

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

England & Wales · Charity number 1002656

Details

Status Registered

Legal form Other

Registered 1991-04-24

Register [View on the Charity Commission register](#)

Contact

Address C/o 199 Borough High St
London
SE1 1AA

Phone 08452412189

Email info@warwidows.org.uk

Website www.warwidows.org.uk

Activities

Objects: To improve the conditions of war widows and war widowers and their dependents of those who served in the United Kingdom Armed Forces and who may be encountering difficulties."

Activities: To improve conditions for War Widows and Widowers and to keep them informed of legislation that may affect them. To keep the government informed of their needs and circumstances.

Classification

- **How:** Other Charitable Activities
- **What:** Other Charitable Purposes
- **Who:** Other Defined Groups

Geography

- **Area of benefit:** GREAT BRITAIN AND ELSEWHERE
- Northern Ireland
- Scotland
- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£51,329	£136,504	-	-
2024-12-31	£95,331	£153,357	-	-
2023-12-31	£81,361	£133,455	-	-
2022-12-31	£64,138	£159,985	-	-
2021-12-31	£170,332	£185,203	-	-

Trustees

Name	Role	Appointed
Christine Dziuba	Chair	2024-03-23
Deborah Bowles		2023-04-19
Elizabeth Carter		2022-03-19
Jeannette Strachan		2024-01-26
Julia Hagan		2026-05-01
Kerry McNally		2025-04-12
Lt Col Retd David Whimpenny		2023-03-18
RICHARD MARK GARDINER STEELE		2023-05-18
Sue Raw		2018-04-15
TERENCE WILLIAM WHITTLES		2021-05-18

Accounts

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

UNAUDITED

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

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WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

TRUSTEES' REPORT FOR THE YEAR ENDED 31 DECEMBER 2025

The Trustees present their report with the financial statements of the charity for the year ended 31 December 2025. The Trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

The Association does not have paid staff or office premises, and the Trustees continued to work mainly from home but did hold two face to face meetings. One was in July and the other in October. Both were held in London. Regional Organisers have been organising events where and when it is safe to do so. The number of Regional organisers has continued to fall. The Association now has 10 Regional Organisers.

Objectives and activities

a. Objectives and aims

The objectives are to improve the conditions of War Widow(er)s in Great Britain and elsewhere, and their dependents, who may be encountering difficulties.

The WWA is essentially a campaigning organisation that aims to improve the quality of life for War Widow(er)s, Recognised Partners and their dependents in the United Kingdom, Channel Islands and Isle of Man. The WWA aims to be inclusive, to provide a framework for mutual support and to empower widow(er)s to move forward with their lives whilst acknowledging their loss and the contribution that their loved one made.

The WWA's work is based on three pillars: Campaigning, Caring and Remembering.

b. Campaigning:

We positively engage with the United Kingdom Government and the devolved administrations on matters relating to war widow(er)s and their dependents, and where necessary, take action to ensure that war widow(er)s are fairly treated and are not disadvantaged in any way. We continue to lobby to ensure that the War Widows' Pension is recognised as the Compensation that it is. There are on-going historical issues which remain a top priority; to ensure the reinstatement of the War Widow(er)s Pension surrendered through remarriage or on entering into a new relationship for all war widow(er)s. The Treasury continues to find the idea of pension reinstatement one which they cannot endorse. We therefore worked with the Ministry of Defence to ask for a one off ex gratia payment under the rules of the Armed Forces Covenant which allows for special consideration for the military bereaved. This has now been granted by the Treasury. Two hundred and twenty one widow(er)s have been granted the payment and forty nine widows(ers) have been refused it. The grounds for refusal were that these widow(er)s are receiving an attributable pension. Applications for the ex gratia payment closed in October 2025.

The War Widows' Association aims to achieve a total disregard of the War Widow(er)s (Compensation) Pension when calculating social care costs and in relation to all means tested benefits. We are seeking to be regarded in a similar way to that of Veterans. We would like to see all areas of assistance which are available to Veterans also made available to war widow(er)s when suitable.

The Purple Book has been designed to provide you with information and contact details of organisations and networks who offer support should you wish to approach them in your own time. It does not try to answer every question, as the unique nature of each bereavement means that the answers may differ, but it does try to help point you to where some of the answers may lie. Many will be of immediate value, while other elements may be useful in the future.

This is available to all on the gov.uk site, search for Purple Book or type in the following short url: <https://shorturl.at/61rV7>

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2025

Objectives and activities (continued)

c. Caring:

Historically, the WWA has aimed to provide social interaction through a network of 60 Regions, managed by a Regional Organiser (RO) who would arrange local meetings and get-togethers for the members allocated to their region. The ability to find members willing to become ROs has become increasingly challenging and at our Committee meeting in October the Trustees discussed again the difficulties in appointing new Regional Organisers when one retires. It was decided to canvas the members about their wishes for the caring aspect of our Association. This is a very important topic and has been fully investigated. While we have a "wish list" for the work we would like to carry out we are at the moment unable to find volunteers who are in a position to fulfill the role. In the meantime the Regional Organiser Liaison Trustee is running events for those without their own regional organiser. Virtual meetings have been arranged but poorly attended. An online book club has proved popular with members.

Nationally three annual events are organised; a three-day spring "get together" to coincide with the Annual General Meeting (AGM); the 'Founders' Service, and our Act of Remembrance at the Cenotaph in November. We produce a magazine called Courage twice a year. In this magazine we inform members about changes to legislation that affect the Association and provide information about upcoming events and where appropriate booking forms are enclosed. All publications are also available in large print and online. Birthday cards are sent to members on reaching their 90th birthday, 95th birthday and 100. We have a members' area on our website which is widely used and has proved a useful way to obtain members' views and ideas. Our social media platforms, especially Facebook, Twitter and LinkedIn continue to be widely used and their usage is increasing, with significant peaks especially occurring during our National Events. Interest is continuing to grow in the secure members' area introduced in 2015. This area of the site is available to members only and is accessed by a username and password.

d. Remembering:

In November 1972 a group of War Widows braved the traffic to place a small cross of white chrysanthemums on the steps of the Cenotaph. This tradition endures and we gather annually at the Cenotaph to join in the War Widows' Association Act of Remembrance, which is preceded by coffee and followed by a drinks reception and lunch. The WWA organises a plot at the Field of Remembrance at Westminster Abbey, where members can place their personal poppy cross or have it placed on their behalf. There are also plots in Edinburgh and Glasgow. The Association is afforded the privilege of receiving a small number of complementary tickets for the Festival of Remembrance at the Royal Albert Hall, these are passed on to members and where possible to those that have not previously attended. Members take part in the National Service of Remembrance and Parade on Remembrance Sunday at the Cenotaph. The WWA is represented at the National Memorial Arboretum Remembrance and at many local commemorations. The WWA funds the WWA Cross for members invited to represent the Association at local commemorative events.

To advance the campaigning, caring, and remembering work of the WWA we are represented on the MOD Central Advisory Committee on Compensation, the Veterans UK Customer Advisory Group, the Armed Forces Covenant Reference Working Group, External Partners Group, the Defence Bereaved Families Group and the Executive Committee of the Confederation of British Service Charities (Cobseo).

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Association's aims and objectives and in planning future activities.

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2025

Objectives and activities (continued)

e. Grantmaking

The WWA does not make grants to individuals or groups, nor does it undertake welfare initiatives. Its funds are used solely to support the work and aims of the WWA, to encourage the maximum number of our members to attend organised events and to communicate regularly with our less able members.

Achievements and performance

a. Charitable activities

The Trustees continue to concentrate on consolidation and building a good foundation to take the Association forward. The Association is now in its 55th year and we continue to seek funds to allow us to look after our members.

The Trustee Information Pack, policies and procedures are regularly reviewed to ensure its currency and relevance. We are continuing this year to concentrate on reviewing and updating our policies. We have two Trustees working on this and they regularly provide new terms for the Committee of Trustees to confirm.

To continue to mitigate the security risk inherent in publishing personal contact details in our magazine the WWA postal address is now used for all communications. Due to the pandemic the WWA purchased a PO Box, the address was disseminated to all members and updated on the Website, this ensured that delays receiving hard-copy mail was kept to a minimum. We are receiving more enquiries etc by email now but there is still a need to retain the PO Box for at least another year.

The WWA continued to lobby the Government on the historical issues of reinstatement of the War Widow(er)s Pension surrendered through remarriage (or on entering into a cohabiting relationship) and on the disregard of the War Widow(er)s Pension when calculating social care costs.

The Chairman met with the Minister with responsibility for Defence Personnel and Veterans.

Alongside the campaign issues, a large number of members and non members contacted the WWA on other pension related matters. The Vice-Chair undertook to reply and provide advice as best she could. These enquiries highlighted a number of issues. Widows who should have reclaimed their pension when their second marriage/relationship ended were advised to apply for their pension to be reinstated.

Since the announcement of the WRP in May 2023 the Association has responded to 113 enquiries across a range of pension subjects. Many early ones were specific to the WRP, some identifying cases where WWP had not been paid at the time of death. Many of these were due to the fact that the MOD and V-Uk did not cross refer to the other department in correspondence with widow(er)s. A successful appeal represented by the Association highlighted this and as a result both departments undertook to do so in the future.

