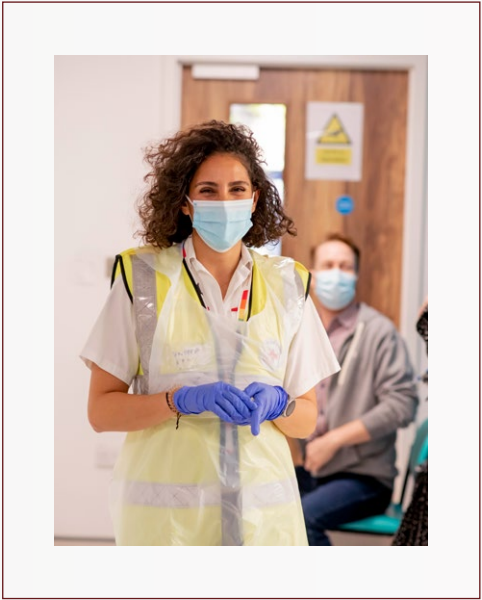




Trustees' Report and Accounts 2021



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Foreword

Liz Padmore, Chair



I am honoured to be joining the British Red Cross as chair. To be part of this vital organisation at such a critical point in time is an incredibly humbling responsibility. Our humanitarian work is clearly needed now more than ever.

I would like to thank David Bernstein, our outgoing chair. He has led the British Red Cross with considerable skill over the last eight years, during great shifts in the world, the UK and the charitable sector itself. His tenure has seen us build firm foundations for a sustainable future.

This could not be more important. Crises all over the world are exacerbating inequalities and causing greater and greater need. As I write, we are watching in horror the news coming out of Ukraine. I have been deeply impressed by the speed and skill with which we have responded to this situation, as well as by the remarkable kindness of our supporters. Your generosity has enabled us to get critical care directly to people in Ukraine and its bordering countries.

We were fortunate to raise a significant amount of money last year and ended 2021 in a healthy financial position. However, it is imperative that we continue to manage our resources with great care and ensure that we are able to continue our life-saving work now and for the future. This is a key focus for the board of trustees.

Our 2030 strategy will see us transform as an organisation to prioritise those most in need and focus our work where it will have the biggest impact. Last year saw us publish our first cause-based corporate plan, which sets out how we

will start to adapt our work to meet these goals. We are also taking great strides to change our technology and the systems that support our work to make them as efficient and effective as possible.

We also want to become more environmentally sustainable as an organisation. If we are to truly stand up for people dealing with the effects of climate change, we must look at ourselves and our own environmental footprint. The changes we put in place during the pandemic have helped us accelerate some of this work and we now have a green policy in place that will help us to minimise the environmental impact of our activities.

The relevance of our 2030 strategy is clear. Our three big areas of focus – disasters and emergencies, health inequalities and displacement and migration – are the urgent humanitarian issues of our time.

Covid-19 has increased inequality both globally and here in the UK. I have been very moved by the work our staff have undertaken to support people through the pandemic, despite living through such difficult circumstances themselves. I deeply admire all of you who have put your own fears aside over the last two years and stepped up to help others.

To our volunteers especially, I would like to offer my heartfelt thanks. You give your time day in and day out to help others – you are the very best of us. Whether you work in one of our shops, drive a Red Cross ambulance, support people after a house fire or flood, undertake case work for people seeking asylum, visit isolated people in their homes or deliver wheelchairs – however you help people in crisis, I am in awe of your kindness, your commitment, and your compassion.

Our work last year to support the NHS with the vaccination rollout is but one example of the breadth of our skillset and the insight we are able to provide. From helping people at vaccination clinics, to getting the vaccine

to homeless people, refugees and people seeking asylum, to tackling misinformation and vaccine hesitancy through the Vaccine Voices campaign, we sought out the most vulnerable people and made sure they got the help they needed.

Looking further afield, this last year has seen our movement rally to support those in need around the world, including the people of Afghanistan as they saw their country collapse into terrible crisis. We were able to welcome and support thousands of people from Afghanistan who arrived in the UK, having left their homes, communities and livelihoods behind. Sadly the number of people around the world being displaced is growing alarmingly, and makes our work in this area all the more crucial.

With 192 national societies worldwide, our movement combines international scale with in-depth, local knowledge. So we truly can say we are there wherever people need us. I am proud to be serving on the board of the International Federation of Red Cross and Red Crescent Societies. I look forward to working with our National Society partners to share knowledge and strengthen the capacity and capability of our movement.

I am extremely grateful to all of you at the British Red Cross, especially the board, for the warm welcome I have received. Thank you also to everyone on our committees and sub-committees for your hard work and dedication. I'd particularly like to thank outgoing board member John Dauth, who alongside David Bernstein left the board in 2021. And I am delighted to welcome John Holmes as a new trustee. I look forward to us all achieving great things together.

Lastly, thank you to all of our volunteers, our staff and our supporters. The power of your kindness made a difference to many millions of people last year. I know that whatever the future brings, together we will be there for those who need us.

Welcome Mike Adamson, CEO



Last year, the pandemic further exacerbated already deeply entrenched inequalities and vulnerabilities. The climate disaster continued to cause misery to communities everywhere. And the situation in Afghanistan exploded into a terrible humanitarian emergency.

As a movement, we were able to mobilise at pace to support the people of Afghanistan by using our strength as a truly local and global organisation. Alongside the millions of pounds that you helped us raise for the crucial work of the Red Cross Red Crescent in the region, our British Red Cross teams were also able to provide extensive support to those who fled to the UK.

We met the evacuated families arriving at four UK airports, provided food, clothing and trauma support, and helped them to transition to quarantine and bridging hotels. A small team of British Red Cross psychosocial experts also met the planes as they landed in Dubai. They provided emotional and practical support to people before they completed their journey to the UK. We were able to welcome 16,000 people from Afghanistan in 2021, and we are providing ongoing support as they resettle here.

Last year also saw us launch our largest ever domestic public health campaign. In response to Covid-19, we set up Vaccine Voices to tackle vaccine hesitancy and counter misinformation. We told the real-life stories of those who chose to have the vaccine and provided online fact sheets. We reached millions of people across the UK with clinically accurate information, multilingual content and an award-winning social media campaign.

At the same time, our volunteers and staff across the four nations helped the NHS by supporting over a million people to access vaccinations. They included people with mobility issues, refugees and people seeking asylum, and those without a home. We also continued our essential work supporting health services across the UK, including ensuring that older and more vulnerable patients were able to get home safely from hospital.

Our hospital discharge winter pressure teams surged throughout the first six months of last year to support under-pressure NHS hospitals. And we successfully campaigned to introduce a checklist for all hospital discharges. This means people will be much more likely to receive the support they need to live independently.

The lockdowns last year saw the whole charitable sector pull together to support communities. Through the Voluntary and Community Sector Emergencies Partnership (VCSEP), which I co-chair, we were able to bring together small groups, local authorities and central government to share information about people's specific needs on the ground. That way we could get the right help to those most in need.

Sadly, the number of people seeking asylum by crossing the English Channel increased significantly last year. We did all we could to support them by delivering food, blankets and hygiene packs while they waited for accommodation. We don't want refugees and people seeking asylum to be forced to make these dangerous journeys. We continue to push for the protection of family reunion routes, and a restart to the resettlement programme.

I witnessed the challenges of life as a refugee during a trip to Niger at the end of the year. In Agadez, I met young men and women from Sierra Leone, Nigeria, Cameroon and Ivory Coast. Some had been walking for months in search of a place of safety, and many were traumatised. One young man told me he'd lost his brother and many women had been subject to sexual harassment and violence. The Niger Red Cross, with support from the British Red Cross, provides food, healthcare and psychosocial support.

Another huge challenge for our movement – and the communities we support – is the impact of climate change. COP26 was a major priority for the Red Cross Red Crescent last year. We were there, making sure the needs of the world's most vulnerable communities – who are already seeing the humanitarian impacts – were understood and put first when finding solutions.

Looking inwards, we continued driving towards our vision of becoming an organisation where everyone feels welcomed to work, volunteer or seek help. Being a modern, diverse and inclusive organisation is at the heart of our purpose. We want to tackle inequality and create meaningful change in areas such as racism, culture, disability access and equitable pay. Last year, we launched a new anti-racism programme, led by a new dedicated anti-racism programme manager and overseen by an executive-led steering group, with trustee membership.

It always makes me proud when our people are honoured for their humanitarian service. Last year, many members of staff and volunteers were recognised in the Queen's birthday honours list for their contribution to charitable and humanitarian services, and their critical role in the Covid-19 response.

Finally, we also said goodbye, last year, to two much-respected colleagues: David Bernstein, our chair of eight years; and Norman McKinley, our longstanding Executive Director of UK Operations. The energy, compassion and skill that they both brought to their roles was a source of great inspiration to me throughout my time working alongside them. I was very pleased to welcome Liz Padmore to the role of chair in January this year. Liz brings with her extensive experience and expertise, having served in roles across the not-for-profit, public and private sectors.

As ever, we want to do so much more. And we know that with all of you – our incredible volunteers, staff and supporters standing with us – we will be able to do just that. By coming together as a movement, we are putting the power of kindness into action to make sure no one gets left behind, no matter who or where they are. Thank you.

Who we are



We strive towards a world where everyone gets the help they need in a crisis.



It is our role as the British Red Cross to connect people's kindness with those in crisis. This is how, for more than 150 years, we have mobilised the power of humanity so that individuals and communities can prepare for, respond to and recover from disasters – both at home and around the world.

We believe that every crisis is personal. That is why we provide impartial support to people based on their need and nothing else. Our offer of support covers three key areas – disasters and emergencies, displacement, and migration and health inequalities. We also work to develop the capacities of our sister National Societies and communities overseas.

We are powered by more than 12,000 regular volunteers in the UK, over 88,000 community reserve volunteers and more than 4,000 staff. It is their determination to support others, along with the generosity of our supporters, that allows us to help people in crisis when they need it most.

We are part of the world's largest humanitarian network, the International Red Cross and Red Crescent Movement, which has 14 million volunteers across 192 countries. This gives us a unique ability to respond to humanitarian crises across the globe – with a local presence in almost every country and a global network, we can coordinate exceptional responses to emergencies.

The British Red Cross plays a significant role within the wider Movement, which consists of National Red Cross and Red Crescent Societies around the world, the International Federation of Red Cross and Red Crescent Societies (IFRC) and the International Committee of the Red Cross (ICRC). We have been on the board of the IFRC for eight years and are proud of our role in contributing to the good governance of our Federation.

We are guided by the seven fundamental principles of the Movement: humanity, impartiality, neutrality, independence, voluntary service, unity and universality. These commit us to putting people first in everything we do.



2021 The year in numbers

7,500 people supported through our hardship fund

21,000 calls made to our national support line

127,000 people helped in a UK emergency

18 new and ongoing international emergencies responded to, as well as our Covid-19 response

2,400 UK emergencies responded to

1.3 million people reached with our humanitarian education

29 people deployed to support the global Red Cross and Red Crescent Movement

10,900 people seeking asylum supported through destitution

373 families reunited

29,200 people supported through refugee services



53,700 mobility aids issued



21,400 patient journeys

8,700 people helped to look for, find or keep in touch with loved ones

87,000 deliveries made by our community equipment service

85,900 people supported to live independently at home

530 people supported to prevent high-intensity use of A&E services



Your kindness in numbers

The incredible generosity you showed during 2021 enabled us to support thousands of people in crisis in the UK and around the world.

Thank you.

You donated over £17.2 million for international emergencies

You helped us tackle vaccine hesitancy and misinformation by sharing our social media videos, which racked up over 1.1 million views

You travelled 402,500 miles for our Miles for Refugees campaign, which has raised more than £800,000

You donated over £4.8 million to help us support the people of Afghanistan and welcome over 16,000 of them to the UK

Almost 1,000 of you signed up to ride 410km or further to represent the 410,000 lives lost to the climate emergency in the past decade

Over 97,100 of you reached out to help others by attending our in-person first aid courses



Disasters and emergencies



We have been helping people in crisis for over 150 years.

Whether it's preparing for disasters linked to climate change such as flooding at home or internationally, responding to house fires or a global pandemic, we help people get ready for, respond to, and recover and learn from crises.

By amplifying the voices of those going through a crisis, we make sure policymakers are aware of its humanitarian impact.

Supporting people through the pandemic in the UK and around the world

Since the start of the pandemic, Red Cross teams have been assisting the emergency services, supporting the NHS, and delivering help to those who urgently need it in the UK and internationally. 2021 saw us scale up our vaccination work. We helped the NHS deliver the biggest public health programme in a generation and we supported the movement to get the vaccine to the most vulnerable people around the world.



We helped over 1.8 million people in the UK to get vaccinated by providing trained vaccinators, and practical or emotional support.

A British Red Cross volunteer greets people at a mass vaccination centre in Newham, London.

Vaccinating against Covid-19

During 2021, Red Cross volunteers and staff played a leading role in the mass vaccine rollouts across the UK. We made more than 9,900 volunteer deployments to support the vaccination of over 1.8 million people. We also worked in partnership with St John Ambulance, providing it with almost 900 trained volunteers to support the national vaccination effort. In Northern Ireland, our partnership with Volunteer Now and the Ulster Gaelic Athletic Association provided 45,000 volunteering hours at vaccine clinics.

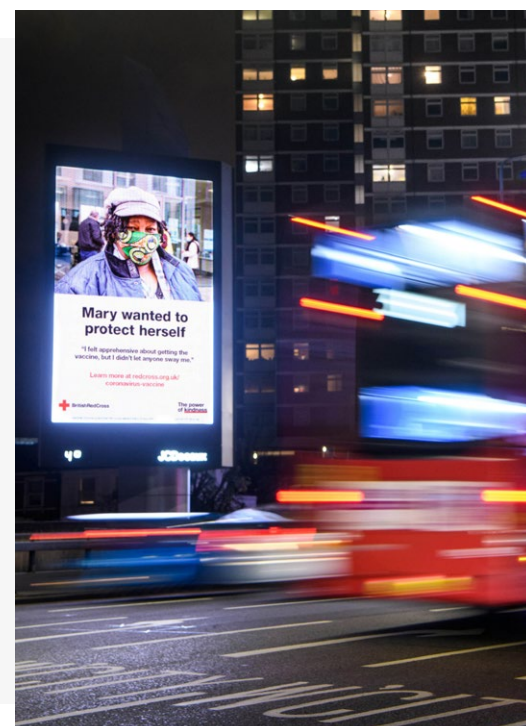
Our community outreach programme helped over 16,000 people who may otherwise have struggled to get vaccinated, including homeless people, refugees and those seeking asylum. Thanks to your generosity, we were also able to work with IFRC and National Societies around the world to support the global rollout of Covid-19 vaccinations.

Vaccine Voices

Our Vaccine Voices campaign to tackle vaccine hesitancy and misinformation told the real-life stories of those who have had the Covid-19 vaccines. This helped others develop skills for managing hesitancy and making decisions. We worked with influencers to target certain groups of people and translated our coronavirus facts into 19 different languages.

This work saw us win the best social media campaign for vaccine hesitancy at the Drum Social Purpose Awards 2021, beating Facebook, LADbible Group and leading industry agencies. Our video content on social media has been viewed by over 1.1 million people.

[Play video](#)



A British Red Cross poster supporting the vaccine roll out, in Shepherd's Bush, London.



Our vaccination work targeted hard-to-reach groups. This resulted in an uptake in vaccination amongst refugees, people seeking asylum, resettled people from Afghanistan and undocumented individuals. David, left, is a homeless man being housed at a Croydon hotel. He was sceptical about the vaccine, but with support from the Red Cross, he received his first dose.

Supporting people in the UK through the pandemic

We continued to help people make it through the Covid-19 crisis during 2021 by providing food, medicines, and emotional and wellbeing support. [Our Hardship Fund](#), set up in partnership with Aviva and the Aviva Foundation*, supported more than 7,500 people with over £1.9 million in 2021. We worked with more than 300 organisations across the UK to identify people in need of cash assistance. This was a lifeline for many – almost a third were facing homelessness or living in temporary accommodation.

Our national support line

Our free and confidential national support line took over 21,000 calls and responded to more than 2,500 messages from people feeling lonely or worried, or in need of food or medicine in 2021. People received referrals or were signposted for practical help, and nearly 5,000 callers were given psychosocial support by our trained operators.



“I was on the verge of starvation with my son as I have no recourse to public funds ... It was a life saver literally and I was also able to top up gas and electric.”
A Hardship Fund user

Our UK Coronavirus Appeal raised £2 million

Global Coronavirus Appeal

Our [Global Coronavirus Appeal](#) raised over £3.7 million to support the international Covid-19 response. It allowed us to support the countries hardest hit by the pandemic, including Nepal, Bangladesh, Pakistan and Yemen. Coupled with other funding, this appeal enabled us to send £2.2 million to India at the height of the crisis in April 2021.

[Read more](#) on the Global Coronavirus Appeal



People queue for their Covid vaccine outside the Indian Red Cross Society office in Jalagon, India.

*administered by Charities Trust under charity registration number 327489

UK emergency response

Thanks to you, we were able to support people throughout the year who were coping with crises in the UK linked to the pandemic, as well as emergencies such as flooding and house fires. We listened to what people needed and found the right localised and person-centred support for them, with the help of our partners in the Voluntary and Community Sector Emergencies Partnership.

We also played a huge role in welcoming over 16,000 people into the UK from Afghanistan and helping them to resettle. This was one of the largest responses we've co-ordinated in recent years, second only to our work supporting people through the pandemic.

Read more about our response to the crisis in Afghanistan on page 33

East London fire

In May, a huge fire broke out across the middle floors of a 19-storey tower block in East London. While 100 fire fighters fought for three hours to put out the blaze, British Red Cross volunteers were on the ground below, supporting the residents evacuated from their homes. Almost 170 people from the building were taken to a rest centre at a nearby hotel. British Red Cross volunteer team leader Ase (left) was one of the first responders to arrive at the hotel.

Read more on the East London fire

Ase stands at the scene of the fire. PHOTO: Rob Pinney/ British Red Cross



“As a Red Cross volunteer I was involved in the response to the Grenfell Tower disaster, and it taught me a lot about how to respond in a situation like this,” said Ase. “One of the things I learned was that you don’t necessarily have to find the right words to comfort somebody – just being there for them can make a huge difference.”

Thanks to you

Emergency protocol

Thanks to Land Rover and Tesco Emergency Protocols our response teams can access vehicles, food and everyday essentials when crisis strikes.

Working in partnership with the voluntary and community sector

We continued our work, during the year, with the Voluntary and Community Sector Emergencies Partnership (VCSEP), a group of local and national organisations working together to provide a more co-ordinated response to emergencies. By bringing together local and national insight, the partnership is able to identify the needs of different groups and ensure they are not overlooked. During 2021, the VCSEP supported Covid-19 surge testing and helped with the vaccine rollout, providing a vital link between central government and local communities.

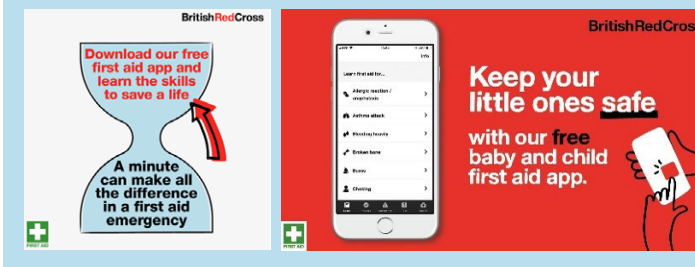


First aid training

When crisis strikes, knowledge of basic first aid can make all the difference. We ran first aid courses throughout 2021, making workplaces safer and relieving pressure on A&E departments.

Over 97,100 people attended our Covid-safe in-person training, a 55% increase on 2020. We had over 500,000 visits to our online first aid information, and wellbeing and mental health support.

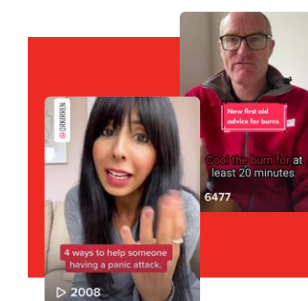
We taught 122,000 children and educators how to save a life through our [First aid champions](#) website. And our relaunched baby and child first aid app was downloaded 79,000 times.



Thanks to you

Disaster Relief Alliance

Our Disaster Relief Alliance (DRA) members – Aviva, Jaguar Land Rover, John Lewis Partnership, Reckitt, Tesco, and the TK Maxx & Homesense Foundation – supported UK crisis response, helping ensure we were able to deploy teams on average every four hours. The DRA has also helped fund preparedness, response and recovery activities in more than 20 countries.



Our TikTok first aid videos were viewed over 25,000 times



British Red Cross emergency volunteers

GP John from Dundee volunteers on weekends and after hours as an emergency response volunteer for the British Red Cross.

He says: “I joined the Red Cross initially because I wanted to be part of a big, positive movement where I can just turn up and do something good and feel like I’m doing something for someone.”

International emergencies

Thanks to your generosity, we raised over £17.2 million for international emergencies during 2021. That money helped people dealing with crises around the world, including those in Afghanistan, Haiti, Yemen and Syria. We also continued supporting the people of Beirut as they rebuilt their city after the port explosion in 2020.

We support communities going through sudden emergencies, as well as those that have been living through ongoing crises for years. And we help people prepare for coming disasters to reduce the impact crises have on their lives and livelihoods, enabling them to recover better.

Supporting people in Haiti

Rosette stands in front of her makeshift shelter, made of tarpaulins and blankets. "I am a mother of five. Since the earthquake struck, I have been trying to rebuild our life, but it is very difficult. The hospital the Red Cross is setting up is so important for me and for the whole community in this area. We need it."

[Read more on the Haiti earthquake](#)



Park Larco community member Rosette Loiseau, 55, stands in front of her makeshift shelter in Haiti

Thanks to you

2021 saw funding from the players of the [People's Postcode Lottery](#) surpass £10 million. Players have helped us reach thousands of people in Africa, the Middle East and the UK, transforming people's lives and helping them deal with crises.

Safaa works for the programme we support in Sudan, helping women and girls affected by trafficking and sexual and gender-based violence. It's a programme made possible thanks to support from players of the People's Postcode Lottery.

Safaa says: "I have a lot of satisfaction in my work. You see a young woman, even a child who is 14 or 15, who has been raped, and when she's admitted into the safe house, her life is totally changing. She starts thinking positively, she participates in all the activities and she supports other women [or] girls."

[Read more People's Postcode Lottery](#)

Safaa



Thanks to you

The UK Tiffany Circle, a network of philanthropic women, have been helping us support vulnerable women and children in the UK and around the world for ten years. From looking after pregnant women in Yemen, to supporting victims of anti-trafficking in the UK and helping people through emergency crises around the world, they have demonstrated an unwavering dedication to the Red Cross.

[Caring for mothers and newborn babies in Yemen.](#)

[Play video](#)



Thanks to you

Jersey Overseas Aid (JOA) has funded our development work and emergency appeals for more than 30 years. This year, JOA was a key supporter of our Covid-19 response internationally and the movement's humanitarian work in Haiti and Afghanistan. Simon Boas, Executive Director at JOA, said: "Having itself received Red Cross parcels within living memory, Jersey is profoundly aware of the value of well-targeted humanitarian aid. With its expertise, experience and network of volunteers, the Red Cross is a local NGO with a global capacity."



Afghanistan Red Crescent Society staff talk to people in Panjsher Province, Afghanistan

Climate change

Extreme weather can have a terrible effect on people at home and around the world. We are helping people protect their lives and livelihoods, and making sure their voices are heard, so that we can reduce this impact in future.

