

Report of the Trustees and  
Unaudited Financial Statements for the Year Ended 31 December 2025  
for  
British Fire Services Association

Prestige Accounting Limited T/A Simon Moss & Co  
The Finance Centre  
34a Southgate  
Sleaford  
Lincolnshire  
NG34 7RY

Contents of the Financial Statements  
for the Year Ended 31 December 2025

|                                            | Page     |
|--------------------------------------------|----------|
| Report of the Trustees                     | 1 to 2   |
| Independent Examiner's Report              | 3        |
| Statement of Financial Activities          | 4        |
| Balance Sheet                              | 5 to 6   |
| Notes to the Financial Statements          | 7 to 11  |
| Detailed Statement of Financial Activities | 12 to 13 |

Report of the Trustees  
for the Year Ended 31 December 2025

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 December 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

## **OBJECTIVES AND ACTIVITIES**

### **Objectives and activities**

The company is a charity and forum for **all** Fire-Fighters to ensure the highest priority is afforded to all matters appertaining to fire safety and training which actively promotes the personal development of all Fire-Fighters, and to generally do things as may from time to time be necessary to elevate the status for the benefit of the community at large, and to assist members of the welfare fund and other dependants of deceased members, or other deserving persons who may have been connected with the fire service.

The main activities undertaken in relation to these objects in 2025 were:

- The Governing Council and General Secretary continue to find ways to streamline the administrative processes and improve the financial efficiency of the Association;
- To continue in providing central support to the Districts and Overseas members;
- The Governing Council and General Secretary are developing new ways to improve communication with the membership, this includes our attendance at the Emergency Services Show and the increased use of Social Media;
- The Governing Council have approved the reintroduction of an Association annual dinner.

## **ACHIEVEMENTS AND PERFORMANCE**

The net income for the year was £45,697 (2024 - £3,796) after taking account of the gain on the charity investments of £7,329 (2024 - £2,274). The funds of the charity at 31 December 2025 increased by £45,697 to £344,370.

## **FINANCIAL REVIEW**

Following the sale of a property in 2005 the charity has substantial reserves and the unrestricted reserves including those represented by fixed assets stood at £338,466 at 31 December 2025. These will cover the shortfall in income over running costs of the charity, and also be available for any emergencies which may arise.

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **Governing document**

the charity is a company limited by guarantee with the liability of each member not to exceed 12.5p. The governing document of the charity is the memorandum and articles of association dated 15 April 1912 as amended on 7 September 1987.

### **Organisational structure**

The governing council is the governing body of the Association, the members of which are the directors for the purpose of company law and the trustees for the purpose of charity law. It is freely elected by the districts and groups and is represented by members of both the public fire services and occupational fire brigades. To be eligible to be elected to the governing council, a person must be a member of the Association.

## **REFERENCE AND ADMINISTRATIVE DETAILS**

### **Registered Company number**

00121413 (England and Wales)

### **Registered Charity number**

298065

### **Registered office**

C/o Simon Moss & Co  
The Finance Centre  
34a Southgate  
Sleaford  
Lincolnshire  
NG34 7RY

Report of the Trustees  
for the Year Ended 31 December 2025

**Trustees**

A J Barker  
V Fisher (resigned 24.7.26)  
D W Lown  
G McSweeney  
S Shirley (resigned 20.4.26)  
F Turner  
R Lovelace  
P Basson  
J Watson  
M Stokes  
S Higgins  
C Veitch  
T Woodhouse (resigned 15.7.26)  
S Owen-Hughes  
Mrs L R Dunleavy (appointed 25.3.26)  
Rev S Ramacci (appointed 25.3.26)

**Company Secretary**

G Hill-Howgate

**Independent Examiner**

Prestige Accounting Limited T/A Simon Moss & Co  
The Finance Centre  
34a Southgate  
Sleaford  
Lincolnshire  
NG34 7RY

**Advisers**

Accountants

Prestige Accounting Ltd T/a Simon Moss & Co  
The Finance Centre  
34a Southgate  
Sleaford  
Lincolnshire  
NG34 7RY

Bankers

Lloyds TSB Bank plc  
London Road  
Leicester  
LE2 1GF

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on 21 September 2026 and signed on its behalf by:

P Basson - Trustee

**Independent examiner's report to the trustees of British Fire Services Association ('the Company')**

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 December 2025.