More recently, enquiries have been about general entitlement issues, but many have highlighted excessively long delays in consideration of cases; one lady being told she would have to wait a year to have her pension reinstated after her second husband died. In another case a widow told in November 2024 that she was due a back payment of pension, and did not receive the money until August 2025.

Discussions have begun with the Ministry of Defence about the status of war widow(er)s. The Association feels that their status should not change on remarriage, eg for the purposes of applying for Oyster Cards and other discounts and benefits.

Through membership of the Armed Forces Covenant Review Group the Association can ensure that war widow(er)s can benefit from government department schemes to access Housing, Education and Healthcare on the same footing as serving and transitioning Armed Forces personnel.

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2025

Achievements and performance (continued)

The WWA continues to maintain a watching brief on the conduct of military inquests and would expect all coroners conducting military inquests should be properly trained in the special nature of military bereavement.

The WWA continues to work closely with the Royal British Legion, and SSAFA Forces Help and supports their aims to improve conditions for War Pensioners. The WWA continues to build positive working relationships with the three single Service Widows' Associations. The Association continues to support their aim to improve conditions for bereaved service families.

Members of all ages benefit from social interaction at local and national level. We held a hybrid AGM in April 2025 in Winchester. Members were invited to attend a Families Remembering Day at the National Memorial Arboretum in May. We held our Founder's service in September at the Guards' Chapel in London. Refreshments were later served in the Officers' mess. We also held our Remembrance Service on Saturday 8th November at the Cenotaph in London and met for refreshments and lunch in the RUSI Building at 61 Whitehall.

On 17th May members attended a Service of reflection at the National Memorial Arboretum and 14 members of WWA attended.

6 members attended the Royal Hospital Chelsea Founders' Day Service on June the 5th.

5 members attended a service in St Clement Danes Church on April the 13th to commemorate the anniversary of the formation of the RAF.

A large number of Members represented the Association at various local Services of Remembrance across the UK in 2025. In 2018 Trustees of the Association agreed that all wreaths laid on its behalf would be in the form of a replica of the War Widows' Association Cross which is laid at the Cenotaph each year during our Annual Service of Remembrance. The tradition continued in 2025 and the Cross was provided to Members representing the Association at local Remembrance Events. The War Widows Cross is sourced from the Poppy Factory and is funded by the Association for these official events. In 2025, 52 Crosses were sent to Members throughout the UK.

The Opening of the Field of Remembrance at Westminster Abbey in 2025 saw 8 representatives from the War Widows' Association in attendance. On behalf of our members, 50 poppy crosses, each one bearing a handwritten message, were planted in the War Widows' Association plot.

Mrs Sue Raw took part in the Field of Remembrance ceremony in Edinburgh and laid a cross on behalf of the Association and Mrs Kate Thomas performed a similar role in Glasgow.

On Saturday 8th November we held our own Service of Remembrance at the Cenotaph. We invited guests to join us for the Service and for refreshments in 61 Whitehall, (RUSI). 145 members and their families along with 35 guests attended the Service. Baroness Sue Garden of Frognal, an Association Vice President, laid the War Widows Chrysanthemum cross at the Cenotaph. Amongst the guests was Minister for People and Veterans, Louise Sandhar-Jones, and members of the Commonwealth Armed Forces of Australia, New Zealand and Canada. The Service was taken by the Reverend Wing Commander Ian Brown, and was accompanied by the RAF Halton Volunteer Band and the Southern Highlanders Pipes and Drums band. CCF cadets from Tunbridge Wells Girls Grammar School and the City of London School paraded the Association standard and acted as parade markers. Twelve members went on to enjoy the Festival of Remembrance in the Royal Albert Hall that evening.

The National Service of Remembrance and March Past the Cenotaph on Sunday 9th November saw 30 members represent the Association. They were led by Chairman Christine Dziuba and Trustees of the Association.

On the 11th November, the Chair attended a service at the National Memorial Arboretum and laid the War Widows wreath on behalf of the Association.

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2025

Achievements and performance (continued)

The National Telephone Line has been busy receiving an average of 15 calls per week. Many calls are received from both members and non members enquiring about pension issues, but some members use this as a means of notifying change of circumstances. Enquiries are also made online to info@warwidows.org.uk and monitored by the Chairman.

Birthday cards have been sent to all members on their 90th, 95th and 100th birthdays.

An official Christmas card signed by all Trustees was sent to all members.

The Association has published two editions of the magazine *Courage*; Spring/Summer and Autumn/Winter. *Courage* is now available online.

The new website continues to be of benefit to members. 45 new members have joined the members area since 1st Jan 2025. A total of 376 members are now using the members area.

Application forms and *Courage* are now online to help reduce postage costs. However, a hard copy of both are sent to those members without an email address.

The Regional Organisers area continues to be a work in progress, as does the introduction of special interest groups. An online book club set up in early 2024 has proved to be a great success with some members.

27 members have been paired with penpals; 9 with American war widows and 18 with Australian war widows

During 2025 the Association has worked hard to proactively communicate on all social media platforms. This has seen a considerable increase in both Twitter, Facebook and LinkedIn followers, helping to raise awareness of the Association, its events and support networks. Our Twitter following is now 2861 and with celebrity followers we continue to raise awareness of the important work we deliver. Facebook followers are now at 2004.

We attracted 26 new members from January 2025, 37 members were recorded as deceased during 2025 and a further 12 listed as Gone Away.

WAR WIDOWS GET ONLINE - PROJECT UPDATE

Due to the success of our War Widows InTouch and War Widows Connected projects, we were granted funding from the Veterans' Foundation to continue this work into 2025 and get more of our members online.

The War Widows Get Online project delivered measurable and meaningful improvements to the wellbeing and inclusion of their war widows community.

We directly impacted 7 members, 2 of whom are veterans themselves, along with approximately 30 friends and family. Some of whom joined in on occasional training sessions.

By providing refurbished iPads and tailored one-to-one digital training, the project directly addressed barriers to digital participation. Participants, aged between 61 and 95, reported significant increases in confidence when using technology and engaging with online platforms. Several participants, who previously avoided digital devices entirely, are now using email, video calls, and apps such as WhatsApp to stay in contact with family, friends, and support organisations.

The project also contributed to reducing social isolation - a key issue within the war widows community - by combining digital education with regular personal interaction. The trainer's supportive approach provided companionship and consistency, with some participants describing these sessions as a lifeline during periods of ill health or loneliness.

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2025

Achievements and performance (continued)

In addition to individual outcomes, the project strengthened the broader Armed Forces Community by:

- Increasing digital engagement within the War Widows Association, resulting in a 50-member increase in the website's Members' Area.
- Enhancing communication and administrative efficiency across the Association through improved systems such as Mailchimp and Jotform integration with the central database.
- Creating sustainable digital resources, including guides and local support listings, to ensure ongoing benefit beyond the project's end.

Overall, the project has fostered digital inclusion, reduced isolation, and strengthened community connection for some of the most vulnerable members of the Armed Forces Community. It has provided participants with the tools, confidence, and support needed to engage more fully with both their peers and the modern digital world.

Historically the WWA database of members has included the minimum of information. As the WWA continues to be recognised as the leading representative organisation for widow(er)s of armed forces personnel, during 2025 the Association continued the process of review and refresh of the database, including the option for automatic upload of applications for events, reducing the need for manual input.

To preserve the history of the Association, in 2016 we instigated an initial sift of the archive material held. This work continues. In 2018 the Association secured a permanent home for the 'archive' at Staffordshire University to which we continue to add materials. Work is on-going to catalogue the archive, however due to the pandemic this work stalled. The archive has proved valuable as it continues to be accessed by academics completing research.

All supporting documents relating to financial records from 2023 onwards are now held electronically. Paper documents relating to earlier years have been retrieved from commercial storage, documents over 7 years old where there is no need to retain them have been destroyed and more recent paper documents are being held locally and destroyed when 7 years old.

The WWA continues to provide a subsidy towards the cost of a regional lunch/afternoon tea organised by the Regional Organiser for all members allocated to their Region. The subsidy is provided twice a year and is £15 per member.

The annual Royal Garden Party at Buckingham Palace saw 8 members attending for the first time. Prior to the Garden Party, they met with our President and Chairman for lunch at the RAF Club in Piccadilly.

The guidance on claiming expenses for attending members' funerals was also reviewed, agreed and disseminated.

During 2025 Trustees have attended a number of online training events and webinars.

The Trustees and members wish to express our appreciation and thanks to His Majesty King Charles III for his continued support and encouragement.

The Trustees wish to thank our Regional Organisers and all our volunteers without whom the Association would function less well.

The Trustees are very grateful to the many organisations who have assisted us during the year and to all those who have supported us in the past.

We are very thankful for the generous legacy and donations received throughout this year. Our sincere thanks go to members who have sent donations.

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2025

Achievements and performance (continued)

The Trustees are saddened to hear of those members who have passed away during the year.

b. Fundraising activities

In 2025 the WWA continued to receive an income from legacies, although reduced from previous years.

Innovative ways of encouraging donations and receiving funding are being explored as financial pressures increase.

In 2021 it was agreed to include a donate button on the website to make it simpler for individuals wishing to make a donation.

