication technology but not to the exclusion of those unfamiliar with the digital age.</p> <p>Grow voluntary support across the network, at the hub of communities, and reaching out, including best use of Members' skills and commitment, especially reinforcing the impact of the Activity Programmes.</p>	
<p>RESOURCING</p> <p>Construct a solid, focused, bespoke fundraising net that is aligned with the Association's need, character and values.</p>	

	DELIVERY	OUTPUTS AND OUTCOMES
	<p>Timely access to the relevant Support Officer.</p> <p>Grant assistance. Introduction to partner charities, authorities and other services.</p> <p>Blesma support individually and collectively.</p> <p>Needs driven support for the appropriate provision of care.</p>	<p>1,601 home visits, 761 other visits, 17,529 contacts/communications.</p> <p>1,485 grants to 861 recipients. 32 collaborative grants, 88 referrals to other charities.</p> <p>469 successful prosthetic panel applications, 280 Members advised, including nine tribunals.</p> <p>Integrated Personal Commissioning for Veterans Initiative launched by MoD/NHSE, with Blesma supporting.</p> <p>50 individual counselling provisions.</p> <p>Five care home residents and eight respite stays supported.</p>
	<p>Opportunity to lead, support and partake in activities of interest.</p> <p>Access to physical, mental and social engagement-focused activities, to unfold new horizons, potential, confidence and self-respect.</p>	<p>2,297 Member days offered, 65 total activities of 29 categories. 36 activities led by Members. Five Members supported at Paralympic and elite level.</p> <p>445 participants, of whom 67 new to the Activity Programmes.</p> <p>91% of participants reported the activity improved their wellbeing and confidence.</p>
	<p>Access to focused news, guidance, fellowship and support.</p> <p>Opportunities to volunteer for, and support, Blesma and its Members.</p>	<p>Website visits up 27% on 2017 Facebook likes up 11% Twitter following up 11% Instagram following up 47% Making Generation R – 9,444 website sessions 151 new Members 3,204 new supporters</p> <p>54 welfare volunteers and 227 general volunteers (242 working days). 29 Members addressed 12,177 youth in the Blesma Community Programme/Making Generation R; 100% of Members testified to greater confidence, 91% of youth felt more resilient.</p>
	<p>Clear rationale for fundraising and the distribution of funds to meet need.</p>	<p>A return on investment of 8.5, and 8 pence of every pound of income in 2018 to be spent to raise funds in 2019.</p>

Security

Our nine Area Support 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 a further Support Officer, 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 at the strategic level in contributing to policy development for provision of prosthetics and mobility aids to amputees and those suffering loss of use of limb.

The Support Officers work closely with Veterans UK to resolve War Pension and Armed Forces Compensation Scheme issues for individual Members, and with the Defence Recovery Capability where they visit Members in the Defence Medical Rehabilitation Centre Stanford Hall and in Personnel Recovery Centres who are undergoing rehabilitation and/or transition to civilian life.

Director Independence and Wellbeing, working closely with the Chief Executive, decides how grants to promote independence and wellbeing are distributed and to whom, following guidance from Trustees and long-standing practice. In 2018, the Blesma Independence and Wellbeing team made:

- **1,601 home visits and 761 other visits**
- **1,485 individual grants to 861 recipients**

We are extremely grateful for LIBOR funds which are paying for our Support Officer in Wales and West. They are also paying for a two-year Outreach pilot that began in 2018. Nine officers have been established alongside each Support Officer with the task of enabling local Member engagement and events, and mobilising volunteers, to counter isolation. The scheme will be evaluated fully in 2019. We are grateful to the Westminster Foundation for a grant funding activity in Lancashire.

In 2018, we continued to observe and monitor developments in prosthetic provision to our Members across the UK. By working at an individual level, advocating for Members who require support locally at the NHS Limb Centres, as well as campaigning for changes nationally, improvements continue to be made.

For those with Service attributable amputations, the Veterans' Prosthetics Panel (VPP) continues to provide an excellent process for funding of components in England. Eligible Members living in the devolved administrations have similar access to state-of-the-art prosthetics via slightly differing mechanisms.

We met with representatives in the Northern Ireland Health and Social Care Department to discuss ongoing and future provision of prosthetic care to attributable amputees, specifically with regards to maintaining a minimum like-for-like provision to those issued by Defence Medical Rehabilitation Centre (DMRC) Headley Court (now Stanford Hall) and those issued by the VPP. Verbal agreement was made in the absence of ministerial input.

Blesma remains involved in the NHS England Prosthetic Service Review, which will potentially be the greatest change to the way services are delivered in 30 years.

We continued to monitor the support to Members referred to the Complex Prosthetics Clinic at DMRC from the NHS for the management of complex prosthetic issues, and into the Veterans Trauma Network in England. This provides access to a regional network of 10 NHS Veteran Trauma Centres where NHS and military experts in trauma can provide targeted clinical plans to patients who have struggled in the standard system. This is particularly the case for those with complex injuries suffered in blasts from IEDs which require multiple operations and expert care after they have left Service, many of whom reported fragmented delivery and delays. This support can prove life changing for those Members who are eligible for this treatment pathway.

Our research project *Caring and Coping: The Family Perspective on Living with Limb Loss* was completed in 2018. As reported last year, this was undertaken by Anglia Ruskin University supported by the Forces In Mind Trust and The National Lottery. Using Grounded Theory, data was collected from a segment of the membership and the findings disseminated to a wide audience including the NHS Limb Service, Defence Medical Services, statutory service providers, charities supporting amputees and their families, and GP training events. Perhaps the most significant outcome is the development of the Living with Limb Loss Support

Model which is being used by NHS Limb Centres and the DMRC Stanford Hall, as well as forming the centrepiece of a review of Blesma's service delivery.

In addition to Blesma shifting focus towards providing more support to elderly and infirm Members in their own homes to enable them to remain independent for as long as possible, we have also reinforced our support to Members' carers and families as the result of the research findings. This support is rapidly developing into a bespoke service to meet individual Members' needs, and in the last 12 months has included disability and mobility aids, such as life-lines, stair lifts, bathroom adaptations, wheelchairs, Electrically Powered Vehicles, and ramps.

We have also supported Members who have needed respite or residential care. The enduring pressure on Health and Social Care budgets continues to threaten service provision both quantitatively and qualitatively. We keep a close watch on where gaps in support leave our Members vulnerable and we will continue to step in to meet their needs whilst always holding the State to account where appropriate.

We have also reinforced our delivery in this area by reviewing staff responsibilities, creating more capacity in a role focusing solely on benefits, allowances and social care, providing support with complex cases to individual Members, and advising the Executive and Support Officers on changes to legislation and the potential impact on Blesma Members. We are grateful to The Royal British Legion for a Support Officer capacity building grant.

Identity

Blesma's long-established Activities Programme is a significant part of the offer to Members, forming a strong component of the Association's aim to promote confidence and self-belief; a vital rehabilitation element. Activities provide opportunities not only for physical and mental challenge but, most importantly, for social interaction with a camaraderie that is at the heart of any Blesma event. All types of Member are catered for, events are often challenging, many are ambitious, and all aim to be rewarding.

The activities on offer in 2018 had the usual mix; from the excitement of a wilderness expedition to The Rockies and crewing a chartered tall sailing ship to the Channel Islands, to less energetic pursuits such as adapted fly fishing, and art and photography courses, with a range of challenging and innovative activities in between, all of which were arranged within a supportive social framework.

Continuing the research-led theme of supporting those who care for the injured, the Activities Programme again included family-centred events such as a family activities week and couples' weekends. All events were subject to evaluation following feedback from participants providing valuable information for the ongoing improvement of the Activities Programme.

St Mary's University Research shows that "Members experienced a feeling of accomplishment, enhanced subjective wellbeing, and a sense of belonging following the event", with sector-leading post-event follow-ups by staff a further distinguishing factor of the Programme.

In 2018, Blesma delivered 65 activities of 29 types with 445 participants (67 of whom were new to the Programme) taking part in 2,297 days of activities. Since its inception, Blesma has been an association defined by a fellowship of shared experience where Members have supported and mentored one another. Within Blesma activities, this interaction between Members is tangible, and 36 of the 65 events were Member led.

