



Rescue Benevolent Fund

Statement of Affairs Year ended 31 December 2022

These accounts are prepared on a receipts and payments basis

For the mountain and cave rescue family in need

Statement of Financial Activities for the year ended 31 December 2022

	2022 £	2021 £
Incoming resources		
Voluntary income	967	12,340
Activities for generating funds	520	
Investment income	235	5
Incoming resources from charitable activities	1,000	
Other incoming resources		
TOTAL INCOMING RESOURCES	2,721	12,345
Resources expended		
Cost of generating voluntary income	1,772	216
Fundraising costs		
Charitable expenditure	6,577	1,777
Governance costs	542	348
Other resources expended		
TOTAL RESOURCES EXPENDED	8,890	2,341
Net incoming/(outgoing) resources for the year	(6,169)	10,004
Balances brought forward 1st January	68,308	58,303
Balances carried forward 31st December	62,139	68,308

Balance Sheet as at 31st December 2022

	2022 £	2021 £
CURRENT ASSETS		
Cash at bank and in hand	62,139	68,308
Total assets	62,139	68,308
Represented by:		
FUNDS		
Unrestricted funds	62,139	68,308
	62,139	68,308

Prior Year Statements of Financial Activities and
Balance sheets: Expanded detail

	2022 £	2021 £	2020 £	2019 £	2018 £	2017 £	2016 £	2015 £	2014 £
Incoming resources									
Voluntary income	967	12,340	1,323	3,352	1,705	4,154	1,200	7,193	54,463
Activities for generating funds	520			1,792	29				3,702
Investment income	235	5	40	76	37	25	86	114	103
Incoming resources from charitable activities	1,000							2,154	
Other incoming resources									
TOTAL INCOMING RESOURCES	2,721	12,345	1,364	5,220	1,770	4,180	1,286	9,460	58,268
Resources expended									
Cost of generating voluntary income	1,772	216	216	216	234	662			260
Fundraising costs									
Charitable expenditure	6,577	1,777	1,300	3,329		730	4,379	4,607	500
Governance costs	542	348	594	1,553	525	777	1,747	1,066	549
Other resources expended									
TOTAL RESOURCES EXPENDED	8,890	2,341	2,110	5,098	759	2,169	6,126	5,673	1,309
Net incoming/(outgoing) resources for the year	(6,169)	10,004	(746)	122	1,012	2,011	(4,840)	3,787	56,958
Balances brought forward 1st January	68,308	58,303	59,050	58,928	57,916	55,905	60,745	56,958	
Balances carried forward 31st December	62,139	68,308	58,303	59,050	58,928	57,916	55,905	60,745	56,958
CURRENT ASSETS									
Cash at bank and in hand	62,139	68,308	58,303	59,050	58,928	57,916	55,905	60,745	56,958
Total assets	62,139	68,308	58,303	59,050	58,928	57,916	55,905	60,745	56,958
Represented by: FUNDS									
Unrestricted funds	62,139	68,308	58,303	59,050	58,928	57,916	55,905	60,745	56,958
	62,139	68,308	58,303	59,050	58,928	57,916	55,905	60,745	56,958

Summary of Receipts and Payments

Receipts for year ended 31 December 2022	£	£
Donations		
Personal and external	691	
Mountain rescue		
Cave rescue	276	
Search dogs		967
Fundraising		520
Interest		235
Refund of emergency grants		1,000
Total Receipts		2,721
Payment year ended 31 December 2022		
Grants awarded		
Emergency Applications	6,577	6,577
Funding costs		890
Social media/website		882
Trustee/meeting expenses		201
Governance costs		340
Total Payments		8,890
Surplus/(Deficit) for the year		(6,169)
		£
Current Assets: Cash at bank		
CAF Cash		1,437
CAF Gold		60,702
Net assets		62,139
Supported by:		
Accumulated funds		63,308
Surplus/(Deficit) for the year		(6,169)
Capital employed		62,139

Treasurer's report

In 2022 the in-year deficit was a result of little income and extra costs associated with repositioning the charity through website development, new banners and information leaflets, as well as the new offering from Togetherall. The trustees took the decision to sign a multi-year deal with Togetherall to fill an identified gap in our ability to offer psychological support for mental wellbeing to all operational team members of both mounain and cave rescue.

Overall the charity has received more income than cost and as such the trustees were content that the extra cost of the Togetherall offering would not have a detrimental effect going forward.

An outstanding 2020 hardship payment of £1,000 was repaid in full.

The fund received more direct applications for physical rehabilitation support this year, with The Fire Fighters Charity facility at Penrith again utilised. Claims also involved younger applicants, bringing the average age of all claimants up to 50. It should be noted that due to the anonymity of those supported by Togetherall, the breakdown of cost by support type by gender is not provided.

The Trustees ensure there is adequate Trustees Indemnity Insurance cover provided and review the policy at the annual renewal. This cost can be identified as governance costs in the accounts.

The new website and the attendance at the MREW Conference in September 2022 saw a good deal of interest generated with a number of pledges made to support the charity in 2023.

Shirley Priestley, FCMA, CGMA
Treasurer, Recue Benevolent Fund

Notable facts over first ten years of the charity

Average age of applicants (at time of application):
All applicants: 50 years (Female: 47 years. Male: 53 years)
Death in Service: 67 years (Female: 68 years. Male: 66 years)
All other support: 48 years (Female: 43 years. Male 51 years).

Average cost of support (average claim £1,289):
Hardship: £1,172 (15%)
Physical rehabilitation: £1,032 (27%)
Psychological support: £1,455 (31%)
Death in Service: £3,107 (27%).