The WWA did not make a Gift Aid claim in 2025. Most income received by the Association is not within the scope of Gift Aid, for example legacies, small donations from unknown individuals and subscriptions.

c. Investment performance

The first of the major investments was acquired between 2008 and 2011. The performance of the investment managers were reviewed by the Finance Sub Committee in October 2025. This meeting was held virtually.

The major investments continue to reflect the challenge of the wider money markets. Whilst there was some improvement in investment performance in 2025 we continue to live in turbulent times. Thus, the Trustees will continue to rely upon the experience of Evelyn Partners and Brewin Dolphin together with the support and guidance from our Independent Honorary Advisers.

d. Internal and external factors

The WWA relies heavily on the voluntary work of the Chair, Trustees, Committee Assistants and Regional Organisers to achieve its objectives.

Financial review

a. Principal funding sources

The WWA continues to rely upon the income generated from generous bequests of recent years. Other income is derived mainly from life membership subscriptions, fees to attend events, grants (for example for War Widows Get Online) and small donations, often in memory of members who have died.

b. Investment policy and objectives

In 2010 the Association developed an investment policy to identify funds for use in the short term (2-5 years) and, whilst the level of membership is relatively high, to ring fence funds for the longer term. The Trustees continue to monitor membership numbers and the demographic trends relating to the membership group, so that any significant changes may be reflected in the balance of short-term and long-term financial needs. The Investment Policy will be reviewed in 2026.

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

**TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2025**

Financial review (continued)

c. Reserves policy

The WWA holds sufficient funds on immediate call and at short notice, to support routine activities for the next 12 months.

The level of reserves on the unrestricted fund is considered sufficient to meet all expected and necessary annual expenditure over the next 5 Years subject to the number of members and the level of approved expenditure. It remains the Trustees policy to hold a Finance sub-committee meeting each year to review the investment portfolios and make decisions on spending for the following year.

At 31 December 2025 and 2024, total funds comprised of:

	2025	2024
Unrestricted	£1,597,240	£1,557,889
Restricted	£3,094	£25,286
Total	£1,600,334	£1,583,175

Structure, governance and management

a. Constitution

The Constitution, as approved by the Charity Commission, is the Governing Document of the Association. The latest document is The War Widows' Association of Great Britain (WWA) Amended Constitution and Rules - April 2025.. At our AGM it was agreed to create a third category of membership. This change was to Part 2 of the Constitution so did not require prior authority from the Charity Commission; the Commission was subsequently advised of the change.

b. Governance

Under the guidance of the Governance Trustee the Committee has begun to look at specific areas of governance as suggested in the report compiled by David Whimpenny in 2020. This is ongoing and some of the points raised have been incorporated into the constitution.

An important part of governance is ensuring that the Association maintains an up to date series of policies that, as a minimum, meet all the legal requirements of a charity. All policies are reviewed either annually or bi-annually. Updating and, in some instances creating additional, policies continued this year, with, as indicated in last year's report, 4 new policies agreed by trustees and 5 current policies reviewed and updated.

c. Recruitment and appointment of new Trustees

Trustees are recruited from the membership; nominations are approved by the Committee of Trustees before being put to a postal ballot of the members; appointment of successful candidates is announced at the Annual General Meeting. The term of office is three years with the option of standing for election for a further three years before retiring.

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2025

Structure, governance and management (continued)

d. Organisational structure

The Committee of Trustees is responsible for the strategic management and day-to-day executive management of the WWA and meets a minimum of 6 times per year. Some of the meetings are virtual and held on dates and times which suit all Trustees. In their work the Trustees are supported and advised by three Independent Honorary Advisers, the President and Vice Presidents.

The WWA has members in Great Britain, Northern Ireland, the Channel Islands, the Isle of Man and has some overseas members. The area of operation is divided into sixty regions (including overseas) overseen by the ROL where there is not a designated RO. The RO is the first point of contact for members in their area.

Trustees and Volunteers do not receive remuneration, only approved out of pocket expenses are paid on production of an expenses claim form and receipts.

e. Induction and training of new Trustees

New Trustees are given information regarding the duties and responsibilities of Trustees. New Trustees have been asked to attend virtual training run by NCVO which clearly explains all duties and responsibilities of a Trustee. There are also notes and slides available for future reference to all Trustees in the Shared Google Drive. Training days are organised, and relevant external training may be funded by the WWA.

At the June 2025 meeting the Trustees collectively received training on Investments and the associated risks.

f. Risk management

The Trustees refer to the guidance contained in the Charity Commission's guidance on public benefit when reviewing the WWA's Aims and Objectives and in planning future activities and are satisfied that systems are in place to mitigate against risks to which it is exposed. Trustees continue to review policy and procedures to minimise risk.

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2025

Future plans

The War Widows' Association has the following plans for the future:

To work with the United Kingdom Government and devolved administrations to ensure that all members are not disadvantaged by Government policy and where necessary to lobby on their behalf;

To work with the United Kingdom Government and devolved administrations to ensure that the 'Special Consideration' provision within the Armed Forces Covenant is recognised and acted upon.

To work with Veterans UK to ensure that all our members receive the service to which they are entitled. To continue to engage with other agencies working in parallel areas to benefit our members;
To maintain a financially strong and well-managed WWA;

To ensure that we have a motivated Committee of Trustees with appropriately skilled people; To forward plan and use an evidence-based approach to the management of the WWA;

To continue to review our election process and secure it for the future;

To continue to make our database more intelligent enabling a more focused service to be provided to our members;

To continue to ensure that our procedures are GDPR compliant; To promote inclusion by reviewing our practice in all areas;

To work with the Regional Organisers to encourage a consistent and appropriate approach to all members;

To reach out to widow(er)s and bereaved partners to inform them of the advantages of being a member of the WWA;

To keep national and local events under review and aim to make them meaningful and accessible to as many members as possible;

To improve communication with members through our Magazine, Chairman's Letter and various social media;

To raise the profile of the WWA through improved publicity material, contact with the press, and participation in events such as Armed Forces Day;

To review our cyber security;

To continue work on preserving the history of the WWA through the archive

To seek innovative ways to increase our income, to attract donations and sponsorship

Reference and administrative details of the Charity, its trustees and advisers

Trustees

Mrs Christine Dziuba, Chair
Mrs Debbie Bowles, Vice Chair
Mrs Sue Raw, Secretary
Mr Richard Steele, Treasurer
Lt Col Retd David Whimpenny OBE, Contracts & Discipline
Mrs Jeannette Strachan, Projects
Mr Terry Whittles CBE, Policies
Mrs Elizabeth Carter, Regional Organiser Liaison
Mrs Eileen Kelly-McGregor MBE, Governance (resigned 23 February 2025)
Mrs Kerry McNally, Events (appointed 12 April 2025)

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

**TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2025**

Charity registered number	1002656
Principal office	c/o 199 Borough High Street London SE1 1AA
Independent Examiner	David Boosey BA(Hons) CA MHA Lyndean House 30-32 Albion Place Maidstone Kent ME14 5DZ
Bankers	CAF Bank Limited 25 Kings Hill Avenue West Malling Kent ME19 4JQ
Royal Patron	HM King Charles III KG KT GCB OM AK QSO CC PC ADC
President	Baroness Fookes of Plymouth DBE DL
Vice Presidents	The Viscount Younger of Leckie The Rt Hon Baroness Garden of Frognal PC The Rt Hon Baroness Crawley of Edgbaston The Rt Hon Baroness Watkins of Tavistock

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2025

Ambassadors	Dame Shirley Bassey DBE David Domoney C Hort. FCI Hort
Investment Managers	Evelyn Partners 45 Gresham Street London EC2V 7BG Brewin Dolphin 12 Smithfield Street London EC1A 9BD
Independent Honorary Advisers	Mr G Hextall CBE - Director Mrs Angela Knight CBE, Senior Independent Director, Brewin Dolphin plc and Tullett Prebon plc Mrs Lynn Verity - Judge of the First Tier Tribunal

Statement of Trustees' responsibilities

The Trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charity and of its incoming resources and application of resources, including its income and expenditure, 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 of the Charities SORP (FRS 102);
- make judgements and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- 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 adequate accounting records that are sufficient to show and explain the Charity's transactions and 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 and the provisions of the Trust deed. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the members of the board of Trustees and signed on their behalf by:

Christine Dziuba
.....
Mrs Christine Dziuba
Chairman

Date: April 9, 2026

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

INDEPENDENT EXAMINER'S REPORT FOR THE YEAR ENDED 31 DECEMBER 2025

Independent Examiner's Report to the Trustees of War Widows Association of Great Britain ('the Charity')

I report to the charity Trustees on my examination of the accounts of the Charity for the year ended 31 December 2025.

Responsibilities and Basis of Report

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

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

Independent Examiner's Statement

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

1. accounting records were not kept in respect of the Charity as required by section 130 of the 2011 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

Signed: *David Boosey*

Dated: April 9, 2026

David Boosey BA(Hons) ACA
Independent Examiner
For and on behalf of MHA
Maidstone
United Kingdom

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2025**

		Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	<i>As restated Total funds 2024 £</i>
	Note				
Income from:					
Donations and legacies	4	3,017	-	3,017	50,305
Charitable activities	5	15,284	-	15,284	21,111
Investments	6	33,028	-	33,028	39,270
Total income		51,329	-	51,329	110,686
Expenditure on:					
Raising funds	7	12,181	-	12,181	14,386
Charitable activities	8	102,131	22,192	124,323	154,326
Total expenditure		114,312	22,192	136,504	168,712
Net expenditure before net gains on investments		(62,983)	(22,192)	(85,175)	(58,026)
Net gains on investments		102,334	-	102,334	67,668
Net movement in funds		39,351	(22,192)	17,159	9,642
Reconciliation of funds:					
Total funds brought forward		1,557,889	25,286	1,583,175	1,573,533
Net movement in funds		39,351	(22,192)	17,159	9,642
Total funds carried forward		1,597,240	3,094	1,600,334	1,583,175

The Statement of Financial Activities includes all gains and losses recognised in the year.