Some highlights of our Programme included:

- Chartering tall ship *Tenacious*; 39 Members sailed with The Jubilee Sailing Trust to the Channel Islands as working crew
- Blesma Members joining forces with the Graeae Theatre Company to put on a production of *This is Not For You*, commemorating 100 years since the end of WWI, to rave reviews. We are grateful to Arts Council England for their grant
- Horseback riding in Arizona
- Annual Winter Sports combined with a ski bike alpine event in which five adapted snow sports disciplines were included to allow Members maximum access to the slopes
- Multi-disciplinary water sports expedition to the Bahamas
- A Fitness and Lifestyle course that introduced 10 Members to improved nutrition and exercise regimes to help transform their lives

At the elite sporting level, 21 Blesma Members took part in the Invictus Games



“In 2019, Blesma will continue to develop its Activities Programme, particularly at a local level with more Member-instigated events designed to increase appeal and uptake”

in Sydney, Australia, winning 35 of the UK's 72 medals, while five Members competed at World Championship level.

Looking forward to 2019, Blesma will continue to develop its Activities Programme, particularly at a local level with more Member-instigated events designed to increase appeal and uptake, whilst increased support from the regional Outreach Officers will also contribute in

this regard. Blesma aims for activities to be more than one-off events for the Members. Progression for individuals is important, and pathways will be available and leaders will be encouraging Members to develop in their chosen activity in order to continue building confidence and self-belief; a social hub where Members interact and expand personal horizons.

Connectivity

Being connected is the foundation of the Association's proposition to its Members, it is why Blesma exists. Representing the needs and aspirations of our Members is fundamental to Blesma's work, and goes back to the dark days of neglect following World War One – with some 44,000 amputees struggling to live in “a land fit for heroes”.

It was then that our tradition of advocacy was born and that work continues today 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. BSO (Prosthetics) represents Blesma on the steering group of NHS England's Prosthetic Service Review, which is looking at the current service and asking if it is ‘fit for purpose’, with a view to ensuring that patients' needs are met going forward.

We are also involved in a collaborative project supporting Health Education England in delivering a series of half-day and full-day training sessions for GPs across England. The package not only provides an excellent learning opportunity for GPs about health needs for veterans, but also introduces them to some of the many Service organisations that can help.

In a more complex realm, Blesma has represented the Confederation of Service Charities (Cobseo) assisting NHS England and the Ministry of Defence to develop a policy for the most injured requiring continuous health care; Integrated Personal Commissioning for Veterans. It is due to be released in early 2019.

Blesma conversed with the Ministry of Defence on the formation of the Veterans' Strategy and will be involved in the consultation process that follows.

In the Autumn of 2018, we rebranded the Blesma Community Programme, which has provided Blesma Members with the opportunity to train as motivational speakers and workshop facilitators, into Making Generation R. Members tell their stories of trauma and recovery to youth, and facilitate workshops on the themes of resilience and overcoming challenges, inspiring children and young people, especially those with additional needs or who are at risk of exclusion from school, in communities throughout the UK.

The programme has developed year on year, from 15 Blesma Members trained to deliver their inspirational stories to 2,870 children and young people in 2015-16, to 40 Blesma Members trained and 23,000 young people reached in 220 sessions by the end of 2018.

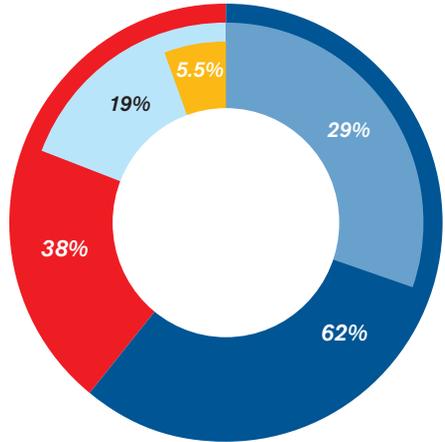
In 2019, Making Generation R plans to expand further, not only to train more limbless veterans and reach 30,000 more young people, but also to help veterans trained on the programme to develop new workshop facilitating skills. The programme will train 20 new participants to develop presentation skills and provide refresher training for 40 Blesma alumni to refresh their existing delivery skills and develop workshop facilitator techniques.

Amongst our wider target audience – more than 2.5 million members of the ex-Service community, the Blesma brand is increasingly recognisable and understood.

THE AGE OF BLESMA'S MEMBERS (excl. Widows)

■ Members aged 65 and under	62%
■ Members aged 66 years and over	38%
■ Members aged 45 and under	29%
■ Members aged 80 years and over	19%
■ Members aged 90 years and over	5.5%

(35.5% of all UK veterans are under 65 years of age; RBL Household Survey)



On a national level, this awareness of what Blesma does and stands for continues to result in requests for our contribution on influential media outlets, relevant government committees and boards.

Blesma Magazine, with more than 33,700 readers, and our continually evolving website, with 162,000 annual visitors, remain central to both the communications and fundraising efforts. Website traffic has increased by 27 per cent in the past 12 months, with the audience increasingly accessing www.blesma.org through tablet and smartphone versions of the site.

In line with national trends, social media has grown significantly in importance, both within the Association and amongst supporters. In 2018, Blesma Facebook, Twitter and Instagram posts reached 490,000 readers a month, and the ability to tell Members' stories through appropriate channels continues to enhance Blesma's ability to help its people lead independent and fulfilling lives. For a growing number of Members, social media is the medium of choice for communicating with the Association, indeed a number of Members in difficulty were picked up and supported as a result of Facebook and Twitter posts.

Resourcing

In 2018, 91 per cent of all income came through fundraising, the rest from investment income from previously raised funds. Blesma fundraising performed significantly well, holding its own against an increasingly difficult fundraising landscape for Armed Forces charities, many of whom saw a notable drop in income. Fundraising remained efficient, with 8p in every pound of income in 2018 planned to raise funds in 2019. Blesma gathered 3,204 new supporters in the year, the majority through in-house led Direct Mail campaigns.

The introduction of General Data Protection Regulation in May 2018 caused little concern despite increased administrative overheads at inception as exemplary fundraising standards remained a constant in all our activity. Blesma paid its Levy to the Fundraising Regulator and continues to ensure the Regulator's guidelines on personal information and fundraising (consent, purpose and transparency) are adhered to. Blesma does not employ agencies to raise funds from the public in the name of Blesma. A single commercial participant provided income of £3,000 per month, at no expense, on a contract reviewed annually.

Our fundraising activities are monitored closely. Our fundraising ethics and promise, complaints policy and privacy policy are published. Our safeguarding policy toward vulnerable people is adhered to in our fundraising activities. There were no formal complaints relating to fundraising in 2018.

Plans for the Future

The Board of Trustees approved a five-year rolling Strategic Plan which is reviewed regularly in step with the Board's annual cycle of governance. A thorough review of the Plan was undertaken in 2018 to take the horizon forward to 2023, and this has been published. The purpose of the Plan is to:

- **Align internal development and improvement agendas with external influences and be better able to anticipate an ever-changing environment**
- **Synchronise policy, resources, programmes and projects**
- **Bring coherence to external and internal communications**
- **Enable agility, manage risk for greater impact, and reduce vulnerability to turbulence and scrutiny in the Service Charity sector**
- **Achieve an end-state where Blesma, with all its Members, is confident that it is doing all it should, resourced accordingly**

In 2018, the Plan addressed the following matters:

SECURITY

- Care for the most infirm, those in later life, support for families and carers, and the relief of distress caused by limited statutory provision
- An Outreach pilot programme including the roles of volunteers
- The realignment of Director responsibilities

to reflect increasing demands upon Director Membership Services

CONNECTIVITY

- A universal code of conduct for the Association

RESOURCING

- Infrastructure efficiency
- The shape of fundraising

In future, the Plan will address:

SECURITY

- Defence Medical Rehabilitation Centre developments
- Direct Skeletal Fixation programme to ensure we remain up to date with inclusion criteria and developments in technology
- Veterans' Medical Funds to ensure Members who are eligible for support receive timely provision
- Future organisation of National Health Services' mobility/limb services
- The future of the Outreach pilot programme

IDENTITY

- The future of the Making Generation R programme

CONNECTIVITY

- Digital services to the membership

RESOURCING

- Apportionment of reserves
- Organisation efficiency, including Head Office

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 Service
charity on living
with limb loss

Our Thanks and Acknowledgements

We are a charity and what we do is use donations wisely and well – and 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 so, as ever, the list below is but an example:

All our supporters: those who donate, those who hold tins, who do challenging and amazing things for us on land, 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, and the Westminster Cross Party Limb Loss Group. Together we achieve so much.

The Staff at the Defence Medical Rehabilitation Centre Stanford Hall and the Defence Personnel Recovery Centres for all they do for our present and future Members, and for their continuing support of Blesma's work.

