Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	Day	Month	Year		Day	Month	Year
	1	January	2025		31	December	2025

Section A Reference and administration details

Charity name Casualties Union

Other names charity is known by

Registered charity number (if any) 1200120

Charity's principal address

77 Forest Road

London

Postcode **E17 6HF**

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Sarah Martin	Chair		
2	Caroline Thomas	Hon. Gen. Secretary		
3	Steven Cochrane	Hon. Treasurer		
4	Denise Green	Trustee	1 Jan - 19 Oct 2025	
5	Alan Prior	Trustee	1 Jan - 19 Oct 2025	
6	Richard Piper	Trustee	19 Oct - 31 Dec 2025	
7	Angus Cleaver	Trustee	19 Oct - 31 Dec 2025	

Section B Structure, governance and management

Description of the charity's trusts

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

Additional governance issues (Optional information)

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

- policies and procedures adopted for the induction and

Trustees are expected to familiarise themselves with the charity's Constitution, Regulations, minutes of previous Trustees' and Advisory Committee meetings and the Charity Commission's guidance so that they are up-to date with current issues. Prospective Trustees may be invited by the Chair to attend meetings prior to election.

training of trustees; • the charity's organisational structure and any wider network with which the charity works; • relationship with any related parties; • trustees' consideration of major risks and the system and procedures to manage them.	319 members form 20 branches in England and Wales, organised into 10 Regions, each with a Regional Director. A further 12 were Associate Members without voting rights. Together with the Trustees and specialise roles (e.g. Publicity) the Regional Directors formed the Advisory Committee to support the Trustees in decision-making. This regional level was removed on 31 December 2025. The Charity maintains policies on Environment, Expenses, GDPR, Grievance, Equity-Diversity-Inclusivity, Health & Safety, Safeguarding, Honours and Awards, Fund-raising and Social & Digital Media.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document	To enhance for the public benefit education and training in rescue, first aid, medical and allied disciplines by the provision of realistic, simulated patients or casualties.
Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)	The Trustees are aware of the Commission's public benefit guidance and take it into account when directing the Charity's activities. We are convinced that expert rescue and medical care needs realism in the training and practice of protocols and techniques. We are proud to work with many sectors of emergency agencies by providing their personnel with volunteers trained in acting and makeup to simulate injury and illness. Our clients include first aid training organisations, the emergency services, rescue workers and hospitals. Feedback from our clients makes it clear that our volunteers' efforts are appreciated by them and the personnel who train with us. The practical, realistic, hands-on experience we provide increases their confidence and skills for handling real-life emergencies. The benefit this brings to members of the public in need of help in an emergency is what motivates our volunteers to study and practise the art of casualty simulation, both in their local branches and at our annual residential Training Weekend which incorporates the Annual General Meeting. About a third of our members attend this important event. An important forum for reporting on our activities and exchanging ideas is our quarterly magazine 'Casualty Simulation' and our social media sites. We encourage our branches to provide their services free of charge to charities and many public organisations on low budgets; this is in line with our charitable objects.

Additional details of objectives and activities (Optional information)

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

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

All members of Casualties Union, including the Trustees, are unpaid volunteers. In 2025 they gave 12,473 hours on operational duties for our clients, and 55% of these were given free of charge to our clients.

The time spent on study, training, administration, publicity and governance is not recorded for statistics, but is just as willingly given. 69 new members were recruited in 2025.

Section D Achievements and performance

Summary of the main achievements of the charity during the year

Our Health & Safety policy has been reviewed and updated by our H&S Adviser, who is a professional in this field, giving our members better protection and understanding of safety protocols in our casualty simulation activities which are sometimes potentially hazardous.

We now have an IT Manager whose task is to modernise our secure data storage system and allow simple access to documents and files by the members who need them. At the same time, our system of email addresses have been improved and simplified.

Section E Financial review

Brief statement of the charity's policy on reserves

At the end of the reporting year Casualties Union held £237,784 unspent.