**Responsibilities and basis of report**

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5) (b) of the 2011 Act.

**Independent examiner's statement**

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

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

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

Simon J Moss FCCA

Prestige Accounting Limited T/A Simon Moss & Co  
The Finance Centre  
34a Southgate  
Sleaford  
Lincolnshire  
NG34 7RY

21 September 2026

Statement of Financial Activities  
for the Year Ended 31 December 2025

|                                    | Notes | Unrestricted<br>fund<br>£ | Restricted<br>funds<br>£ | 31.12.25<br>Total<br>funds<br>£ | 31.12.24<br>Total<br>funds<br>£ |
|------------------------------------|-------|---------------------------|--------------------------|---------------------------------|---------------------------------|
| <b>INCOME AND ENDOWMENTS FROM</b>  |       |                           |                          |                                 |                                 |
| Donations and legacies             |       | 53,763                    | -                        | 53,763                          | 11,674                          |
| Other trading activities           | 2     | 4,266                     | -                        | 4,266                           | 5,923                           |
| <b>Total</b>                       |       | 58,029                    | -                        | 58,029                          | 17,597                          |
| <b>EXPENDITURE ON</b>              |       |                           |                          |                                 |                                 |
| Raising funds                      |       | 9,356                     | -                        | 9,356                           | 5,710                           |
| <b>Charitable activities</b>       |       |                           |                          |                                 |                                 |
| Management costs                   |       | 10,305                    | -                        | 10,305                          | 10,365                          |
| <b>Total</b>                       |       | 19,661                    | -                        | 19,661                          | 16,075                          |
| Net gains on investments           |       | 7,329                     | -                        | 7,329                           | 2,274                           |
| <b>NET INCOME</b>                  |       | 45,697                    | -                        | 45,697                          | 3,796                           |
| <b>RECONCILIATION OF FUNDS</b>     |       |                           |                          |                                 |                                 |
| Total funds brought forward        |       | 292,769                   | 5,904                    | 298,673                         | 294,877                         |
| <b>TOTAL FUNDS CARRIED FORWARD</b> |       | 338,466                   | 5,904                    | 344,370                         | 298,673                         |

Balance Sheet  
31 December 2025

|                                              | Notes | Unrestricted<br>fund<br>£ | Restricted<br>funds<br>£ | 31.12.25<br>Total<br>funds<br>£ | 31.12.24<br>Total<br>funds<br>£ |
|----------------------------------------------|-------|---------------------------|--------------------------|---------------------------------|---------------------------------|
| <b>FIXED ASSETS</b>                          |       |                           |                          |                                 |                                 |
| Tangible assets                              | 6     | 569                       | -                        | 569                             | 673                             |
| Investments                                  | 7     | -                         | -                        | -                               | 252,801                         |
|                                              |       | <hr/> 569                 | <hr/> -                  | <hr/> 569                       | <hr/> 253,474                   |
| <b>CURRENT ASSETS</b>                        |       |                           |                          |                                 |                                 |
| Stocks                                       | 8     | 12,779                    | -                        | 12,779                          | 11,096                          |
| Cash at bank                                 |       | 330,835                   | 5,904                    | 336,739                         | 38,975                          |
|                                              |       | <hr/> 343,614             | <hr/> 5,904              | <hr/> 349,518                   | <hr/> 50,071                    |
| <b>CREDITORS</b>                             |       |                           |                          |                                 |                                 |
| Amounts falling due within one year          | 9     | (5,717)                   | -                        | (5,717)                         | (4,872)                         |
|                                              |       | <hr/>                     | <hr/>                    | <hr/>                           | <hr/>                           |
| <b>NET CURRENT ASSETS</b>                    |       | <hr/> 337,897             | <hr/> 5,904              | <hr/> 343,801                   | <hr/> 45,199                    |
| <b>TOTAL ASSETS LESS CURRENT LIABILITIES</b> |       | <hr/> 338,466             | <hr/> 5,904              | <hr/> 344,370                   | <hr/> 298,673                   |
| <b>NET ASSETS</b>                            |       | <hr/> <hr/> 338,466       | <hr/> <hr/> 5,904        | <hr/> <hr/> 344,370             | <hr/> <hr/> 298,673             |
| <b>FUNDS</b>                                 | 10    |                           |                          |                                 |                                 |
| Unrestricted funds                           |       |                           |                          | 338,466                         | 292,769                         |
| Restricted funds                             |       |                           |                          | 5,904                           | 5,904                           |
| <b>TOTAL FUNDS</b>                           |       |                           |                          | <hr/> 344,370                   | <hr/> 298,673                   |