Speaking up at COP26

The British Red Cross coordinated the Red Cross and Red Crescent movement's presence at COP26 in Glasgow. Red Cross leaders from across the world spoke with key decision-makers to raise the needs of the most vulnerable communities already facing the humanitarian impacts of climate change.

The Red Cross World Disasters Report found that 1.7 billion people have already been affected in the past decade. The Glasgow Climate Pact made a new commitment to double funding for climate adaptation. We want to see governments deliver on this and ensure this adaptation work is locally-led by communities on the frontline. We also want governments to invest more in early warning and early action.

[Read more Red Cross World Disasters Report](#)

Thanks to you

The Ride for Tomorrow

Our Ride for Tomorrow campaign recognises that most new disasters we respond to are caused by the changing climate. A thousand people have signed up to ride 410km or further to represent the 410,000 lives lost to the climate emergency in the past decade. The money raised will help create a better future for people affected by a climate disaster.



Building a kinder future

Vulnerability index

To help us focus on the most vulnerable people, whose needs aren't being met, we have developed a Vulnerability Index. This identifies vulnerable groups in neighbourhoods across the UK who have underlying health conditions, live in a poor environment, experience barriers to housing or services, or face physical or geographical isolation. This index helps us prioritise and target our work to ensure that we are getting support to the people who need us most, and that no one is overlooked.

Building resilience

We believe that the key to building resilience is emergency planning that puts people first. Our report [Ready for the Future](#) looks at how we can learn from the pandemic and other recent emergencies in order to improve our response. It explores how we can meet people's needs in a crisis by adopting a human-centred lens. Our teams responded to the government's consultation on a National Resilience Strategy. We continue to engage with decision-makers to influence the detail of the strategy and the Civil Contingencies Act review. We want to ensure that any future legislation underpinning the response to UK emergencies meets people's needs by placing them at the centre of preparation, response and recovery.

Using cash grants to help people in crisis

Giving people cash grants provides rapid support, preserves people's dignity, supports local economies and enables people to buy exactly what they need. The British Red Cross is skilled at developing cash assistance programmes to support our work during crises overseas. We've now started using this support in the UK as well. Our international and UK teams share best practice to help people in crisis quickly and effectively.



Raggie (left) and Charlet, a British Red Cross connecting communities coordinator, meet in Cornwall, England.



A nomadic herder in Mongolia. The Mongolian Red Cross Society and the British Red Cross have supported at-risk nomadic herder communities to diversify their livelihoods and reduce their dependency on livestock.

Early-warning systems

We are working with Red Cross Societies in Namibia, Eswatini, Kenya and Niger to act ahead of disasters by taking advantage of improved early-warning systems. For example, Namibia Red Cross Society is currently developing an early-action protocol for drought, which will release funding for a series of preventive actions once a pre-agreed trigger is reached. This will prevent vulnerable communities being caught off-guard, supporting them with drought-resistant seeds or cash, for example, so families won't need to go hungry despite extreme weather events.



[Download report](#)



[Download report](#)

Our *Feeling the Heat* report explored the growing impact of climate change on heat and health in the UK. The report includes a [heatwave checklist](#) and [first aid advice](#). It makes policy recommendations to government to tackle heat risk for the most vulnerable. We raised awareness with the public, reaching over 22 million people at the report's launch, and strengthened policy links with the Met Office and UK Climate Change Committee.

Health inequalities



No matter who or where people are, we believe everyone should be able to get the healthcare they need, when they need it.

We want to help stop people from falling through the gaps in the health and social care system in the UK.

Supporting the NHS

Our assisted discharge service helped support over 62,500 people to be discharged from around 100 hospitals across the UK during 2021.

Our winter pressures work, which sees us provide intensive support to hospitals in England, was extended to run throughout the first six months of 2021, to help the NHS deal with the huge numbers of patients they were seeing due to Covid-19.

Five-part independence check

Government policy on hospital discharge now includes our recommendation for a five-part 'independence check' for everyone leaving hospital. This assessment will mean that people will be much more likely to receive the support they need to live independently and will help to stop people returning to hospital.

Supporting people who are homeless

Last year we worked with a number of partners to support the discharge of homeless patients from King's College Hospital in London. We supported people to resettle into new accommodation and helped them to attend outpatient appointments and access additional services.

British Red Cross ambulances and crews provided over 36,000 hours of support, transporting both emergency and non-emergency patients, providing end-of-life and palliative care transport and assisting with vaccinations.



Alan, 58, has been an ambulance support volunteer with the British Red Cross for 10 years. During the pandemic, he has been transporting patients between hospital and home.

Alan says: "You go to some of these places where you're taking them back home to family and the smiles on their faces just say it all."

The wife of a patient we helped to discharge from a hospital in Newry, Northern Ireland, said: "This is an excellent service. Praise to you all for getting my husband home. It meant a lot to me."

Helping people to live independently at home

Our hospital and community-based services supported over 85,900 people to live independently at home in 2021. We provided vital tools such as toilet aids, specialist beds, bath lifts and walking frames. In total we made 87,000 deliveries and issued over 190,000 pieces of equipment. We also provided over 53,700 wheelchairs and other pieces of mobility equipment throughout the year.

Keeping people mobile and independent

Following our campaign to give people better access to mobility aids, the Scottish government announced last year that it will provide free wheelchairs for short-term use. We are calling on other governments in the UK to do the same.

Thanks to you

In partnership with Tesco, the mobility aids service has been piloting pop-up wheelchair loans in Tesco car parks. Becky borrowed a wheelchair from our pop-up service in Bedford because her 13-year-old son had broken his ankle three weeks before a much-needed family holiday. The wheelchair worked well for him and meant the family could enjoy long walks in the woods together. Becky says: "If we didn't have the wheelchair, we wouldn't have been able to do it at all. It really gave us the freedom to go away, and we really needed that this year!"



Thanks to you

Mr Wang has left the British Red Cross a gift in his will, as well as his much-loved family car from the 1950s, Gert. We were there for him when his wife needed help – the loan of specialist equipment, especially a wheelchair, made a huge difference. Mr Wang has never forgotten how important that was. Every year, over a quarter of our fundraised income comes from the kindness of people like Mr Wang, leaving us a gift in their will.



After catching Covid-19 in May 2020, Sam has been very ill with long-Covid/severe post-viral fatigue. Due to his illness, Sam had been entirely housebound with no outside space for 16 months. His girlfriend, Rose, hired a wheelchair from the British Red Cross' mobility aids service to take him further afield. Sam was able to use one of our wheelchairs to visit Hackney City Farm on his 30th birthday last year.

Helping people to live well

We are working closely with the NHS to identify and address unmet social needs that may be exacerbating people's physical or mental health issues. Our high-intensity use service provides a person-centred approach to finding out what matters most to individuals and providing practical support to help achieve these goals.

We supported 530 people to prevent high-intensity use of A&E services

Tracey is one of our high-intensity use team in Stockport. She has been co-ordinating all of Lisa's health and social care interventions. This includes advocating to increase her access to some services, building her self-management techniques and supporting her to reduce her social isolation. Lisa has benefited greatly – she feels more confident and doesn't feel judged.



Find out more about our high-intensity use work [here](#)

[Play video](#)

High-intensity use research

Our report on the high-intensity use of services identified a direct correlation with people experiencing health inequalities. It called for better provision of community-based support and resulted in positive changes in the urgent care recovery plan.

[Download report](#)

Help through isolation

The pandemic has left Adel (right) with little confidence and feeling very isolated. Her partner was hospitalised following two life-threatening strokes, and she couldn't visit him.

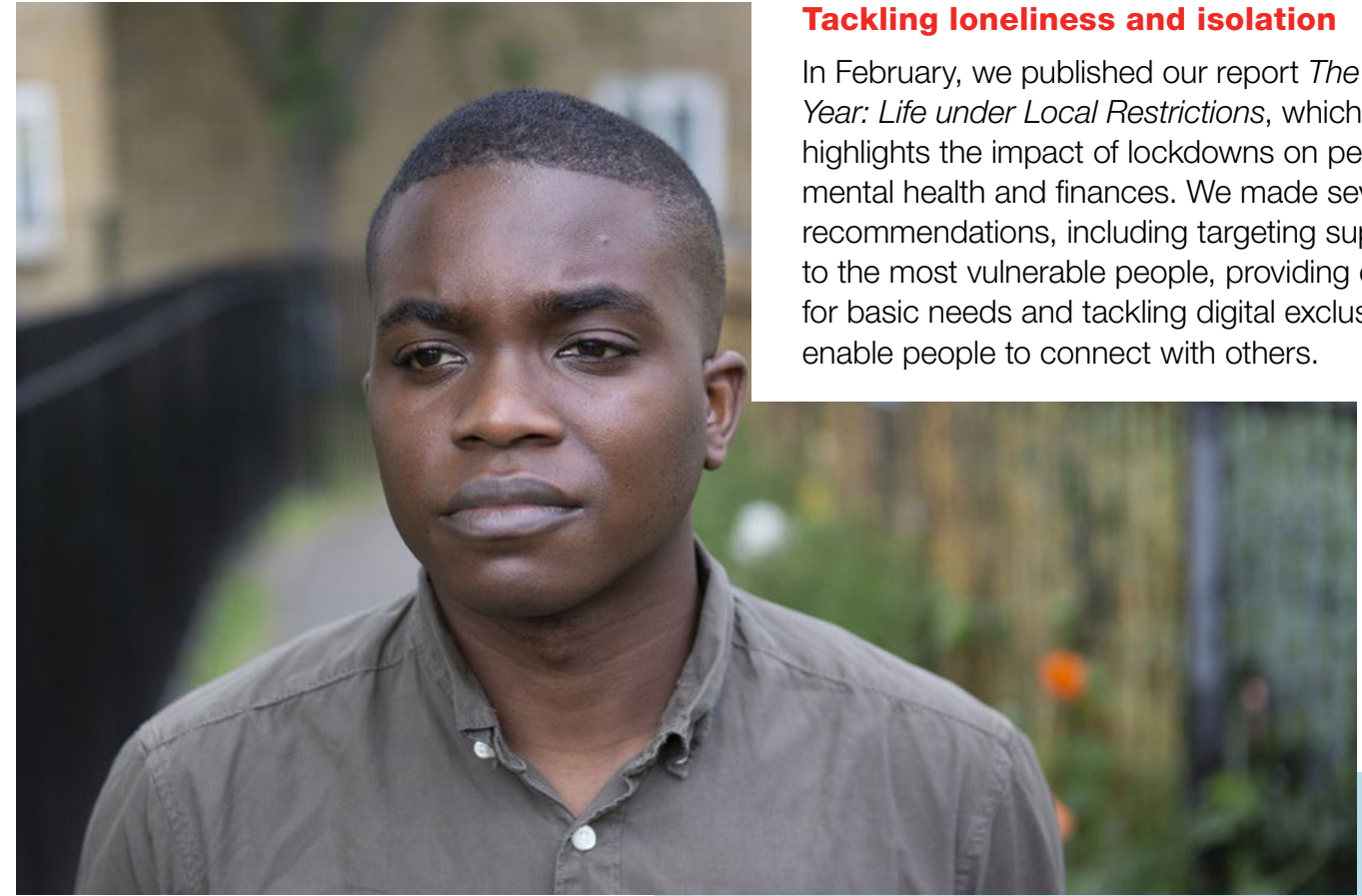
Nazia (below), a Red Cross service coordinator from Oldham, has been helping Adel. Nazia's job is to tackle isolation and loneliness, as well as providing support to anyone who is 55 and over.



Tackling loneliness

In Scotland, we're delivering a new programme with the Scottish government: Connecting With You. It involves staff and volunteers targeting support to identified vulnerable groups to tackle loneliness.

Building a kinder future



Tackling loneliness and isolation

In February, we published our report *The Longest Year: Life under Local Restrictions*, which highlights the impact of lockdowns on people's mental health and finances. We made several recommendations, including targeting support to the most vulnerable people, providing cash for basic needs and tackling digital exclusion to enable people to connect with others.

Working internationally

We are working on plans to take our health inequalities work further afield than the UK, to wherever people are struggling to get the health care they need. We are currently pioneering innovative work in Nepal, targeting the health issues and determinants of health which are magnified by natural disasters and climate change. We're also helping to vaccinate vulnerable people around the world against Covid-19.

The Health and Social Care Bill

We know from experience that people's needs are hardly ever only medical. In 2021, we set out ways to strengthen the Health and Care Bill, advocating for better collaboration between health providers, local government agencies and the voluntary sector to ensure the system works together to consider the person as a whole.



When 88-year-old Eunice had to start shielding, she was devastated. Fortunately, she was introduced to Natalie, a service manager for the British Red Cross's independent living service in Manchester and Cheshire. Natalie stepped in to help Eunice get to her hospital appointments, as well as regularly checking in with her to make sure she was coping.

[Play video](#)



Displacement and migration



We believe everyone deserves to be safe, and to get help to find that safety.

We work together with our teams across the international Red Cross Red Crescent Movement to be there for people at every stage of their journey, whether they're displaced in their own country, fleeing to a different one for safety, or moving to escape difficult circumstances and seek a brighter future.

In the UK, we are proud to be the largest independent provider of services for refugees and people seeking asylum.

Cash transfer and survey programme at Balkh province in northern Afghanistan.



Our international programmes supported migrants and people on the move over 149,000 times.



Afghanistan crisis

Responding to the crisis in Afghanistan involved many different parts of the Red Cross and Red Crescent Movement working together as one, at very short notice. No other organisation in the world has this ability to reach directly into local communities across many countries and provide end-to-end support at speed in such a co-ordinated way.

The Afghanistan Red Crescent and ICRC were on the ground at Kabul airport supporting those who had been injured or become separated from their families. A small team of British Red Cross psychosocial experts were in Dubai providing support to the refugees arriving from Kabul in military planes, before their onward flights to the UK. Once they reached the UK, our teams provided food, clothing and trauma support at four separate airports, and helped people to transition to quarantine and bridging hotels.

[Read more](#) on the Afghanistan crisis



A British Red Cross volunteer registers a family's details on their arrival in Leicester, England.

Supporting people through trauma

Our refugee services and national support line volunteers saw a surge in requests from people wanting to trace family in Afghanistan to make sure they were safe. We also saw increased need from people re-experiencing past trauma triggered by the crisis.

Over 400 sim cards were distributed to help people contact family and services



A British Red Cross emergency response officer supports families at a bridging hotel in Hertfordshire.

We welcomed over 16,000 people from Afghanistan to the UK

Taking one of the last flights out of Kabul

Haji, his wife and their three children went into hiding for four days before making the journey to Kabul airport. "The kids were crying, they were terrified," says Haji. "I was very worried for me and my family. Only when the plane took off and was in the air did I feel as though I could begin to breathe again."

Their rushed departure, though, meant that they left with nothing. "I literally escaped from my house with just the clothes I was wearing," says Haji. "The British Red Cross has helped me with everything I needed because we arrived just with what we were standing in. Getting a SIM card has been so important – I'm so grateful to have it because it means I could let my friends and family know that we made it OK and that we are safe."

Supporting families arriving in the UK

Mekdes, a Red Cross refugee services officer, has been supporting families arriving from Kabul.

"This is one of the biggest responses I have dealt with during my six years at the Red Cross," says Mekdes. "We have been at the hotels every day, carrying out information sessions, dealing with documentation, GP registration and queries about onward housing."

"They are shocked and distressed by what they witnessed there and while they are immensely grateful to be here in safety, they are also anxious about other family members who were left behind."

[Read more](#) on supporting families



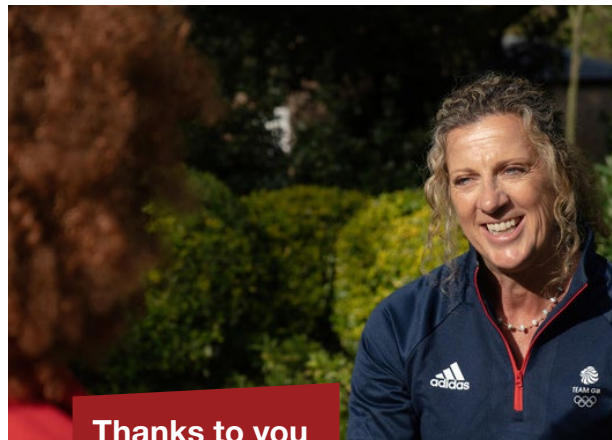
Mekdes supports an Afghan evacuee at a bridging hotel in Hertfordshire.

Mekdes said: "We are just trying to provide as much targeted support as we can, and offer them a chance to talk about their worries."

Supporting refugees and people seeking asylum

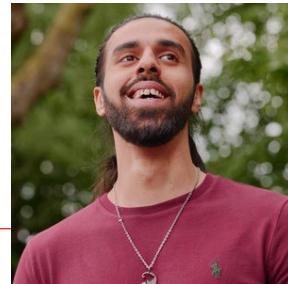
We provide services throughout the UK giving both practical and emotional support to refugees and people seeking asylum.

Thanks to you, last year we were able to support more than 29,000 refugees and people seeking asylum with over 222,100 actions to keep them safe.



Thanks to you

Our hugely successful partnership with Team GB saw Olympian Sally Gunnell join British Red Cross volunteers as they ran an activity session for young refugees.



Zain's story

Zain, now 25, claimed asylum at a young age. He had to wait over a decade to secure his asylum status and being unable to work or study had an impact on his mental health. During Refugee Week he worked with us to help produce the *We are VOICES* podcast, where he discusses stereotypes and identity. Zain said: "When I went through this journey of hardship and struggle, it humbled me. It made me realise that... you and I are someone who deserves to have respect, dignity and love, regardless of achievements, accolades, caste, sex, nationality, and immigration status."

We reunited 373 families

Restoring family links

We secured an agreement from the government to waive hotel costs for people arriving on family reunion visas who had to quarantine in hotels on arrival in the UK. This made a huge difference to people separated from loved ones during an already very difficult time. We also played an integral role in the ICRC's Restoring Family Links Leadership Group.

Lemar* and his brother, Karim*, were reunited last year. "I am so glad the British Red Cross found my brother," Lemar said. "I will never forget this happiness in my whole life. Now I have my family and I don't feel alone."

**names have been changed*

Supporting people living in refugee camps

We are supporting Red Cross teams working on the ground in the world's largest refugee camps in Yemen, Syria and Cox's Bazar, Bangladesh. Thousands of people are living in these camps having fled violence, drought, famine and climate disasters. We're helping them get access to clean water, food and health care.

We supported 319 survivors of trafficking in the UK



Empowering women in Bangladesh

"We all struggle together and we can all help each other," comments Sukutara (centre), a cyclone preparedness volunteer in Cox's Bazar, Bangladesh. "Volunteering brings me dignity. My community respects me because I serve them. I tell people how to strengthen their homes when a storm is approaching and how to stay safe." Sukutara fled violence in her home country of Myanmar. Her husband lost his life, but she made it across the border with her two young children. The family currently live in Kutupalong, a displacement camp where hundreds of thousands of migrants face rain, strong winds, landslides and flooding.



Thanks to you

"My name is Edward and I am eight years old. I wanted to do [this challenge](#) because I had seen *Newsround* and a report about refugees and people leaving where they live because it wasn't safe to stay there. Refugees have to walk a really long way and it must be scary and sad for them having to leave where they live and it can be really dangerous." So far, Edward has raised £1,000.

Over 3,200 people signed our Every Refugee Matters pledge with 50 sign ups per day, and our Miles for Refugees campaign has raised over £800,000

The Every Refugee Matters pledge

I believe every refugee matters.

I believe every refugee should be able to find **safety**.

I believe every refugee should have a **home**.

I believe every refugee should have the **support they need**.

I believe every refugee should be able to **have their loved ones with them**.

I believe every refugee should be able to **rebuild their life and contribute to society**.

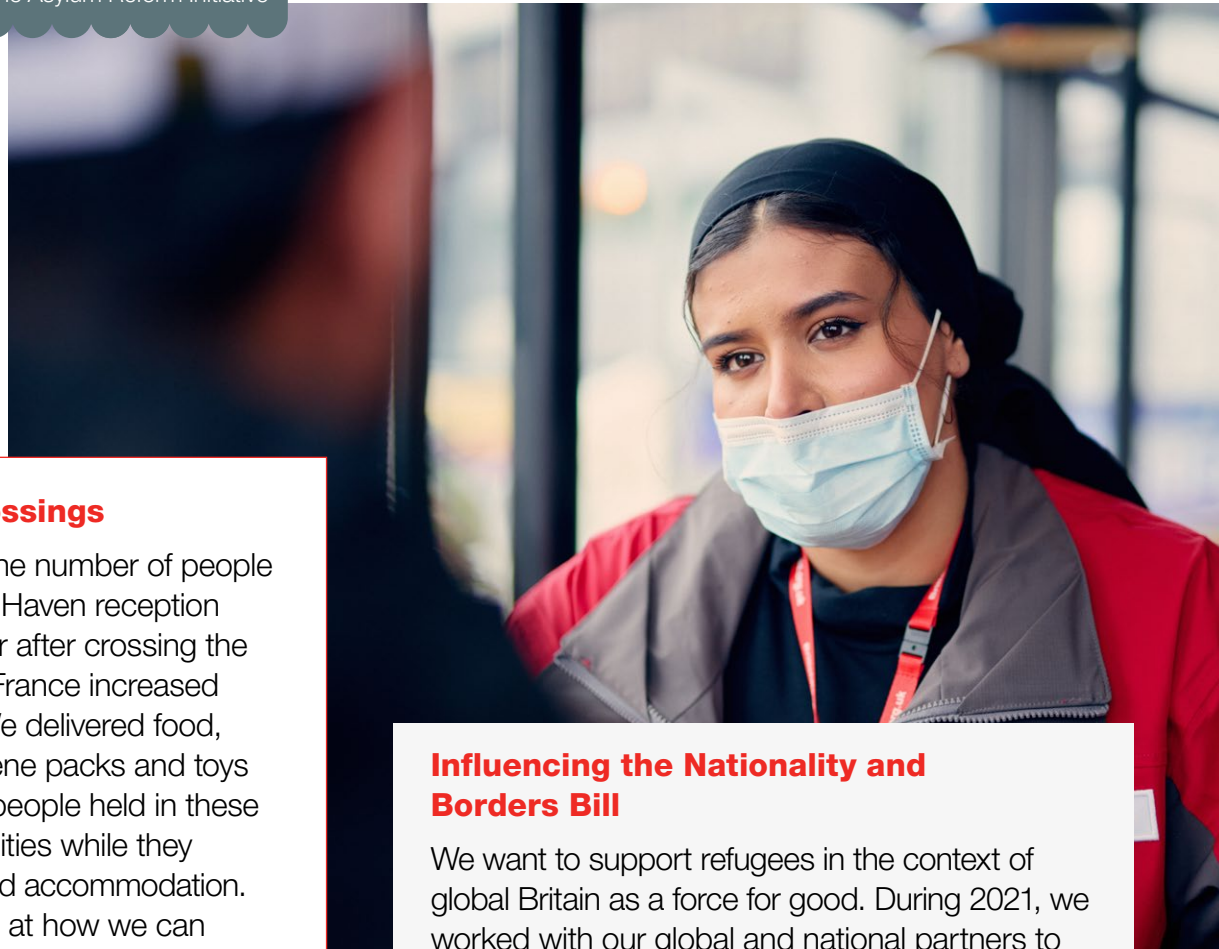
[Sign our pledge here](#)



Building a kinder future

We want to create a fair, humane and effective asylum and refugee system that respects the needs and dignity of those who use it. We are working in partnership with five other sector-leading organisations as the Asylum Reform Initiative. Together, we are building a long-term influencing strategy to push for wide-ranging reform of the UK asylum system.