The notes on pages 16 to 32 form part of these financial statements.

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

**BALANCE SHEET
AS AT 31 DECEMBER 2025**

	Note	2025 £	2024 £
Fixed assets			
Tangible assets	13	1,783	2,034
Investments	14	1,572,749	1,529,030
		<u>1,574,532</u>	<u>1,531,064</u>
Current assets			
Stocks	15	222	296
Debtors	16	2,254	25,249
Cash at bank and in hand		37,342	31,141
		<u>39,818</u>	<u>56,686</u>
Current liabilities			
Creditors: amounts falling due within one year	17	(14,016)	(4,575)
		<u>25,802</u>	<u>52,111</u>
Net current assets			
		<u>1,600,334</u>	<u>1,583,175</u>
Charity funds			
Restricted funds	19	3,094	25,286
Unrestricted funds	19	1,597,240	1,557,889
Total funds		<u>1,600,334</u>	<u>1,583,175</u>

The financial statements were approved and authorised for issue by the Trustees and signed on their behalf by:

Christine Dziuba

.....
Mrs Christine Dziuba
Chair

Date: April 9, 2026

Sue Raw

.....
Mrs Sue Raw
Secretary

The notes on pages 16 to 32 form part of these financial statements.

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

1. General information

War Widows Association of Great Britain is an unincorporated charitable organisation, registered in England and Wales in the United Kingdom. The address of the registered office is c/o 199 Borough High Street, London, SE1 1AA.

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following the Charities SORP (FRS 102) published on 16 July 2014 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

War Widows Association of Great Britain meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

The financial statements are presented in pound sterling, which is the functional currency of the Charity, and rounded to the nearest £1.

2.2 Going concern

The Trustees assess whether the use of going concern is appropriate i.e. whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the Charity to continue as a going concern. The Trustees make this assessment in respect of a period of at least one year from the date of authorisation for issue of the financial statements and have concluded that the Charity has adequate resources to continue in operational existence for the foreseeable future and there are no material uncertainties about the Charity's ability to continue as a going concern, thus they continue to adopt the going concern basis of accounting in preparing the financial statements.

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

2. Accounting policies (continued)

2.3 Income

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

No amounts are included in the financial statements for services donated by volunteers.

No income is included in the financial statements net of expenditure, apart from small fundraising activities.

Voluntary income includes subscriptions, donations, legacies, some grants receivable and fund raising activities undertaken by individuals, the proceeds of which are subsequently donated to the charity.

Grants are included in the Statement of Financial Activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance Sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

Lifetime subscriptions are recognised in full in the year they are received.

Legacies are accounted for as soon as the charity is notified of its legal entitlement, the amount is quantifiable and its receipt by the charity is reasonably certain.

Investments are shown at market value with any unrealised gains or losses shown within the financial statements.

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025**

2. Accounting policies (continued)

2.4 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Expenditure on raising funds includes all expenditure incurred by the Charity to raise funds for its charitable purposes and includes costs of all fundraising activities events and non-charitable trading.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charity's objectives, as well as any associated support costs.

All expenditure is inclusive of irrecoverable VAT.

2.5 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Charity; this is normally upon notification of the interest paid or payable by the institution with whom the funds are deposited.

2.6 Tangible fixed assets and depreciation

Tangible fixed assets costing £100 or more are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably.

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives.

Depreciation is provided on the following basis:

Computer equipment	-	33% on cost
Other fixed assets	-	10% on cost

2.7 Investments

Fixed asset investments are a form of financial instrument and are initially recognised at their transaction cost and subsequently measured at fair value at the Balance Sheet date, unless the value cannot be measured reliably in which case it is measured at cost less impairment. Investment gains and losses, whether realised or unrealised, are combined and presented as 'Gains/(Losses) on investments' in the Statement of Financial Activities.

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

2. Accounting policies (continued)

2.8 Stocks

Stocks are valued at the lower of cost and net realisable value after making due allowance for obsolete and slow-moving stocks. Cost includes all direct costs and an appropriate proportion of fixed and variable overheads.

2.9 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

2.10 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

2.11 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

2.12 Financial instruments

The Charity 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.

2.13 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

3. Critical accounting estimates and areas of judgement

No key judgements (apart from those involving estimates as disclosed in the notes above) have been made in the process of applying the above accounting policies.

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025**

4. Income from donations and legacies

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	<i>Total funds 2024 £</i>
Donations	2,417	-	2,417	9,710
Legacies	-	-	-	9,500
Grants	-	-	-	30,000
Subscriptions	600	-	600	1,095
Total 2025	<u>3,017</u>	<u>-</u>	<u>3,017</u>	<u>50,305</u>
<i>Total 2024</i>	<u>20,305</u>	<u>30,000</u>	<u>50,305</u>	

5. Income from charitable activities

	Unrestricted funds 2025 £	Total funds 2025 £	<i>As restated Total funds 2024 £</i>
Income from charitable activities - Sale of goods	2	2	66
Income from charitable activities - Activities to benefit war widows	3,910	3,910	5,690
Income from charitable activities - AGM events	11,372	11,372	15,355
Total 2025	<u>15,284</u>	<u>15,284</u>	<u>21,111</u>

6. Investment income

	Unrestricted funds 2025 £	Total funds 2025 £	<i>Total funds 2024 £</i>
Dividends accumulated	32,872	32,872	38,883
Deposit account interest	156	156	387
Total 2025	<u>33,028</u>	<u>33,028</u>	<u>39,270</u>

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025

6. Investment income (continued)

7. Investment management costs

	Unrestricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Investment management fees	12,181	12,181	14,386

8. Analysis of expenditure on charitable activities

Summary by fund type

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	As restated Total 2024 £
Sale of goods	65	-	65	755
Memorials	1,072	-	1,072	235
Activities to benefit war widows	74,129	22,192	96,321	114,517
AGM events	26,865	-	26,865	38,819
	102,131	22,192	124,323	154,326
Total 2024 as restated	116,068	38,258	154,326	

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025**

9. Analysis of expenditure by activities

	Activities undertaken directly 2025 £	Support costs 2025 £	Total funds 2025 £	As restated Total funds 2024 £
Sale of goods	65	-	65	755
Memorials	1,072	-	1,072	235
Activities to benefit war widows	66,351	29,970	96,321	114,517
AGM events	26,865	-	26,865	38,819
	<u>94,353</u>	<u>29,970</u>	<u>124,323</u>	<u>154,326</u>
<i>Total 2024 as restated</i>	<u>124,638</u>	<u>29,688</u>	<u>154,326</u>	

Analysis of direct costs

	Total funds 2025 £	As restated Total funds 2024 £
Production and postage of "Courage"	17,998	21,997
AGM events	26,865	38,819
November remembrance service and luncheon	18,473	19,325
Cost of goods sold (net of stock)	65	755
Christmas cards	798	768
King's garden party	478	-
Gifts and wreaths	26	-
Funded RO's lunches	1,721	2,740
Publicity	-	500
Founders day	1,101	1,389
Project costs	26,828	38,345
Total 2025	<u>94,353</u>	<u>124,638</u>

Project costs in the year relate to War Widows Connected (£5,000) and War Widows Get Online (£21,828). In 2024, these costs related to War Widows Connected (£29,005) and War Widows Get Online (£9,340)

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025**

9. Analysis of expenditure by activities (continued)
Analysis of support costs

	Total funds 2025 £	<i>Total funds 2024 £</i>
Insurance	906	866
Telephone	655	638
Postage and stationery	1,289	1,481
Trustee, Committee and RO costs	18,468	18,506
Bank charges	59	110
Website and computer costs	3,899	2,513
Miscellaneous expenses	423	1,371
Depreciation	251	549
Governance costs	4,020	3,654
Total 2025	29,970	29,688

Governance costs

	2025 £	<i>2024 £</i>
Independent examiner's remuneration	4,020	3,654

10. Independent examiner's remuneration

	2025 £	<i>2024 £</i>
Fees payable to the Charity's independent examiner for the independent examination of the Charity's annual accounts	2,010	1,827
Fees payable to the Charity's independent examiner in respect of:		
All other services not included above	2,010	1,827

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025

11. Employees

The Charity did not have any employees in the current or prior year.

12. Trustees' remuneration and expenses

During the year, no Trustees received any remuneration or other benefits (2024 - £NIL).

Travel, hotel and subsistence expenses totalling £9,672 were reimbursed to 9 trustees. In the previous year, £17,871 was reimbursed to 9 trustees.

