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CHARITY REGISTRATION NUMBER: 257462

Norfolk Constabulary Benevolent Fund

Unaudited financial statements

31 December 2025

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Norfolk Constabulary Benevolent Fund

Financial statements

Year ended 31 December 2025

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Norfolk Constabulary Benevolent Fund

Trustees' annual report

Year ended 31 December 2025

The trustees are pleased to present their report, together with the financial statements for the year ended 31 December 2025.

Reference and administration details

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

The trustees

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

Executive committee	D Buckley	(Chair, appointed November 2025)
	S Murray	(Vice Chair)
	T Hammond	(Treasurer, appointed May 2025)
	H Ireson	(Secretary)
	J Wright	(Deputy Secretary)
	C Balmer	(Former Chair, appointed May 2025, resigned November 2025)
	N Davidson	(Former Chair, resigned May 2025)
	J Broome	(Resigned January 2025)
	L Bishop	(Resigned January 2025)
Committee	R Bray	
	S Cooper	
	L Dennis	
	I Hicks	
	J Higgins	
	R Jeffrey	
	D Johnston	
	T Pearce	
	P Roach	
	M Shepherd	
	E Watson	
	J Johnston	(Appointed July 2025)
	D Cormican	(Resigned January 2025)
	A Edge	(Resigned January 2025)
	K Gillies	(Resigned January 2025)
	J Squires	(Resigned May 2025)
	P Wheatley	(Resigned January 2025)
	S Lee	(Resigned January 2025)
	D Kerr	(Resigned January 2025)
National Association Retired Police Officers (NARPO) representative	P Bassham	
	M Scott	

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Norfolk Constabulary Benevolent Fund

Trustees' annual report *(continued)*

Year ended 31 December 2025

Bankers	Barclays Bank Plc Leicester Leicestershire, LE87 2BB
Independent examiner	A Robinson BFP FCA DChA Lovewell Blake LLP Chartered accountants First Floor Suite Unit 2 Hillside Business Park Bury St Edmunds, IP32 7EA

Objectives and activities

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

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

Public benefit

In shaping our objectives for the year and planning our activities, the Trustees have considered the Charity Commissions guidance on public benefit when setting the objectives for the year.

The Trustees confirm that they have complied with the duty in section 4 of the Charities Act 2011.

Achievements and performance

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

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

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

During the year 2025, 20 (2024: 16) applications for financial assistance were received of which 7 (2024: 8) were approved in this year. Of these grants, 3 became respite stays and none turned into a crisis loan. In total, during the year, there were 17 respite stays. £5,155 (2024: £8,090) was paid in grants and donations to members and former members or their dependants. Trustee representation across the county is constantly monitored to be able to identify new cases of need.

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

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Norfolk Constabulary Benevolent Fund

Trustees' annual report *(continued)*

Year ended 31 December 2025

Structure, governance and management

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

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

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

Financial review

Income in the year ended 31 December 2025 amounted to £56,433 (2024: £56,883). Of which, holiday home rental amounted to £17,943 (2024: £13,810).

Expenditure in the year ended 31 December 2025 amounted to £36,227 (2024: £39,117).

The net receipt in the year to 31 December 2025 amounted to £20,206 (2024: £17,766) which has increased the balance of cash funds to £116,231 (2024: £96,025) at the year-end date and remains to be carried forward. The net payment is expected and in line with the Reserves policy noted below.

Reserves policy

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

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

The charity's reserves policy is to maintain reserves at a level adequate to protect its ongoing work. This policy is reviewed annually. The charity aims to hold sufficient reserves to cover six months' running costs less purchase of assets, this equates to £18,114 (2024: £19,559). The charity's receipts and payments unrestricted cash as at 31 December 2025 is in surplus with actual reserves being £116,231 (2024: £96,025).

The trustees will look to expense excess funds over the foreseeable future and the trustees consider that the charity will continue as a going concern. There are no material uncertainties about the charity's ability to continue.

Plans for future periods

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

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Norfolk Constabulary Benevolent Fund

Trustees' annual report *(continued)*

Year ended 31 December 2025

Related party transactions

Trustees were reimbursed amounts relating to out of pocket expenses totalling £3,162 (2024: £2,384) during the year. There were no other related party transactions during this or the prior period.

True and fair override

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following the 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 issued in October 2019 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

Independent examiner reappointment

A resolution to appoint A Robinson BFP FCA DChA Lovewell Blake LLP as independent examiner will be proposed at the next Annual General Meeting.

The trustees' annual report was approved on 6/7/2026 and signed on behalf of the board of trustees by:

David Buckley

D Buckley

Chair

T Hammond

Treasurer

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Norfolk Constabulary Benevolent Fund

Receipts and payments account

Year ended 31 December 2025

		2025		2024
	£	£	£	£
Receipts:				
Donations, legacies and grants				
Donations and collection boxes	6,928		6,073	
Legacies	-		-	
		6,928		6,073
Interest received				
COIF deposit account	27		45	
COIF fixed interest fund	211		345	
COIF property fund	432		706	
COIF ethical fund	641		1,047	
		1,311		2,143
Dividends received		1,686		1,606
Members' subscriptions		28,565		33,251
Holiday home rental		17,943		13,810
Total receipts		56,433		56,883
Payments:				
Financial assistance		5,155		8,090
Police convalescent home out of pocket expenses		332		227
Holiday home running costs		22,152		21,207
OPCCN Administration post		6,398		7,613
Legal and professional fees		2,190		1,980
Total payments		36,227		39,117
Net receipts for the year		20,206		17,766
Cash funds at 31 December 2024		96,025		78,259
Cash funds at 31 December 2025		**116,231**		**96,025**

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Norfolk Constabulary Benevolent Fund

Statement of assets and liabilities

As at 31 December 2025

	2025 Unrestricted Funds £	2024 Unrestricted Funds £
Current assets		
Debtors	458	2,508
Barclays current account	100,338	81,443
COIF Charities deposit account	15,893	14,582
Total cash funds	116,231	96,025
Total current assets	116,689	98,533

Investment assets	Valuation 2025	Valuation 2024
M & G Charifund units	30,822	26,270
COIF Charities Fixed Interest Fund	4,738	4,632
COIF Charities Property Fund	5,825	5,706
COIF Charities Ethical Fund	20,874	21,999
Total investment assets	62,259	58,607

Assets retained for own use	Cost 2025	Valuation 2025	Cost 2024	Valuation 2024
Holiday home at Kelling Heath – Plot 45	53,800	42,995	53,800	42,995
Holiday home at Kelling Heath – Plot NR20	59,995	59,995	59,995	59,995
Total assets retained for own use	113,795	102,990	113,795	102,990

Creditors and accruals		
Creditors and accruals	(2,310)	(2,190)
Total liabilities	(2,310)	(2,190)

These financial statements were approved by the trustees on 6/7/2026 and are signed on their behalf by :

David Buckley

D Buckley

Chair

T Hammond

Treasurer

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Norfolk Constabulary Benevolent Fund

Independent Examiner's report to the trustees

Year ended 31 December 2025

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 December 2025 which are set out on the afore mentioned pages of these financial statements.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

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

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

Your attention is drawn to the fact that the Charity has prepared the accounts (financial statements) in accordance with 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) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has since been withdrawn.

I understand that this has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

Abigail Robinson

A Robinson BFP FCA DChA
Lovewell Blake LLP
Chartered accountants
First Floor Suite
Unit 2 Hillside Business Park
Bury St Edmunds, IP32 7EA

8/7/2026
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