It is our intention to reduce to a reserve sufficient to meet six months'

	expenditure in the absence of income. This may result in the gradual reintroduction of charges to some in the medium to long term unless there is also a useful growth in chargeable service to commercial clients, exceeding expenses incurred.
Details of any funds materially in deficit	None.

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about: • the charity's principal sources of funds (including any fundraising); • how expenditure has supported the key objectives of the charity; • investment policy and objectives including any ethical investment policy adopted.	The principal sources of funds are: income from paying clients, income from a charitable trust not controlled by Casualties Union and members' contributions. Our reserves are steadily dropping as a direct result of our "free of charge" policy whereby much of our work for other charities and public authorities (NHS, Fire & Rescue Services etc.), although performed at a cost to CU in members' expenses is given to the client freely, widening our activity scope and in pursuance of the public benefit principle. Comparative figures are: 2021 £ 360,607 2022 £ 321,494 2023 £ 286,543 2024 £ 261,814 2025 £ 237,784

Section F Other optional information

Section G Declaration

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

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Caroline Jane Thomas	
Position (eg Secretary, Chair, etc)	Hon. Gen. Secretary	
Date	6 October 2026	

Casualties Union

A Charitable Incorporated Organisation

CONSOLIDATED[2] ACCOUNTS[1] 1 JANUARY - 31 DECEMBER 2025

INCOME		2025		LAST YEAR
Joan Brackin Trust Fund Income	£	5,822.86	£	7,264.14
Income from Clients	£	39,220.99	£	45,342.66
Just Giving	£	1,235.26 [3]	£	-
Subscriptions members to HQ	£	801.71	£	24.00
Subscriptions members to Branches	£	3,927.50	£	1,584.00
Sales HQ	£	49.52	£	29.00
Sales Branches	£	2,616.37	£	2,255.48
Interest	£	2,203.91	£	2,772.79
Individual payments to HQ ITW 2025	£	7,451.00	£	-
Individual payments to HQ ITW 2024	£	140.00	£	2,629.00
Other Donations to HQ	£	357.06	£	296.05
Other Donations to Branches	£	16,221.83 [4]		
ITW Payments to Branches 2024/5	£	2,008.50 [4]		
Other Payments to Branches			£	8,563.43
TOTAL INCOME	£	82,056.51	£	70,760.55

EXPENDITURE		2025		LAST YEAR
Duty Expenses	£	39,848.98	£	42,520.42
Goods Purchased Branches	£	5,888.59	£	5,809.18
Goods Purchased HQ	£	2,890.72	£	1,093.25
Storage Charges	£	1,586.90	£	1,359.00
Insurance – Personal Accident	£	709.15	£	724.15
Insurance – Third Party Liability	£	5,392.80	£	5,155.80
Bank Charges HQ	£	66.00	£	65.00
Bank Charges Branches	£	246.29	£	86.44
Casualty Simulation Production	£	1,325.00	£	1,200.00
Casualty Simulation Packing & Postage	£	2,767.12	£	1,771.02
I T	£	948.06	£	279.60
Publicity – Shows (HQ)	£	3,418.96 [4]	£	-
Publicity – Shows (Branches)	£	2,396.12 [4]	£	-
Publicity – Other	£	60.00 [4]	£	2,643.91
Branches Building & Office	£	4,385.91	£	5,525.24
Trustee Expenses	£	90.90	£	65.80
Trustee Meeting Room Hire	£	-	£	-
AdCom Expenses	£	73.85	£	238.74
AdCom Meeting Room Hire	£	-	£	359.00
Legal & Professional HQ	£	100.00	£	295.00
Legal & Professional Branches	£	-	£	-
HQ Office – Postage	£	222.38 [4]	£	-
HQ Office – Stationery	£	546.23 [4]	£	982.44
National Training 2024	£	403.68	£	25,314.75
National Training 2025 – Venue	£	30,083.00		
National Training 2025 – Other Costs	£	2,635.83		
TOTAL EXPENDITURE	£	106,086.47	£	95,488.74