13. Tangible fixed assets

	Computer equipment £	Other fixed assets £	Total £
Cost or valuation			
At 1 January 2025	3,394	2,506	5,900
Disposals	(946)	-	(946)
At 31 December 2025	2,448	2,506	4,954
Depreciation			
At 1 January 2025	3,394	472	3,866
Charge for the year	-	251	251
On disposals	(946)	-	(946)
At 31 December 2025	2,448	723	3,171
Net book value			
At 31 December 2025	-	1,783	1,783
At 31 December 2024	-	2,034	2,034

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025

14. Fixed asset investments

	Listed investments £
Cost or valuation	
At 1 January 2025	1,529,030
Additions	266,793
Disposals	(298,898)
Revaluations	75,824
At 31 December 2025	1,572,749

There were no investment assets outside the UK.

Listed investments are measured at fair value, determined by the market price of the shares in an active market. If the investments were accounted for using the historic cost basis, the cost at 31 December 2025 would be £1,371,602 (2024 - £1,411,517).

15. Stocks

	2025 £	2024 £
Stock in hand	222	296

16. Debtors

	2025 £	2024 £
Prepayments and accrued income	2,254	25,249

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025

17. Creditors: Amounts falling due within one year

	2025 £	2024 £
Accruals and deferred income	14,016	4,575
	2025 £	2024 £
Deferred income at 1 January 2025	355	-
Resources deferred during the year	598	355
Amounts released from previous periods	(355)	-
	598	355

Deferred income amounting to £598 (2024 - £355) relates to attendance fees for the Charity's annual AGM that were paid prior to the year end and have been deferred to the correct period.

18. Prior year adjustments

The prior year Statement of Financial Activities has been adjusted to correctly disclose income relating to the annual AGM event that was previously netted off with the associated expenditure.

As a result, both income and expenditure arising from charitable activities in 2024 have increased by £15,355. There has been no impact on the net expenditure for the year.

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025**

19. Statement of funds**Statement of funds - current year**

	Balance at 1 January 2025 £	Income £	Expenditure £	Gains/ (Losses) £	Balance at 31 December 2025 £
Unrestricted funds					
General Fund	1,557,889	51,329	(114,312)	102,334	1,597,240
Restricted funds					
SW Wales	185	-	-	-	185
Birmingham	312	-	-	-	312
Plymouth	16	-	-	-	16
Cardiff	33	-	-	-	33
Dundee & Central Scotland	237	-	(154)	-	83
Warwickshire Coventry	64	-	-	-	64
N. Ireland & Isle of Man	204	-	-	-	204
Cornwall	64	-	-	-	64
Derby	1,279	-	-	-	1,279
Kent	200	-	-	-	200
Bristol	250	-	-	-	250
Nottingham	260	-	-	-	260
Wolverhampton	38	-	-	-	38
London	100	-	-	-	100
Gloucester	6	-	-	-	6
War Widows Connected	1,378	-	(1,378)	-	-
War Widows Get Online	20,660	-	(20,660)	-	-
	25,286	-	(22,192)	-	3,094
Total of funds	1,583,175	51,329	(136,504)	102,334	1,600,334

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025**

19. Statement of funds (continued)
Statement of funds - prior year

	<i>Balance at 1 January 2024 £</i>	<i>Income £</i>	<i>Expenditure £</i>	<i>Gains/ (Losses) £</i>	<i>Balance at 31 December 2024 £</i>
Unrestricted funds					
General Fund	1,539,989	65,331	(115,099)	67,668	1,557,889
Restricted funds					
SW Wales	185	-	-	-	185
Birmingham	312	-	-	-	312
Plymouth	16	-	-	-	16
Cardiff	33	-	-	-	33
Dundee & Central Scotland	353	-	(116)	-	237
Warwickshire Coventry	64	-	-	-	64
N. Ireland & Isle of Man	364	-	(160)	-	204
Cornwall	64	-	-	-	64
Derby	1,279	-	-	-	1,279
Kent	200	-	-	-	200
Bristol	250	-	-	-	250
Nottingham	260	-	-	-	260
Wolverhampton	38	-	-	-	38
West Yorkshire	20	-	(20)	-	-
London	100	-	-	-	100
Gloucester	6	-	-	-	6
War Widows Connected	30,000	-	(28,622)	-	1,378
War Widows Get Online	-	30,000	(9,340)	-	20,660
	33,544	30,000	(38,258)	-	25,286
Total of funds	<u>1,573,533</u>	<u>95,331</u>	<u>(153,357)</u>	<u>67,668</u>	<u>1,583,175</u>

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025**

20. Summary of funds**Summary of funds - current year**

	Balance at 1 January 2025 £	Income £	Expenditure £	Gains/ (Losses) £	Balance at 31 December 2025 £
General funds	1,557,889	51,329	(114,312)	102,334	1,597,240
Restricted funds	25,286	-	(22,192)	-	3,094
	<u>1,583,175</u>	<u>51,329</u>	<u>(136,504)</u>	<u>102,334</u>	<u>1,600,334</u>

Summary of funds - prior year

	<i>Balance at 1 January 2024 £</i>	<i>Income £</i>	<i>Expenditure £</i>	<i>Gains/ (Losses) £</i>	<i>Balance at 31 December 2024 £</i>
General funds	1,539,989	65,331	(115,099)	67,668	1,557,889
Restricted funds	33,544	30,000	(38,258)	-	25,286
	<u>1,573,533</u>	<u>95,331</u>	<u>(153,357)</u>	<u>67,668</u>	<u>1,583,175</u>

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

20. Summary of funds (continued)

General funds

Includes donations and legacies made principally to support the activities of the Charity not restricted by specified projects. It also includes funds for which donations have been made in advance of any restriction applied by or notified to the Trustees.

Restricted funds

Regional Organisers

In the past, some bequests have been left to specific regions, usually those to where the member belonged. These bequests were ringfenced from the general funds in order to be used for activities to benefit members of those regions. For example, they have been used to cover the costs of flowers for members that are in hospital, to subsidise tickets to Christmas pantomimes, etc. About 7 years ago, the Charity revised their policy and since then any money received must be for the benefit of all members. The restricted funds for regional organisers, as shown in note 18, are the remaining funds that were ringfenced prior to the policy change and are still used for the same original purpose.

War Widows Connected

Funding received from the Veterans' Foundation is restricted to funding the War Widows Connected project. Following on from the War Widows In Touch project, the War Widows Connected project (funded jointly by Veterans' Foundation and WWA) is to reach more of our members by providing more iPads and training along with a programme of online and hybrid events to help alleviate loneliness and isolation in a world that is becoming increasingly reliant on digital technology.

War Widows Get Online

Funding received from the Veterans' Foundation is restricted to funding the War Widows Get Online project. Following on from the War Widows Connected project, the War Widows Get Online project hopes to reach more of our members by providing more iPads, training and support along with further utilisation of the members area of our website to host some online events to help alleviate loneliness and isolation in a world that is becoming increasingly reliant on digital technology.

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025**

21. Analysis of net assets between funds
Analysis of net assets between funds - current year

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £
Tangible fixed assets	1,783	-	1,783
Fixed asset investments	1,572,749	-	1,572,749
Current assets	36,724	3,094	39,818
Creditors due within one year	(14,016)	-	(14,016)
Total	1,597,240	3,094	1,600,334

Analysis of net assets between funds - prior year

	<i>Unrestricted funds 2024 £</i>	<i>Restricted funds 2024 £</i>	<i>Total funds 2024 £</i>
Tangible fixed assets	2,034	-	2,034
Fixed asset investments	1,529,030	-	1,529,030
Current assets	31,400	25,286	56,686
Creditors due within one year	(4,575)	-	(4,575)
Total	1,557,889	25,286	1,583,175

22. Contingent assets

Prior to the year end, the Charity was notified that it was a named beneficiary in a will that would see it benefit from a legacy with an estimated value of up to £1,000,000. At the date of authorisation of these accounts, probate has not yet been granted and uncertainty exists over the amount and timing of any receipt due to the Charity. As such, no income has been recognised in these accounts in relation to this legacy. This is separate from the legacy disclosed in Note 23.

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

23. Related party transactions

During the year, amounts totalling £23,833 (2024 - £33,091) were paid to committee member Helen Raw, the daughter of Trustee and Secretary of the Charity Sue Raw. The amounts paid were for the provision of her services in the role of projects manager.

No other related party transactions took place during the year, other than those Trustees' expenses already disclosed in note 12.

24. Post balance sheet events

In February 2026, after the year end, the Charity became aware of its entitlement to a legacy estimated to be in the region of £400,000. Probate has been granted and the legacy is expected to be received during 2026. No income has been recognised in these accounts in relation to this legacy. This is separate from the legacy disclosed in Note 21.

Accounts

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

UNAUDITED

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2024

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

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WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

TRUSTEES' REPORT FOR THE YEAR ENDED 31 DECEMBER 2024

The Trustees present their report with the financial statements of the charity for the year ended 31 December 2024. The Trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

The Association does not have paid staff or office premises, and the Trustees continued to work mainly from home but did hold 2 face to face meetings. One was in July and the other in October. Both were held in London. Regional Organisers have been organising events, though the number of Regional Organisers has continued to fall. The Association now has 10 in total.

Objectives and activities

a. Objectives and aims

The objectives are to improve the conditions of War Widow(er)s in Great Britain and elsewhere, and their dependents, who may be encountering difficulties.