The Staff of Veterans UK at Norcross, Blackpool, for their assistance to our welfare team in all their endeavours.

Officials and Ministers in the Ministry of Defence and Department of Health, Armed Forces Health NHS England and the National Health Services, who understand our needs and strive to deliver, particularly the Limb Centres.

All our suppliers of services and partners of Blesma in our ventures, at home and abroad, from seas to mountain tops and theatres to classrooms, for allowing our Members to realise their potential.



A Member's story

PHILIP BAILEY

As part of last year's World War I commemorations, the Association embarked on a memorable adventure

Philip Bailey, a former Infantry Major who lost his legs to a rare flesh-eating bug in 2012, was part of a week-long Blesma activity held last August as part of the WWI centenary commemorations. A group of injured veterans, accompanied by family members, friends and carers, set sail from Southampton in a fully adapted tall ship, to negotiate the Channel Islands and the French coast.

All Members had a role to play in the smooth running of the vessel, immersing themselves on watches and in the galley. They set the sails, went aloft, helmed the wheel and operated the keeping systems.

"It was fantastic! Amazing!" says Philip "For the sailors among us, spending time on a ship like *Tenacious* put us way outside of our comfort zone. It was an utterly exhilarating experience!"



Financial Review

GENERAL PERFORMANCE IN 2018

Donations, legacies and grants amounted to £8,014,643 and these included: £5,608,496 - Legacy Income – a decrease of **£170,886** on the previous year. **£2,406,147** - General Income – a decrease of **£474,574** over the previous year.

Total Incoming Resources less the cost of generating funds amounted to **£7,752,126**, and this included net Investment Income of **£678,078**; a decrease of **£868,382** on the previous year overall.

Expenditure on charitable activities was **£4,922,340**; an increase of **£1,392,446** over the previous year, and this included **£4,466,130** - Welfare delivery (Security and Identity) – a deliberate increase of **£1,496,100** over the previous year (including continuing investment into the ambitious Activities Programme and a changed approach to assisting those in later life). **£456,211** - covering representational work and volunteering – a decrease of **£48,921** over the previous year but reflecting continuing investment in digital media capability.

FUNDRAISING

Diverse fundraising income streams negate a heavy reliance on legacy giving, and the intent to spread income sources remains the policy for Blesma. Legacy giving in 2018 did remain strong as did non-legacy donations, which delivered a return on investment of 2.6. The pattern of general income changed through the

year and the fundraising plan in detail has been adjusted as a result for 2019.

Enhanced in-house expertise and more efficient use of resources, particularly data, ensured supporter numbers grew and the fundraising target was exceeded. Corporate income held up, whilst a reliance on third party events hit community fundraising which will refocus towards Blesma-run activity in 2019. Trusts and Foundation giving continued to diversify with repeat gifts not unusual.

The Major Donor programme kept up with loyal support, although without further development this income stream cannot be relied upon to sustain current levels of support. Regular Giving and online donations through www.blesma.org continue to grow.

INVESTMENT POLICY AND PERFORMANCE

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 and Investment Sub Committee. It delegates day-to-day policy management to the National Treasurer and to the Chief Executive, who both remain in close contact with Fund Managers. The Fund Managers present the Investment Report to the Finance & Investment Sub Committee twice a year, and Trustees receive quarterly Reports.

An ethical 'look through' is conducted annually.

Investment Objective

To have 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. A total return target for income in 2018 was given to the Fund Managers and was achieved.

Asset Allocation and Benchmarks

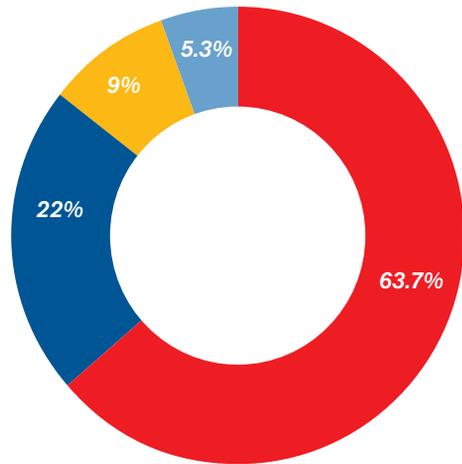
During 2018, Trustees and Managers reviewed and confirmed the asset allocation being set within the following ranges:

UK Equities	25-45%
<i>with a 35% benchmark</i>	
Overseas Equities	25-35%
<i>with a 30% benchmark</i>	
Fixed Income	10-30%
<i>with a 13% benchmark</i>	
Alternatives	5-20%
<i>with a 10% benchmark</i>	
Property	5-15%
<i>with a 10% benchmark</i>	
Cash	0-10%
<i>with a 2% benchmark</i>	

Investment Restrictions

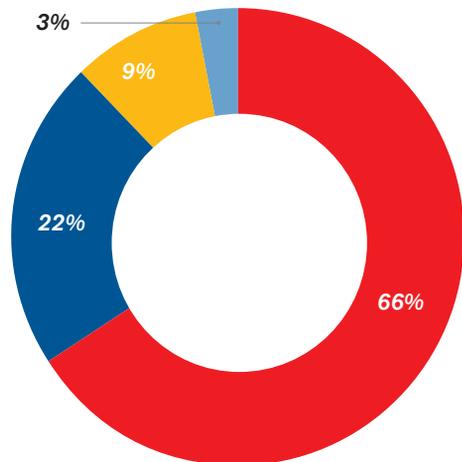
Not to invest in unquoted securities, individual Futures, Warrants or Commodities, in property directly, or to participate in underwriting. Fund Managers are not to invest directly in foreign currencies without prior agreement with Trustees. Total equity allocation should not exceed 75% and not fall below 50%.

INCOME



■ Legacy	63.7%
■ Donations	22%
■ Investments	9%
■ Other	5.3%

STAFF, ATTRIBUTABLE AND GOVERNANCE COSTS (apportionment)



■ Membership Services	66%
■ Fundraising	22%
■ Awareness and Representation	9%
■ National Volunteer Office	3%

Continued overleaf

Financial Review

Investment Performance

Invested funds increased slightly to £27.8 million over the period. This increase was due to an injection from a significant legacy. The net income was £678,078 – a yield of 2.4%.

PERFORMANCE SUMMARY

The Association was able to record an excess of income over expenditure of £1,071,711 for 2018. A significant legacy and solid all-round performance produced this. This is welcome when tactical challenges requiring deliberate operational deficits and strategic risks are considered. Blesma is to be there for Members for life, and all it does must be sustainable.

RISK MANAGEMENT

At a strategic level, the Charity Commission's guidance, Charities and Risk Management, on the four basic approaches of transferring, avoiding, managing or accepting the risk has been followed. Strategic and operational level risks are reviewed quarterly by the Board using a traffic light system of objectives and risks against performance and management, including trend analysis. The two most concerning strategic risks are:

- The demands of increasingly complex injuries and sophisticated treatment, and associated health conditions in the longer term. The Board is highly cognisant of strains upon NHS and Local Authority provision. In 2016, the Board completed

a review of care for the most infirm and those in later life, taking these factors into account. The Board took the decision to apportion more Reserves for the support of the most infirm and those in later life, in their own homes and communities. In 2018, the Board revisited the situation and reconfirmed the direction. Current Reserves are adequate for the implementation of this decision, and the Strategic Plan remains robust.

- The unpredictable nature of legacy income and a reduced public profile impacting upon voluntary contributions. In anticipation, the Fundraising Team at Chadwell Heath is now well founded and income streams are being diversified. The drive for stronger coherence across all lines of operation, including resourcing, continues.

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 appropriately. There were no serious incidents that required reporting to the Charity Commission.

CHARITY RESERVES

Free Reserves at the balance sheet date stood at £29 million, most of which is held as investments. Restricted Funds stood at £1,105,489. Blesma's resources are needed to meet its main charitable objectives. Actuarial advice received in earlier years indicates that there is a continuing need for Reserves to meet on-going obligations

in respect of present and future Members. Through-life support for present Members must be sustainable. The need to maintain contingency for the casualties of future conflict requires readiness. Apart from its office building, Blesma has no assets of monetary value beyond the investments portfolio managed by Cazenove.

Twenty per cent of Free Reserves is allocated to an increase in spending on more comprehensive services to Members over the next five years as defined in the Strategic Plan. Twenty per cent of Free Reserves is allocated to the increased cost of supporting care for the most infirm and those in later life, specifically in the longer term, under the Blesma grants scheme. There is increasing demand for welfare grants. The most infirm have extremely complex injuries and the longer-term implications are unknown, but their proper care over several decades must be accounted for.

