REGISTERED COMPANY NUMBER: 00121413 (England and Wales)
REGISTERED CHARITY NUMBER: 298065

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

British Fire Services Association

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for the Year Ended 31 December 2025

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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 or 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 ..... 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

Date: .....

British Fire Services Association

Statement of Financial Activities
for the Year Ended 31 December 2025

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

The notes form part of these financial statements

Balance Sheet
31 December 2025

	Notes	Unrestricted fund £	Restricted funds £	31.12.25 Total funds £	31.12.24 Total funds £
FIXED ASSETS					
Tangible assets	6	569	-	569	673
Investments	7	-	-	-	252,801
		569	-	569	253,474
CURRENT ASSETS					
Stocks	8	12,779	-	12,779	11,096
Cash at bank		330,835	5,904	336,739	38,975
		343,614	5,904	349,518	50,071
CREDITORS					
Amounts falling due within one year	9	(5,717)	-	(5,717)	(4,872)
NET CURRENT ASSETS		337,897	5,904	343,801	45,199
TOTAL ASSETS LESS CURRENT LIABILITIES		338,466	5,904	344,370	298,673
NET ASSETS		338,466	5,904	344,370	298,673
FUNDS	10				
Unrestricted funds				338,466	292,769
Restricted funds				5,904	5,904
TOTAL FUNDS				344,370	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
(a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
(b) 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.

The notes form part of these financial statements

continued...

Balance Sheet - continued
31 December 2025

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 ..... and were signed on its behalf by:

.....
P Basson - Trustee

The notes form part of these financial statements

1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, as modified by the revaluation of certain assets.

Income
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets
Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

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.

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2. OTHER TRADING ACTIVITIES

	31.12.25	31.12.24
	£	£
Charitable trading income	4,266	5,923

3. NET INCOME/(EXPENDITURE)

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

	31.12.25	31.12.24
	£	£
Depreciation - owned assets	104	134

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

continued...

6. TANGIBLE FIXED ASSETS

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

7. FIXED ASSET INVESTMENTS

	Listed investments £
MARKET VALUE	
At 1 January 2025	252,801
Disposals	(252,801)
At 31 December 2025	-
NET BOOK VALUE	
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 £	31.12.24 £
Finished goods	12,779	11,096

continued...

9. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.25	31.12.24
	£	£
Other creditors	103	104
Accruals and deferred income	5,614	4,768
	5,717	4,872

10. MOVEMENT IN FUNDS

	At 1.1.25	Net movement in funds	At 31.12.25
	£	£	£
Unrestricted funds			
General fund	292,769	45,697	338,466
Restricted funds			
District fund	5,904	-	5,904
TOTAL FUNDS	298,673	45,697	344,370

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

	Incoming resources	Resources expended	Gains and losses	Movement in funds
	£	£	£	£
Unrestricted funds				
General fund	58,029	(19,661)	7,329	45,697
TOTAL FUNDS	58,029	(19,661)	7,329	45,697

Comparatives for movement in funds

	At 1.1.24	Net movement in funds	At 31.12.24
	£	£	£
Unrestricted fund	288,973	3,796	292,769
Restricted funds			
District fund	5,904	-	5,904
TOTAL FUNDS	294,877	3,796	298,673

continued...

10. MOVEMENT IN FUNDS - continued

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

	Incoming resources	Resources expended	Gains and losses	Movement in funds
	£	£	£	£
Unrestricted fund	17,597	(16,075)	2,274	3,796
TOTAL FUNDS	17,597	(16,075)	2,274	3,796

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

	At 1.1.24	Net movement in funds	At 31.12.25
	£	£	£
Unrestricted fund	288,973	49,493	338,466
Restricted funds			
District fund	5,904	-	5,904
TOTAL FUNDS	294,877	49,493	344,370

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

	Incoming resources	Resources expended	Gains and losses	Movement in funds
	£	£	£	£
Unrestricted fund	75,626	(35,736)	9,603	49,493
TOTAL FUNDS	75,626	(35,736)	9,603	49,493

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 £	31.12.24 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	348	265
Gift aid	-	526
Legacies	39,721	-
Subscriptions	13,694	10,883
	53,763	11,674
Other trading activities		
Charitable trading income	4,266	5,923
Total incoming resources	58,029	17,597
EXPENDITURE		
Other trading activities		
Opening stock	11,096	11,491
Purchases	8,907	4,570
Event and activities costs	2,132	745
Closing stock	(12,779)	(11,096)
	9,356	5,710
Support costs		
Management		
Insurance	127	298
Light and heat	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
	7,944	7,974
Finance		
Bank charges	161	171
Governance costs		
Accountancy and legal fees	2,200	2,220
Total resources expended	19,661	16,075
Net income before gains and losses	38,368	1,522

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

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