The WWA is essentially a campaigning organisation that aims to improve the quality of life for War Widow(er)s, Recognised Partners and their dependents in the United Kingdom, Channel Islands and Isle of Man. The WWA aims to be inclusive, to provide a framework for mutual support and to empower widow(er)s to move forward with their lives whilst acknowledging their loss and the contribution that their loved one made.

The WWA's work is based on three pillars: Campaigning, Caring and Remembering.

b. Campaigning:

We positively engage with the United Kingdom Government and the devolved administrations on matters relating to War Widows(er)s and their dependents, and where necessary, take action to ensure that War Widow(er)s are fairly treated and are not disadvantaged in any way. We continue to lobby to ensure that the War Widows' Pension is recognised as the Compensation that it is. There are on-going historical issues which remain a top priority; to ensure the reinstatement of the War Widow(er)s Pension surrendered through remarriage or on entering into a new relationship for all war widow/ers. The Treasury continues to find the idea of pension reinstatement one which they can not endorse. We therefore worked with the Ministry of Defence to ask for a one off ex gratis payment under the rules of the Armed Forces Covenant which allows for special consideration for the military bereaved. This has now been granted by the Treasury. Two hundred and twenty one widows(ers) have been granted the payment and forty nine widows(ers) have been refused it. The grounds for refusal were that these widows(ers) are receiving an attributable pension.

The War Widows' Association aims to achieve a total disregard of the War Widow(er)s (Compensation) Pension when calculating social care costs and in relation to all means tested benefits. We are seeking to be regarded in a similar way to that of Veterans. We would like to see all areas of assistance which are available to Veterans also made available to War Widow/ers when suitable.

We have been working on raising awareness of the specific needs which a military bereaved person may have which differ from those in the general population. All military charities who belong to COBSEO have been asked to look at their aims and objectives with a view to include military bereaved personnel wherever possible. Once all have replied we will have a better understanding of where we can signpost people in need of specific help. We will also create a register of agencies which members can access.

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2024

Objectives and activities (continued)

c. Caring:

Historically, the WWA has aimed to provide social interaction through a network of 60 Regions, managed by a Regional Organiser (RO) who would arrange local meetings and get-togethers for the members allocated to their region. The ability to find members willing to become ROs has become increasingly challenging and at our Committee meeting in October the Trustees discussed again the difficulties in appointing new Regional Organisers when one retires. It was decided to canvas the members about their wishes for the caring aspect of our Association. This is a very important topic and has been fully investigated. While we have a "wish list" for the work we would like to carry out we are at the moment unable to find volunteers who are in a position to fulfill the role. In the meantime the Regional Organiser Liaison Trustee is running events for those without their own regional organiser. Virtual meetings have been arranged but poorly attended. An online book club has proved popular with members.

Nationally three annual events are organised; a three-day spring "get together" to coincide with the Annual General Meeting (AGM); the 'Founders' Service, and our Act of Remembrance at the Cenotaph in November. We produce a magazine called *Courage* three times a year. In this magazine we inform members about changes to legislation that affect the Association and provide information about upcoming events and where appropriate booking forms are enclosed. All publications are also available in large print and online. Birthday cards are sent to members on reaching their 90th birthday, 95th birthday and 100. During 2024 our website continued to be updated and refreshed to create a more user friendly feel and continues to be one source of delivering information to a wider audience. We have a new members' area which is widely used and has proved a useful way to obtain members' views and ideas. Our social media platforms, especially Facebook, Twitter and LinkedIn continue to be widely used and their usage is increasing, with significant peaks especially occurring during our National Events. Interest is continuing to grow in the secure members' area introduced in 2015. This area of the site is available to members only and is accessed by a username and password.

d. Remembering:

In November 1972 a group of War Widows braved the traffic to place a small cross of white chrysanthemums on the steps of the Cenotaph. This tradition endures and we gather annually at the Cenotaph to join in the War Widows' Association Act of Remembrance, which is preceded by coffee and followed by a drinks reception and lunch. The WWA organises a plot at the Field of Remembrance at Westminster Abbey, where members can place their personal poppy cross or have it placed on their behalf. There are also plots in Edinburgh and Glasgow. The Association is afforded the privilege of receiving a small number of complementary tickets for the Festival of Remembrance at the Royal Albert Hall, these are passed on to members and where possible to those that have not previously attended. Members take part in the National Service of Remembrance and Parade on Remembrance Sunday at the Cenotaph. The WWA is represented at the National Memorial Arboretum Remembrance and at many local commemorations. The WWA funds the WWA Cross for members invited to represent the Association at local commemorative events.

To advance the campaigning, caring, and remembering work of the WWA we are represented on the MOD Central Advisory Committee on Compensation, the Veterans UK Customer Advisory Group, the Armed Forces Covenant Reference Working Group, External Partners Group, the Defence Bereaved Families Group. and the Executive Committee of the Confederation of British Service Charities (Cobseo).

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Association's aims and objectives and in planning future activities.

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2024

Objectives and activities (continued)

e. Grantmaking

The WWA does not make grants to individuals or groups, nor does it undertake welfare initiatives. Its funds are used solely to support the work and aims of the WWA, to encourage the maximum number of our members to attend organised events and to communicate regularly with our less able members.

Achievements and performance

a. Charitable activities

The Trustees continue to concentrate on consolidation and building a good foundation to take the Association forward. The Association is now in its 55th year and we continue to seek funds to allow us to look after our members.

The Trustee Information Pack, policies and procedures are regularly reviewed to ensure its currency and relevance. We are continuing this year to concentrate on reviewing and updating our policies. We have two Trustees working on this and they regularly provide new terms for the Committee of Trustees to confirm.

To continue to mitigate the security risk inherent in publishing personal contact details in our magazine the WWA postal address is now used for all communications. Due to the pandemic the WWA purchased a PO Box, the address was disseminated to all members and updated on the Website, this ensured that delays receiving hard-copy mail was kept to a minimum. We are receiving more enquiries etc by email now but there is still a need to retain the PO Box for at least another year.

The WWA continued to lobby the Government on the historical issues of reinstatement of the War Widow(er)s Pension surrendered through remarriage (or on entering into a cohabiting relationship) and on the disregard of the War Widow(er)s Pension when calculating social care costs.

The Chairman met with the Minister with responsibility for Defence Personnel and Veterans.

By way of background, in June 2022 the Secretary of State for Defence sent a letter to the Treasury which put forward an alternative to reinstatement – suggesting a one-off ex-gratia payment. But nothing was heard thereafter until May 2023, when, unexpectedly, an announcement was made in Parliament. It said that War Widows who had surrendered their pension and not had it reinstated on the end of the second marriage or relationship (and thus at the time of application were not receiving their War Widows' Pension) would be entitled to claim a one-off ex-gratia payment – the Widows' Recognition Payment - of £87,500. It later became clear that this sum would be subject to income tax.

The Association was pleased that these ladies were to receive something as a recognition of their loss, however, was disappointed about the tax situation which effectively means-tested the award. The Association lobbied extensively to have this changed, and in October 2023 it was announced that the liability for income tax would be removed.

Then in October 2023 the form for applying for the compensation went live. Sadly, the wording excluded any widow who was in receipt of the Armed Forces Attributable Pension. This new criteria excluded 49 war widows from receiving the ex-gratia payment. We continue our campaign to have the criteria changed to include these ladies.

Alongside the campaign issues, a large number of members and non members contacted the WWA on other pension related matters. The Vice-Chair undertook to reply and provide advice as best she could. These enquiries highlighted a number of issues. Widows who should have reclaimed their pension when their second marriage/relationship ended were advised to apply for their pension to be reinstated.

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2024

Achievements and performance (continued)

Discussions have begun with the Ministry of Defence about the status of war widow/ers. The Association feels that their status should not change on remarriage, e.g. for the purposes of applying for Oyster Cards and other discounts and benefits.

Through membership of the Armed Forces Covenant Review Group the Association can ensure that war widow(er)s can benefit from government department schemes to access Housing, Education and Healthcare on the same footing as serving and transitioning Armed Forces personnel.

The WWA continues to maintain a watching brief on the conduct of military inquests and would expect all coroners conducting military inquests should be properly trained in the special nature of military bereavement.

The WWA continues to work closely with the Royal British Legion, and SSAFA Forces Help and supports their aims to improve conditions for War Pensioners. The WWA continues to build positive working relationships with the three single Service Widows' Associations. The Association continues to support their aim to improve conditions for bereaved service families.

Members of all ages benefit from social interaction at local and national level. We held a hybrid AGM in March 2024 in Stratford Upon Avon. Members were invited to attend a Families Remembering Day at the National Memorial Arboretum in May. We held our Founder's service in September at the Guards' Chapel in London, where our 2 new Standards, purchased to reflect our more streamlined branding, were dedicated. Refreshments were later served in the Officers' mess. We also held our Remembrance Service on Saturday 9th November at the Cenotaph in London and met for refreshments and lunch in the RUSI Building at 61 Whitehall.

On 18th May members attended a Service of reflection at the National Memorial Arboretum.

8 members attended the Royal Hospital Chelsea Founders' Day Service on June the 6th.

16 members attended a service in St Clement Danes Church on September the 15th to commemorate the Battle of Britain.