[Read more](#) about the Asylum Reform Initiative



Channel crossings

During 2021, the number of people arriving at Tug Haven reception centre in Dover after crossing the channel from France increased significantly. We delivered food, blankets, hygiene packs and toys to over 6,700 people held in these very basic facilities while they awaited onward accommodation. We are looking at how we can support and advocate for these people going forward.

Tragically, a number of people died trying to cross the English Channel in 2021. We want to make sure refugees and people seeking asylum are not forced to make these dangerous journeys to reach the UK. We're pushing for the protection of family reunion routes, and a restart to the resettlement programme.

Influencing the Nationality and Borders Bill

We want to support refugees in the context of global Britain as a force for good. During 2021, we worked with our global and national partners to advocate for the interests of refugees and people seeking asylum, as the government reforms the system through the Nationality and Borders Bill. We hosted parliamentary events to raise awareness of the issues among parliamentarians and took a strong stand when giving evidence to the cross-party group of MPs debating the bill. Working in partnership with the Asylum Reform Initiative and Together With Refugees, we were able to secure focus on key areas, including the need for an ambitious resettlement target and the principle that all refugees should be treated the same.

Our anti-trafficking and sexual and gender-based violence work

We believe that anyone who has been trafficked, exploited, discriminated against or abused should be recognised and protected. Working with partners in the sector, we continue to call for long-term support for survivors of trafficking. During debates on the Nationality and Borders Bill, Home Office ministers committed to ensuring survivors would receive support through new guidance. We will be looking to influence this guidance to ensure it provides the support people need.

We provide support to survivors of trafficking in the UK and we help the wider movement by providing guidance and technical expertise. Through the European Commission-funded Foster Action and Support to Trafficked Persons project we are working in partnership across Italy, Greece, the Netherlands and the UK to facilitate the early identification and integration of survivors of trafficking.

Our gender-based violence services across the UK continue to support and strengthen protection for migrant women and girls.

[Read more](#) on our anti-trafficking and gender-based violence work



Supporting people on migratory routes

Over three years, alongside our partners in the Action for Migrants Route-based Assistance (AMiRA) programme, we reached people travelling along migratory routes in West, East and North Africa 184,000 times with health care, food, practical items, psychosocial support and vital information.

The programme came to an end in 2021 and we have continued to support people on the move in Sudan and Niger. The closure of borders during the pandemic resulted in the emergence of new, dangerous migratory routes. We are planning to expand our work to these new routes, including in Mauritania and Chad.

Connected communities



Living in connected communities helps people cope when crises hit.

We want to strengthen personal connections and improve people's ability to offer and access help when they need it.

Building community resilience

We want to increase community resilience, skills and connections. By working with communities to understand their strengths, needs and specific risks, we are able to tailor the support they receive and build greater resilience before, during and after emergencies.

Community education

Our online community education resources help generate connections, build resilience and tackle loneliness. They proved hugely popular again last year and made a real difference to people's lives. Our award-winning vaccine hesitancy work helped people to make informed decisions about getting vaccinated against Covid-19 ([see more on page 17](#)). Our first aid skills resources, loneliness and wellbeing advice and exercises, and materials for teachers have reached over 2 million people since the start of the pandemic.

Wellbeing support

We partnered with Aviva to support those whose wellbeing has been negatively impacted by the pandemic – reaching over 100,000 people during 2021. We produced online activities and advice, ran in-person and phone workshops, and printed activity packs in several languages to help people build resilience, confidence and connections.



Thanks to you

Community resilience

Our longstanding partners, including Aviva and Tesco, recognise the importance of supporting communities to become more connected and resilient. They have helped us equip people with critical skills in mental health, first aid and tackling loneliness. They're helping build kind and inclusive communities, enabling them to better respond to and recover from adversity.

Kindness Curriculum

Our Kindness Curriculum resources again proved invaluable during lockdowns to help children understand the importance of small acts of kindness. Over 71,000 users accessed our Kindness Curriculum and our kindness resources were downloaded 47,000 times.



Thanks to you

In 2021, the Astra Foundation supported us to launch the All-Party Parliamentary Group on Tackling Loneliness & Connected Communities. This funding partnership comes at a critical moment in the nation's recovery from coronavirus. It will drive long-term change in policy and practice to tackle loneliness and rebuild a more resilient, connected society. The APPG's report *A Connected Recovery* called on the government to place tackling loneliness at the heart of the UK's Covid-19 recovery.

[Read more](#) Tackling loneliness



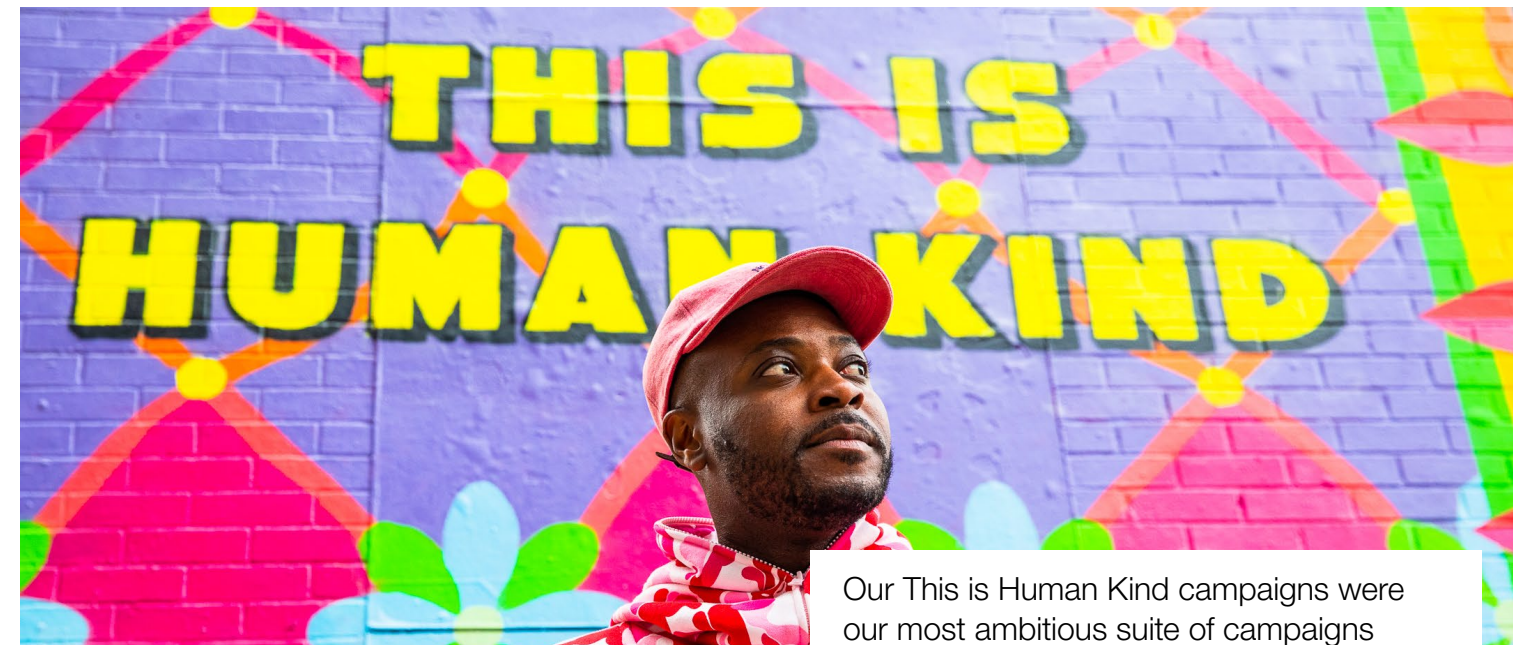
Our movement



We want to bring together people who share the same values at their core, who believe in helping others, and who know the real difference we can make as part of one movement of human kindness.

Our supporters

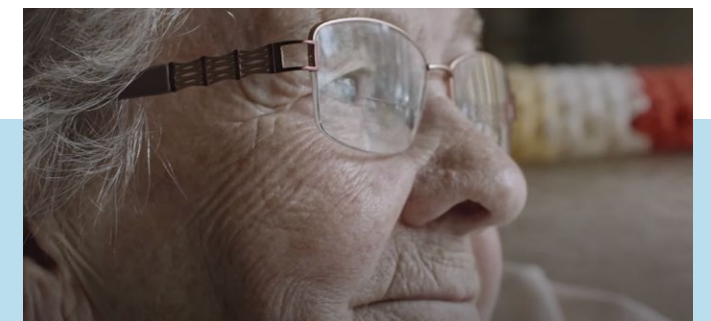
We are powered by you, our incredible supporters. We want to empower more people to play a part in our movement in a way that works for them, whether that's by donating money, buying products, volunteering their time and skills, or sharing information with others. In 2021, we welcomed over 80,000 new donors and saw a 10% increase in our supporter satisfaction score compared with 2018. We also won two Corporate Engagement Awards, one Better Society Award and one Charity Times Award for our innovative corporate partnerships.



Our This is Human Kind campaigns were our most ambitious suite of campaigns to date. They focused on the strength of connected communities in times of crisis. Together with our activity around the Team GB partnership, they raised over £1.1 million.



Our partnership with Team GB was all about inspiring the nation to come together and look out for each other. With support from Olympians past and present, we inspired children and young people to pledge to be their best as part of our fundraising campaign 'Be your Best'. And our 'Game On' campaign called on the nation to challenge itself every day of the Tokyo 2020 Olympic Games, while fundraising for our work supporting better connected, more resilient and kinder communities.



Our winter campaign Kindness has no Borders helped people in crisis in the UK and overseas, and raised over £3.3 million.

[Play video](#)

Thanks to you

Land Rover is a longstanding global partner. In 2021, it helped us reach more than 200,000 people in 17 countries, strengthening the resilience of vulnerable and remote communities. It also funded a film mini-series about our pandemic response, enabling frontline volunteers around the world to share their stories.



Transforming volunteering

2021 saw us put in place a new volunteer database and learning platform, and use a new expenses system. This is part of our three-year plan to improve and refine our volunteer model. We want to create new ways for people to be part of our work outside of formal volunteering roles.

Social media successes

On social media, our reach and impressions increased by 30% in 2021. In total, we raised over £178,000 through our social channels and we won social media team of the year at the Drum Social Media Awards. We had huge success growing our movement among young people on TikTok, one of our most engaging channels, racking up 44 million views.

Our shops

Our shops performed well beyond expectations last year. Despite forecasts of ending the year in deficit due to lockdowns and closures, they bounced back so well after restrictions were lifted that they ended the year with a surplus of over £2.7m. We were also very proud that for the second year running, one of our staff members won employee of the year at the Charity Retail Awards.



A British Red Cross emergency response volunteer collects clothing donations from a British Red Cross shop in London.

Building a kinder future

Co-creating our movement

Over the next three years we want to galvanise an upswell of support and action for our humanitarian causes, underpinned by our values and sense of shared purpose. We want people to feel inspired by what we are achieving, feel valued for their contribution, understand the impact they are making and to have great experiences that mean they stay with us. Our movement will be powered, shaped and co-created by its members to connect people to our cause and make an impact for those who need it most.



Our planet



A woman rides a motorbike over a damaged bridge that leads to landslide-prone areas in Nam Tra My district, Quang Nam province, Vietnam.

Right now, people are feeling the effect of the changing climate. We're helping communities stand strong and be prepared. But in order to truly stand up for the people we help, we must look at ourselves, and reduce our own impact on the environment.

How we are leading the way

Our drive to becoming a greener organisation encompasses four goals. We are committed to becoming a net-zero carbon emitter by 2030. We will minimise the waste we send to landfill. We will influence those we work with to share our goals. And we will ensure our staff and volunteers are able to work in climate-conscious ways.

During the pandemic, people adopted ways of working that significantly reduced travel. We have embedded this and will maintain this approach to keep our carbon footprint from travel low, while developing approaches for cutting further carbon across the organisation.



Building a kinder future

Building a greener future

We need to make our buildings across the UK energy efficient. So we're trialling approaches with LED lighting, heating and insulation to establish where we can make the most impact, fastest. And vehicles that deliver our health and emergency support services will move to emission-free alternatives over the coming years.

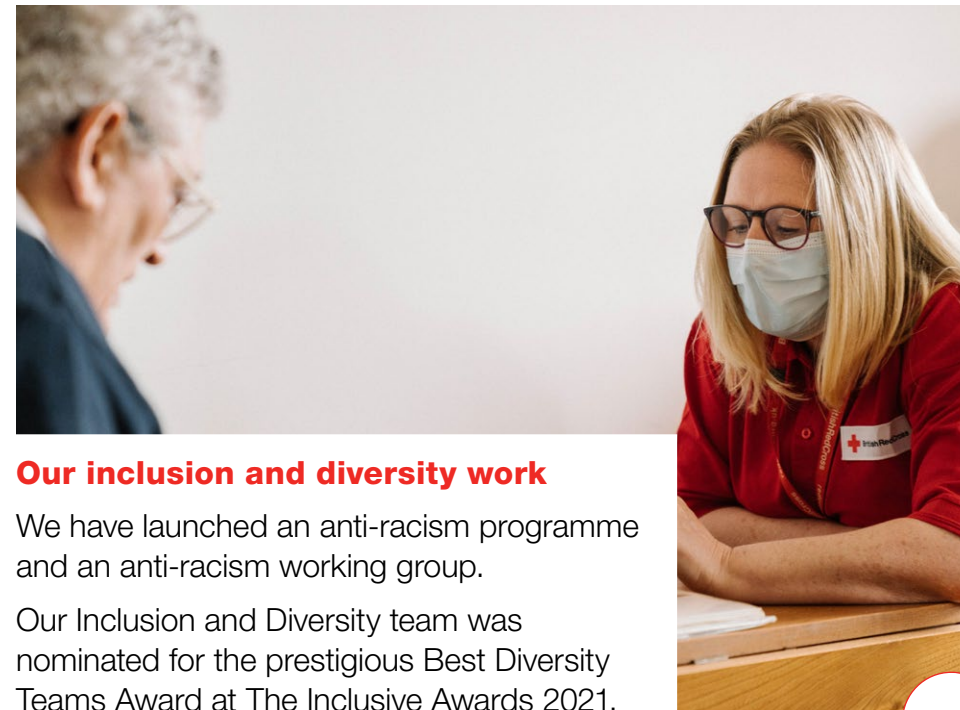
Influencing others to be greener

We want to work with partners and suppliers who are also doing their best to minimise carbon and waste. This reaches across everything we do, right down to where we buy essentials such as cleaning products. We want our supporters to know that wherever their money is spent, the environment is a key consideration in our choices.

Our people



We have been working hard to ensure our incredible staff and volunteers get the support they need throughout the pandemic. We are very proud that our Volunteer Support Line won the Make a Difference Award for wellbeing support.



Our inclusion and diversity work

We have launched an anti-racism programme and an anti-racism working group.

Our Inclusion and Diversity team was nominated for the prestigious Best Diversity Teams Award at The Inclusive Awards 2021.

We are also drafting disability action plans and developing a new inclusion and diversity strategy to tackle inequality and create meaningful change in areas such as anti-racism, culture, disability access, equitable pay and promoting fairness and inclusion.

Our Volunteer Support Line

We are incredibly proud that our Volunteer Support Line won a Make a Difference Award last year. The awards celebrate employers who have made the biggest improvements to workplace mental health and wellbeing. The support line is just part of our efforts to ensure our amazing volunteers feel valued, supported and protected as they give up their time to help others.

Building a kinder future

Supporting our people

In 2021, we began to put in place our new three-year plan. Our four priorities are to:

- transform our internal digital services to modernise and streamline service delivery and shared services
- further develop the leadership skills of our people and retain and develop people with the best skills and talent
- improve and refine our volunteer model
- foster a positive, inclusive environment where people thrive.



Eunice (right) at her home in Manchester with Natalie, a service manager for the British Red Cross' independent living service.

Our priorities for 2022

Disasters and emergencies

In the UK we will be the lead voluntary responder to disasters and emergencies.

We will:

- Co-chair the Voluntary and Community Sector Emergencies Partnership, strengthening how charities and others work together to support people in crisis in a joined-up way.
- Build our learning from Covid and developed capabilities into our new normal, including our cash-based assistance schemes.
- Build our capacity to surge in areas at most risk of emergencies such as flooding and extreme weather.
- Develop our approach to building resilience and community empowerment that will see us work with communities, local authorities, partners and governments before disaster strikes.
- Influence the UK Civil Contingencies Act, being clear on our role as a key auxiliary to government and ensuring the humanitarian needs of people impacted by crisis are central to any response.

Globally, we will position the Red Cross movement as a critical actor in mitigating major disasters and adaptation to climatic shocks, prioritising local community-centred resilience and response.

We will:

- Support the movement to respond to the crisis in Ukraine by raising funds for the response. We will also provide expertise to the movement, the Ukrainian Red Cross Society and bordering National Societies, particularly concerning cash programmes and ensuring a coordinated movement response on the ground.

- Build local capability to surge in the face of disasters and emergencies, through our partner National Societies.
- Build resilience in the face of climate-related disasters, working with National Society partners to establish climate-associated resilience and risk-reduction programmes, especially in the context of livelihoods and food insecurity.
- Work with National Society partners to ensure they are equipped to deliver humanitarian assistance through cash.
- Work with National Society partners as part of the IFRC Renewal Agenda to develop a model for more coordinated movement partnerships that will provide better community-based action with improved cost effectiveness, transparency and accountability, and greater agility and innovation.
- Build our evidence base on the human impact of the climate crisis, both in the UK and globally, so that we can increase understanding of the link between disasters, displacement and climate change, and advocate for action to lessen the human impact of climate-related disasters in the UK and globally.

As the need for humanitarian aid continues to grow, particularly in the face of climate change, we will need to be able to surge in multiple places simultaneously. In 2022, we will be looking at our surge models to ensure we have the right capabilities in the right places where there is greatest risk.

Health inequalities

We will continue to position the British Red Cross as a key voluntary-sector partner for statutory health and social care providers in the UK, with the intention of preventing people from falling through gaps in the system.

We will:

- Scale up our support for those who need help between hospital and home. Recognising the increasing demands on our health system, we will work alongside the NHS to support people to return home from hospital at the right time, building on our longstanding winter pressures work and our Covid support.
- Support those who frequently access emergency health services to ensure that they have the support they need to address unmet social needs.

- Focus what we do where there is greatest need, through insight driven by understanding of the places and groups most impacted by health inequalities.
- Pilot how we best work in communities in an integrated way where there is greatest need.
- In our overseas programmes, ensure equity of access to health, food security/nutrition and economic support for the most vulnerable people. We will also endeavour to increase the scale and effectiveness of this work.

We know we need to get better at ensuring people have access to integrated care when they are facing a health crisis. So in 2022, we will be looking at how we ensure that our own services are integrated in the places we work.





Displacement and migration

We will be a key provider of global and local support and expertise alongside our movement partners for those experiencing displacement and at critical moments on the journeys of those who are migrating.

We will:

- Provide specialist advice and practical and emotional support to Ukrainian families arriving in the UK, and work across the sector and with other agencies to identify the most beneficial ways to do this. We will help people with community integration, and access to critical services including health, education, financial support, family tracing, and specialist help to cope with the issues they have faced. We will also use our operational expertise to advocate for the most effective UK and devolved governmental responses to the crisis.
- Continue to support refugees and people seeking asylum in the UK to navigate the legal system, live safely and free from destitution, reconnect with loved ones, and build the confidence and life skills to live and thrive in the UK.

- Develop a new integrated approach to support people who are displaced and migrating, building on our three-year flagship programme with sister National Societies to support people along global migration routes, which ended in 2021.
- Pilot a framework for assessing the strengths and needs of the people we support in the UK, so we can tailor what we do and make sure it is impactful.
- Work with National Society partners to build capacity to support people who are victims of or at risk of sexual or gender-based violence.
- Work to influence the Nationality and Borders Bill to protect the rights of people seeking refuge, and campaign that every refugee matters, shedding light on the experiences of refugees and the contribution they make.

With limited resources for supporting those seeking refuge in the UK, we must ensure that our support is targeted and relevant. In 2022, we will be piloting a new approach to assessing the needs of the people we help. It will enable us to focus our resources where people are at greatest risk of harm, trauma and destitution with interventions that are impactful and build on an individual's own agency.



Our movement: We will diversify our supporter base so we are an organisation that is open to all, reaching into new communities with tailored ways to get involved. People will be able to join our mission through initiatives such as Ride for Tomorrow and Miles for Refugees. They will be raising funds to enable communities to adapt to climate-related risks and to support people risking their lives to seek safety and a better life. We will develop a new volunteer strategy for people who want to give their time on the frontline, to raise funds or to help behind the scenes.

Our people: We will harness technology and automation to streamline and simplify our internal services, reviewing our processes so they are less complex. We will be more strategic in our workforce planning to ensure we have the right skills and capabilities in the right place to realise our mission and ambition in a joined up way. We will continue to focus on the wellbeing of our staff and volunteers, and a new equality, inclusion and diversity strategy will take us on the next step of our journey to be more diverse and inclusive. A leadership academy will be launched to grow our leaders and bring on the next generation.

Our planet: We must reduce the impact of our work and operations on the environment. Greening our organisation in 2022 will focus on reducing the carbon footprint of our UK properties and developing a plan to reduce the environmental impact of our international work. We will introduce environmental impact assessments in the UK, continue to improve recycling, including repurposing IT equipment, and ensure our policies are in line with our green commitment. We will explore options for reducing the waste we send to landfill. We will engage with our staff and volunteers to encourage green behaviours at work, building on the changes we have made to how we work during the Covid-19 pandemic, including working from home and reducing our travel.

Finance review



Overview

The overall deficit for the year was £1.3m (2020: surplus £16.9m), comprising deficits on general and restricted funds respectively of £1.2m (2020: surplus £6.1m) and £0.1m (2020: surplus £10.8m). The result was better than we had planned and was delivered despite the disruption of the lockdown in the first quarter and our reduced income relating to the coronavirus response versus 2020.

Total income for the year was £226.5m, down £79.4m from the 2020 figure of £305.9m. This reduction was primarily due to the receipt in 2020 of one-off grants, donations and corporate partnership contributions relating to the coronavirus pandemic. The overall decrease in income was partially offset by a £12.8m increase in income from our Red Cross training operations and retail shops when compared with 2020, as these services started to operate more fully during 2021 following the peak of the coronavirus pandemic.

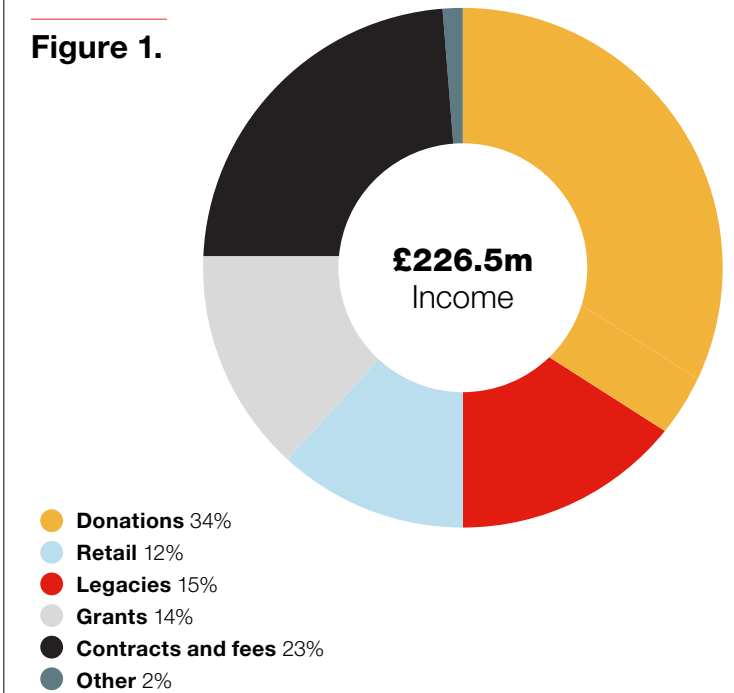
Our investments showed a gain for the year of £2.3m (2020: £5.3m). There was also an actuarial gain on defined benefit pensions of £4.6m (2020: £1.0m), both of which contributed to reducing the overall deficit for the year. Free reserves at the year-end stood at £48.3m (2020: £51.9m), after designating £10.7m of free reserves.