The State is under severe pressure to fund health and care provision, particularly for those in later life, and this is reflected across the NHS and at Local Authority level. Local Government Association leaders estimate that adult social care services face a £3.5 billion funding gap by 2025 to maintain existing standards.

Where State provision is found wanting in a definite way (on issues of statutory body accountability, timeliness, eligibility, adequacy, quality of life), by exception, and on the understanding Blesma is not replacing the State in a wholesale manner, grants are made to relieve distress and meet immediate need.

All Members have access to the grants scheme and for the reasons described there has been an increase in demand

that is anticipated to continue. Blesma's expenditure to assist with the extra cost of disabled living has risen 46% over the last four years.

Twenty per cent of Free Reserves is allocated to provide instant funds for the support of casualties in a future conflict and to absorb increased costs in the provision of services resulting from medical advances and a more holistic approach. Blesma should be ready for unexpected and violent scenarios.

Forty per cent of Free Reserves will remain as such (approximately 24 months of operating costs) to ensure business continuity, thus demonstrating to beneficiaries, funders and the public the Charity's resilience and capacity to manage unforeseen financial difficulties. Free Reserves are the only asset available to Blesma to meet ongoing and future commitments to the membership should current income streams be in jeopardy.

At the balance sheet date, the Trustees are satisfied that the level of Free Reserves is adequate for the purpose, and they will review the Association's reserves and its policy annually; more frequently if circumstances dictate. Trustees pay particular attention upon the ratio of Free Reserves to operating costs.

GOING CONCERN

The Trustees are satisfied that Blesma is a going concern and is on a sound financial footing to meet foreseen liabilities and commitments in its current operations. The Blesma Strategic Plan continually looks forward five years, matching policy, resources, programmes and projects, ensuring prudent balance is maintained.





A Member's story

THE CAST OF *THIS IS NOT FOR YOU*

In the summer of 2018, Blesma Members joined forces with the Graeae Theatre Company to put on a production commemorating 100 years since the end of WWI

Blesma Members are accustomed to challenges, but 24 volunteers went way beyond their comfort zones last summer when they performed a piece of theatre that explored perceptions of war and its lasting impact on society and families.

They learnt circus skills on trapezes and how to suspend themselves from rings for the production of *This Is Not For You*, an innovative blend of physical performance, acting and singing that captivated audiences across the country.

The show, created by the Graeae Theatre Company and co-commissioned by Blesma and 14-18 NOW, won rave reviews from critics and audiences who attended the open air performances. The Graeae team, which champions diversity in the arts, worked with Blesma Members,

as well as a professional cast and a community choir to stage the provocative scenes of conflict and its aftermath.

The production took six months to develop and incorporated circus skills sessions, song coaching and performance training to create a haunting WWI tribute which *The Guardian* described as “defiant and open hearted”.

Jenny Sealey, the artistic director of Graeae and the director of *This Is Not For You*, said: “Working on the production was a learning experience for everyone involved, but I’m so proud of what we all achieved. Everyone gave 100 per cent to make this monumental piece of theatre possible. I just hope it can be seen by a wider audience as it’s such an important story.”

Governance & Administrative Report

Structure, Governance and Management

CONSTITUTION

*Charity Number 1084189
Company Limited by Guarantee
Number 4102768
Registered in Scotland SC010315*

Blesma, The Limbless Veterans is a national charity for those who lose limbs or the permanent use of limbs, or lose the sight of eyes, or suffer permanent loss of speech or hearing, in Service or as a result of Service in Her Majesty's Forces, or Auxiliary Forces, and for ex-Service men and women who lose limbs or sight of eyes, or in certain circumstances use of limbs, after Service.

While the majority of its Members are ex-Service men and women, there are a number who are still serving. Membership is also open to all men and women of civilian status who lose a limb or an eye, or suffer the loss of use of limb as a result of War Service or enemy action, or terrorist action, against Her Majesty's Forces with which those of civilian status are employed, or volunteer, to provide direct support, or in exceptional circumstances subject to the approval of Trustees.

The Association also accepts responsibility for the dependants

of its Members, and in particular their Widows. The Association is governed by its most recent Articles of Association and Rules adopted in an Extraordinary General Meeting on 23 June 2016.

ANNUAL GENERAL MEETING AND APPOINTMENT OF TRUSTEES

The Blesma AGM was held at the Chesford Grange Hotel, Kenilworth, Warwick, CV8 2LD on 10 June 2018.

- **The Annual Report and Accounts for the year ended 31 December 2017 were adopted**
- **Crowe U.K. LLP was appointed as Auditor**
- **Mr Andrew Mudd BEM, Mr Mark Pillans and Mr Robert Watts were re-appointed as Trustees. Mr Miles Ambler was appointed as a Trustee**

The number of elected Trustees is 11 and this is the total number of Trustees. One-third of them will be 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.

The Board aims for a balanced composition, to be half Members and

half Honorary Members approximately. This promotes connectivity across the Association and the right blend of experience, knowledge and expertise to fulfil all Board responsibilities. Blesma acknowledges the Charity Governance Code, abides by the Code's principles, and works to implement the recommended practice. Blesma is a full Member of the Confederation of Service Charities and has a Green Benchmark for good governance on its evaluation scheme.

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 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

**National Chairman: General Sir
Adrian Bradshaw KCB OBE**

Vice Chairman: Mr W L Dixon

**Honorary Treasurer: Mr M Ambler (from
June 2018), Mr C Bishop (to June 2018)**

Miss A Grant

Mr A J Harris

Mrs R Maciejewska

Mr P Monkhouse

Mr A K Mudd BEM

Mr M Pillans

Mr C Rouse MBE

Mr R Watts

The Finance & Investment Sub Committee (FISC)

The FISC meets twice a year under the chairmanship of the Honorary Treasurer, and its terms of reference, including delegated powers, are laid down in an appropriate Blesma Governance Instruction. At each bi-annual meeting, the FISC is briefed by the Association's investment managers from Cazenove Capital Management Limited. Mr S White (Member) is an advisor to the FISC.

The Remuneration Sub Committee (RSC)

The RSC meets once a year routinely, under the chairmanship of the Vice Chairman, reporting to the Board through the FISC, to make recommendations upon the specific remuneration, terms and conditions of service for the Chief Executive and Senior Management Team, and remuneration policy in general for all staff.

The Governance Sub Committee (GSC)

Governance matters are reviewed on a regular basis by the GSC under the chairmanship of the Vice Chairman. All Governance Standing Instructions were reviewed and republished in 2017, including instructions upon Fundraising and Personal Information.

The Executive

The Chief Executive, **Mr B J Le Grys**, runs the Association on a day-to-day basis from Chadwell Heath near Romford in Essex.

Continued overleaf

Structure, Governance and Management

The key structure is:

Director of Operations

Mr I M G Waller. Responsible for enabling charitable delivery and communications across the Association and beyond. This includes all aspects of public relations and maintaining profile, and raising funds to enable our charitable work. Responsible for rehabilitation and challenge activities.

Director of Independence and Wellbeing

Mrs H Betts. Responsible for all membership matters, including liaison with MoD recovery services and the National Health Services, prosthetic provision, the Blesma welfare service in the field, and grant making.

KEY MANAGEMENT REMUNERATION

The remuneration of key management personnel is set by the Trustees, upon recommendation of the Remuneration Sub Committee, with the policy objective of ensuring that they are provided with appropriate incentives to encourage strong performance and are, in a fair and responsible manner, rewarded for their individual contributions to the Charity's success.

The appropriateness and relevance of remuneration is reviewed annually, in particular noting role responsibilities and including reference to comparisons with sector and national statistics to ensure that Blesma remains sensitive to the broader

issues of pay and employment conditions elsewhere. The key management are the Chief Executive and the two Directors; Operations and Independence and Wellbeing. The staff salary bands and sum of remuneration are noted in the Charity Accounts. The Chief Executive is employed on the same terms as all other staff and the Charity does not pay bonuses. Trustees receive no remuneration or benefits other than expenses incurred.

DATA PROTECTION

Trustees are briefed regularly on matters surrounding data protection and personal information, and ensure policies are kept up to date. Blesma was prepared for the EU General Data Protection Regulation and monitors its interpretation closely.

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 the Statement of Recommended Practice for Charities (SORP 2015) issued on 16 July 2014, Financial Reporting Standard

Continued overleaf

The Blesma 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.

Structure, Governance and Management

applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Companies Act 2006.