Assets 1 January		
CAF Account	**£**	**24,496.66**
Scottish Widows	**£**	**154,477.30**
Aggregated Unit Funds	**£**	**82,840.46**
ASSETS JANUARY 1 2025	**£**	**261,814.42**
GRAND TOTAL	£	343,870.93

Assets 31 December		
CAF Account	**£**	**159,342.55**
Scottish Widows	**£**	**-**
Aggregated Unit Funds	**£**	**78,441.91**
ASSETS DECEMBER 31 2025	**£**	**237,784.46**
GRAND TOTAL	£	343,870.93

NOTES TO THE ACCOUNTS

[1] These accounts have been prepared under the Receipts and Payments basis and comply with the appropriate legal requirements which are that the gross recorded income from all sources was not >£250,000 and the charity is not a company incorporated under the Companies Acts.

[2] The term "consolidated" defines the main (HQ) accounts integrated with the Branch accounts.

[3] Donations made through "Just Giving" include Gift Aid claimed on our behalf.

[4] These payments were not separately categorized in 2024.

Steven M. P. Cochrane MA
Hon Treasurer, Casualties Union

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of	CASUALTIES UNION		
On accounts for the year ended	31 DECEMBER 2025	**Charity no (if any)**	1200120
Set out on pages	3 - 4		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31 / 12 / 2025.**

Responsibilities and basis of report

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

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

Independent examiner's statement

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

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

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

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

Signed: A J Mobbs **Date:**

Name: A J MOBBS

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

Address: 36 CUDDINGTON AVENUE
WORCESTER PARK
SURREY KT4 7DB

Section B Disclosure

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

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

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of	CASUALTIES UNION		
On accounts for the year ended	31 DECEMBER 2025	**Charity no (if any)**	1200120
Set out on pages	3 - 4		

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

Signed: A J Mobbs **Date:**

Name: A J MOBBS

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

Address: 36 CUDDINGTON AVENUE
WORCESTER PARK
SURREY KT4 7DB

Section B Disclosure

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

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

CHARITY COMMISSION FOR ENGLAND AND WALES

CASUALTIES UNION	1200120

Receipts and payments accounts

CC16a

For the period from	Period start date 01/01/25	To	Period end date 31/12/25

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Client fees	39,221	-	-	39,221	45,343
Donations	17,814	-	-	17,814	3,951
Members' Subscription	4,729	-	-	4,729	1,608
External Trust Fund Income	5,823	-	-	5,823	7,264
Training Weekend Fees	9,600	-	-	9,600	7,537
Interest	2,204	-	-	2,204	2,773
Sales	2,666	-	-	2,666	2,284
	-	-	-	-	-
Sub total(Gross income for AR)	82,057	-	-	82,057	70,760
A2 Asset and investment sales, (see table).					
	-	-	-	-	
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	82,057	-	-	82,057	70,760
A3 Payments					
Charitable Activities Costs	39,849	-	-	39,849	42,520
Governance Costs	265	-	-	265	959
Office & Estate	5,155			5,155	6,507
Training Weekend Costs	33,123	-	-	33,123	25,315
Insurance	6,102	-	-	6,102	5,880
Members' Magazine	4,092	-	-	4,092	2,971
IT	948			948	280
Publicity	5,875	-	-	5,875	2,644
Storage	1,587	-	-	1,587	1,359
Bank Charges	312	-	-	312	151
Goods	8,779	-	-	8,779	6,903
Sub total	106,086	-	-	106,086	95,489
A4 Asset and investment purchases, (see table)					
	-	-	-	-	
	-	-	-	-	
Sub total	-	-	-	-	-
Total payments	106,086	-	-	106,086	95,489
Net of receipts/(payments)	- 24,029	-	-	- 24,029	- 24,729
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	261,814	-	-	261,814	-
Cash funds this year end	237,785	-	-	237,785	- 24,729

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

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	CAF Bank CAFCash Account	159,343	-	-
	Aggregated Branch Accounts	78,442	-	-
		-	-	-
	Total cash funds	237,785	-	-

(agree balances with receipts and payments account(s)) OK OK OK

	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

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

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

	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval
		STEVEN M P COCHRANE	01/10/26