The British Red Cross remains in a stable financial position at the year-end despite sustained economic and regulatory challenges and the ongoing impact of the coronavirus pandemic.

As part of our 10-year Strategy 2030, the Fit for the Future programme is moving into the implementation phase. This initiative will ensure the creation of an efficient and agile organisation, with the right services, skills, and ways of working to deliver our strategy.

Income

Figure 1.



The sources of total income for the year of £226.5m are shown in figure 1.

Income from donations and legacies in 2021 was £111.7m, down £35.5m from £147.2m in 2020. This was mainly caused by a reduction of £27.4m in restricted income from regular giving, public donations and appeals. This decrease was directly due to one-off income received in 2020 for the coronavirus response. Income from legacies in 2021 held up well at £33.8m for the year, an increase of £2.2m versus 2020.

Income from contracts and fees and grants in 2021 was £83.9m, a decrease of £51.1m versus £135m in 2020. This was driven by a reduction in restricted income relating to the international emergency response to the coronavirus pandemic.

Although our retail shops were closed until April 2021 our income was £27.0m, up £8.2m on the 2020 figure.

Expenditure

Figure 2.

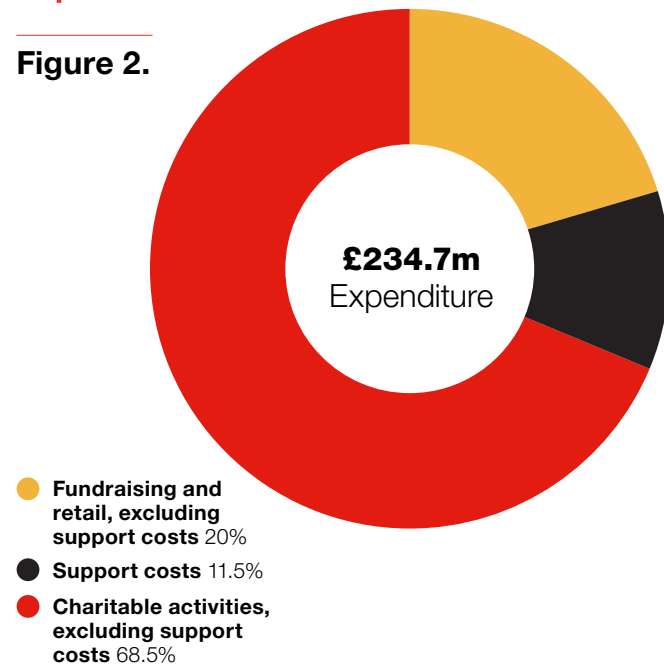
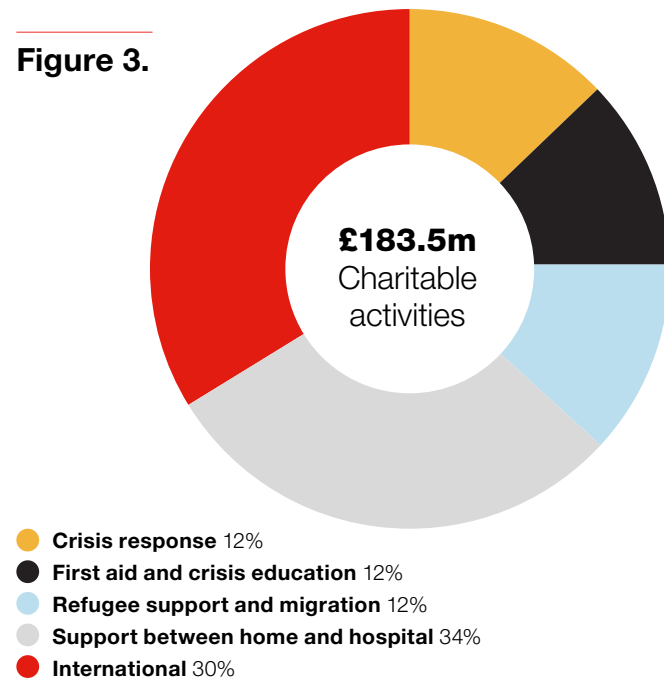


Figure 3.



Total expenditure for the year of £234.7m is shown in figure 2. This comprises £183.5m spent on charitable activities (shown in figure 3) and £51.2m expenditure on the cost of raising funds.

Charitable expenditure of £183.5m was down £62.4m on 2020. This was due to a reduction of £72.5m spent on UK and international crisis and emergency response relating to the coronavirus pandemic. This was partly offset by a £9.2m increase in expenditure on refugee support and first aid and crisis education services.

Reserves

Our reserves policy ensures our work is protected from the risk of disruption at short notice due to a lack of funds, while at the same time ensuring we do not retain income for longer than required. The reserves policy is kept under regular review and target levels are adjusted as assessments of risk and other factors develop or change.

The current free reserves range approved by the board of trustees is £40m-£50m, which is reviewed each year to take account of both internal and external factors.

The reserves range recognises the current risk, particularly around our income streams, as well as the uncertainty in the wider economic environment. Key areas considered by the trustees in determining reserves levels include the financial impact of risks, inflationary pressures on our cost base and required levels of working capital.

Our free available reserves at the year-end were £48.3m (2020: £51.9m). This represents just over three months' worth of general funds expenditure.

The trustees designated £10.7m of free reserves in 2021. These funds will be spent on several projects, including migration in Sahel, addressing health inequalities in Nepal, progressing our green agenda, investments in customer relationship management software and implementing our Fit for the Future programme.

Financial projections indicate that general reserves are forecast to remain within the agreed policy range for the next year.

The trustees are satisfied with this position.

Investments

Our overall investment objective is to generate a positive return, while maintaining the capital value of investments in real terms over the long term.

The British Red Cross does not directly or indirectly invest in companies with a noticeable interest in trading in or manufacture of arms or in the manufacture of tobacco products.

An investment sub-committee of the finance and audit committee regularly reviews our investment portfolio and investment policy. Our investments are divided into long, medium and short-term investment pools.

The long and medium-term investments in our fixed and current asset investment portfolios are spread over a number of funds with Aegon Asset Management and Royal London Asset Management. All the funds aim to outperform agreed benchmark indices over the medium and longer term.

The net gain on our investments in the year was £2.3m (2020: £5.3m). Our fixed asset investment portfolio generated a percentage annual gain for the year of 3.6% (2020: 8.6%), which compared with a 12-month performance benchmark return of 6.4% (2020:1.0%).

During the year we retained a proportion of our portfolio in near-cash investments to ensure sufficient operational liquidity during the coronavirus pandemic. The relatively low returns on cash investments in the year contributed to overall performance returns being less than agreed performance benchmarks.

The investment sub-committee is satisfied with the performance of the investment portfolio during the year with regard to the overall investment objective described above and also against agreed performance benchmarks which applied during the year.

Going concern

The going concern assessment undertaken by the board involves analysing key current and future risks and controls, resulting in a clear picture of the risk profile across the organisation. The principal risks and uncertainties, including specific operational risks such as the impact of the coronavirus pandemic are summarised in the 'Risks' section in the Trustees' Report.

Financial and cashflow projections have considered the estimated ongoing impact of the coronavirus pandemic on our resources. The uncertain nature of the circumstances related to the pandemic mean it is difficult to forecast that impact with accuracy. However, the board of trustees is satisfied that reasonable financial assumptions have been incorporated in financial projections.

Our reserves policy states that reserves are held to ensure our work is protected from the risk of disruption at short notice. We will continue to monitor all relevant factors and manage finances accordingly.

Based on the financial review and assessment undertaken, the board confirms it has a reasonable expectation that the British Red Cross will be able to continue in operational existence for at least a year from the date of signing this Trustees' Report and Accounts and for the foreseeable future.

For this reason, the board of trustees continues to adopt the going concern basis of accounting in preparing the accounts.

Charities (Protection and Social Investment) Act 2016 statement



Fundraising approach

We rely on a number of different approaches to generate funds cost-effectively, raising awareness of our work and inspiring supporters to contribute in ways that suit them. In 2021, as Covid-19 restrictions lifted, we were able to return to fundraising activities in public spaces, including face-to-face fundraising, community events and in our charity shops. We also continued to raise vital funds through letters, telephone calls, emails, online channels and TV and press advertising; from gifts in wills, events and community fundraising; and from philanthropists, corporate partnerships, and trusts and foundations.

Fundraising standards

We are a registrant of the Fundraising Regulator and a member of the Chartered Institute of Fundraising (CIOF). We commit to meeting the standards set out in the Code of Fundraising Practice, to abide by the Fundraising Regulator's Fundraising Promise, and to ensure our fundraising is open, honest, legal and respectful. In line with our undertaking signed with the Information Commissioner's Office, we operate an 'opt-in' model of freely given, specific, informed, unambiguous consent for live telephone marketing calls, refreshed every 24 months.

Fundraising on our behalf

We engage members of the public both face-to-face and over the telephone by discussing ways in which they can support us, appropriately and proportionately. We require any professional fundraising agencies working on our behalf to adhere to our fundraising standards.

We work with a number of strategic corporate partners who support our work through financial and non-financial donations, as well as employee and customer fundraising. We also receive one-off support from companies, particularly as part of our emergency appeals. Some of our corporate partners sell goods or services and donate a proportion of the sale price to us. These arrangements are governed by legal agreements in line with current consumer and charity law. Our corporate partnerships are also subject to our ethical policy.

Monitoring of fundraising activities

We have a set of standards and principles that we require all professional fundraisers working on our behalf to adhere to when delivering fundraising campaigns face-to-face or over the telephone. These standards are set out in our dialogue fundraising policy, which is endorsed by the ethical fundraising and quality-assurance committee of the board of trustees. A robust quality-assurance programme aims to ensure our third-party fundraising adheres to all relevant sector legislation and regulation, and that conversations on our behalf leave members of the public feeling informed, valued and inspired.

We have contracts in place and a comprehensive training programme to ensure third-party fundraisers adhere to our high standards. Our rigorous monitoring of fundraising activities includes mystery shopping, fundraiser shadowing, call listening and quality-assurance calls.

Protecting people in vulnerable circumstances

We are committed to ensuring that we treat the public sensitively and respectfully at all times, taking special care to protect people who may find themselves in vulnerable circumstances. Our fundraiser training contains a section dedicated to making fundraisers aware of the signs of potential vulnerability in anyone they speak to on our behalf, as well as the steps we expect them to take on the rare occasions when they do have concerns.

This approach has been developed in consultation with the British Red Cross safeguarding team and is in line with the requirements of the Charities (Protection and Social Investment) Act 2016, the Mental Capacity Act 2005, as well as with the CIOF's Treating Donors Fairly Guidance, and the Direct Marketing Association's Guidelines for Dealing with Vulnerable Consumers.

Complaints

We're always sorry to receive complaints relating to our fundraising, as we're keen for all our supporters to have a positive experience engaging with us. We understand that some of our activity may invite expressions of dissatisfaction, which we will always record in order to improve our fundraising. Complaints are only recorded where there's been a potential or actual breach of the fundraising code, a lapse in our high standards, or where an investigation has been instigated after a concern has been raised. In 2021, we received 120 such complaints, which were resolved with no further intervention from the Fundraising Regulator. This is a proportionate increase on complaints in 2020, as a result of an increase in our fundraising activities after the easing of Covid restrictions.

Safeguarding



- In the international directorate, a safe and inclusive working group has been focussing on five minimum actions for safe and inclusive programming, to integrate in every community-facing programme we support. These actions relate to having a process for safe reporting and response to feedback and complaints; referral pathways for child and adult survivors; two-way communications channels; inclusion of people of all genders, ages and abilities; and assessment of risks to community members in relation to programme activities. 'Safe and Inclusive Programming' is an umbrella term that encompasses different areas of our work including Prevention of Sexual Abuse and Exploitation (PSEA), Community Engagement and Accountability (CEA), Protection, Gender and Inclusion (PGI), mainstreaming which includes our anti-trafficking and restoring family links work, and safeguarding.
- The international directorate began implementing the inter-agency misconduct disclosure scheme in January 2021 in our recruitment processes for all international directorate staff, including UK-based and overseas staff and seconded delegates. Engaging in this scheme renewed our efforts to protect the British Red Cross from recruiting individuals who might harass, exploit and abuse those with less power than them, especially in humanitarian settings. In 2021, we conducted 33 recruitments, sent 82 requests for misconduct data and received 66 responses to those requests.

The Charity Commission repeatedly reminds organisations that effective safeguarding is never complete. In the past 12 months, we've taken the following actions to strengthen our safeguarding provision:

- In July 2021, a director of safeguarding was appointed and safeguarding was moved into the professional services directorate to ensure a 'one organisation' approach.
- Safeguarding children and adult procedures were developed and launched in January 2021 in alignment with the revised safeguarding policy we published in December 2020.
- Along with other parts of the professional services directorate, we have prioritised preventative safeguarding through the review of new activities and service specifications – building in safeguarding from day one and ensuring the safe programming of our service offer.

- In October and November, we assessed whether safeguarding is consistently and systematically addressed across the employment cycle in the international directorate. We developed an action plan and will implement it in 2022. What we learn will be used to influence recruitment across the UK.
- We have expanded our core training offer and safeguarding courses to include essential frontline service training. This has been shaped by feedback from teams and designed to align with the intercollegiate document, which provides a clear framework of competencies required for all healthcare staff. We have also created bespoke safeguarding training modules, including on domestic abuse and child sexual exploitation (CSE).
- We worked with teams to ensure all safeguarding concerns across our work are recorded on Datix, our incident management system. We have also supported the upgrade to Datix Cloud IQ. In 2021, 1,728 safeguarding incidents were reported. This figure was a 13.5% increase on 2020 – evidence of the increased awareness of safeguarding concerns and use of the organisation's specialist safeguarding advisers within the safeguarding assurance team. Of the 1,728 cases, 20 were identified as potential serious incidents and seven met our serious incident criteria. These were reported appropriately to the relevant external bodies as required.
- The safeguarding assurance team continued to provide specialist advice and to quality assure all safeguarding cases reported to our central safeguarding contact number, which operates a 24-hour service. It used the Datix report to ensure concerns have been correctly responded to and actions have been clearly evidenced and documented. This safeguarding provision means the British Red Cross continues to put a person-centred approach to people in crisis at the heart of everything we do.
- A safeguarding steering group was created to ensure that safeguarding development and assurance are working as one team to promote and support an effective safeguarding culture across the organisation.
- An introductory session to safeguarding was delivered in November 2021. And a safeguarding week took place on 21-25 March 2022 to continue to expand the safeguarding culture throughout the organisation.
- We have provided dedicated and specialist support to numerous responses, including: the Afghanistan crisis, small boat Channel crossings and the resulting situation in Home Office accommodations, unaccompanied asylum seeking children at risk, and family reunion minimum standards. We have also assisted the national support line to create safer practices and better prepared volunteers, while also ensuring appropriate follow-up to safeguarding concerns raised by members of the UK public.
- With engagement from a group of young volunteers, a child-facing safeguarding booklet has been revised to ensure young volunteers know how to get the support they need.
- With the IFRC, the British Red Cross led development of the global safeguarding action plan for strengthening safeguarding in the IFRC network. This plan includes a particular focus on both PSEA and child safeguarding.
- We have worked with the IFRC and partner National Societies, including the Nigeria and Namibia Red Cross Societies, to support the design, implementation and evaluation of several PSEA pilots. The PSEA pilots were designed to establish the foundational structures and systems required to enable implementation of minimum standards for PSEA in humanitarian programmes and operations. The pilots have informed plans to upscale PSEA in the IFRC network, as reflected in the new Global Safeguarding Action Plan, and demonstrated the effectiveness of several approaches trialled. These pilots also emphasise the safe and inclusive framework.

Risks

Risk management framework

The British Red Cross is exposed to a range of risks through both the work we do to deliver our mission and the nature of our operational environment, particularly in the context of our work overseas. We have a risk management framework in place to ensure risks are identified, assessed, managed and actively monitored.

This is supported by a risk register in each of our directorates and an overarching corporate risk register, which sets out our top risks. Risk management also forms part of our strategic and business planning processes.

The trustees have considered risk by assessing our strategic objectives, and with particular regard to the ongoing Covid-19 pandemic. They have also reviewed the risk appetite of the organisation to ensure its continued appropriateness and regularly reviewed the corporate risk register during 2021.

Committees of the board, along with other internal steering groups, provide regular in-year oversight of specific risks. In addition to the trustees' oversight, the corporate risk register is reviewed by the executive leadership team and submitted quarterly to the board's finance and audit committee, and risk and assurance committee.

The 'Going Concern' section of the finance review describes how key risks are incorporated in the going concern assessment undertaken by the trustees. This includes the latest financial impact of the coronavirus pandemic on our resources.

The pandemic continued to impact the risk register in 2021 (especially restricting international travel, reducing capacity, impacting wellbeing, and changing Covid-19 health and safety protocols). But mitigation measures enabled our employees to work safely and remotely where required.

Principal risks and uncertainties faced by the British Red Cross and how we are managing them

We have summarised our principal risks in four main categories: strategic, financial, operational and compliance. The impact of the coronavirus pandemic has intensified our principal risks.

Risk theme	Risk	Mitigating action
Strategic	We are unable to attract, develop, and retain the staff and volunteers we need to deliver our strategy and services.	<ul style="list-style-type: none"> - Implementing a new people strategy - Working to continuously improve the volunteer journey - Responding to engagement and wellbeing survey feedback from staff and volunteers
	Our strategy and operations are not fully aligned, and we are unable to deliver change effectively.	<ul style="list-style-type: none"> - Implementing a new operating model - Portfolio management - Delivery of change governed through a Strategic Change Programme Board - Independent assurance of key change programmes

Risk theme	Risk	Mitigating action
Financial	We do not have the funding we need to deliver our strategy and protect our future.	<ul style="list-style-type: none"> - Revised fundraising and supporter engagement strategy in response to Covid - Ongoing programme to diversify income and deliver new and sustainable funding streams - Ongoing programme to realise efficiencies in our cost base - Management of costs within budget and continuous monitoring of financial performance - Managing the short- and long-term impacts of Covid (see details below)
	Theft, fraud, bribery, corruption or inadequate control diverts funds from charitable purposes.	<ul style="list-style-type: none"> - Counter-fraud framework in place - Independent concern-raising (whistleblowing) system in place - Clear organisational code of conduct - Independent internal audit programme - Due diligence process for international partners - Capacity-building programmes with partner Red Cross and Red Crescent National Societies
Operational	The coronavirus pandemic causes major business disruption compromising capacity and/or capability to function, damaging our reputation and brand.	<ul style="list-style-type: none"> - Protecting our people and service users - Responding to the crisis - Ensuring organisational resilience and wellbeing - Scenario planning, stress testing and mitigations - Harnessing kindness and mobilising the voluntary and community sector emergency response - Supporting the international effort
	Incidents that negatively impact operations, (including cybersecurity, health, safety and security and safeguarding) and/or cause harm to people, and/or damage our reputation.	<ul style="list-style-type: none"> - Policies and procedures framework - Regular training and awareness-raising campaigns - Regular risk assessments - Independent concern-raising (whistle-blowing) system in place - Clear organisational Code of Conduct - Specialist assurance functions - Compliance monitoring e.g. health and safety inspections, IT penetration testing - Incident management processes - Business continuity plans
Compliance	Changes in regulation (e.g. divergence following the UK's exit from the EU) or charity sector guidance (e.g. Fundraising Code) negatively impact our strategy and activities.	<ul style="list-style-type: none"> - Close monitoring, scenario planning, and engagement with the impact of EU exit and other regulatory change - Continuous review of compliance frameworks, including policy, procedure

Governance

Introduction

The British Red Cross was founded in 1870 and incorporated by Royal Charter in 1908. A supplemental Royal Charter took effect on 1 January 1998, which was revised by Her Majesty the Queen in Council on 17 July 2003.

The governing instruments under which we operate comprise this revised charter, the standing orders which set out our rules of governance, and agreed internal policies.

Our charitable objectives are to provide assistance to victims of armed conflict and to work for the improvement of health, the prevention of disease, and the prevention and alleviation of human suffering in the UK and throughout the world.

The British Red Cross Society is registered as a charity with respective regulators in England and Wales, Scotland, Jersey, Guernsey and the Isle of Man.

Our board of trustees

The British Red Cross is governed by a board of trustees. The board's role and functions are laid out in our Royal Charter, supplemented by standing orders which set out our rules of governance.

The board has ultimate legal responsibility for our organisation and works to ensure good governance, with the help of its committees. It is responsible for agreeing our overall strategic direction and is our highest decision-making body. The board ensures that as an

organisation we are effective in working towards achieving our vision, using our resources to maximum effect and upholding our fundamental principles and values.

The board can comprise up to seven elected members (chosen from our active volunteer base), and up to six co-opted members appointed by the board (which include the roles of chair and treasurer). Members can serve up to two terms of four years each. They are all unpaid volunteers. Reasonable expenses are reimbursed, consistent with our travel and expenses policy published on our website.

The board meets at least four times a year. Trustee attendance at board meetings in 2021 was:

April: 92%
June: 84%
September: 92%
December: 84%

The board is committed to ensuring that governance arrangements are effective and relevant, and that the board members reflect the communities we serve. A governance and nominations committee oversees trustee recruitment and a thorough induction process, including mandatory training modules, is in place to effectively onboard elected and co-opted trustees. The ongoing development of our trustees is informed by regular trustee

appraisals and is delivered through a mixture of service visits, information sessions and training.

The board can delegate responsibilities to various committees authorised to make decisions on its behalf, providing it with assurance that detailed attention and scrutiny are being afforded to important strategic issues.

The committees can also make recommendations to the board for approval. Although decision-making may be delegated to committees, the board collectively retains ultimate responsibility for all decisions taken. The chair, therefore, periodically reviews the structure and composition of board committees to ensure they remain fit for purpose.

As part of our commitment to continuous improvement and following best practice, we seek to complete an external review of our governance structure and committees every three or four years. This was last conducted in 2018 and an action plan has since been implemented. Our next governance review will take place in 2022. We also complete an annual governance health check, to ensure we are setting and achieving sector-leading standards of governance.

Our last external governance review also confirmed that governance arrangements at the British Red Cross met the requirements of the Charity Governance Code in all important matters. We continue to use developments in governance good practice, including the Charity Governance Code and the Code of Ethics, as tools to improve and drive ongoing change in the governance arrangements of the charity.

Terms of reference for **our committees** and key corporate policies are published on our website in the interests of transparency and accountability.

The board works closely with the executive leadership team, which is responsible for implementing policy and for managing the day-to-day running of the organisation. The executive leadership team meets twice a month.

Structure

The British Red Cross operates in nine British overseas territories. Included in the British Red Cross group accounts are the accounts of the four overseas entities, which are locally incorporated. These are the Bermuda Red Cross, the Cayman Islands Red Cross, the British Virgin Islands Red Cross and the Turks and Caicos Islands Red Cross, and one related trust, the Bermuda Red Cross Charitable Trust. They are accounted for as subsidiaries, in accordance with the Statement of Recommended Practice (SORP). The Anguilla Red Cross, the Falklands Islands Red Cross, the Gibraltar Red Cross, the Montserrat Red Cross and the St Helena Red Cross are accounted for as branches, in line with the SORP.