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. They are also responsible for safeguarding the assets of the Charity and hence for taking

reasonable steps for the prevention and detection of fraud and other irregularities.

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 auditors in connection with preparing the audit report) of which the company's auditors are unaware. Each Trustee has taken all the steps that they should have taken as a Trustee in order to make themselves aware of any relevant audit information, and to establish that the company's auditors are aware of that information.

This Report, which incorporates the Strategic Report, was approved by the Trustees on 11 April 2019, and signed on their behalf.



General Sir Adrian Bradshaw KCB OBE
11 April 2019
National Chairman

Independent Auditor's Report

OPINION ON THE FINANCIAL STATEMENTS

We have audited the financial statements of the British Limbless Ex-Service Men's Association for the year ended 31 December 2018 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies.

The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102, The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- Give a true and fair view of the state of the charitable company's affairs as at 31 December 2018 and of its incoming resources and application of resources for the year then ended;
- Have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- Have been prepared in accordance with the requirements of the Companies Act 2006, the Charities and Trustee Investment (Scotland) Act 2005 and Regulation 8 of the Charities Accounts (Scotland) Regulations 2006

BASIS FOR OPINION

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report.

We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the Financial Reporting Council's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

CONCLUSIONS RELATING TO GOING CONCERN

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- The Trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- The Trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the charitable company's ability to continue to adopt the going concern basis of accounting for a period of at least 12 months from the date when the financial statements are authorised for issue

OTHER INFORMATION

The Trustees are responsible for the other information. The other information comprises the information included in the annual report, other than the financial statements and our Auditor's Report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements, or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

OPINION ON OTHER MATTERS PRESCRIBED BY THE COMPANIES ACT 2006

In our opinion, based on the work undertaken in the course of our audit:

- **The information given in the Trustees' Report, which includes the Directors' Report and the Strategic Report prepared for the purposes of company law, for the financial year for which the financial statements are prepared, is consistent with the financial statements; and**

- **The Strategic Report and the Directors' Report included within the Trustees' Report have been prepared in accordance with applicable legal requirements**

MATTERS ON WHICH WE ARE REQUIRED TO REPORT BY EXCEPTION

In light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Strategic Report or the Directors' Report included within the Trustees' Report.

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

- **Adequate and proper accounting records have not been kept, [or returns adequate for our audit have not been received from branches not visited by us]; 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**

RESPONSIBILITIES OF TRUSTEES

As explained more fully in the Trustees' Responsibilities statement set out on page 36, the Trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements

and for being satisfied that they give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern, and using the going concern basis of accounting unless the Trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

AUDITOR'S RESPONSIBILITIES FOR THE AUDIT OF THE FINANCIAL STATEMENTS

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

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an Auditor's Report that includes our opinion.

Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists.

Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the

basis of these financial statements.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our Auditor's Report.

USE OF OUR REPORT

This Report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of part 16 of the Companies Act 2006, and to the charitable company's Trustees, as a body, in accordance with Regulation 10 of the Charities Accounts (Scotland) Regulations 2006. Our audit work has been undertaken so that we might state to the charitable company's members and Trustees those matters we are required to state to them in an Auditor's Report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company, the charitable company's members as a body, and the charitable company's Trustees as a body, for our audit work, for this report, or for the opinions we have formed.



Michael Hicks

Senior Statutory Auditor

For and on behalf of **Crowe U.K. LLP**

Statutory Auditor, London

Date: 25 April 2019

Financial Statements

For the year ended
31 December 2018

BRITISH LIMBLESS EX-SERVICE MEN'S ASSOCIATION
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2018

		Unrestricted	Restricted	2018	2017
	Notes	FUNDS	FUNDS	TOTAL	TOTAL
		£	£	£	£
INCOME					
Donations and Legacies	2	7,074,788	470,994	7,545,783	8,660,103
Investment Income		787,989	-	787,989	800,108
Grants & Other Income	2 (a)	32,413	436,447	468,860	36,430
		820,402	436,447	1,256,849	836,538
Total Income		7,895,190	907,441	8,802,632	9,496,641
EXPENDITURE					
Expenditure on raising funds					
RESOURCING					
Fundraising and Communications	5	939,655	939	940,594	771,471
Investment Management fees		109,911	-	109,911	104,662
		1,049,566	939	1,050,505	876,133
Expenditure on charitable activities					
SECURITY					
Accommodation and Care for Members	3	-	-	-	54,732
Membership Services - Welfare	6	2,181,797	749,656	2,931,453	1,952,028
IDENTITY					
Membership Services - Activities	7	1,455,214	79,462	1,534,677	1,018,002
CONNECTIVITY					
Awareness and Representation	8	369,973	-	369,973	386,257
National Volunteer Office	9	86,238	-	86,238	118,875
		4,093,221	829,119	4,922,340	3,529,894
Total expenditure		5,142,788	830,058	5,972,845	4,406,027
Operating surplus		2,752,402	77,384	2,829,786	5,090,614
Net (loss)/gain on investments	12	(1,758,076)	-	(1,758,076)	1,265,763
Net income		994,327	77,384	1,071,711	6,356,377
Balances brought forward 01 January 2018	17/18	32,229,951	1,028,105	33,258,056	26,901,679
BALANCES CARRIED FORWARD					
31 DECEMBER 2018		33,224,278	1,105,489	34,329,767	33,258,056

BRITISH LIMBLESS EX-SERVICE MEN'S ASSOCIATION

Company Number 4102768

BALANCE SHEET AS AT 31 DECEMBER 2018

	Notes	2018 TOTAL £	2017 TOTAL £
FIXED ASSETS			
Tangible fixed assets	11	216,597	225,785
Investments	12	27,802,640	27,665,574
		28,019,237	27,891,359
CURRENT ASSETS			
Stocks		19,093	9,933
Debtors	13	5,210,467	1,854,237
Balances at bank and in hand		1,484,742	4,308,979
		6,714,302	6,173,149
CREDITORS			
Amounts falling due within one year	14	245,815	447,640
Provision for liabilities and charges	14 (a)	157,957	216,000
CREDITORS			
Amounts due in more than one year		-	142,812
NET CURRENT ASSETS		6,310,530	5,366,697
NET ASSETS		34,329,767	33,258,056
FUNDS			
Unrestricted fund	17	33,224,278	32,229,951
Restricted fund	18	1,105,489	1,028,105
TOTAL FUNDS		34,329,767	33,258,056

Approved by the Board of Trustees on 11 April 2019 and signed on its behalf by:

General Sir Adrian Bradshaw KCB OBE

M Ambler

B Le Gry

BRITISH LIMBLESS EX-SERVICE MEN'S ASSOCIATION
CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 DECEMBER 2018

	2018	2018	2017	2017
	£	£	£	£
Cash flows from operating activities:				
Net cash provided by (used in) operating activities		(1,687,417)		3,156,114
Cash flows from investing activities:				
Investment income	787,989		800,108	
Purchase of investments	(7,723,119)		(3,144,193)	
Purchase of property, plant and equipment	(29,903)		(16,497)	
Proceeds from the sale of investments	4,490,706		1,432,067	
Proceeds from the sale of tangible fixed assets	-		730,000	
Net cash provided by (used in) investing activities		(2,474,326)		(198,515)
Cash flows from financial activities				
Decrease / (Increase) in amounts awaiting investment	1,337,507		251,440	
Net cash provided in (used by) financial activities		1,337,507		251,440
Change in cash and cash equivalents in the reporting period		(2,824,237)		3,209,039
Cash and cash equivalents at the beginning of the reporting period		4,308,979		1,099,940
Cash and cash equivalents at the end of the reporting period		1,484,742		4,308,979
(a) Analysis of cash and cash equivalents				
		2018		2017
		£		£
Cash at bank and in hand		1,484,742		4,308,979
		1,484,742		4,308,979
(b) Reconciliation of cash flows from operating activities				
		2018		2017
		£		£
Net income / (expenditure) as per the Statement of Financial Activities		1,071,711		6,356,377
Adjustments for:				
Net loss / (gain) on investments		1,758,076		(1,265,763)
Investment income		(787,989)		(800,108)
Depreciation		38,856		33,399
(Increase) / decrease in stocks		(9,160)		(5,017)
(Increase) / decrease in debtors		(3,356,230)		(1,345,810)
Increase / (decrease) in creditors		(402,680)		183,036
Net cash provided by (used in) operating activities		(1,687,417)		3,156,114

Notes to the Financial Statements

1. CHARITY INFORMATION AND ACCOUNTING POLICIES

British Limbless Ex-Service Men's Association is a Member charity specialising in, and helping, limbless and loss of use of limbs veterans.