A large number of Members represented the Association at various local Services of Remembrance across the UK in 2024. In 2018 Trustees of the Association agreed that all wreaths laid on its behalf would be in the form of a replica of the War Widows' Association Cross which is laid at the Cenotaph each year during our Annual Service of Remembrance. The tradition continued in 2024 and the Cross was provided to Members representing the Association at local Remembrance Events. The War Widows Cross is sourced from the Poppy Factory and is funded by the Association for these official events. In 2024, 48 Crosses were sent to Members throughout the UK.

The Opening of the Field of Remembrance at Westminster Abbey in 2024 saw 6 representatives from the War Widows' Association in attendance. On behalf of our members, 50 poppy crosses, each one bearing a handwritten message, were planted in the War Widows' Association plot.

Mrs Sue Raw took part in the Field of Remembrance ceremony in Edinburgh and laid a cross on behalf of the Association and Mrs Kate Thomas performed a similar role in Glasgow.

On Saturday 9th November we held our own Service of Remembrance at the Cenotaph. We invited guests to join us for the Service and for refreshments in 61 Whitehall, (RUSI). 160 members and their families along with 25 guests attended the Service. Baroness Christine Crawley, an Association Vice President, laid the War Widows Chrysanthemum cross at the Cenotaph. Amongst the guests was the Right Honorable John Healey, Minister of Defence. The Service was taken by the Reverend Wing Commander Ian Brown, and was accompanied by the RAF Halton Volunteer Band and the Southern Highlanders Pipes and Drums band. CCF cadets from Tunbridge Wells Girls Grammar School and the City of London School paraded the Association standard and acted as parade markers. Eleven members went on to enjoy the Festival of Remembrance in the Royal Albert Hall that evening.

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2024

Achievements and performance (continued)

The National Service of Remembrance and March Past the Cenotaph on Sunday 10th November saw 34 members represent the Association. They were led by Chairman Christine Dziuba and Trustees of the Association.

The National Telephone Line has been busy receiving an average of 15 calls per week. While many calls are received from both members and non members enquiring about pension issues. Enquiries are also made online to info@warwidows.org.uk and monitored by the Chairman.

Birthday cards have been sent to all members on their 90th, 95th and 100th birthdays.

An official Christmas card signed by all Trustees was sent to all members.

The Association has published three editions of the magazine Courage; Spring, Summer and Autumn/Winter. We have not produced colour supplements between production of Courage due to the increasing cost of printing and postage. Courage is now available online.

The new website continues to be of benefit to members. 70 new members have joined the members area since 1st Jan 2024. A total of 332 members are now using the members area.

Application forms and Courage are now online to help reduce postage costs. However, a hard copy of both are sent to those members without an email address.

The Regional Organisers area continues to be a work in progress, as does the introduction of special interest groups. An online book club set up in early 2024 has proved to be a great success with some members.

27 members have been paired with penpals; 9 with American War widows and 18 with Australian War Widows.

This will continue throughout 2025 with the new funds from Veterans' Foundation to continue our iPad training and provision and members area developments.

During 2024, the Association has worked hard to proactively communicate on all social media platforms. This has seen a considerable increase in both Twitter, Facebook and LinkedIn followers, helping to raise awareness of the Association, its events and support networks. Our Twitter following is now 2912 and with celebrity followers we continue to raise awareness of the important work we deliver. Facebook followers are now at 1,997.

We attracted 71 new members from January 2024, 69 members were recorded as deceased during 2024 and a further 30 listed as Gone Away.

War Widows Connected - Project Update

This project follows on from the success of the 'War Widows InTouch (WW.it)' project we ran during the pandemic, in which 37 members received iPads and training.

This most recent Veterans' Foundation grant has allowed us to provide a further 9 iPads to members along with some training in how to use it and get online safely. Some members are being able to access the internet from their homes and use video to call friends and family for the first time in their lives!

Training is still taking place on a regular basis for many of our participants given the new funding incorporates the continuation of training of this project's participants – some only needed a couple of sessions whilst others are onto their 9th and 10th sessions. There is no limit to how much training members get and they are being supported in using their device in ways that suit them, working to their timescales. The members area will continue to be developed and since the start of the project, 70 new members have joined the area.

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2024

Achievements and performance (continued)

Historically the WWA database of members has included the minimum of information. As the WWA continues to be recognised as the leading representative organisation for widow(er)s of armed forces personnel, during 2024 the Association continued the process of review and refresh of the database, including the option for automatic upload of applications for events, reducing the need for manual input.

To preserve the history of the Association, in 2016 we instigated an initial sift of the archive material held. This work continues. In 2018 the Association secured a permanent home for the 'archive' at Staffordshire University to which we continue to add materials. Work is on-going to catalogue the archive, however due to the pandemic this work stalled. The archive has proved valuable as it continues to be accessed by academics completing research.

All supporting documents relating to financial records from 2023 onwards are now held electronically. Paper documents relating to earlier years have been retrieved from commercial storage, documents over 7 years old where there is no need to retain them have been destroyed and more recent paper documents are being held locally.

The WWA continues to provide a subsidy towards the cost of a regional lunch/afternoon tea organised by the Regional Organiser for all members allocated to their Region. The subsidy is provided twice a year and is £15 per member.

The annual Royal Garden Party at Buckingham Palace was changed again this year. We did not receive any allocation this year, unfortunately, largely due to the overview of Royal Patronages. We were delighted to be advised that His Majesty would retain patronage of the association.

The guidance on claiming expenses for attending members' funerals was also reviewed, agreed and disseminated.

During 2024 Trustees have attended a number of online training events and webinars.

The Trustees and members wish to express our appreciation and thanks to His Majesty King Charles III for his continued support and encouragement.

The Trustees wish to thank our Regional Organisers and all our volunteers without whom the Association would function less well.

The Trustees are very grateful to the many organisations who have assisted us during the year and to all those who have supported us in the past.

We are very thankful for the generous legacy and donations received throughout this year. Our sincere thanks go to members who have sent donations.

The Trustees are saddened to hear of those members who have passed away during the year.

**TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2024**

Achievements and performance (continued)**b. Fundraising activities**

In 2024 the WWA continued to receive an income from legacies, although reduced from previous years.

Innovative ways of encouraging donations and receiving funding are being explored as financial pressures increase.

In 2021 it was agreed to include a donate button on the website to make it simpler for individuals wishing to make a donation.

The WWA did not make a Gift Aid claim in 2024. Most income received by the Association is not within the scope of Gift Aid, for example legacies, small donations from unknown individuals and subscriptions.

c. Investment performance

The first of the major investments was acquired between 2008 and 2011. The performance of the investments managers was reviewed by the Finance Sub Committee in October 2024. This meeting was held virtually.

The major investments continue to reflect the challenge of the wider money markets. Whilst there was some improvement in investment performance in 2024 we continue to live in turbulent times. Thus, the Trustees will continue to rely upon the experience of Evelyn Partners and Brewin Dolphin together with the support and guidance from our Independent Honorary Advisers.

d. Internal and external factors

The WWA relies heavily on the voluntary work of the Chair, Trustees, Committee Assistants and Regional Organisers to achieve its objectives.

Financial review**a. Principal funding sources**

The WWA continues to rely upon the income generated from generous bequests of recent years. Other income is derived mainly from life membership subscriptions, fees to attend events, grants (for example, for War Widows Get Online) and small donations, often in memory of members who have died.

b. Investment policy and objectives

In 2010 the Association developed an investment policy to identify funds for use in the short term (2-5 years) and, whilst the level of membership is relatively high, to ring fence funds for the longer term. The Trustees continue to monitor membership numbers and the demographic trends relating to the membership group, so that any significant changes may be reflected in the balance of short-term and long-term financial needs. The Investment Policy will be reviewed in 2025.

At the Finance Sub Committee meeting in October 2024, it was decided to keep the Brewin Dolphin investments at risk level 5 (on a scale of 3 [lowest risk] to 8 [highest risk]) and the Evelyn Partners portfolio will be managed using their most cautious strategy to provide a greater potential for capital preservation in this period of market uncertainty.

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2024

Financial review (continued)

c. Reserves policy

The WWA holds sufficient funds on immediate call and at short notice, to support routine activities for the next 12 months.

The level of reserves on the unrestricted fund is considered sufficient to meet all expected and necessary annual expenditure over the next 5 Years subject to the number of members and the level of approved expenditure. It remains the Trustees policy to hold a Finance sub-committee meeting each year to review the investment portfolios and make decisions on spending for the following year.

At 31 December 2024 and 2023, total funds comprised of:

	2024	2023
Unrestricted	£1,557,889	£1,539,989
Restricted	£25,286	£33,544
Total	£1,583,175	£1,573,533

Structure, governance and management

a. Constitution

The Constitution, as approved by the Charity Commission, is the Governing Document of the Association. The latest document is The War Widows' Association of Great Britain (WWA) Amended Constitution and Rules - March 2024. At our AGM it was agreed to create a third category of membership. This change was to Part 2 of the Constitution so did not require prior authority from the Charity Commission; the Commission was subsequently advised of the change.

b. Governance

Under the guidance of the Governance Trustee the Committee has begun to look at specific areas of governance as suggested in the report compiled by David Whimpenny in 2020. This is ongoing and some of the points raised have been incorporated into the constitution.