Also included in the group accounts are the accounts of Britcross Limited, a wholly owned trading subsidiary which donates its trading profits to the British Red Cross.

The British Red Cross is a prominent member of the International Red Cross and Red Crescent Movement, with volunteers and staff contributing to a number of initiatives within the International Federation of the Red Cross and Red Crescent Societies, the International Committee of the Red Cross, and 192 Red Cross and Red Crescent member societies. The British Red Cross is serving the second of two consecutive terms on the International Federation of the Red Cross and Red Crescent Governing Board, which will end in June **2022**.

The British Red Cross is also a member of the Disasters Emergency Committee (DEC), an umbrella organisation that brings together 15 leading UK aid charities in times of crisis. With the support of media and corporate partners, the DEC forms a unique collaborative hub that is able to quickly and effectively launch appeals and raise funds to tackle some of the world's most devastating crises.

Trustees' responsibilities

The trustees are responsible for preparing the trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including FRS 102: the financial reporting standard applicable in the UK and Republic of Ireland.

The law applicable to charities in England, Wales and Scotland requires the trustees to prepare financial statements for each financial year that give a true and fair view of the state of affairs of the charity, and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently
- observe the methods and principles in the charities SORP
- make judgments and estimates that are reasonable and prudent
- state whether applicable accounting standards have been followed; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and the provisions of the Royal Charter. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps to prevent and detect fraud and other irregularities.

The trustees' responsibilities also extend to the ongoing integrity of the financial statements. These are published on our website in accordance with UK legislation.

The trustees have applied the Charity Commission guidance regarding connections to a non-charity and confirm that they have addressed the risks of any connection. They regularly monitor the connections to non-charities to ensure that the charity's resources are not applied to advance any non-charitable interest.

Modern slavery

As a humanitarian organisation, our aim is always to prevent and alleviate human suffering in the UK and throughout the world, to protect life and health, and to ensure respect and dignity for all people. We are committed to the prevention of modern slavery or human trafficking in our supply chains.

Our ambition for our continuous improvement plan is to completely eradicate modern slavery in any part of our operations. In accordance with the requirements of the Modern Slavery Act, we publish an annual slavery and human trafficking statement. The statement sets out our commitment to preventing modern slavery, including steps we will take to address risks of modern slavery in any part of our business or supply chain, and is available at [redcross.org.uk](https://www.redcross.org.uk).

Gender pay reporting

As at April 2021, our mean difference between the average hourly pay of women and men had increased from 11.3% in 2020 to 11.6%. This means that the gap has been increasing by small increments since 2019, when it was 11.1%. Our response has been to put in place a robust action plan to address this issue. Our flexible working policy has been reviewed, with significant focus on hybrid working. We are also committed to diverse recruitment panels, ensuring a mix of diversity during shortlisting

stages. We have recently piloted our first talent review and succession planning programme. This is an objective and challenging calibration process to ensure we have a balanced view of our internal talent, with partnerships for Women in Leadership to ensure targeted development opportunities. The Rewards team in People Services is working to create a pay and benefits approach that ensures equity across the organisation. More information on how we are seeking to reduce the gender pay gap is available [here](#).

Remuneration policy

The British Red Cross has an annual income of over £226 million and employs more than 4,000 people. The aim of our remuneration policy, which applies to all employees, is to offer pay that is fair and appropriate for the roles they perform and the responsibilities they undertake to deliver our charitable aim of refusing to ignore people in crisis. We employ people whose skills and competences are in demand in a variety of sectors, including the health service, local government and other charities. They require the same levels of professional and occupational qualifications and experience as staff working in these sectors.

The British Red Cross generally expects to pay at a level comparable to that in the not-for-profit and charity sectors. In senior positions this can result in remuneration levels that are below those for similar-sized organisations in the private sector and some areas of the public sector. Information on the grading structure, maximum and minimum remuneration levels for each grade, and all benefits (including pensions) are available to all employees. The levels of salary available, together with other benefits such as annual leave and pensions, are generally reviewed annually. Inputs to the review include the financial performance of the British Red Cross, information on staff turnover and the pay and benefits in organisations employing

comparable workers, organisation budgets and annual plans, and through the lens of being a sustainable and high-performing organisation. Our overall approach to remuneration is based on three key principles: fairness, competitiveness and sustainability.

Annual salary review

In 2021 the pay award was an average of 2.7%, using a mid-point approach which facilitated a balancing of salaries within each pay range, rather than gaps widening within ranges, potentially for the same role. The organisation has acknowledged that a more targeted approach to specific job families, to ensure market competitiveness, is needed. This will form part of the 2022 annual salary review. In some instances it may be appropriate to benchmark against the private sector to retain the best talent, e.g. retail. This approach is consistent with our desire to be an employer that is fair, provides competitive salaries to our people and is financially sustainable for our organisation.

Pension scheme

The British Red Cross operates a defined contribution pension scheme, to which all eligible employees are auto-enrolled. Anyone who does not qualify automatically in this way may opt to join. With effect from April 2020, the minimum level of contributions required stayed at 8% of eligible earnings, of which the British Red Cross elects to pay half, rather than the minimum of 3%. The balance is paid by the employee. A full review of pension provider and default funds will be carried out in 2022 as part of the planned pay and benefits review.

The following details relate to the executive leadership team as at 31 December 2021:

Job title	Key areas of responsibility	Annual pay 2021	Annual pay 2020	Pension entitlement
Chief executive	Leading the organisation, which has an annual income of over £200m, employs over 4,000 staff and more than 12,000 volunteers, and delivers services and programmes in the UK and globally.	£181,224	£176,460	GPP ³
Chief finance officer	Responsible for financial leadership of the organisation and the performance of the social enterprises.	£148,652	£145,204	GPP ³
Chief operating officer	Responsible for the strategy and management of internal professional and operational/shared services, technology, data, property and facilities, and our staff and volunteers.	£144,807	£141,000 ¹	n/a
Chief supporter officer	Responsible for supporter marketing and mass engagement, high-value fundraising and ensuring effective supporter product development, fundraising innovation and a rewarding supporter experience.	£128,219	£124,848	GPP ³
Executive director of strategy, advocacy and communications	Responsible for our corporate strategy, cause coordination, innovation direction and performance management against targets and outcomes. Driven by insight and analytics, and communicated through marketing, media, policy research and advocacy.	£122,876	£118,721	GPP ³
Executive director of international	Responsible for supporting the delivery of our international programmes and partnerships, humanitarian cash assistance, international humanitarian law and policy.	£122,130	£118,000 ²	GPP ³
Executive director of UK operations	Responsible for developing and delivering cause-aligned products and services to support those at greatest risk in the UK.	£119,034	£119,034	Final salary ⁴

¹ The chief operating officer commenced employment in this position on 1 March 2021.

² The executive director of international commenced employment in this position on 1 February 2021.

³ GPP - Group Personal Pension Plan. The British Red Cross matches an employee's contributions to their personal pension fund, to a maximum of 6% of basic salary. This can be achieved through salary sacrifice and the British Red Cross pays half of the employer's national insurance contribution saved as a result to the individual's fund. The chief operating officer has opted out of this pension scheme.

⁴ Final salary - the defined benefit British Red Cross Pension Fund was closed to new entrants with effect from 1 September 1997. Employer contributions of 29.8% of basic salary were made on behalf of each serving member during the year, who also contributed 16%.

Responsibilities of the Remuneration Committee

The board of trustees has a remuneration committee with the following responsibilities:

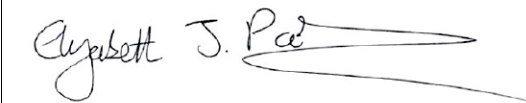
- To recommend to the board for adoption the broad salary policy, pay structure and changes to terms and conditions for the organisation.
- To receive and agree recommendations from the chief executive, for salary and other benefit changes, for all members of the executive leadership team, where market forces and other matters dictate the need.
- The chair of the board of trustees determines salary and other benefit changes for the chief executive, where market forces and other matters dictate the need, in consultation with the remuneration committee.

The chief executive attends all remuneration committee meetings, but withdraws from meetings when his own remuneration is discussed.

Public benefit

The British Red Cross constitutes a public benefit entity as defined by FRS 102. The board of trustees has given regard to the legislative and regulatory requirements for disclosing how our charitable objectives (as set out in our Royal Charter) have provided benefit to the public. The board of trustees has complied with the duty set out in section 17 of the Charities Act 2011 and that set out by the Office of the Scottish Charity Regulator in the Charities and Trustee Investment (Scotland) Act 2005. This report outlines how our achievements during 2021 have benefited the public, either directly or indirectly.

On behalf of the trustees,



Elizabeth J Padmore
Chair of the board of trustees
10 May 2022



Auditor's report

Independent auditor's report to the trustees of the British Red Cross

Report on the audit of the financial statements

Opinion

In our opinion the financial statements of the British Red Cross (the 'charity') and its subsidiaries (the 'group'):

- give a true and fair view of the state of the group's and the parent charity's affairs as at 31 December 2021 and of the group's and the parent charity's incoming resources and application of resources for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice, including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland"; and
- have been prepared in accordance with the Charities Act 2011, the Charities and Trustee Investment (Scotland) Act 2005 and regulations 6 and 8 of the Charities Accounts (Scotland) Regulations 2006.

We have audited the financial statements which comprise:

- the group and parent charity statements of financial activities;
- the group and parent charity balance sheets;
- the group cash flow statement;
- the statement of accounting policies; and
- the related notes 2 to 24.

The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" (United Kingdom Generally Accepted Accounting Practice).

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the auditor's responsibilities for the audit of the financial statements section of our report.

We are independent of the group and of the parent charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the Financial Reporting Standard's (the 'FRC's) Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the group's and parent charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the trustees' report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the trustees' report. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the group's and the parent charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the group or the parent charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 151 of the Charities Act 2011 and section 44(1)(c) of the Charities and Trustee Investment (Scotland) Act 2005 and report in accordance with those Acts and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at:

www.frc.org.uk/auditorsresponsibilities.

This description forms part of our auditor's report.

Extent to which the audit was considered capable of detecting irregularities, including fraud

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below.

We considered the nature of the group's industry and its control environment, and reviewed the group's documentation of their policies and procedures relating to fraud and compliance with laws and regulations. We also enquired of management, internal audit and others within the entity about their own identification and assessment of the risks of irregularities.

We obtained an understanding of the legal and regulatory frameworks that the group operates in, and identified the key laws and regulations that:

- had a direct effect on the determination of material amounts and disclosures in the financial statements. These included the Charities Act, Charities (Accounts and Reports) Regulations 2008, Health and Safety Act, employment law, pensions legislation, tax legislation and HMRC correspondence; and
- do not have a direct effect on the financial statements but compliance with which may be fundamental to the group's ability to operate or to avoid a material penalty. These included the Charity Commission for England and Wales (Charity Commission) regulations, the Scottish Regulator (OSCR) regulations, fundraising regulations, Anti-Money Laundering Regulations (including Proceeds of Crime Act 2002 and Terrorism Act 2000) and Bribery Act and Modern Slavery Act.

We discussed among the audit engagement team including relevant internal specialists such as pensions, IT and industry specialists regarding the opportunities and incentives that may exist within the organisation for fraud and how and where fraud might occur in the financial statements.

As a result of performing the above, we identified the greatest potential for fraud in the following areas, and our specific procedures performed to address them are described below:

- Recognition of legacy income: the income is recognised on a receivable basis when the charity is entitled to the legacy, receipt is probable and the value can be estimated with sufficient accuracy. This is subject to judgement around whether the recognition criteria are met. On a sample basis, we have assessed the judgements and estimates made by management in the recognition of this income.
- Recognition of grant income: this involves judgement around whether grants have performance conditions attached to them which have to be met before income can be recognised, as well as judgement over whether or not those conditions have been satisfied. On a sample basis, we have assessed the judgements and estimates made by management in the recognition of this income.
- Appropriate allocation of restricted income: there is a risk that restricted income may not have been identified and allocated as such. We reviewed the allocation of income to restricted or unrestricted funds on initial recognition to ensure restrictions were appropriately identified and applied, and we reviewed fund transfers from restricted to unrestricted funds to assess the rationale for those movements.

In common with all audits under ISAs (UK), we are also required to perform specific procedures to respond to the risk of management override. In addressing the risk of fraud through management override of controls, we tested the appropriateness of journal entries and other adjustments; assessed whether the judgements made in making accounting estimates are indicative of a potential bias; and evaluated the business rationale of any significant transactions that are unusual or outside the normal course of business.

In addition to the above, our procedures to respond to the risks identified included the following:

- reviewing financial statement disclosures by testing to supporting documentation to assess

compliance with provisions of relevant laws and regulations described as having a direct effect on the financial statements;

- performing analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud;
- enquiring of management, internal audit and in-house legal counsel concerning actual and potential litigation and claims, and instances of non-compliance with laws and regulations; and
- reading minutes of meetings of those charged with governance, reviewing internal audit reports, and with the Charity Commission.

Report on other legal and regulatory requirements

Matters on which we are required to report by exception

Under the Charities (Accounts and Reports) Regulations 2008 and the Charities Accounts (Scotland) Regulations 2006 we are required to report in respect of the following matters if, in our opinion:

- adequate and proper accounting records have not been kept by the parent charitable company, or returns adequate for our audit have not been received from branches not visited by us;
- the information given in the financial statements is inconsistent in any material respect with the trustees' report; or
- sufficient and proper accounting records have not been kept by the parent charity; or
- the parent charity financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

We have nothing to report in respect of these matters.

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008 and regulation 10 of the Charities Accounts (Scotland) Regulations 2006. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Deloitte LLP
Statutory Auditor
St Albans, United Kingdom
10 May 2022

Deloitte LLP is eligible for appointment as auditor for the charity by virtue of its eligibility for appointment as audit of a company under section 1212 of the Companies Act 2006.

Accounts

for the year ended 31 December 2021



Accounts for the year ended 31 December 2021

Consolidated statement of financial activities
For the year ended 31 December 2021

	Notes	Unrestricted £m	Restricted £m	2021 Total £m	Unrestricted £m	Restricted £m	2020 Total £m
Income from:							
Donations and legacies	2	76.9	34.8	111.7	84.9	62.3	147.2
Charitable activities							
Crisis response		5.2	5.7	10.9	4.4	5.7	10.1
Refugee support and migration		0.5	0.6	1.1	0.6	0.5	1.1
First aid and crisis education		15.5	0.2	15.7	10.6	0.5	11.1
Support between home and hospital		33.1	1.9	35.0	37.0	1.9	38.9
UK charitable activities		54.3	8.4	62.7	52.6	8.6	61.2
International emergency response and recovery		0.6	20.6	21.2	0.7	73.1	73.8
Total income from charitable activities	3	54.9	29.0	83.9	53.3	81.7	135.0
Other trading activities							
Retail		27.0	-	27.0	17.3	1.5	18.8
Other fundraising activities		1.3	0.1	1.4	1.0	0.6	1.6
Rent		0.1	-	0.1	0.1	-	0.1
Total income from other trading activities		28.4	0.1	28.5	18.4	2.1	20.5
Investments		-	-	-	0.1	-	0.1
Other							
Miscellaneous income		0.6	0.4	1.0	0.5	0.3	0.8
Net gains on disposal of tangible fixed assets		1.4	-	1.4	2.3	-	2.3
Total income		162.2	64.3	226.5	159.5	146.4	305.9
Expenditure on:							
Raising funds							
Fundraising		21.7	1.4	23.1	20.1	1.6	21.7
Retail		28.1	-	28.1	27.7	-	27.7
Total expenditure on raising funds		49.8	1.4	51.2	47.8	1.6	49.4
Charitable activities							
Crisis response		14.9	8.6	23.5	16.4	27.5	43.9
Refugee support and migration		16.0	6.4	22.4	10.2	6.0	16.2
First aid and crisis education		19.7	1.7	21.4	16.2	2.2	18.4
Support between home and hospital		48.8	5.8	54.6	44.5	9.2	53.7
UK charitable activities		99.4	22.5	121.9	87.3	44.9	132.2
International emergency response and recovery		19.4	42.2	61.6	20.4	93.3	113.7
Total expenditure on charitable activities		118.8	64.7	183.5	107.7	138.2	245.9
Total expenditure	4	168.6	66.1	234.7	155.5	139.8	295.3
Net gains / (losses) on investments	10	-	2.3	2.3	-	5.3	5.3
Net income / (expenditure)		(6.4)	0.5	(5.9)	4.0	11.9	15.9
Transfers between funds	7, 8	0.6	(0.6)	-	1.1	(1.1)	-
Other recognised gains / (losses):							
Actuarial gains / (losses) on defined benefit pension schemes	16	4.6	-	4.6	1.0	-	1.0
Net movement in funds		(1.2)	(0.1)	(1.3)	6.1	10.8	16.9
Total funds at 1 January		144.7	54.7	199.4	138.6	43.9	182.5
Total funds at 31 December	7, 8	143.5	54.6	198.1	144.7	54.7	199.4

All the activities relate to continuing operations.

For the parent charity, total income for the year is £224.5m (2020: £304.7m), total expenditure is £231.2m (2020: £294.1m) and net movement in funds is a surplus of £0.2m (2020: surplus £16.9m).

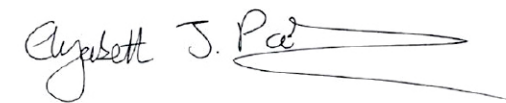
The notes on pages 79 to 106 form part of these financial statements.

Consolidated and charity balance sheets
As at 31 December 2021

	Notes	2021 Group £m	2020 Group £m	2021 Charity £m	2020 Charity £m
Fixed assets					
Tangible fixed assets	9	64.0	66.9	61.6	64.0
Investments	10	23.9	19.4	23.9	19.4
		87.9	86.3	85.5	83.4
Current assets					
Stocks	11	3.8	3.8	3.5	3.6
Debtors	12	43.0	42.8	44.1	43.3
Investments	10	58.7	73.5	58.7	73.5
Cash at bank and in hand		10.9	6.7	9.0	5.0
		116.4	126.8	115.3	125.4
Current liabilities					
Creditors: amounts falling due within one year	13	(19.8)	(21.9)	(19.5)	(21.6)
Net current assets		96.6	104.9	95.8	103.8
Total assets less current liabilities					
Creditors: amounts falling due in more than one year		-	-	-	-
Provision for liabilities and charges	14	(2.2)	(2.9)	(2.2)	(2.9)
Net assets before pension scheme surplus		182.3	188.3	179.1	184.3
Defined benefit pension scheme surplus	16	15.8	11.1	15.8	11.1
Net assets		198.1	199.4	194.9	195.4
Funds:					
Restricted funds					
	7	54.6	54.7	50.9	50.5
Unrestricted funds					
Unrestricted funds held as tangible fixed assets	8	59.7	61.4	59.7	61.4
Defined benefit pension scheme fund	8	15.8	11.1	15.8	11.1
Designated funds	8	19.7	20.3	19.7	20.3
Free reserves	8	48.3	51.9	48.8	52.1
Unrestricted funds		143.5	144.7	144.0	144.9
Total funds		198.1	199.4	194.9	195.4

The notes on pages 79 to 106 form part of these financial statements.

Approved by the board of trustees on 12 April 2022 and signed on its behalf by



Elizabeth J Padmore
Chair, board of trustees
10 May 2022



Liz Hazell FCA
Treasurer
10 May 2022

Consolidated cash flow statement
For the year ended 31 December 2021

	2021 £m	2020 £m
Reconciliation of net income to net cash flow from operating activities		
Net income for the reporting period (as per the statement of financial activities)	(5.9)	15.9
Adjustments for:		
Depreciation charges	6.9	6.3
Net (gains) / losses on investments	(2.3)	(5.3)
Net gains on disposal of tangible fixed assets	(1.4)	(2.3)
(Increase) / decrease in stocks	-	1.0
(Increase) / decrease in debtors	(0.2)	1.5
Increase / (decrease) in creditors: amounts falling due within one year	(2.1)	(0.1)
Increase / (decrease) in provisions for liabilities and charges	(0.7)	(0.7)
Net charges for defined benefit pension scheme	(0.1)	(0.1)
Net cash provided by operating activities	(5.8)	16.2
Statement of cash flows	2021 £m	2020 £m
Cash flows from operating activities:		
Net cash provided by operating activities	(5.8)	16.2
Cash flows from investing activities:		
Purchase of current asset investments	-	(30.0)
Proceeds from sale of current asset investments	-	5.0
Proceeds from sale of fixed asset investments	1.3	30.1
Purchase of fixed asset investments	(3.5)	-
Proceeds from sale of tangible fixed assets	4.1	3.8
Purchase of tangible fixed assets	(6.7)	(12.1)
Net cash provided by investing activities	(4.8)	(3.2)
Change in cash and cash equivalents in the reporting period	(10.6)	13.0
Cash and cash equivalents at the beginning of the reporting period	36.2	23.2
Cash and cash equivalents at the end of the reporting period	25.6	36.2
Analysis of cash and cash equivalents	2021 £m	2020 £m
Cash at bank and in hand	10.9	6.7
Loan due within one year	(0.3)	(0.3)
Current asset investments	15.0	29.8
Total	25.6	36.2



1. Accounting policies**(a) Scope and basis of the financial statements**

The consolidated financial statements have been prepared under the historical cost convention, as modified by the revaluation of investments at market value, and are in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) ('the SORP'), FRS 102: The Financial Reporting Standard applicable in the UK and Republic of Ireland ('FRS 102'), the Charities Act 2011 and UK Generally Accepted Accounting Practice.

The financial statements have been prepared on a going concern basis. The going concern assessment undertaken by the board of trustees involves analysing key current and future risks and controls, resulting in a clear profile of risk across the organisation. In undertaking this assessment, the board considers the resilience of the organisation to the occurrence of these risks, utilising sensitivity analysis and stress testing of financial projections, thereby confirming reserves and cash remain at acceptable levels.

Regulatory requirements mean that the trustees are obliged to take into account all available information about the future, for at least, but not limited to, the period of 12 months from the date the accounts are approved. Financial projections have taken into account the estimated ongoing impact of the coronavirus pandemic on resources. The uncertain nature of the circumstances related to the pandemic mean it is difficult to forecast that impact with accuracy. However, the board of trustees is satisfied that reasonable financial assumptions have been incorporated in the financial projections.

For these reasons and based on the assessment undertaken, the board confirms it has a reasonable expectation that the British Red Cross will be able to continue in operation and meet its liabilities as they fall due.

In forming this conclusion, the board has reviewed budgets and forecasts and has satisfied itself that there is a reasonable expectation that the British Red Cross has adequate resources to continue in operational existence for at least a year from the date of signing this Trustees' Report and Accounts and for the foreseeable future.

For this reason, the board of trustees continues to adopt the going concern basis of accounting in preparing the accounts.

Going concern is further discussed in the Trustees' report under the heading 'Going Concern' in the finance review.

The British Red Cross constitutes a public benefit entity as defined by FRS 102.

The consolidated 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 SORP rather than Accounting and Reporting by Charities: Statement of Recommended Practice (revised 2005) which has been withdrawn.

The preparation of the financial statements in accordance with FRS 102 requires the trustees to make judgements, estimates and assumptions that affect the application of policies and reported amounts in the financial statements. The areas involving a higher degree of judgement, or areas where assumptions or estimates were significant to the financial statements are described at (o) below.

The financial statements incorporate the results of all material activities overseas where the British Red Cross has operational responsibility. The results and net assets of British Red Cross operations in five British overseas branches have been included in the financial statements.