The Charity is a private company limited by guarantee (registered number 4102768) and was established in 1932 (Charity number 1084189) and incorporated in 2000. The address of the registered office is 185-187 High Road, Chadwell Heath, Essex RM6 6NA.

ACCOUNTING POLICIES

The following accounting policies have been applied consistently for all years in dealing with items that are considered material in relation to the financial statements of the Charity:

i) Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities under the historic cost convention, as modified for the revaluation of certain investments and properties measured at fair value, and in accordance with the Statement of Recommended Practice (SORP) Accounting and Reporting by Charities, published in 2015, Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland', the Charities Act 2011, and the Companies Act 2006.

The Charity meets the definition of a public benefit entity under FRS 102.

ii) Going concern

As stated in the Trustees' Report, Trustees believe there are no material uncertainties that call into doubt the Charity's ability to continue as a going concern, and the accounts have therefore been prepared on the basis that the Charity is a going concern.

iii) Fund accounting

Donations for specific capital projects are transferred to the fixed asset fund. Income received for specific expenditure is restricted for that purpose, as analysed under note 18. Capital expenditure not funded by donations is allocated from the general fund. Annual depreciation is transferred from the fixed asset fund to the general fund so that the fixed asset fund is always equal to the book value of the fixed assets.

iv) Income

All income is included in the Statement of Financial Activities when the Charity is entitled to it and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

- Grant and donations income is accounted for on a received basis or when its future receipt is probable.
- Legacies and bequests are recognised when the conditions of entitlement, probability and measurement are met. Entitlement is deemed to be the point of notification of a legacy or when probate has been granted.

v) Expenditure

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all the costs related to a category. Where costs cannot be directly attributed to a particular category, they have been allocated to activities based on staff head count full time equivalents (FTE), as shown in Note 10. Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

vi) Estimates and judgements

Estimates and judgements are continually evaluated and are based on experience and other factors,

BRITISH LIMBLESS EX-SERVICE MEN'S ASSOCIATION
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2018

including expectations of future events that are believed to be reasonable under the circumstances. Estimations that have a significant effect on the amounts recognised in the financial statements are summarised below:

Depreciation – is calculated based on the useful life of the asset and written off accordingly.

vii) Governance costs

Governance costs are those incurred in compliance with constitutional and statutory requirements, and are shown as part of Note 10.

viii) Tangible Fixed Assets

Tangible Fixed Assets are stated at cost less depreciation, and are capitalised at a value of £1,000 and above. They are depreciated at rates intended to reduce their cost to their residual value over their estimated useful life on a straight line basis as detailed below:

Freehold Property 4.0% on valuation
Furniture, Fittings and Equipment 10.0% on cost
Computer Equipment 33.3% on cost
Motor Vehicles 25.0% on cost
Coaches and Buses 12.5% on cost

ix) Investments

Fixed asset investments are stated in the Balance Sheet at market value. Realised gains and losses on disposal and unrealised gains on investments are shown in the Statement of Financial Activities.

x) Stocks

Stocks are valued at the lower of cost and net realisable value.

xi) Pension costs

The Charity contributes to a Group Personal Pension Scheme with AEGON, which is a defined contribution scheme. The amounts charged in the

accounts are the employer's contributions payable in the financial year.

xii) Operating leases

Rentals applicable to operating leases are charged to the Statement of Financial Activities in the period to which the cost relates. Operating lease commitments are highlighted under Note 20.

xiii) Financial assets and liabilities

Financial assets and financial liabilities are recognised when Blesma becomes a party to the contractual provisions of the instrument. Additionally, all financial assets and liabilities are classified according to the substance of the contractual arrangements entered into. Financial assets and liabilities are initially measured at transaction price (including transaction costs) and are subsequently re-measured where applicable at amortised cost.

Financial assets held at amortised cost comprise of cash and bank, together with accrued interest and other debtors.

Financial liabilities held at amortised cost comprise of creditors and accruals.

2. DONATIONS AND LEGACIES

	2018	2017
	£	£
Community and Forces Lottery	383,066	414,039
Corporate	187,999	158,063
Direct Mail	388,556	387,612
Major donors	528,000	562,265
Organised events	139,028	97,624
Trusts and Foundations	310,639	1,261,118
Legacies	5,608,496	5,779,382
	7,545,783	8,660,103

Included in Legacy Income is a dividend distribution (Qualifying Charitable Distribution) of £1,873,000 from WSY Holdings Limited, which is a company set up to administer the distribution of an estate in which Blesma has an interest.

Legacy pipeline

The Charity has been able to identify, from incomplete bequests through pecuniary and residuary legacies confirmed, and expects to receive approximately the sum of £4,785,398 (2017 £4,500,000).

2(a) Included in Grants and other income is an amount of £411,048 relating to the allocation of government funds to Blesma from the LIBOR fund.

3. ACCOMMODATION AND CARE FOR MEMBERS

The sale of the Blackpool Home property was finalised on 15 February 2017. There were no costs associated with the Blackpool Home in 2018 (2017: £54,732).

BRITISH LIMBLESS EX-SERVICE MEN'S ASSOCIATION
NOTES TO THE FINANCIAL STATEMENTS CONTINUED
FOR THE YEAR ENDED 31 DECEMBER 2018

4. TOTAL STAFF COSTS

	2018	<i>2017</i>
	TOTAL	<i>TOTAL</i>
	£	<i>£</i>
Salaries and wages	1,650,238	<i>1,262,356</i>
Social security	160,546	<i>127,319</i>
Pension and life cover	107,863	<i>97,656</i>
	1,918,646	<i>1,487,331</i>

Actual number of staff employed
(headcount average over 12 months):

Membership Services	20	<i>12</i>
Activities and Events	3	<i>2</i>
Fundraising	10	<i>8</i>
Awareness and Representation	4	<i>3</i>
National Volunteer Office	0.4	<i>1</i>
Support	8	<i>8</i>
	45.4	<i>34</i>

Total redundancies and settlement costs of £23,580 were made in the year. £0 remained outstanding to be paid at year end (2017:nil)

Key personnel

The Charity has three key personnel in the salary bands shown below (there are no bonus or benefit schemes)

Staff salary bands:

£60,000 - £70,000	1	<i>1</i>
£70,000 - £80,000	1	<i>2</i>
£80,000 - £90,000	1	<i>-</i>

Total remuneration paid to key management personnel, as identified on page 36, is £287,284 (2017: 272,035).

In 2018, Blesma settled its withdrawal liability of £279,763 with the Pensions Trust, and the scheme has since been closed.

Blesma contributes to a Group Personal Pension Scheme with Aegon, and new employees are auto-enrolled upon joining.

Reimbursements of travel expenditure were made to eight Members (2017: 13) of the Board of Trustees of £3,376 by Blesma during the year (2017: £5,715). Trustees are not remunerated or receive any other benefits.

5. FUNDRAISING COSTS

	2018	2017
	£	£
Staff costs	316,792	253,138
Database costs	19,972	17,935
Advertising costs	15,505	18,585
Community	17,381	20,602
Challenge and Events	38,256	34,035
Direct Mail costs	273,937	228,864
Other related costs	47,875	30,484
Branch fundraising costs	320	469
Attributable support costs	210,557	167,362
	940,594	771,474

6. MEMBERSHIP SERVICES - WELFARE

	2018	2017
	£	£
Staff costs	885,985	642,837
Welfare grants to Members (all categories)	987,699	718,118
Continuing assistance to Widows (all categories)	10,140	11,180
Chiropody	1,696	2,837
Welfare visiting	31,978	31,943
Other related costs	235,995	127,186
Members' annual conference	67,101	56,142
Special events	8,903	10,185
Research	-	-
Members' magazine costs	204,220	130,771
Branch welfare activities	15,955	26,408
Branch support costs	5,949	1,281
Attributable support costs	475,832	193,140
	2,931,453	1,952,028

BRITISH LIMBLESS EX-SERVICE MEN'S ASSOCIATION
NOTES TO THE FINANCIAL STATEMENTS CONTINUED
FOR THE YEAR ENDED 31 DECEMBER 2018

7. MEMBERSHIP SERVICES – ACTIVITIES

	2018	2017
	£	£
Staff costs	112,478	77,910
Activities and Events	624,404	493,556
Venturers' programme	58,319	110,873
Inspiration and Individual Recovery	624,161	183,508
Other related costs	11,497	8,870
Attributable support costs	103,818	143,285
	1,534,677	1,018,002

8. AWARENESS AND REPRESENTATION

	2018	2017
	£	£
Staff costs	144,943	97,636
General media costs	140,382	156,774
Subscriptions and fees	4,851	10,530
Other related costs	10,585	7,676
Attributable support costs	69,212	113,641
	369,973	386,257

9. NATIONAL VOLUNTEER OFFICE

	2018	2017
	£	£
Staff costs	63,980	48,952
Volunteer recruitment and support	826	2,598
Marketing	11,422	10,096
Other related costs	1,358	1,775
Attributable support costs	8,651	55,454
	86,238	118,875

10. SUPPORT COSTS

Expenditure recognised in Notes 5 to 9 include Support Costs apportioned by full-time employee equivalents (FTE) and is detailed below (2017: headcount).