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2025.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 December 2025 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 21 September 2026 and were signed on its behalf by:

P Basson - Trustee

## Basis of preparing the financial statements

## Income

## Expenditure

### Tangible fixed assets

Fixtures and fittings - 30% on reducing balance, 15% on reducing balance and 10% on reducing balance

## Stocks

Stocks are valued at the lower of cost and net realisable value, after making due allowance for obsolete and slow moving items.

## Taxation

The charity is exempt from corporation tax on its charitable activities.

## Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

## Investments

Investments in accumulation share in the M & G Charibond Charities Fixed Interest Fund are stated at the mid-market price at 31 December. As the income in respect of these units is not distributed, but retained in the fund and reflected in the price of the units, it is not reflected in the Statement of Financial Activities. The movement in the value of the units during the year is recognised as an unrealised gain or loss.

Notes to the Financial Statements - continued  
for the Year Ended 31 December 2025

**2. OTHER TRADING ACTIVITIES**

|                           | 31.12.25          | 31.12.24          |
|---------------------------|-------------------|-------------------|
|                           | £                 | £                 |
| Charitable trading income | 4,266             | 5,923             |
|                           | <u>          </u> | <u>          </u> |

**3. NET INCOME/(EXPENDITURE)**

Net income/(expenditure) is stated after charging/(crediting):

|                             | 31.12.25          | 31.12.24          |
|-----------------------------|-------------------|-------------------|
|                             | £                 | £                 |
| Depreciation - owned assets | 104               | 134               |
|                             | <u>          </u> | <u>          </u> |

**4. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 31 December 2025 nor for the year ended 31 December 2024.

**Trustees' expenses**

There were no trustees' expenses paid for the year ended 31 December 2025 nor for the year ended 31 December 2024.

**5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES**

|                                    | Unrestricted<br>fund<br>£ | Restricted<br>funds<br>£ | Total<br>funds<br>£ |
|------------------------------------|---------------------------|--------------------------|---------------------|
| <b>INCOME AND ENDOWMENTS FROM</b>  |                           |                          |                     |
| Donations and legacies             | 11,674                    | -                        | 11,674              |
| Other trading activities           | 5,923                     | -                        | 5,923               |
| <b>Total</b>                       | <u>17,597</u>             | <u>-</u>                 | <u>17,597</u>       |
| <b>EXPENDITURE ON</b>              |                           |                          |                     |
| Raising funds                      | 5,710                     | -                        | 5,710               |
| <b>Charitable activities</b>       |                           |                          |                     |
| Management costs                   | 10,365                    | -                        | 10,365              |
| <b>Total</b>                       | <u>16,075</u>             | <u>-</u>                 | <u>16,075</u>       |
| Net gains on investments           | 2,274                     | -                        | 2,274               |
| <b>NET INCOME</b>                  | <u>3,796</u>              | <u>-</u>                 | <u>3,796</u>        |
| <b>RECONCILIATION OF FUNDS</b>     |                           |                          |                     |
| Total funds brought forward        | 288,973                   | 5,904                    | 294,877             |
| <b>TOTAL FUNDS CARRIED FORWARD</b> | <u>292,769</u>            | <u>5,904</u>             | <u>298,673</u>      |

Notes to the Financial Statements - continued  
for the Year Ended 31 December 2025

**6. TANGIBLE FIXED ASSETS**

|                                        | Fixtures<br>and<br>fittings<br>£ |
|----------------------------------------|----------------------------------|
| <b>COST</b>                            |                                  |
| At 1 January 2025 and 31 December 2025 | 7,510                            |
| <b>DEPRECIATION</b>                    |                                  |
| At 1 January 2025                      | 6,837                            |
| Charge for year                        | 104                              |
|                                        |                                  |
| At 31 December 2025                    | 6,941                            |
| <b>NET BOOK VALUE</b>                  |                                  |
| At 31 December 2025                    | 569                              |
|                                        |                                  |
| At 31 December 2024                    | 673                              |

**7. FIXED ASSET INVESTMENTS**

|                       | Listed<br>investments<br>£ |
|-----------------------|----------------------------|
| <b>MARKET VALUE</b>   |                            |
| At 1 January 2025     | 252,801                    |
| Disposals             | (252,801)                  |
|                       |                            |
| At 31 December 2025   | -                          |
| <b>NET BOOK VALUE</b> |                            |
| At 31 December 2025   | -                          |
|                       |                            |
| At 31 December 2024   | 252,801                    |

There were no investment assets outside the UK.