The results and balance sheets of the British Red Cross' subsidiary undertakings, Britcross Limited, the Bermuda Red Cross Charitable Trust, Bermuda Red Cross, Cayman Islands Red Cross, the Turks and Caicos Islands Red Cross and the British Virgin Islands Red Cross, have been consolidated on a line-by-line basis. All subsidiary undertakings prepare accounts to 31 December.

A separate statement of financial activities has not been presented for the charity alone, as this is not considered to be materially different from the consolidated statement of financial activities (SOFA).

Under s408 the parent charity, total income and expenditure for the year and net movement in funds is presented under Consolidated Statement of Financial Activities on page 75.

(b) Fund accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general charitable objectives. A pension reserve is included within unrestricted funds to reflect the pension surplus. Designated funds are a portion of the unrestricted funds that have been set aside for a particular purpose by the trustees.

Restricted funds are donated for either a particular geographical area or purpose, the use of which is restricted to that area or purpose. Such donations are principally for international purposes.

(c) Income

All income is accounted for when the British Red Cross has entitlement to the funds, the amount can be quantified and receipt of the funds is probable. Where income is received in advance of providing goods and/or services, it is deferred until the British Red Cross becomes entitled to that income.

Unless there is evidence of uncertainty of receipt, residuary legacies are recognised from the date of probate where a reliable estimate of income can be made. Income from wills or reversionary trusts is not recognised until the life interest has passed away. Income from pecuniary legacies is recognised upon notification.

Where income is received as a result of lotteries held by the People's Postcode Lottery (PPL), the British Red Cross has no ability to alter the price of the tickets, determine prizes or alter the management fee. The PPL is therefore treated as acting as the principal. Net proceeds due to the British Red Cross are treated as restricted funds and are recognised under donations and legacies in the SOFA, as stated at note 2. The analysis of the net proceeds is detailed at note 23.

Disasters Emergency Committee (DEC) appeal income is recognised to the extent that resources have been committed on programmes funded through the DEC appeals.

Gifts donated for resale are included as income when they are sold. Donated assets and services are included at the value to the British Red Cross where this can be reliably quantified. Donated services from our volunteers are not included within the financial statements.

Government grants under the coronavirus job retention scheme have been received in the year which are restricted to eligible staff costs. This grant income has been presented in unrestricted income to match the unrestricted staff costs the grant income was provided to support. An analysis of the income received is shown at note 24.

(d) Expenditure and basis of allocation of cost

All expenditure is accounted for on an accruals basis.

Direct costs are those specifically related to producing the output of an activity, for example the costs incurred in direct contact with beneficiaries.

Support costs are those which provide indirect support to frontline output provision – examples are central finance, human resources, governance costs, and information and digital technology. Support costs not attributable to a single

activity have been allocated on a basis consistent with identified cost drivers for that cost category, such as staff head count, floor space and expenditure.

(e) Tangible fixed assets and depreciation

All tangible fixed assets which individually cost more than £1,000 are capitalised and included at cost, including any incidental expenses of acquisition and irrecoverable VAT. Depreciation is provided on a straight-line basis over their useful economic lives as follows:

Freehold properties	50 years
Leasehold properties	the shorter of the term of the lease and 50 years
Freehold premises improvements	ten years
Leasehold premises improvements	the shorter of the term of the lease and ten years
Ambulances	a maximum of seven years
Other vehicles	a maximum of five years
Equipment and furniture	five years
Computer equipment and software	between two and five years
Freehold land	nil
Assets in course of construction	nil

(f) Financial instruments

Financial assets and financial liabilities are recognised when the British Red Cross becomes a party to the contractual provisions of the instrument. All financial assets and liabilities are initially measured at transaction price (including transaction costs). The British Red Cross only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due. Creditors and provisions are recognised where the British Red Cross has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

1. Accounting policies (continued)**(g) Pensions***Defined benefit pension schemes*

Pension assets and liabilities are recorded in line with FRS 102, with scheme valuations undertaken by independent actuaries. FRS 102 measures the value of pension assets and liabilities at the balance sheet date and determines the benefits accrued in the year and the interest on assets and liabilities.

Current service costs, together with the net interest cost for the year, are allocated to relevant expenditure headings within the SOFA.

Scheme assets are measured at fair value at the balance sheet date. Scheme liabilities are measured on an actuarial basis at the balance sheet date using the projected unit method and discounted at a rate equivalent to the current rate of return on a high-quality corporate bond of equivalent term to the scheme liabilities.

The change in value of assets and liabilities arising from asset valuation, changes in benefits, actuarial assumptions, or change in the level of deficit attributable to members is recognised in the consolidated statement of financial activities within actuarial gains/losses on defined benefit pension schemes.

The resulting defined benefit asset or liability is presented separately on the face of the balance sheet. The British Red Cross recognises assets for its defined benefit pension schemes to the extent that they are considered recoverable through reduced contributions in the future, or through refunds from the scheme.

Defined contribution pension schemes

Pension costs in respect of defined contribution schemes are charged to the SOFA for the period in which they are payable. Such costs are allocated to activities and between funds according to an employee's normal job function.

(h) Investments

Fixed and current asset investments are stated at market value at the balance sheet date and the consolidated statement of financial activities shows net investment gains and losses arising from revaluation of the investment portfolio and disposals during the year.

Funds not immediately required are invested in a combination of long- and medium-term low-risk funds and short-term deposits. Fixed asset investments are made for

periods in excess of three years. Medium-term investments are normally classed as fixed asset investments and made for periods of one to three years. Short-term investments are for immediate funding requirements, are usually classed as current assets and include term deposits of up to one year and overnight money market accounts. (see note 10).

(i) Stocks

Stocks are stated at the lower of cost and net realisable value. Provision is made for obsolete, slow-moving or defective stock where appropriate. As it is not practical to value items donated for resale on receipt, they are not recognised in the financial statements until they are sold. Emergency stocks held for disaster response are transferred from stock to expenditure when issued from the warehouse.

(j) Value added tax

Irrecoverable value added tax is allocated to the category of expenditure to which it relates.

(k) Provisions

Provisions are recognised when the British Red Cross has a legal or constructive financial obligation, that can be reliably estimated and for which there is an expectation that payment will be made.

(l) Operating leases

Rentals under operating leases are charged on a straight-line basis over the lease terms, even if the payments are not made on such a basis. Benefits received and receivable as an incentive to sign an operating lease are, similarly, spread on a straight-line basis over the lease term.

(m) Foreign currencies

The British Red Cross uses forward exchange contracts to hedge some of its known foreign exchange exposure. Transactions in foreign currencies are recorded at the rate of exchange prevailing at the date of the transaction, except where a forward contract is in place, in which case the rate specified in the contract is used.

Monetary assets and liabilities are translated into sterling at the exchange rate ruling on the balance sheet date, except where a forward contract is in place, in which case the relevant asset/liability is translated at the rate contained in the contract.

Foreign exchange gains are recognised as other income and foreign exchange losses are recognised in the consolidated statement of financial activities within the relevant charitable activity expenditure for the period in which they are incurred.

(n) Programme commitments

The British Red Cross regularly pledges support to programmes led by the International Federation of Red Cross and Red Crescent Societies, International Committee of the Red Cross or other National Societies. Where full payment of the pledges is contingent on the outcome of British Red Cross reviews of the programmes, these programme commitments are contingent liabilities and therefore not recognised on the balance sheet.

(o) Critical accounting judgements and key sources of estimation uncertainty

In the application of the Group's accounting policies, the trustees are required to make judgements (other than those involving estimations) that have a significant impact on the amounts recognised and to make estimates and assumptions about the carrying amounts of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on a combination of historical experience, professional expert advice and other factors considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised if the revision affects only that period, or in the period of the revision and future periods if the revision affects both current and future periods.

Critical judgements in applying the Group's accounting policies

The following are the critical judgements, apart from those involving estimations, which the trustees have made in the process of applying the Group's accounting policies and that have the most significant effect on the amounts recognised in the financial statements.

Grant income (see note 3): the critical judgements involved in the recognition of grant income are over whether grants have performance conditions attached to them which have to be met before income can be recognised, as well as judgement over whether or not those conditions have been satisfied.

The Society receives grants which may be passed on to other national societies or parts of the global network or other providers. The Society considers it is acting as principal in these transactions where it has discretion about the use to which the funds received are put or where the grant funder has recourse to the Society.

Key sources of estimation uncertainty

The following are considered to be the key assumptions concerning the future, and other key sources of estimation uncertainty at the balance sheet date, which have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year.

Accrued legacy income (see note 12): The legacy income receivable amounts to £23.2m at the year end (2020: £22.5m). The income is recognised on a receivable basis when the charity is entitled to the legacy, receipt is probable and the value can be estimated with sufficient accuracy. The critical judgement involved in the recognition of legacy income is around whether the recognition criteria are met. The key sources of estimation uncertainty are in relation to the value of the legacy, and the legal fees and other liabilities, which are estimated based on the best information available at the balance sheet date. Due to the uncertainty associated with such items, there is a possibility that, on conclusion of open matters at a future date, the final outcome may differ significantly.

Defined benefit pension schemes (see note 16): The defined benefit pension scheme surplus amounts to £15.8m at the year end (2020: £11.1m). Estimates of the pension scheme surplus depend on a number of complex estimates and assumptions related to the discount rate, mortality rates, inflation rates, changes in retirement ages and asset returns. The Group engages actuaries to provide expert advice about actuarial assumptions made and the effect on the pension scheme surplus of changes in those assumptions, based on FRS 102 requirements and their knowledge of the pension schemes. It is reasonably possible, based on existing knowledge, that outcomes within the next financial year that are different from assumptions could require a material adjustment to the carrying amount of the affected asset.

Notes to the consolidated financial statements
For the year ended 31 December 2021

2. Donations and legacies

	Unrestricted £m	Restricted £m	2021 Total £m	Unrestricted £m	Restricted £m	2020 Total £m
Regular giving	30.2	1.1	31.3	32.3	1.2	33.5
Public donations, appeals and fundraising	6.4	27.8	34.2	13.3	55.1	68.4
Donations to services	0.4	-	0.4	0.4	-	0.4
Gift aid	6.8	2.1	8.9	7.4	2.4	9.8
Legacies	33.0	0.8	33.8	31.3	0.3	31.6
Disasters Emergency Committee appeals	-	3.1	3.1	-	3.3	3.3
Grants	0.1	(0.1)	-	0.2	-	0.2
Total	76.9	34.8	111.7	84.9	62.3	147.2

Legacy income is not recognised until the British Red Cross has entitlement to the funds, the amount can be quantified and there is probability of receipt. The estimated value of legacies, which have been notified, but not recognised at 31 December 2021 was £11.4m (2020: £7.9m) of which £4.0m (2020: £4.0m) are assets bequeathed to the British Red Cross, but subject to life tenancy.

Disasters Emergency Committee (DEC) appeal income is recognised to the extent that resources have been committed on programmes funded through the DEC appeals. Subject to our agreed allocation, the value of DEC appeal income not drawn down or accrued for at 31 December 2021 was £0m (2020: £0.4m).

During 2021, gifts in kind of £0.2m (2020: £2.5m) were received. Gifts in kind this year chiefly supported our response to the Covid-19 pandemic in the UK.

3. Income from charitable activities

	Contracts and fees £m	Grants £m	2021 Total £m	Contracts and fees £m	Grants £m	2020 Total £m
UK						
Crisis response	5.3	5.6	10.9	4.2	5.9	10.1
Refugee support and migration	0.7	0.4	1.1	0.8	0.3	1.1
First aid and crisis education	15.2	0.5	15.7	9.7	1.4	11.1
Support between home and hospital	29.5	5.5	35.0	33.4	5.5	38.9
	50.7	12.0	62.7	48.1	13.1	61.2
International emergency response and recovery	0.8	20.4	21.2	1.0	72.8	73.8
Total	51.5	32.4	83.9	49.1	85.9	135.0

International grant income includes grants from the UK Foreign, Commonwealth & Development Office (FCDO) totalling £18m (2020: £70m):

- > £9m (2020: £9.0m) received as part of the International Federation of Red Cross and Red Crescent Societies (IFRC) Institutional Strategy Agreement with FCDO.
- > £2.8m (2020: £49.1m) to support response programmes.
- > £2m (2020: £1m) as part of the Movement Core Funding with FCDO.
- > £4.2m (2020: £10.9m) to support long-term programmes in places including Nepal, Kenya and Western Africa.

There are no unfulfilled conditions or other contingencies attached to these grants.

Notes to the consolidated financial statements
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4. Expenditure

	Direct Costs £m	Grants £m	Support Costs £m	2021 Total £m	Direct Costs £m	Grants £m	Support Costs £m	2020 Total £m
Raising funds								
Fundraising	20.5	-	2.6	23.1	19.5	-	2.2	21.7
Retail	26.4	-	1.7	28.1	26.1	-	1.6	27.7
Investment management costs	-	-	-	-	-	-	-	-
	46.9	-	4.3	51.2	45.6	-	3.8	49.4
Charitable activities								
UK								
Crisis response	19.8	1.3	2.4	23.5	32.3	7.0	4.6	43.9
Refugee support and migration	18.1	0.4	3.9	22.4	14.3	0.6	1.3	16.2
First aid and crisis education	17.4	-	4.0	21.4	15.0	-	3.4	18.4
Support between home and hospital	45.5	-	9.1	54.6	45.5	-	8.2	53.7
	100.8	1.7	19.4	121.9	107.1	7.6	17.5	132.2
International emergency response and recovery	22.8	35.6	3.2	61.6	22.3	86.4	5.0	113.7
	123.6	37.3	22.6	183.5	129.4	94.0	22.5	245.9
Total	170.5	37.3	26.9	234.7	175.0	94.0	26.3	295.3

The basis of allocation of support costs is described in note 1(d) and further analysis is provided in Note 5. It is not appropriate to split support costs between direct costs and grants due to the dual role played by programme support functions.

Our total expenditure includes irrecoverable VAT of £3.1m (2020: £3.3m) and fees to auditors for audit of financial statements of £0.1m (2020: £0.1m).

Notes to the consolidated financial statements
For the year ended 31 December 2021

4. Expenditure (continued) Grants

Grant Recipients	Purpose	2021 Total £m	2020 Total £m
International Federation of the Red Cross and Red Crescent Societies (IFRC)			
IFRC	Afghanistan Crisis Appeal	1.0	-
IFRC	Americas Population Movement 2018	-	3.9
IFRC	AMiRa Project (Migratory Trails)	-	0.7
IFRC	Asia Covid-19 Response 2020	0.3	-
IFRC	Bangladesh Population Movement 2017	0.4	1.4
IFRC	Covid-19 Response	-	40.2
IFRC	Cyclone IDAI 2019 - Southern Africa	-	1.7
IFRC	DFID Institutional Strategy with Federation	-	9.0
IFRC	Haiti Earthquake 2021	0.6	-
IFRC	Hurricane Dorian	-	1.0
IFRC	Hurricane ETA 2020	1.0	-
IFRC	India Covid Response 2021	2.2	-
IFRC	Indonesia Earthquake and Tsunami Appeal 2018	-	0.8
IFRC	Movement Contributions Asia	0.3	-
IFRC	Movement Contributions E&S Africa	0.2	-
IFRC	Movement Contributions ESTA	1.7	1.7
IFRC	Movement Core Funding JBC 2021-24	9.0	-
IFRC	Myanmar Rakine Support	0.4	0.3
IFRC	Nigeria - Food Security Emergency IFRC Appeal	0.2	-
IFRC	Nigeria NS Development	-	0.3
IFRC	Philippines Typhoon Goni 2020	0.7	-
IFRC	RDRT East & Southern Africa	-	0.3
IFRC	Risk-informed Early Action Partnership (REAP)	-	0.8
IFRC	Southern Africa Food Insecurity	-	1.3
IFRC	Support for IFRC Emergency Appeal for Ebola Outbreak in DRC	1.0	0.5
IFRC	Vietnam Floods 2020	0.5	-
IFRC	Yemen RC DM Strengthening	-	0.3
IFRC	Various	2.1	2.4
		21.6	66.6
International Committee of the Red Cross (ICRC)			
ICRC	Afghanistan Crisis Appeal	0.5	-
ICRC	Cash based assistance	-	0.3
ICRC	Covid-19 Response	-	0.8
ICRC	DRC Social Safety Nets	-	0.5
ICRC	DRC Social Safety Nets Phase II	0.2	-
ICRC	ESTA Covid-19 Response 2020	0.3	-
ICRC	MENA Covid-19 Response 2020	0.6	-
ICRC	Somalia Hunger Crisis Appeal	0.2	-
ICRC	Somalia National Society Development Initiative	0.2	-
ICRC	Yemen Complex Emergency	-	0.3
ICRC	Various	0.2	0.2
		2.2	2.1

Red Cross National Societies			
Australian Red Cross Society	Australia Bushfires	-	0.8
Bangladesh Red Crescent Society	Asia Covid-19 Response 2020	0.4	-
Bangladesh Red Crescent Society	Bangladesh Population movement 2017	0.4	0.3
Bangladesh Red Crescent Society	Bangladesh V2R in Cox's Bazar	0.3	0.4
Danish Red Cross	Ethiopia Population Movement 2020	0.3	-
Danish Red Cross Society	Kassala Safe Houses	0.7	-
French Red Cross Society	Sahel Cash Transfer Preparedness Mentoring program	0.2	-
German Red Cross Society	Yemen Emergency Obstetrics Care Unit Hajjah	0.7	-
Kenya Red Cross Society	Cyclone Idai 2019	-	0.3
Kenya Red Cross Society	IARP Kenya Ethiopia Uganda	0.2	0.5
Kenya Red Cross Society	Integrated Food Security and Livelihoods Kenya	0.3	-
Kenya Red Cross Society	Kenya - Ending chronic hunger support project in Modogashe	-	0.6
Kenya Red Cross Society	Kenya Drought 2021	0.3	-
Kenya Red Cross Society	Kenya Multiple Emergencies 2020	-	0.5
Kenya Red Cross Society	Nakuruto Water Project Kenya	-	0.3
Kenya Red Cross Society	Strengthening Early Response Capacity	0.4	0.5
Lebanese Red Cross Society	Beirut Port Explosion Response 2020	1.3	1.2
Lebanese Red Cross Society	Lebanon Cash Assistance PPL 2021-2022	0.2	-
Nepal Red Cross Society	Nepal Strengthening Urban Resilience and Engagement	0.3	-
Nepal Red Cross Society	Strengthening Urban Resilience and Engagement	-	0.7
Nigerian Red Cross Society	Nigeria Disaster Management	0.4	-
Syrian Arab Red Crescent Society	Syria Crisis Expenditure 2018-2021	0.9	-
Syrian Red Crescent Society	Syria Crisis	-	0.9
Zimbabwe Red Cross	Zimbabwe Community Resilience Programme	-	0.3
Various National Societies	Various	4.1	10.4
		11.4	17.7
Other Grants			
Various	Coronavirus NET appeal	-	6.4
NAVCA	VCSEP - DCMS	1.3	-
Institutions	Various	0.8	1.2
		2.1	7.6
Total Grant Expenditure		37.3	94.0

Notes to the consolidated financial statements
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5. Support costs by activity

	Raising funds £m	Crisis response £m	Refugee support and migration £m	First aid and crisis education £m	Support between home and hospital £m	International emergency response and recovery £m	2021 Total £m	Main Allocation Basis
Finance	0.7	0.3	0.2	0.2	0.5	0.8	2.7	Expenditure %
Human resources	0.4	0.3	0.5	0.6	1.5	0.2	3.5	FTE
Information and digital technology	3.1	1.5	2.9	2.9	6.4	1.1	17.9	No. of PCs
Central management	0.1	-	-	-	0.1	0.1	0.3	Expenditure %
Governance	-	0.3	0.3	0.3	0.6	1.0	2.5	Expenditure %
Total	4.3	2.4	3.9	4.0	9.1	3.2	26.9	

	Raising funds £m	Crisis response £m	Refugee support and migration £m	First aid and crisis education £m	Support between home and hospital £m	International emergency response and recovery £m	2020 Total £m	Main Allocation Basis
Finance	0.6	0.5	0.2	0.2	0.5	1.5	3.5	Expenditure %
Human resources	0.3	0.7	0.2	0.6	1.6	0.2	3.6	FTE
Information and digital technology	2.4	2.6	0.7	2.3	5.2	0.8	14.0	No of PC's
Central management	0.1	-	-	-	-	0.1	0.2	Expenditure %
Governance	0.4	0.8	0.2	0.3	0.9	2.4	5.0	Expenditure %
Total	3.8	4.6	1.3	3.4	8.2	5.0	26.3	

Support costs have been allocated on the basis of the accounting policy set out in note 1 (d).

Governance costs relate to the running of the charity, allowing the charity to operate and generate the information required for public accountability. They include the costs of subscriptions related to membership of the International Red Cross and Red Crescent Movement of £2.1m (2020: £2.5m), as well as the costs of trustee meetings and internal and external audits.

Notes to the consolidated financial statements
For the year ended 31 December 2021

6. Subsidiaries

Britcross Limited

Britcross Limited, the British Red Cross' wholly owned trading subsidiary incorporated in the UK (company number 60932598), engages in the sale of cards and gifts as well as receiving corporate sponsorship in aid of the British Red Cross.

	2021 Charity £m	2020 Charity £m
The income and expenditure of Britcross Limited included within the consolidated statement of financial activities are:		
Income	1.6	1.2
Expenditure	(0.8)	(0.7)
Net income donated to British Red Cross	0.8	0.5

	2021 £m	2020 £m
The assets and liabilities of Britcross Limited consolidated within the balance sheet are:		
Current assets	1.4	0.9
Current liabilities	(1.4)	(0.9)
Net assets	-	-

Overseas Subsidiaries

The British Red Cross has five wholly owned overseas subsidiaries: the Bermuda Red Cross Charitable Trust, the Bermuda Red Cross, Cayman Islands Red Cross, Turks and Caicos Islands Red Cross and British Virgin Islands Red Cross.

British Virgin Islands Red Cross (BVI RC) was incorporated under local legislation on 1 January 2021. Accordingly BVI RC has been disclosed as a subsidiary in the group accounts as shown below. In previous years, the BVI RC was included in the results of the charity as a branch. Hence no comparative figures are shown for the BVI RC in the tables below.

The income and expenditure of the overseas subsidiaries included within the consolidated statement of financial activities are:

	Bermuda Red Cross Charitable Trust		Bermuda Red Cross		Cayman Islands Red Cross		Turks and Caicos Islands Red Cross		British Virgin Islands Red Cross	
	2021 £m	2020 £m	2021 £m	2020 £m	2021 £m	2020 £m	2021 £m	2020 £m	2021 £m	2020 £m
Income	0.1	0.1	0.5	0.6	0.7	0.4	0.1	0.1	0.2	-
Expenditure	(0.5)	(0.1)	(0.5)	(0.5)	(1.3)	(0.4)	(0.2)	(0.1)	(0.3)	-
Net income/(expenditure) incorporated in group accounts	(0.4)	-	-	0.1	(0.6)	-	(0.1)	-	(0.1)	-

The assets and liabilities of overseas subsidiaries consolidated within the balance sheet are:

	Bermuda Red Cross Charitable Trust		Bermuda Red Cross		Cayman Islands Red Cross		Turks and Caicos Islands Red Cross		British Virgin Islands Red Cross	
	2021 £m	2020 £m	2021 £m	2020 £m	2021 £m	2020 £m	2021 £m	2020 £m	2021 £m	2020 £m
Fixed assets	1.4	1.8	-	-	0.4	1.1	-	-	0.6	-
Current assets	-	-	0.2	0.2	1.1	1.1	0.1	-	0.1	-
Current liabilities	-	-	-	(0.1)	-	-	-	-	(0.1)	-
Net assets	1.4	1.8	0.2	0.1	1.5	2.2	0.1	-	0.6	-

There are five overseas branches (Anguilla, Falkland Islands, Gibraltar, Montserrat and St Helena) which are included in the results of the charity as branches.