Basis of apportionment (FTE)	Fundraising	Membership Services	Activities	Awareness and Representation	National Volunteer Office	2018 TOTAL	2017 TOTAL
	£	£	£	£	£	£	£
Salaries and related costs	99,749	228,591	49,874	33,250	4,156	415,620	376,353
Travel and meetings	476	1,091	238	159	20	1,984	1,871
Motor vehicle expenses	6,003	13,756	3,001	2,001	250	25,010	36,483
Postage	3,014	6,906	1,507	1,005	126	12,557	10,199
Telephone & office supplies	1,495	3,425	747	498	62	6,228	9,531
Pensions to retired staff	184	422	92	61	8	768	751
Headquarters premises cost	15,417	35,331	7,709	5,139	642	64,239	60,855
Publications and subscriptions	665	1,524	333	222	28	2,771	3,064
Office equipment maintenance	11,628	26,647	5,814	3,876	484	48,449	54,556
Administration costs	4,547	10,419	2,273	1,516	189	18,944	2,485
Pensions deficit liability	30,518	69,936	15,259	10,173	1,272	127,157	21,114
Other professional fees	5,466	12,526	2,733	1,822	228	22,775	67,737
Governance costs	17,633	40,409	8,817	5,878	735	73,471	42,609
Bank charges	744	1,705	372	248	31	3,101	1,918
Depreciation	11,546	19,764	4,312	2,875	359	38,856	33,400
Sundries & presentations	1,474	3,377	737	491	61	6,140	4,264
	210,557	475,832	103,818	69,212	8,651	868,070	727,190

In 2018, we have slightly changed the basis of allocating Support Costs from headcount to full-time employee equivalent (FTE).

Comparatives have not been adjusted.

Governance costs include the gross annual audit fee of £27,120 incl. VAT (2017: £26,400). Included in Other professional fees are non-audit fees of £1,800 (2017: £510) for advice regarding a legacy (capital redemption bond) and the sale of the Chadwell Heath office building.

BRITISH LIMBLESS EX-SERVICE MEN'S ASSOCIATION
NOTES TO THE FINANCIAL STATEMENTS CONTINUED
FOR THE YEAR ENDED 31 DECEMBER 2018

11. TANGIBLE FIXED ASSETS

	Freehold Premises £	Computer Equipment £	Fittings & Equipment £	Motor Vehicles £	Total £
Cost or valuation					
At 01 January 2018	293,188	38,316	60,428	69,613	461,544
Additions	-	20,552	9,350	-	29,903
Disposals	-	(2,074)	(9,666)	-	(11,740)
At 31 December 2018	293,188	56,794	60,112	69,613	479,708
Depreciation					
At 01 January 2018	156,148	19,182	35,052	25,380	235,762
Charge for the year	6,382	16,664	7,108	8,702	38,856
Disposals	-	(1,841)	(9,666)	-	(11,507)
At 31 December 2018	162,529	34,005	32,495	34,082	263,111
Net book value					
At 31 December 2018	130,659	22,789	27,618	35,531	216,597
At 31 December 2017	137,041	19,135	25,376	44,233	225,784

12. INVESTMENTS

	2018	2017
	£	£
Market Value		
At 01 January 2018	25,967,005	22,989,116
Purchases	7,723,119	3,144,193
Sales	(4,490,706)	(1,432,067)
Net Investment (loss) / gain	(1,758,076)	1,265,763
At 31 December 2018	27,441,342	25,967,005
Add cash awaiting investment	361,298	1,698,569
Market Value at 31 December 2018	27,802,640	27,665,574
Cost at 31 December 2018	26,268,233	23,657,204

Analysis of investments at 31 December 2018

UK quoted investments

Equities

United Kingdom	8,593,914	11,404,217
Europe	1,274,811	1,094,183
North America	5,304,367	2,101,569
Global	3,054,534	1,946,694
Total Equities	18,227,626	16,546,663

Bonds

United Kingdom	2,721,458	2,599,240
North America	642,115	673,505
Total Bonds	3,363,573	3,272,745

Alternatives

Multi-Asset	1,237,727	2,314,223
Hedge Funds	895,264	912,927
Property	3,018,897	2,196,138
Others	698,255	724,309
Total Alternatives	5,850,143	6,147,597

Cash awaiting investment	361,298	1,698,569
	27,802,640	27,665,574

BRITISH LIMBLESS EX-SERVICE MEN'S ASSOCIATION
NOTES TO THE FINANCIAL STATEMENTS CONTINUED
FOR THE YEAR ENDED 31 DECEMBER 2018

13. DEBTORS

	2018	2017
	£	£
Trade debtors	3,223	25,074
Prepayments and accrued other income*	2,128,262	584,416
Accrued legacy income	3,078,982	1,244,747
	5,210,467	1,854,237

* Included in the 2018 prepayments figure is a total of £1.8 million paid to Forsters (solicitors) in December 2018 for the purchase of our office building in Chelmsford (completion date: 08 January 2019).

14. CREDITORS DUE WITHIN ONE YEAR

	2018	2017
	£	£
Trade creditors	94,426	250,310
Tax and social security	-	40,704
Accruals	150,483	123,941
Other creditors (incl. pension scheme)	907	13,239
TPT pension deficit liability	-	19,446
	245,815	447,640

14a. PROVISION

The sum of £157,957 (2017: £216,000) is a provision for third party assistance to care for Blesma Members resettled in care homes.

15. FINANCIAL ASSETS AND LIABILITIES

	2018	2017
	£	£
Financial assets at fair value	27,802,640	27,665,574
Financial assets at amortised cost	1,487,965	4,334,052
Financial liabilities at amortised cost	(94,426)	(250,310)

There is no income, expense, gain or loss in respect of these financial instruments.

16. RELATED PARTY TRANSACTIONS

Blesma has a 20% interest in WSY Holdings Limited, a company established to distribute legacies arising from an estate. During the year, Blesma received £1,021,000 and accrued £852,000 in this regard.

There are no other related party transactions to report.

17. UNRESTRICTED FUNDS

	01 January 2018	Income	Expenditure	Investment Gain (loss)	Fund Transfers	31 Dec 2018
	£	£	£	£	£	£
General Fund	32,004,167	7,895,190	(5,142,788)	(1,758,076)	9,188	33,007,681
Fixed Asset Fund	225,784	-	-	-	(9,188)	216,597
	32,229,951	7,895,190	(5,142,788)	(1,758,076)	-	33,224,278

The Trustees have designated a Fixed Asset Fund in order to represent funds for depreciating assets in the Charity.

18. RESTRICTED FUNDS

	01 January 2018	Income	Expenditure	31 Dec 2018
	£	£	£	£
All restricted funds are held as part of balances at bank and in hand				
Welfare				
Geographic specific	146,449	173,356	(39,520)	280,285
Residential fees	257,240	132,716	(126,531)	263,425
Specific restrictions - various individuals	1,069	24,460	(22,029)	3,500
Wives and Widows	500,000	-	(132,600)	367,400
LIBOR Funds	-	411,048	(290,625)	120,423
General welfare	13,278	165,861	(184,472)	(5,333)
	918,036	907,441	(795,777)	1,029,700
Education fund	9,485	-	(9,485)	-
Rehabilitation fund	300	-	(300)	-
Prosthetic aids	45,129	-	(22,271)	22,858
Research	9,100	-	-	9,100
Chiropody fund	15,129	-	(1,696)	13,433
Branch specific	30,926	-	(527)	30,399
	1,028,105	907,441	(830,056)	1,105,489

The Residential fees fund is restricted to resettled residents of our former Blackpool Home.

The Wives and Widows fund is restricted to wives and Widows of Blesma Members.

The LIBOR fund is restricted to Blesma's Outreach programme.