The investment was sold in the year. The investment previously comprised 6063.136 accumulation shares in the M & G Charibond Charities Fixed Interest Common Investment Fund (listed UK investments). The historical cost of the investment was £128,543.

**8. STOCKS**

|                | 31.12.25<br>£ | 31.12.24<br>£ |
|----------------|---------------|---------------|
| Finished goods | 12,779        | 11,096        |

Notes to the Financial Statements - continued  
for the Year Ended 31 December 2025

**9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

|                              | 31.12.25<br>£ | 31.12.24<br>£ |
|------------------------------|---------------|---------------|
| Other creditors              | 103           | 104           |
| Accruals and deferred income | 5,614         | 4,768         |
|                              | <u>5,717</u>  | <u>4,872</u>  |

**10. MOVEMENT IN FUNDS**

|                           | At 1.1.25<br>£ | Net<br>movement<br>in funds<br>£ | At<br>31.12.25<br>£ |
|---------------------------|----------------|----------------------------------|---------------------|
| <b>Unrestricted funds</b> |                |                                  |                     |
| General fund              | 292,769        | 45,697                           | 338,466             |
| <b>Restricted funds</b>   |                |                                  |                     |
| District fund             | 5,904          | -                                | 5,904               |
|                           | <u>298,673</u> | <u>45,697</u>                    | <u>344,370</u>      |

Net movement in funds, included in the above are as follows:

|                           | Incoming<br>resources<br>£ | Resources<br>expended<br>£ | Gains and<br>losses<br>£ | Movement<br>in funds<br>£ |
|---------------------------|----------------------------|----------------------------|--------------------------|---------------------------|
| <b>Unrestricted funds</b> |                            |                            |                          |                           |
| General fund              | 58,029                     | (19,661)                   | 7,329                    | 45,697                    |
|                           | <u>58,029</u>              | <u>(19,661)</u>            | <u>7,329</u>             | <u>45,697</u>             |

**Comparatives for movement in funds**

|                          | At 1.1.24<br>£ | Net<br>movement<br>in funds<br>£ | At<br>31.12.24<br>£ |
|--------------------------|----------------|----------------------------------|---------------------|
| <b>Unrestricted fund</b> |                |                                  |                     |
|                          | 288,973        | 3,796                            | 292,769             |
| <b>Restricted funds</b>  |                |                                  |                     |
| District fund            | 5,904          | -                                | 5,904               |
|                          | <u>294,877</u> | <u>3,796</u>                     | <u>298,673</u>      |

Notes to the Financial Statements - continued  
for the Year Ended 31 December 2025

**10. MOVEMENT IN FUNDS - continued**

Comparative net movement in funds included in the above are as follows:

|                          | Incoming<br>resources<br>£ | Resources<br>expended<br>£ | Gains and<br>losses<br>£ | Movement<br>in funds<br>£ |
|--------------------------|----------------------------|----------------------------|--------------------------|---------------------------|
| <b>Unrestricted fund</b> | 17,597                     | (16,075)                   | 2,274                    | 3,796                     |
|                          | <hr/>                      | <hr/>                      | <hr/>                    | <hr/>                     |
| <b>TOTAL FUNDS</b>       | <u>17,597</u>              | <u>(16,075)</u>            | <u>2,274</u>             | <u>3,796</u>              |

A current year 12 months and prior year 12 months combined position is as follows:

|                          | At 1.1.24<br>£ | Net<br>movement<br>in funds<br>£ | At<br>31.12.25<br>£ |
|--------------------------|----------------|----------------------------------|---------------------|
| <b>Unrestricted fund</b> | 288,973        | 49,493                           | 338,466             |
| <b>Restricted funds</b>  |                |                                  |                     |
| District fund            | 5,904          | -                                | 5,904               |
|                          | <hr/>          | <hr/>                            | <hr/>               |
| <b>TOTAL FUNDS</b>       | <u>294,877</u> | <u>49,493</u>                    | <u>344,370</u>      |