Notes to the consolidated financial statements
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7. Restricted funds

Group	Balance 1 January 2021 £m	Income £m	Expenditure £m	Net investment gains/ (losses) £m	Transfers £m	Balance 31 December 2021 £m
Coronavirus BRC Response	8.3	0.3	(0.1)	-	(7.8)	0.7
Covid-19 Hardship Fund	2.2	0.1	(2.5)	-	0.4	0.2
PPL Partnership Management	1.5	1.8	(0.1)	-	(1.3)	1.9
UKAM - ISWH 2020 - English Match	1.9	-	-	-	-	1.9
Other UK restricted funds	11.0	22.9	(21.1)	2.3	4.1	19.2
Total UK restricted funds	24.9	25.1	(23.8)	2.3	(4.6)	23.9
Syria and region crisis	3.1	0.4	(1.5)	-	0.2	2.2
Nepal earthquake	(0.1)	0.6	(0.6)	-	-	(0.1)
Hurricane Irma and Maria	0.4	-	(0.3)	-	(0.1)	-
Myanmar/Bangladesh Population Movement	0.6	0.4	(1.4)	-	0.9	0.5
East Africa Crisis	0.1	0.1	-	-	(0.2)	-
Afghanistan Crisis	-	4.8	(1.7)	-	0.1	3.2
Overseas branches and subsidiaries	7.8	1.8	(2.8)	-	(2.5)	4.3
Other international restricted funds	16.9	30.2	(33.9)	-	5.9	19.1
Total international restricted funds	28.8	38.3	(42.2)	-	4.3	29.2
Disaster fund	1.0	0.9	(0.1)	-	(0.3)	1.5
Total restricted funds	54.7	64.3	(66.1)	2.3	(0.6)	54.6

Notes to the consolidated financial statements
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7. Restricted funds (continued)

Charity	Balance 1 January 2021 £m	Income £m	Expenditure £m	Net investment gains/ (losses) £m	Transfers £m	Balance 31 December 2021 £m
Coronavirus BRC Response	8.3	0.3	(0.1)	-	(7.8)	0.7
Covid-19 Hardship Fund	2.2	0.1	(2.5)	-	0.4	0.2
PPL Partnership management	1.5	1.8	(0.1)	-	(1.3)	1.9
UKAM - ISWH 2020 - English Match	1.9	-	-	-	-	1.9
Other UK restricted funds	10.7	22.9	(20.8)	2.3	4.1	19.2
Total UK restricted funds	24.6	25.1	(23.5)	2.3	(4.6)	23.9
Syria and region crisis	3.1	0.4	(1.5)	-	0.2	2.2
Nepal earthquake	(0.1)	0.6	(0.6)	-	-	(0.1)
Hurricane Irma and Maria	0.4	-	(0.3)	-	(0.1)	-
Myanmar/Bangladesh Population Movement	0.6	0.4	(1.4)	-	0.9	0.5
East Africa Crisis	0.1	0.1	-	-	(0.2)	-
Afghanistan Crisis	-	4.8	(1.7)	-	0.1	3.2
Overseas branches	3.5	0.1	(0.1)	-	(2.9)	0.6
Other international restricted funds	17.3	30.2	(34.2)	-	5.8	19.1
Total international restricted funds	24.9	36.6	(39.8)	-	3.8	25.5
Disaster fund	1.0	0.9	(0.1)	-	(0.3)	1.5
Total restricted funds	50.5	62.6	(63.4)	2.3	(1.1)	50.9

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7. Restricted funds (continued)

Group	Balance 1 January 2020 £m	Income £m	Expenditure £m	Net investment gains/ (losses) £m	Transfers £m	Balance 31 December 2020 £m
Coronavirus BRC Response	-	7.5	(0.7)	-	1.5	8.3
Covid-19 Hardship Fund	-	5.2	(3.0)	-	-	2.2
Other UK restricted funds	17.7	40.7	(45.5)	5.1	(3.6)	14.4
Total UK restricted funds	17.7	53.4	(49.2)	5.1	(2.1)	24.9
Syria and region crisis	3.8	0.4	(0.1)	-	(1.0)	3.1
Nepal earthquake	0.3	-	(0.1)	-	(0.3)	(0.1)
Hurricane Irma and Maria	1.0	-	(0.6)	-	-	0.4
Myanmar/Bangladesh Population Movement	0.8	1.1	(2.0)	-	0.7	0.6
East Africa Crisis	0.1	-	-	-	-	0.1
IFRC Institutional strategy	-	9.0	(9.0)	-	-	-
Overseas branches and subsidiaries	8.0	1.5	(1.7)	-	-	7.8
Other international restricted funds	10.2	80.5	(77.0)	0.2	3.0	16.9
Total international funds	24.2	92.5	(90.5)	0.2	2.4	28.8
Disaster fund	2.0	0.5	(0.1)	-	(1.4)	1.0
Total restricted funds	43.9	146.4	(139.8)	5.3	(1.1)	54.7

Charity	Balance 1 January 2020 £m	Income £m	Expenditure £m	Net investment gains/ (losses) £m	Transfers £m	Balance 31 December 2020 £m
Coronavirus BRC Response	-	7.5	(0.7)	-	1.5	8.3
Covid-19 Hardship Fund	-	5.2	(3.0)	-	-	2.2
Other UK restricted funds	17.4	40.7	(45.5)	5.1	(3.6)	14.1
Total UK restricted funds	17.4	53.4	(49.2)	5.1	(2.1)	24.6
Syria and region crisis	3.8	0.4	(0.1)	-	(1.0)	3.1
Nepal earthquake	0.3	-	(0.1)	-	(0.3)	(0.1)
Hurricane Irma and Maria	1.0	-	(0.6)	-	-	0.4
Myanmar/Bangladesh Population Movement	0.8	1.1	(2.0)	-	0.7	0.6
East Africa Crisis	0.1	-	-	-	-	0.1
IFRC Institutional strategy	-	9.0	(9.0)	-	-	-
Overseas branches	3.8	0.3	(0.6)	-	-	3.5
Other international restricted funds	10.6	80.4	(76.9)	0.2	3.0	17.3
Total international restricted funds	20.4	91.2	(89.3)	0.2	2.4	24.9
Disaster fund	2.0	0.5	(0.1)	-	(1.4)	1.0
Total restricted funds	39.8	145.1	(138.6)	5.3	(1.1)	50.5

Notes to the consolidated financial statements
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7. Restricted funds (continued)

Expenditure plans have been agreed for all material restricted funds. Funds are held in appropriate asset categories in accordance with planned usage.

UK restricted funds

Other UK restricted funds include:

- > £2m (£2.7m 2020) of properties and other tangible fixed assets held for restricted purposes
 - > a variety of local, national and European funding sources to deliver projects over the next two to three years
 - > legacies with a geographical and/or service restriction.
- The balance of UK restricted funds is held for the provision of locally agreed services.

For the group and charity Coronavirus BRC Reponse restricted fund, £7.8m was transferred from this fund to other restricted funds which reflected expenditure being incurred by other projects on the coronavirus response.

International restricted funds

Other international restricted funds include:

- > Yemen Complex Emergency 2014 2021 £1.8m (2020 £1.6m)
- > Cyclone IDAI Appeal - DEC retained 2021 £0m (2020 £1.2m)
- > Beirut Port Explosion Response 2020 2021 £4m (2020 £5.7m)

In 2021, a small number of restricted funds were in deficit at the year-end totalling £0.3m (2020:£0.4m). This relates to programmes that are funded in arrears or where income and expenditure are managed across multiple funds.

Disaster fund

The disaster fund allows us to prepare for and respond to humanitarian disasters abroad and in the UK. We fundraise specifically for the disaster fund and, as stated on emergency appeal materials, it can also contain funds donated to emergency appeals where we raise more than can be reasonably and efficiently spent on that specific response.

Notes to the consolidated financial statements
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8. Unrestricted funds

	Balance 1 January 2021 £m	Income £m	Expenditure £m	Net investment gains/ (losses) £m	Transfers £m	Actuarial gains/ (losses) on defined benefit pension schemes £m	Balance 31 December 2021 £m
Group							
Unrestricted funds held as tangible fixed assets	61.4	-	(6.9)	-	5.2	-	59.7
Defined benefit pension scheme fund	11.1	-	-	-	0.1	4.6	15.8
Designated funds	20.3	-	-	-	(0.6)	-	19.7
Free reserves	51.9	162.2	(161.7)	-	(4.1)	-	48.3
Total unrestricted funds	144.7	162.2	(168.6)	-	0.6	4.6	143.5
Charity							
Unrestricted funds held as tangible fixed assets	61.4	-	(6.9)	-	5.2	-	59.7
Defined benefit pension scheme fund	11.1	-	-	-	0.1	4.6	15.8
Designated funds	20.3	-	-	-	(0.6)	-	19.7
Free reserves	52.1	161.9	(160.9)	-	(4.3)	-	48.8
Total unrestricted funds	144.9	161.9	(167.8)	-	0.4	4.6	144.0

	Balance 1 January 2020 £m	Income £m	Expenditure £m	Net investment gains/ (losses) £m	Transfers £m	Actuarial gains/ (losses) on defined benefit pension schemes £m	Balance 31 December 2020 £m
Group							
Unrestricted funds held as tangible fixed assets	56.7	-	(6.2)	-	10.9	-	61.4
Defined benefit pension scheme fund	10.0	-	-	-	0.1	1.0	11.1
Designated funds	15.2	-	-	-	5.1	-	20.3
Free reserves	56.7	159.5	(149.3)	-	(15.0)	-	51.9
Total unrestricted funds	138.6	159.5	(155.5)	-	1.1	1.0	144.7
Charity							
Unrestricted funds held as tangible fixed assets	56.7	-	(6.2)	-	10.9	-	61.4
Defined benefit pension scheme fund	10.0	-	-	-	0.1	1.0	11.1
Designated funds	15.2	-	-	-	5.1	-	20.3
Free reserves	56.7	159.0	(148.6)	-	(15.0)	-	52.1
Total unrestricted funds	138.6	159.0	(154.8)	-	1.1	1.0	144.9

For details of planned use of Designated funds please see page number 55.

Notes to the consolidated financial statements
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9. Tangible fixed assets

Group	Freehold property £m	Leasehold property £m	Vehicles, equipment, furniture and IT £m	Assets in the course of construction £m	Total £m
Cost					
At 1 January 2021	40.7	48.6	43.8	4.8	137.9
Transfer from WIP	0.1	0.9	4.5	(5.5)	-
Additions	0.5	-	-	7.6	8.1
Disposals	(3.7)	(2.8)	(2.3)	-	(8.8)
At 31 December 2021	37.6	46.7	46.0	6.9	137.2
Accumulated depreciation					
At 1 January 2021	16.0	18.9	36.1	-	71.0
Charge	0.9	2.3	3.7	-	6.9
Disposals	(0.7)	(1.7)	(2.3)	-	(4.7)
At 31 December 2021	16.2	19.5	37.5	-	73.2
Net book value					
At 31 December 2021	21.4	27.2	8.5	6.9	64.0
At 31 December 2020	24.7	29.7	7.7	4.8	66.9

Included in the net book value of group Vehicles, Equipment, Furniture and IT is £2.8m (comprising cost £5.3m and accumulated depreciation £2.5m) relating to computer software and similar intangible assets (2020: net book value £2.7m, cost £5.1m, accumulated depreciation £2.4m)

Charity	Freehold property £m	Leasehold property £m	Vehicles, equipment, furniture and IT £m	Assets in the course of construction £m	Total £m
Cost					
At 1 January 2021	36.1	48.6	43.6	4.8	133.1
Transfer from WIP	0.1	0.9	4.5	(5.5)	-
Additions	0.6	-	0.2	7.6	8.4
Disposals	(3.2)	(2.8)	(2.3)	-	(8.3)
At 31 December 2021	33.6	46.7	46.0	6.9	133.2
Accumulated depreciation					
At 1 January 2021	14.5	18.8	35.8	-	69.1
Charge	0.8	2.4	4.0	-	7.2
Disposals	(0.7)	(1.7)	(2.3)	-	(4.7)
At 31 December 2021	14.6	19.5	37.5	-	71.6
Net book value					
At 31 December 2021	19.0	27.2	8.5	6.9	61.6
At 31 December 2020	21.6	29.8	7.8	4.8	64.0

As explained in note 6, British Virgin Islands Red Cross (BVI RC) is disclosed as a subsidiary in the group accounts. Included in the freehold property disposals figure of (£3.2m) are adjustments of (£0.8m) relating to the revised disclosure of BVI RC as a subsidiary.

Included in the net book value of the charity Vehicles, Equipment, Furniture and IT is £2.8m (comprising cost £5.3m and accumulated depreciation £2.5m) relating to computer software and similar intangible assets (2020: net book value £2.7m, cost £5.1m, accumulated depreciation £2.4m)

Notes to the consolidated financial statements
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10. Investments

Group and charity	Fixed asset investments £m	Current asset investments £m	Total £m
Market value at 1 January 2021	19.4	73.5	92.9
Additions at cost	3.5	-	3.5
Disposals at market value	(1.3)	-	(1.3)
Transfers	-	(14.7)	(14.7)
Net investment gain/(losses) in the year	2.3	(0.1)	2.2
Market value at 31 December 2021	23.9	58.7	82.6
Cost at 31 December 2021	13.3	43.0	56.3

	Asset class	Market value 2021 £m	Market value 2020 £m
Fixed asset investments			
UK investments			
Aegon Ethical Equity Fund	Authorised fund	7.3	5.0
Aegon Global Sustainable Equity Fund (GBP)	Authorised fund	14.4	14.4
Aegon Global Sustainable Equity Fund (USD)	Authorised fund	0.8	-
PIMCO Global Investment Grade Credit ESG Fund (USD)	Authorised fund	1.4	-
		23.9	19.4
Current asset investments			
UK investments			
Royal London Short Term Fixed Income Enhanced Fund	Authorised fund	34.5	6.2
Royal London Short Term Fixed Income Fund	Authorised fund	9.2	37.5
Goldman Sachs Sterling Liquid Reserve Fund	Deposit	15.0	25.8
Goldman Sachs USD Liquid Reserve Fund	Deposit	-	4.0
		58.7	73.5
Total		82.6	92.9

Royal London investments have been reclassified as current investments in 2020.

Since 31 December 2021, the outbreak of the conflict in Ukraine has caused material disruptions to global investment markets, resulting in equity markets in particular experiencing significant volatility. As at 29 April 2022, the market value of the Group's fixed asset investments was £19.3m, compared with the value at 31 December 2021 of £23.9m.

The Society's equity investments, primarily via the Aegon funds shown above, are invested for the longer term, to deliver returns typically over 3 to 5 years, and so some volatility in investment values is to be expected over the investment lifecycle. The Society continues to actively monitor and review investments through the investment subcommittee, to minimise risks on investment returns.

The duration, extent and impact of the conflict in Ukraine on markets in general remains unclear at this time.

Notes to the consolidated financial statements
For the year ended 31 December 2021

11. Stocks

	2021 Group £m	2020 Group £m	2021 Charity £m	2020 Charity £m
International emergency stocks	1.5	1.8	1.5	1.8
Medical equipment services stocks	1.6	1.4	1.6	1.4
Cards and gifts stocks	0.3	0.2	-	-
Other stocks	0.4	0.4	0.4	0.4
Total	3.8	3.8	3.5	3.6

12. Debtors

	2021 Group £m	2020 Group £m	2021 Charity £m	2020 Charity £m
Trade debtors	6.1	5.1	6.1	5.1
Accrued income	6.5	7.3	6.5	7.3
Other debtors	0.9	0.6	0.6	0.3
Prepayments	4.6	4.5	4.6	4.5
Tax recoverable	1.7	2.8	1.8	2.9
Legacies receivable	23.2	22.5	23.2	22.5
Amounts due from subsidiary undertaking	-	-	1.3	0.7
Total	43.0	42.8	44.1	43.3

All amounts shown under debtors fall due for payment within one year.

13. Creditors: amounts falling due within one year

	2021 Group £m	2020 Group £m	2021 Charity £m	2020 Charity £m
Trade creditors	3.3	1.8	3.3	1.8
Accruals	8.8	13.7	8.7	13.6
Other creditors	1.0	1.6	0.9	1.5
Deferred income	4.0	2.5	3.9	2.4
Taxes and social security costs	2.4	2.0	2.4	2.0
Loans	0.3	0.3	0.3	0.3
Total	19.8	21.9	19.5	21.6

All deferred income as at 31 December 2020 was recognised during 2021 and all deferred income as at 31 December 2021 was deferred during the year. Deferred income relates to amounts received in advance of entitlement.

Notes to the consolidated financial statements
For the year ended 31 December 2021

14. Provisions for liabilities and charges

Group and charity	Leasehold dilapidations £m	Pension scheme deficit reduction payments £m	Others £m	Total £m
At 1 January 2021	1.3	1.6	-	2.9
Payments during the year	-	-	-	-
Amounts released during the year	-	-	-	-
Increase/(decrease) in provision	0.1	(1.2)	0.4	(0.7)
At 31 December 2021	1.4	0.4	0.4	2.2
Amounts are expected to be incurred:				
- within one year	0.1	0.2	0.4	0.7
- beyond one year	1.3	0.2	-	1.5
	1.4	0.4	0.4	2.2

Group and charity	Leasehold dilapidations £m	Pension scheme deficit reduction payments £m	Others £m	Total £m
At 1 January 2020	1.2	2.0	0.4	3.6
Payments during the year	-	-	-	-
Amounts released during the year	-	-	-	-
Increase/(decrease) in provision	-	(0.3)	(0.4)	(0.7)
At 31 December 2020	1.2	1.7	-	2.9
Amounts are expected to be incurred:				
- within one year	0.1	0.4	-	0.5
- beyond one year	1.1	1.3	-	2.4
	1.2	1.7	-	2.9

Leasehold dilapidations relate to properties where the British Red Cross has a legal responsibility as tenant for such costs. The timing of payments will be in line with the exit dates from leasehold properties and the dilapidations payments are estimated, based on historical payments.

As further explained at note 16, the £0.4m (2020: £1.7m) provision as at 31 December 2021 shown above represents the present value of contributions payable by the British Red Cross that result from the terms of the deficit recovery plan in respect of the Pension Trust's Growth Plan.

Notes to the consolidated financial statements
For the year ended 31 December 2021

15. Staff costs and trustee expenses

Total staff costs (including casual staff) for the year were as follows:	2021 £m	2020 £m
Salary costs	95.7	91.3
National insurance costs	8.2	7.7
Pensions costs for defined contribution schemes	4.2	4.1
Pensions costs for defined benefit schemes	-	-
Total	108.1	103.1

Redundancy costs included in expenditure during the year were £0.6m (2020: £0.4m).

The number of employees whose total employee benefits (excluding employer pension costs) amounted to over £60,000 in the year were as follows:	2021 Excluding redundancy costs	2020 Excluding redundancy costs	2021 Including redundancy costs	2020 Including redundancy costs
£60,001 - £70,000	60	42	62	41
£70,001 - £80,000	22	25	23	27
£80,001 - £90,000	19	13	19	15
£90,001 - £100,000	9	4	9	4
£100,001 - £110,000	2	3	3	3
£110,001 - £120,000	3	2	3	2
£120,001 - £130,000	2	2	1	2
£130,001 - £140,000	1	-	1	-
£140,001 - £150,000	1	1	2	1
£150,001 - £160,000	-	-	-	-
£160,001 - £170,000	-	-	-	-
£170,001 - £180,000	1	1	1	1

The total amount of employee benefits received by key management personnel for their services during the year is £1.1m (2020: £1.2m).

The average number of full time equivalent (FTE) staff employed by the British Red Cross during the year was as follows:	2021	2020
In the UK		
Fundraising	184	168
Retail	571	591
UK services	1,637	1,654
First aid services	284	296
International services	137	141
Other	514	478
Overseas		
International services	28	28
Total employed by FTE	3,355	3,356
Total employed by headcount	4,612	4,303

Volunteers

Over 12,000 volunteers play a crucial role in delivering our services in the UK and help raise money to fund our activities. Services such as independent living and emergency support rely on volunteers to deliver the services to beneficiaries. Volunteers also play a large role in operating our retail shops across the UK and assist with our fundraising efforts.

Notes to the consolidated financial statements
For the year ended 31 December 2021

15. Staff costs and trustee expenses (continued)

Trustees' expenses:	2021 £000	2020 £000
Expenses incurred by trustees and reimbursed by the British Red Cross	-	2
Expenses incurred by the British Red Cross on behalf of trustees	0.5	1
Trustees' indemnity insurance cover cost	31	27
	2021	2020
Number of trustees receiving expenses	1	5

Trustees' expenses are for travel and accommodation costs.

None of the trustees received any remuneration during the year (2020: £nil).

Notes to the consolidated financial statements
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16. Pensions

New British Red Cross staff are entitled to join the British Red Cross Group Personal Pension Plan provided by Legal & General. Staff had previously been entitled to join the British Red Cross Pension Fund ("UK Office scheme"), Scottish Branch British Red Cross Society Retirement Benefits Scheme ("Scottish scheme") or The Pensions Trust's Growth Plan. These three schemes are all closed to new entrants.

UK Office and Scottish defined benefit pension schemes

The assets of these pension schemes are held in separate trustee-administered funds. The most recent triennial actuarial valuations of the UK Office scheme and the Scottish scheme were carried out as at 31 December 2019.

	UK Office scheme £m	Scottish scheme £m	2021 Total £m	2020 Total £m
The amounts charged to statement of financial activities are:				
Current service cost	(0.1)	-	(0.1)	(0.1)
Interest cost on scheme liabilities	(0.4)	(0.1)	(0.5)	(0.9)
Expected return on plan assets	0.5	0.1	0.6	1.1
Net finance credit	0.1	-	0.1	0.2
Actuarial gain	3.1	1.5	4.6	1.0
Movement in restriction of surplus	-	-	-	-
Net actuarial gain recognised	3.1	1.5	4.6	1.0

The current service cost will change as the members of the schemes approach retirement because the schemes are closed to new members.

The latest triennial valuation for the UK Office scheme as at 31 December 2019 showed a surplus of £6.5m. The British Red Cross expects to contribute 31.7% per annum as a percentage of members' salaries. The latest triennial valuation for the Scottish scheme as at 31 December 2019 showed a surplus of £1.4m. The British Red Cross expects to contribute 31.9% per annum as a percentage of members' salaries.

	UK Office scheme £m	Scottish scheme £m	2021 Total £m	2020 Total £m
The amounts recognised in the balance sheet are:				
Fair value of scheme assets	42.6	15.0	57.6	56.9
Present value of scheme obligations	(30.5)	(11.3)	(41.8)	(45.8)
Restriction of scheme surplus	-	-	-	-
Net Surplus	12.1	3.7	15.8	11.1

The British Red Cross has recognised the net scheme surpluses to the extent that they are considered recoverable through the future service cost of the remaining members.