BRITISH LIMBLESS EX-SERVICE MEN'S ASSOCIATION
NOTES TO THE FINANCIAL STATEMENTS CONTINUED
FOR THE YEAR ENDED 31 DECEMBER 2018

19. NET ASSETS

	Unrestricted	Restricted	Total
	£	£	2018
			£
The net assets of the Charity are summarised below:			
Fixed Assets	216,597	-	216,597
Investments	27,802,640	-	27,802,640
Current Assets	5,608,813	1,105,489	6,714,302
Creditors	(403,772)	-	(403,772)
	33,224,278	1,105,489	34,329,767

20. OPERATING LEASE COMMITMENTS

As at 31 December 2018, the Charity had annual commitments under non-cancelable operating leases of:

	Motor Vehicles	Office Equipment	2018
	£	£	£
Within one year	91,186	32,569	123,754
Between two and five years	48,861	19,555	68,416
More than five years	-	-	-
	140,046	52,124	192,170

21. COMPARATIVE NOTES

(a) Comparative Statement of Activities

	Unrestricted	Restricted	2017 Total
	£	£	£
Income			
Donations and legacies	7,739,725	920,378	8,660,103
Investments income	800,108	-	800,108
Grants and other income	31,109	5,321	36,430
	831,217	5,321	836,538
Total Income	8,570,942	925,699	9,496,641
Expenditure			
Expenditure on raising funds			
Resourcing			
Fundraising and communications	768,654	2,817	771,471
Investment management fees	104,662	-	104,662
	873,316	2,817	876,133
Expenditure on charitable activities			
Security			
Accommodation and care for Members	54,732	-	54,732
Membership Services - Welfare	1,790,146	161,882	1,952,028
Identity			
Membership Services - Activities	923,779	94,223	1,018,002
Connectivity			
Awareness and representation	383,753	2,504	386,257
National Volunteer Office	118,875	-	118,875
	3,271,285	258,609	3,529,894
Total Expenditure	4,144,601	261,426	4,406,027
Operating surplus	4,426,341	664,273	5,090,614
Net gain / (loss) on investments	1,265,763	-	1,265,763
Net income / (expenditure)	5,692,104	664,273	6,356,377
Balances brought forward 01 January 2017	26,537,847	363,832	26,901,679
Balances carried forward 31 December 2017	32,229,951	1,028,105	33,258,056

BRITISH LIMBLESS EX-SERVICE MEN'S ASSOCIATION
NOTES TO THE FINANCIAL STATEMENTS CONTINUED
FOR THE YEAR ENDED 31 DECEMBER 2018

21. COMPARATIVE NOTES (continued)

(b) Comparative Unrestricted Funds

	01 January 2017	Income	Expenditure	Investment Gain (loss)	Fund Transfers	31 Dec 2017
	£	£	£	£	£	£
General Fund	25,565,159	8,570,942	(4,144,601)	1,265,763	746,903	32,004,166
Fixed Asset Fund	972,688	-	-	-	(746,903)	225,785
	26,537,847	8,570,942	(4,144,601)	1,265,763	-	32,229,951

The Trustees have designated a Fixed Asset Fund in order to represent funds for depreciating assets in the Charity.

(c) Comparative Restricted Funds

	01 January 2017	Income	Expenditure	Fund Transfers	31 Dec 2017
	£	£	£	£	£
All restricted funds are held as part of balances at bank and in hand					
Welfare:					
Geographic specific	33,065	14,046	(63,421)	162,759	146,449
Residential fees	10,323	262,068	(15,151)	-	257,240
Specific restrictions - various individuals	69	2,000	(1,000)	-	1,069
Wives and Widows	-	500,000	-	-	500,000
General welfare	5,763	70,219	(62,704)	-	13,278
	49,220	848,333	(142,276)	162,759	918,036
Education fund	9,574	-	(89)	-	9,485
Rehabilitation fund	37,747	56,776	(94,223)	-	300
Prosthetic aids	50,098	-	(4,969)	-	45,129
Research	9,100	-	-	-	9,100
Chiropody fund	17,966	-	(2,837)	-	15,129
Staff funding programme	-	5,321	(5,321)	-	-
Branch specific	190,127	15,269	(11,711)	(162,759)	30,926
	363,832	925,699	(261,426)	-	1,028,105

The restricted funds transfer of £162,759 was due to the closure of the Coventry Branch.

(d) Comparative Net Assets

	Unrestricted £	Restricted £	Total 2017 £
The net assets of the Charity are summarised below:			
Fixed assets	225,785	-	225,785
Investments	27,665,574	-	27,665,574
Current assets	5,145,044	1,028,105	6,173,149
Creditors	(806,452)	-	(806,452)
	32,229,951	1,028,105	33,258,056



A Member's story

MAKING GENERATION R

The Blesma Community Programme changed its name last year as it prepares to go from strength to strength and reach 30,000 students by the end of 2019

The hugely successful Blesma Community Programme has changed its name to the Making Generation R programme. In exactly the same vein as its predecessor, the programme will highlight Blesma's ambition to invest in its Members, using their stories to inspire a new generation of resilient young people.

“Since its launch in 2016, the Blesma Community Programme has trained more than 54 Members as storytellers,” said Ian Waller, Blesma's Operations Director. “By the end of 2018, the Making Generation R workshops had inspired more than 22,000 young people from mainstream and private schools, Special Educational Needs schools, colleges, Pupil Referral Units and hospital schools.”

Young people increasingly struggle with feelings of anxiety, low self-esteem

and a lack of confidence. In this sort of an environment, learning to be resilient can make a big difference to young people's lives. Making Generation R, the successor to the Blesma Community Programme, trains injured veterans to take their powerful and inspiring life stories about overcoming adversity into schools to help teach pupils about everyday resilience.

This learning allows the students to better cope with the stresses of growing up, including bullying, exam pressure or even feelings of anxiety. The programme is aiming to reach 30,000 students by the end of 2019, and is also striving to raise awareness of the need to teach resilience differently after YouGov research found that 78 per cent of teachers say they have seen a pupil struggle with a mental health problem in the past year.

Support
Courage
Self-Belief
Determination
Understanding/Knowledge
RESILIENCE
Acceptance
Trust
Honesty



MAKING
GENERATION **R**

How You Can Help Blesma

We need to raise more than £3.6 million in 2019 in order to continue all of our vital work. At present, Blesma looks out for 3,022 Members and Widows. Our elder membership is increasingly frail, whilst our younger membership has increased as a result of recent conflicts. Limb loss is for life, and therefore Blesma is, too.

Your support means we can ensure that our oldest Members can live a dignified life and that our youngest Members can face the challenge of a lifetime with disability with renewed confidence and self-belief.

Blesma's rehabilitation activities are going from strength to strength, with many relishing the challenges they present, including our Members giving to society by inspiring resilience in youth through the Making Generation R programme. Our welfare services are in high demand and are reaching our Members – especially the most elderly and infirm – through our regional Support and Outreach Officers, and our Branch and Volunteer network. None of this would be possible without your on-going support and donations.

If you would like to help or make a donation, please contact our Fundraising Team by telephone on 020 8548 7089, by email on fundraising@blesma.org, through our website at www.blesma.org, or by writing to us at the address below:

**Fundraising Team
Blesma, The Limbless Veterans
185-187 High Road
Chadwell Heath
Romford
Essex
RM6 6NA**

Your contribution towards Blesma will make a difference to the lives of our Members suffering today - our disabled Service men and women of long ago and just yesterday.

A Member's story

ALEX KROL

MEMBER SINCE: 2011

MILITARY SERVICE: Royal Marines

“Our son Xander loves to climb,” says Alex Krol, a former Royal Marine who was paralysed when a car pulled out in front of his motorbike in 2005. “And I can’t get up to get him down. If my wife goes out, it can be tricky. She’ll sometimes come back and Xander will be eating a packet of chocolate buttons that I’ve had to bribe him down with!”

Alex was injured when he was just 22, but that hasn’t stopped him packing his life with activity and adventure ever since.

“I was lost for a little while after injury, but then I applied for a flying scholarship for disabled people and I was sent to South Africa to learn how to fly. Now, I’m a qualified pilot and I do it as much as I can,” says Alex.

Being a dad means having to put a limit on the amount of adrenaline-fuelled activities Alex gets involved in these days.

“In the veterans community there are always so many different opportunities to get involved in,” says Alex.



Blesma

THE LIMBLESS VETERANS



Trustees' Annual and Strategic Report 2018

Blesma, The Limbless Veterans
British Limbless Ex-Service Men's Association

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