Net movement in funds included in the above are as follows:

|                          | Incoming<br>resources<br>£ | Resources<br>expended<br>£ | Gains and<br>losses<br>£ | Movement<br>in funds<br>£ |
|--------------------------|----------------------------|----------------------------|--------------------------|---------------------------|
| <b>Unrestricted fund</b> | 75,626                     | (35,736)                   | 9,603                    | 49,493                    |
|                          | <hr/>                      | <hr/>                      | <hr/>                    | <hr/>                     |
| <b>TOTAL FUNDS</b>       | <u>75,626</u>              | <u>(35,736)</u>            | <u>9,603</u>             | <u>49,493</u>             |

**District funds**

These funds represent monies raised by district members to be used for district purposes such as visits and meetings. The district accounts which have been included in the financial statements have been drawn up for the years ended between 30 September 24 and 31 December 2024..

**11. RELATED PARTY DISCLOSURES**

There were no related party transactions for the year ended 31 December 2025.

Detailed Statement of Financial Activities  
for the Year Ended 31 December 2025

|                                           | 31.12.25<br>£ | 31.12.24<br>£ |
|-------------------------------------------|---------------|---------------|
| <b>INCOME AND ENDOWMENTS</b>              |               |               |
| <b>Donations and legacies</b>             |               |               |
| Donations                                 | 348           | 265           |
| Gift aid                                  | -             | 526           |
| Legacies                                  | 39,721        | -             |
| Subscriptions                             | 13,694        | 10,883        |
|                                           | <hr/>         | <hr/>         |
|                                           | 53,763        | 11,674        |
| <b>Other trading activities</b>           |               |               |
| Charitable trading income                 | 4,266         | 5,923         |
|                                           | <hr/>         | <hr/>         |
| <b>Total incoming resources</b>           | 58,029        | 17,597        |
| <b>EXPENDITURE</b>                        |               |               |
| <b>Other trading activities</b>           |               |               |
| Opening stock                             | 11,096        | 11,491        |
| Purchases                                 | 8,907         | 4,570         |
| Event and activities costs                | 2,132         | 745           |
| Closing stock                             | (12,779)      | (11,096)      |
|                                           | <hr/>         | <hr/>         |
|                                           | 9,356         | 5,710         |
| <b>Support costs</b>                      |               |               |
| <b>Management</b>                         |               |               |
| Insurance                                 | 127           | 298           |
| Storage - Museum of RAF Firefighting      | 1,000         | 1,000         |
| Telephone                                 | 72            | 72            |
| Printing and stationery                   | 227           | 256           |
| Advertising                               | 432           | 666           |
| Sundries                                  | 323           | 347           |
| Repairs and renewals                      | 431           | 446           |
| Postage                                   | 1,044         | 896           |
| Travel and subsistence                    | 584           | 260           |
| Administration expenses                   | 3,600         | 3,600         |
| Depreciation                              | 104           | 133           |
|                                           | <hr/>         | <hr/>         |
|                                           | 7,944         | 7,974         |
| <b>Finance</b>                            |               |               |
| Bank charges                              | 161           | 171           |
| <b>Governance costs</b>                   |               |               |
| Accountancy and legal fees                | 2,200         | 2,220         |
|                                           | <hr/>         | <hr/>         |
| <b>Total resources expended</b>           | 19,661        | 16,075        |
|                                           | <hr/>         | <hr/>         |
| <b>Net income before gains and losses</b> | 38,368        | 1,522         |

This page does not form part of the statutory financial statements

Detailed Statement of Financial Activities  
for the Year Ended 31 December 2025

|                                                    | 31.12.25<br>£ | 31.12.24<br>£ |
|----------------------------------------------------|---------------|---------------|
| <b>Realised recognised gains and losses</b>        |               |               |
| Realised gains/(losses) on fixed asset investments | 7,329         | -             |
|                                                    | <hr/>         | <hr/>         |
| <b>Net income</b>                                  | 45,697        | 1,522         |
|                                                    | <hr/>         | <hr/>         |