Notes to the consolidated financial statements
For the year ended 31 December 2021

16. Pensions (continued)

	UK Office scheme 2021 £m	UK Office scheme 2020 £m	Scottish scheme 2021 £m	Scottish scheme 2020 £m
Changes in present value of scheme obligation during the year:				
At 1 January	33.4	31.6	12.2	11.7
Service cost	0.1	0.1	-	-
Interest cost	0.4	0.6	0.1	0.2
Member contributions	-	-	-	-
Benefits paid	(1.2)	(1.2)	(0.3)	(0.5)
Actuarial (gain) / loss due to changes in assumptions	(2.0)	2.7	(0.7)	1.1
Actuarial (gain) / loss due to experience on liabilities	(0.4)	(0.4)	(0.1)	(0.3)
At 31 December	30.3	33.4	11.2	12.2
	UK Office scheme 2021 £m	UK Office scheme 2020 £m	Scottish scheme 2021 £m	Scottish scheme 2020 £m
Change in the value of plan assets during the year:				
At 1 January	42.4	39.6	14.4	13.6
Interest on assets	0.5	0.8	0.2	0.3
Employer contributions	0.1	0.1	-	-
Member contributions	-	-	-	-
Benefits paid	(1.2)	(1.2)	(0.3)	(0.5)
Actuarial (loss) / gain on plan assets	0.8	3.1	0.6	1.0
At 31 December	42.6	42.4	14.9	14.4

Notes to the consolidated financial statements
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16. Pensions (continued)

	UK Office scheme 2021	UK Office scheme 2020	Scottish scheme 2021	Scottish scheme 2020
The major categories of plan assets as a percentage of total plan assets are:				
Equities	24%	21%	28%	21%
Gilts	37%	58%	33%	38%
Bonds	38%	20%	38%	40%
Cash	1%	1%	1%	1%
	100%	100%	100%	100%
	UK Office scheme 2021 £m	UK Office scheme 2020 £m	Scottish scheme 2021 £m	Scottish scheme 2020 £m
Actual return on plan assets in the year	1.3	3.9	0.8	1.3
Principal actuarial assumptions at the balance sheet date in respect of both schemes were:		2021	2020	
Discount rate		1.8% pa	1.2% pa	
Consumer price inflation (CPI)		3.2% pa	2.7% pa	
Salary increases		3.2% pa	2.7% pa	
UK Office scheme pension increases				
Capped at 5.0%		2.9% pa	2.6% pa	
Capped at 3.0%		2.3% pa	2.3% pa	
Capped at 2.5%		2.1% pa	2.1% pa	
Scottish scheme pension increases				
Pension increase (CPI capped at 5% pa)		2.9% pa	2.6% pa	
Pension increase (CPI capped at 2.5% pa)		2.1% pa	2.1% pa	
Mortality assumptions in respect of both schemes adopted at the year end imply the following life expectancy at 65:		2021 Years	2020 Years	
Pensioners: male		22.8	22.8	
Pensioners: female		25.1	25.0	
Non-pensioners: male		24.2	24.1	
Non-pensioners: female		26.5	26.5	

Other schemes

The British Red Cross also contributes to the British Red Cross Group Personal Pension Plan for employees. In 2021 the total cost of these contributions was £4.2m (2020: £4.1m) and the balance outstanding at 31 December 2021 was £0.6m (2020: £0.5m).

Staff were able to join The Pensions Trust's Growth Plan ('the Growth Plan') until April 2007. The Growth Plan is a multi-employer defined benefit pension scheme. The assets of the scheme are co-mingled for investment purposes and as a result it is not possible to either break down scheme assets or analyse the ongoing funding deficit by individual employer. Accordingly, due to the nature of the plan, the accounting charge for the year under FRS 102 represents only the employer contributions payable.

There is potential liability for an employer such as the British Red Cross participating in the scheme in the event of employers ceasing to participate in the Growth Plan or the scheme winding up. There is also a potential liability where other participating employers are unable to pay their debts relating to the Growth Plan.

There is a contingent liability in the event that the British Red Cross were to withdraw its membership of the Growth Plan. The scheme's actuaries valued the withdrawal liability at £4.6m as at 30 September 2020.

The results of the Growth Plan scheme valuation as at 30 September 2020 show a deficit of £31.6m. A deficit recovery plan aims to eliminate the funding deficit by January 2025. The additional employer contributions required from the British Red Cross as part of this recovery plan are £0.1m per annum. In line with the requirements of the SORP and FRS 102, the present value of contributions payable under the terms of this recovery plan must be recognised as a liability and this is detailed at note 14 to the consolidated financial statements.

The British Red Cross expects to contribute 2% per annum as a percentage of Growth Plan members' salaries.

Notes to the consolidated financial statements
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17. Obligations under operating leases

The total of future minimum lease payments on operating leases expiring:	Property £m	Other £m	2021 Total £m	Property £m	Other £m	2020 Total £m
Within one year	4.9	0.9	5.8	4.7	1.0	5.7
In two to five years	7.9	0.8	8.7	7.2	1.2	8.4
After five years	3.0	-	3.0	3.3	-	3.3
Total	15.8	1.7	17.5	15.2	2.2	17.4

Operating lease charges during 2021 were £6.6m for property leases (2020: £7.1m) and £1.2m for other leases (2020: £1.6m).

18. Related parties

There were no material transactions with related parties during the year (2020: none).

Trustees and other related parties, including key management personnel, made donations to the British Red Cross totalling £28,842 during the year (2020: £14,340).

19. Capital commitments

There were £0.2m of capital commitments at 31 December 2021 (2020: £1m). The capital commitments in 2020 have been corrected from £10.3m to £1m to reflect the actual contractual commitments at the balance sheet date having previously also included spend that was not committed at that point.

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20. Programme commitments

The British Red Cross regularly pledges support to programmes led by the International Federation of Red Cross and Red Crescent Societies (IFRC), International Committee of the Red Cross (ICRC) or other National Societies. In addition to the expenditure recognised in the financial statements, the British Red Cross had outstanding pledges to the programmes disclosed below. Full payment of the pledges is contingent on the outcome of British Red Cross reviews of the programmes and therefore the liability has not been recognised at the year end. The commitments will be funded through general funds, restricted appeal income or restricted funding from individual and institutional donors.

	End date	2021 £m	2020 £m
IFRC - FCDO contribution to the DREF	2023	3.0	4.5
Nepal Red Cross Society - SURE Programme	2021	-	1.2
Danish Red Cross Society - Migratory Trails - Niger, Guinea, Sudan, Mali	2021	-	1.1
IFRC - FCDO Ebola Appeal	2021	-	1.0
IFRC - FCDO contribution to hurricanes Eta and Iota	2021	-	1.0
Kenya Red Cross Society - Innovative Approaches to Response Preparedness	2022	0.6	0.9
Danish Red Cross - PPL grant to Kassala project	2022	0.4	0.9
Lebanese Red Cross - LRC Appeal for the Beirut Explosion	2021	-	0.9
Kenya Red Cross Society - Ending Chronic hunger support project in Modogashe	2021	-	0.5
IFRC - Myanmar Community Resilience	2022	0.2	0.4
Kenya Red Cross Society - Strengthening early response capacity	2021	-	0.4
Spanish Red Cross - Migratory Trails - Burkina Faso	2020	-	0.3
IFRC - Migratory Trails - Egypt & Regional	2020	-	0.3
Bangladesh Red Crescent Society - BRC support to V2R 2019 and 2020	2020	-	0.3
Bangladesh Red Crescent Society - BRC Support to Barisal Expansion	2022	0.3	0.3
IFRC - Risk-Informed Early Action Partnership	2022	0.7	0.2
Norwegian Red Cross - Co-financing of SARC finance software procurement	2022	0.2	0.2
Syrian Arab Red Crescent - Support to SARC 2020	2020	-	0.2
Baphalali Eswatini (Swaziland) Red Cross Society	2022	-	0.2
IFRC - BRC Appeal Funds allocation	2018	-	0.2
IFRC - Myanmar Rakhine Community Resilience - Livelihood Delegate	2020	0.2	0.2
Nepal Red Cross Society - Enhancement of Community Development Programme	2019	-	0.1
Sierra Leone Red Cross Society - Support to Sierra Leone's Covid response	2021	-	0.1
Zimbabwe Red Cross Society - Zimbabwe Community Resilience Programme	2022	0.4	-
Bangladesh Barisal Livelihoods and DRR UKAM	2022	1.2	-
Philippines Typhoon Rai (Odette)	2023	0.7	-
Afghanistan Crisis Appeal 2021	2022	0.5	-
BRC support to V2R Cox's Bazar	2022	0.4	-
Kenya Integrated Food Security and Livelihoods grant to KRCS	2023	0.3	-
Lebanon Cash Assistance PPL 2021-2022	2023	0.3	-
Nepal Resilient Livelihood Project	2023	0.2	-
Lebanon Livelihoods Flagship 21-22	2022	0.2	-
Ending Chronic hunger support project in Modogashe	2022	0.2	-
Zim - Emergency Cash Response in Chipinge	2022	0.2	-
Danish Red Cross - YRCS Primary Health Centres	2021	0.2	-
Mitigating Covid-19 secondary impacts on GBV in Sinjar	2022	0.1	-
Mothers' Clubs in Niger - PPL grant	2022	0.1	-
Haiti Earthquake 2021 financial contribution to IFRC with PSSR for Goods in Kind	2023	0.1	-
Climate Centre Pre-COP Dialogues	2021	0.1	-
GRC-YRCS Primary Health Centres - 2021	2022	0.1	-
Mediterranean HSPs pledge to IFRC	2022	0.1	-
Ethiopia crisis response - support to ERCS through NLRC 2021/2022	2022	0.1	-
Urban SEA	2023	0.1	-
Niger FbF project	2021	0.1	-
Other programmes		1.2	1.1
Total		12.5	16.5

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21. Analysis of net assets between funds

Group	Unrestricted £m	Restricted £m	2021 Total £m
Tangible fixed assets	59.6	4.4	64.0
Fixed asset investments	-	23.9	23.9
Net current assets	70.3	26.3	96.6
Provisions for liabilities and charges	(2.2)	-	(2.2)
Defined benefit pension scheme surplus	15.8	-	15.8
Net assets	143.5	54.6	198.1

Charity	Unrestricted £m	Restricted £m	2021 Total £m
Tangible fixed assets	59.6	2.0	61.6
Fixed asset investments	-	23.9	23.9
Net current assets	70.8	25.0	95.8
Provisions for liabilities and charges	(2.2)	-	(2.2)
Defined benefit pension scheme surplus	15.8	-	15.8
Net assets	144.0	50.9	194.9

Group	Unrestricted £m	Restricted £m	2020 Total £m
Tangible fixed assets	61.4	5.5	66.9
Fixed asset investments	-	19.4	19.4
Net current assets	75.1	29.8	104.9
Provisions for liabilities and charges	(2.9)	-	(2.9)
Defined benefit pension scheme surplus	11.1	-	11.1
Net assets	144.7	54.7	199.4

Charity	Unrestricted £m	Restricted £m	2020 Total £m
Tangible fixed assets	61.4	2.6	64.0
Fixed asset investments	-	19.4	19.4
Net current assets	75.3	28.5	103.8
Provisions for liabilities and charges	(2.9)	-	(2.9)
Defined benefit pension scheme surplus	11.1	-	11.1
Net assets	144.9	50.5	195.4

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22. Grant acknowledgements

During the year The National Lottery Community Fund and The National Lottery Heritage Fund provided grants for the following projects:

Purpose of grant	Balance 1 January 2021 £000	Income £000	Expenditure £000	Balance 31 December 2021 £000
National Lottery Community Fund Grants				
Holistic Support to Destitute Refugees and Asylum Seekers in London	28	-	(26)	2
Luton & Essex Refugee Support Project	32	-	(32)	-
Positive Steps (Wales Project)	32	-	(32)	-
Refugee and Asylum Seeker Support Partnership Leicester	104	-	(104)	-
Routes to Resilience Thames Valley	24	-	(24)	-
Strategic National Asylum Programme (SNAP)	218	266	(470)	14
Greater Manchester Refugee Support Covid-19 response	139	-	(138)	1
National Lottery Heritage Fund Grant				
Improving Public Access to Humanitarian Heritage Collections	31	-	-	31

Balances as at 31 December 2021 are included within our restricted funds.

23. People's Postcode Lottery Income

The British Red Cross normally receives the proceeds of lotteries held by the People's Postcode Lottery (PPL). No proceeds were received during the year (2020 £2.6m). The British Red Cross has no ability to alter the price of the tickets, determine the prizes or alter the management fee. As such, the PPL is treated as acting as the principal, and so only net proceeds due to the British Red Cross are recognised under donations and legacies in the statement of financial activities. The net proceeds received are treated as restricted funds and are analysed as follows:



	2021 Total £m	2020 Total £m
Ticket value	-	7.9
Prize fund	-	(3.1)
Management fee	-	(2.2)
Net proceeds received	-	2.6
The proceeds have been allocated to the following projects:		
Chronic Hunger in Kenya	-	0.1
Cash Readiness in the Sahel	-	0.2
Somalia National Society Development Initiative (NSDI)	-	0.1
Sahel Livelihood program	0.4	0.1
Namibia Chronic Hunger	-	0.2
Lebanon - Covid-19 Response	-	0.1
U02 Restricted RSRFLAT	0.7	-
Sahel Cash Transfer Preparedness Mentoring program	0.2	-
Namibia - Zambezi Livelihoods Project	0.2	-
MENA Regional Cash Activities	0.1	-
Sahel Migration Programme	0.1	-
Other projects under £100k	0.1	-
c/fwd into 2022	-	1.8
	1.8	2.6

24. Coronavirus Job Retention Scheme

The society participated in the Government Coronavirus Job Retention Scheme during the year and income received in the year totalled £3m (2020:£4.9m). This grant income is restricted to eligible staff costs and has been presented in unrestricted income to match the unrestricted staff costs the grant income was provided to support.

The grant income received was allocated between activities as follows:

	2021 Total £m	2020 Total £m
Donations and Legacies	0.1	0.2
Retail	1.9	2.8
Crisis Response	-	0.2
Refugee Support and Migration	0.1	-
First aid and crisis education	0.3	0.9
Support between home and hospital	0.4	0.5
Miscellaneous	0.2	0.3
	3.0	4.9

Patron

Her Majesty The Queen

President

His Royal Highness The Prince of Wales KG KT GCB OM

Deputy presidents

Her Royal Highness Princess Alexandra,
the Hon Lady Ogilvy LG GCVO

Honorary vice-presidents

Sylvia, Countess of Limerick CBE
Professor John McClure OBE
Mrs Elspeth Thomas CBE DL
Sir Nicholas Young

Vice-presidents

Mr Anthony Andrews
Ms Angela Rippon OBE
Mrs Maria Shammas MBE

Board of trustees

Mr David Bernstein CBE FCA, chair (until 31 December 2021)
Mrs Elizabeth J Padmore, chair (from 1 January 2022)
Mr John Dauth AO LVO, vice-chair (until 31 December 2021)
Ms Louise Halpin, vice-chair
Professor Dr Geeta Nargund, vice-chair
Mr Stuart Shilson LVO DL, vice-chair
Mrs Liz Hazell FCA, treasurer
Mr Yaseer Ahmed
Mr Dennis Dunn MBE JP DL
Mrs Deborah El-Sayed
Sir John Holmes (from 1 January 2022)
Ms Katie Igras
Mr Lewis Iwu
Ms Anna Prag
Mrs Kirsty Robeson

Board sub-committees include

Emblem committee
Ethical fundraising and quality assurance committee
Finance and audit committee
Governance and nominations committee
Investment sub-committee
Movement policy committee
Risk and assurance committee
Remuneration committee
UK Solidarity Fund

Executive leadership team

Michael Adamson CBE, chief executive
Zoe Abrams, executive director of strategy,
advocacy and communications
Paul Amadi MBE, chief supporter officer
Richard Blewitt, executive director of international
(from 1 February 2021)
Dorothy Brown, chief people officer (until 28 February 2021),
chief operating officer (from 1 March 2021)
Ian Goodman, interim chief information officer
(until 31 May 2021)
Lisa Hollins, executive director of UK operations
(from 1 April 2022)
Martin Halliwell, chief finance officer
Matt Mills, interim executive director of UK operations
(from 1 January 2022)
Norman McKinley MBE, executive director of UK
operations (until 31 December 2021)
David Peppiatt OBE, interim executive director of
international (until 15 February 2021)

External auditors

Deloitte LLP, Statutory Auditor,
3 Victoria Square, Victoria Street,
St Albans, AL1 3TF

Bankers

National Westminster Bank plc,
City of London Office, PO Box 12258,
1 Princes Street, London EC2R 8BP

External legal advisers

Withers, Old Bailey, London EC4M 7AN

Investment managers

Aegon Asset Management,
3 Lochside Crescent,
Edinburgh EH12 9SA

Royal London Asset Management,
55 Gracechurch Street,
London EC3V 0RL

Thank you

We would like to thank every individual and organisation who supported our work in 2021.

You once again showed huge compassion and kindness last year, despite your own worries throughout the pandemic. Your generosity meant that we were able to support those most in need in the UK and overseas.

We particularly want to thank everyone who supports us regularly, giving us the confidence to plan ahead.

We gratefully remember each and every one of our supporters who thoughtfully left us a gift in their will.

We would also like to say thank you to all our local fundraising committees and volunteers for their hard work and commitment, which we could not do without.

We would like to give special thanks to

Aline Foriel-Destezet
Astra Foundation
AstraZeneca
Aviva plc
Constance Travis Charitable Trust
DCMS
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European Commission
Garfield Weston Foundation
Home Office
Hugh Symons Charitable Trust
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USAID
Vodafone UK
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Welsh Government
Wimbledon Foundation

Thanks also to

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Adint Charitable Trust
AmazonSmile
Annesley (CLW) Trust
Ashley Family Foundation
Barclays
Batchworth Trust
Birrane Foundation
CHK Foundation
Comic Relief
David Family Foundation
David Lister Charitable Trust
Dowager Countess Eleanor Peel Trust
Eddie Dinshaw Foundation
Esmee Fairbairn Foundation
FNZ
Gary Lineker OBE
Generations Foundation
Gennets Charitable Trust
Goldman Sachs Gives
Go Well Fund (The Talent Fund)
Green Hall Foundation
Guernsey Overseas Aid and Development Commission
Hatfield Davis Family Trust
Herd Lawson and Muriel Lawson Charitable Trust
H&M
IQ-EQ Trust
Isle of Man Government
John James Bristol Foundation
Keith Loudon OBE
Linbury Trust
Linklaters
Lord Glendonbrook on behalf of the Michael Bishop Foundation
Lizzie and Mark Philip-Sorensen
Masonic Charitable Foundation
Mrs Wingfield Charitable Trust
Ms Miel de Botton
Paul Hamlyn Foundation
Prince of Wales's Charitable Fund
QBE Foundation
Sheila Coulton Charitable Trust
Sir James Reckitt Charity
Swire Charitable Trust
TJX Europe Foundation
The British Olympic Association
The TK Maxx and Homesense Foundation
Unbound Philanthropy
Underwood Trust

Get involved

Are you part of the growing movement of kindness? Get connected to people who need your skill, care and support.

Volunteering

However much time you have and whatever your experience, there are UK volunteering opportunities at the British Red Cross.

Meet new people, learn new skills and help people get the support they need in a crisis – become an emergency response volunteer, deliver mobility aids or support our shops. You could also become a community connector, helping people in your area by having a chat over a cup of tea, going for a stroll or attending a community group together.

Find out more at redcross.org.uk/get-involved/volunteer

Young people

Do you have the urge to help? Want to grow in confidence and skills? We offer specific opportunities for young people including volunteer placements, work experience, internships, international youth volunteering programmes and a range of short-term social action partnership programmes including Red Cross On Campus with students.

Find out more at redcross.org.uk/get-involved/opportunities-for-young-people

Community reserve volunteer

Sign up to help your community in case there's ever a big local crisis – such as widespread flooding or a large fire. It takes just a few minutes to sign up and you don't need to do any training in advance.

During an emergency, you can help with practical tasks like preparing kit and equipment, filling sandbags, sorting supplies and making refreshments. Being a community reserve volunteer is perfect if you naturally feel the urge to help in an emergency, but don't have the time to commit to volunteering all year round.

Find out more at redcross.org.uk/reserves

Our shops

We sell pre-loved fashion, furniture, books and more to help fund our lifechanging work in the UK and abroad. You can support us by shopping in store or online at eBay, ASOS or in our online gift shop; donating items to our stores in person or by post; or by volunteering with us.

Find out more at redcross.org.uk/shop

Fundraising

Get active, fundraise, and have fun: there are many ways you can help raise money for people in crisis. Sign up to one of our challenge events, Miles for Refugees, volunteer for us in your local area (shaking buckets, get a collection can) or take part with others through getting your school, local business or community group involved. Every step you take and every pound you raise will help someone in need.

Find out more at redcross.org.uk/events or contact us by email at getfundraising@redcross.org.uk, or by phone on 0300 456 1005

Education resources

We provide humanitarian education to children, young people and adults. Our resources promote kind and inclusive communities and equip individuals to prevent, prepare for, respond to and recover from adversity. We target areas where people are at higher risk of facing challenging situations, providing them with support and the means of coping.

Our products, resources and workshops focus on first aid, kindness, loneliness, wellbeing and inclusivity. We offer self-directed online resources, materials for teachers and online, telephone and face-to-face workshops.

Our provision for teachers and parents has been created to help inspire the next generation of humanitarians:

redcross.org.uk/get-involved/teaching-resources

Our provision for adult learners has been created to build confidence, empathy and understanding of others:

redcross.org.uk/get-help/learn-with-us

If you'd like to help provide our education work to those that need it most, please donate here:

donate.redcross.org.uk/appeal/community-education

First Aid Champions is a resource which supports the addition of first aid on to the English and Welsh curriculum. The site supports teachers and parents in teaching first aid to children and young people through a range of activities, including quizzes, videos and lesson plans.

firstaidchampions.redcross.org.uk

Collaborate for change

Support from philanthropists, trusts, statutory funders and corporate partners makes a lasting impact to the lives of people in crisis in the UK and around the world.

Our corporate partners work with us to create a shared vision for change. We seek to develop and innovate and together increase our reach and support.

Our institutional funders are also part of our drive for change. Our teams work alongside donors and partners to strengthen our existing partnerships and scale up our engagement, with the shared aim of improving people's lives and mobilising funds when crisis hits.

We have a wide range of ways you can get involved: support a specific project, partner with us to tailor an opportunity or support our work tackling wider social challenges. You can become a real catalyst for change.

Our dedicated teams work closely with you to develop ideas that best make use of your time and investment. To find out more about joining with us to make a difference to the lives of people in crisis, contact us today.

Companies
corporatepartnerships@redcross.org.uk

Philanthropists
philanthropy@redcross.org.uk

redcross.org.uk/getinvolved/donate/philanthropy

Trusts and statutory
redcross.org.uk/get-involved/donate/trusts-and-statutory

Get involved (continued)

Donate

It's the generosity of our supporters that enables our work to happen quickly and efficiently. We rely on your support to keep us going.

A donation or a regular gift means we can support people facing crisis, in whatever form that takes. It provides essentials like food, medicine and clothing to those in need. It helps get people safely home from hospital and provides cash assistance. It pays for first aid training, provides social care, and means we are ready to help wherever the need is greatest.

With your help, we'll continue to provide vital humanitarian support for people in the most vulnerable situations, and work to prevent them from falling through the gaps.

redcross.org.uk/donate

Phone [0300 456 1155](tel:03004561155)

Email supportercare@redcross.org.uk

Legacies

Throughout our lives the Red Cross emblem has been a constant symbol of hope. By leaving a gift in your will to the British Red Cross, you'll know that whatever happens in the world, we'll be there – and so will you.

If you would like to find out more about supporting the British Red Cross by leaving a gift in your will then please go to redcross.org.uk/legacy or call [0300 500 0401](tel:03005000401).

Connect to our online community

- facebook.com/BritishRedCross
- facebook.com/EveryRefugeeMatters
- twitter.com/BritishRedCross
- instagram.com/BritishRedCross
- youtube.com/BritishRedCross



Where we are

44 Moorfields
London
EC2Y 9AL

[redcross.org.uk/annualreport](https://www.redcross.org.uk/annualreport)

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