An important part of governance is ensuring that the Association maintains an up to date series of policies that, as a minimum, meet all the legal requirements of a charity. All policies are reviewed either annually or bi-annually. Updating and, in some instances creating additional, policies continued this year, with eight updated or new policies agreed and implemented by the trustees. This will continue into 2025 with currently 5 existing policies to be reviewed and 4 new policies to be agreed by trustees.

c. Recruitment and appointment of new Trustees

Trustees are recruited from the membership; nominations are approved by the Committee of Trustees before being put to a postal ballot of the members; appointment of successful candidates is announced at the Annual General Meeting. The term of office is three years with the option of standing for election for a further three years before retiring. In 2024 the Association utilised the Cobseo job site to advertise Trustee vacancies.

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2024

Structure, governance and management (continued)**d. Organisational structure**

The Committee of Trustees is responsible for the strategic management and day-to-day executive management of the WWA and meets a minimum of 8 times per year. Some of the meetings are virtual and held on dates and times which suit all Trustees. In their work the Trustees are supported and advised by three Independent Honorary Advisers, the President and Vice Presidents.

The WWA has members in Great Britain, Northern Ireland, the Channel Islands, the Isle of Man and has some overseas members. The area of operation is divided into sixty regions (including overseas) overseen by the ROL where there is not a designated RO. The RO is the first point of contact for members in their area.

Trustees and Volunteers do not receive remuneration, only approved out of pocket expenses are paid on production of an expenses claim form and receipts.

e. Induction and training of new Trustees

New Trustees are given information regarding the duties and responsibilities of Trustees. New Trustees have been asked to attend virtual training run by NCVO which clearly explains all duties and responsibilities of a Trustee. There are also notes and slides available for future reference to all Trustees in the Shared Google Drive. Training days are organised, and relevant external training may be funded by the WWA.

f. Risk management

The Trustees refer to the guidance contained in the Charity Commission's guidance on public benefit when reviewing the WWA's Aims and Objectives and in planning future activities and are satisfied that systems are in place to mitigate against risks to which it is exposed. Trustees continue to review policy and procedures to minimise risk.

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2024

Future plans

The War Widows' Association has the following plans for the future:

To work with the United Kingdom Government and devolved administrations to ensure that all members are not disadvantaged by Government policy and where necessary to lobby on their behalf;

To work with the United Kingdom Government and devolved administrations to ensure that the 'Special Consideration' provision within the Armed Forces Covenant is recognised and acted upon.

To work with Veterans UK to ensure that all our members receive the service to which they are entitled. To continue to engage with other agencies working in parallel areas to benefit our members;
To maintain a financially strong and well-managed WWA;

To ensure that we have a motivated Committee of Trustees with appropriately skilled people; To forward plan and use an evidence-based approach to the management of the WWA;

To continue to review our election process and secure it for the future;

To continue to make our database more intelligent enabling a more focused service to be provided to our members;

To continue to ensure that our procedures are GDPR compliant; To promote inclusion by reviewing our practice in all areas;

To work with the Regional Organisers to encourage a consistent and appropriate approach to all members;

To reach out to widow(er)s and bereaved partners to inform them of the advantages of being a member of the WWA;

To keep national and local events under review and aim to make them meaningful and accessible to as many members as possible;

To improve communication with members through our Magazine, Chairman's Letter and various social media;

To raise the profile of the WWA through improved publicity material, contact with the press, and participation in events such as Armed Forces Day;

To review our cyber security;

To continue work on preserving the history of the WWA through the archive;

To seek innovative ways to increase our income, to attract donations and sponsorship.

In late October 2024 we were informed that we had been successful in our application for a grant of £30,000 from the Veterans Foundation. £25,000 of this money is to pay the salary of one freelance person for a year to continue training our members in the use of IT, the other £5,000 is to cover the cost of iPads, accessories, sundries and postage required for the running of the project. We have email addresses for about half of our members and we want to increase this considerably. The IT trainer will also help continue to develop group meetings between members by further building on the private member's area in our website. The Association will (using grant money) pay for iPads for members who have no access to the internet but have indicated that they would like to learn how to use a device should the grant funds not cover all those eligible members who apply. We feel that it is an essential aid for those who find it difficult to get to meetings and are feeling very isolated.

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2024

Reference and administrative details of the Charity, its trustees and advisers

Trustees	Mrs Christine Dziuba, Chair (appointed 23 March 2024) Mrs Moira Kane, Chair (resigned 23 March 2024) Mrs Debbie Bowles, Vice Chair Mrs Sue Raw, Secretary Mr Richard Steele, Treasurer Lt Col Retd David Whimpenny, Contracts & Discipline Mrs Jeannette Strachan, Projects (co-opted 26 January 2024) Mr Terry Whittles, Policies Mrs Elizabeth Carter, Regional Organiser Liaison Mrs Eileen Kelly-McGregor, Governance Mrs Sandy Dawson, Events (resigned 12 November 2024) Mrs Catherine Thomas, Courage (resigned 18 November 2024)
Charity registered number	1002656
Principal office	c/o 199 Borough High Street London SE1 1AA
Independent Examiner	David Boosey BA(Hons) CA MHA Victoria Court 17-21 Ashford Road Maidstone Kent ME14 5DA
Bankers	CAF Bank Limited 25 Kings Hill Avenue West Malling Kent ME19 4JQ
Royal Patron	HRH King Charles III KG KT GCB OM AK QSO CC PC
President	Baroness Fookes of Plymouth DBE DL
Vice Presidents	The Viscount Younger of Leckie The Rt Hon Baroness Garden of Frognal PC The Rt Hon Baroness Crawley of Edgbaston The Rt Hon Baroness Watkins of Tavistock

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2024

Ambassadors Dame Shirley Bassey DBE
David Domoney C Hort. FCI Hort

Investment Managers Evelyn Partners
45 Gresham Street
London
EC2V 7BG

Brewin Dolphin
12 Smithfield Street
London
EC1A 9BD

Independent Honorary Advisers Mr G Hextall CBE - Director
Mrs Angela Knight CBE, Senior Independent Director, Brewin Dolphin plc and
Tullett Prebon plc
Mrs Lynn Verity - Judge of the First Tier Tribunal

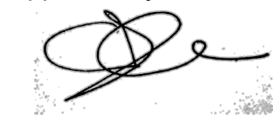
The Trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charity and of its incoming resources and application of resources, including its income and expenditure, 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 of the Charities SORP (FRS 102);
- make judgements and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- 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 adequate accounting records that are sufficient to show and explain the Charity's transactions and 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 and the provisions of the Trust deed. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the members of the board of Trustees and signed on their behalf by:



.....
Mrs Christine Dziuba
Chairman

Date: 07 April 2025

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

INDEPENDENT EXAMINER'S REPORT FOR THE YEAR ENDED 31 DECEMBER 2024

Independent Examiner's Report to the Trustees of War Widows Association of Great Britain ('the Charity')

I report to the charity Trustees on my examination of the accounts of the Charity for the year ended 31 December 2024.

Responsibilities and Basis of Report

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

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

Independent Examiner's Statement

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

1. accounting records were not kept in respect of the Charity as required by section 130 of the 2011 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

Signed: 

Dated: 7 April 2025

David Boosey BA(Hons) ACA
Independent Examiner
For and on behalf of MHA
Maidstone
United Kingdom

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2024

	Note	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
Income from:					
Donations and legacies	4	20,305	30,000	50,305	38,875
Charitable activities	5	5,756	-	5,756	5,120
Investments	6	39,270	-	39,270	37,366
Total income		65,331	30,000	95,331	81,361
Expenditure on:					
Raising funds	7	14,386	-	14,386	13,801
Charitable activities	8	100,713	38,258	138,971	119,654
Total expenditure		115,099	38,258	153,357	133,455
Net expenditure before net gains on investments		(49,768)	(8,258)	(58,026)	(52,094)
Net gains on investments		67,668	-	67,668	63,724
Net movement in funds		17,900	(8,258)	9,642	11,630
Reconciliation of funds:					
Total funds brought forward		1,539,989	33,544	1,573,533	1,561,903
Net movement in funds		17,900	(8,258)	9,642	11,630
Total funds carried forward		1,557,889	25,286	1,583,175	1,573,533

The Statement of Financial Activities includes all gains and losses recognised in the year.

The notes on pages 16 to 30 form part of these financial statements.

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

BALANCE SHEET AS AT 31 DECEMBER 2024

	Note	2024 £	2023 £
Fixed assets			
Tangible assets	13	2,034	2,291
Investments	14	1,529,030	1,501,547
		<u>1,531,064</u>	<u>1,503,838</u>
Current assets			
Stocks	15	296	565
Debtors	16	25,249	31,193
Cash at bank and in hand		31,141	43,326
		<u>56,686</u>	<u>75,084</u>
Creditors: amounts falling due within one year	17	(4,575)	(5,389)
Net current assets		<u>52,111</u>	<u>69,695</u>
Total net assets		<u><u>1,583,175</u></u>	<u><u>1,573,533</u></u>
Charity funds			
Restricted funds	18	25,286	33,544
Unrestricted funds	18	1,557,889	1,539,989
Total funds		<u><u>1,583,175</u></u>	<u><u>1,573,533</u></u>

The financial statements were approved and authorised for issue by the Trustees and signed on their behalf by:



.....
Mrs Christine Dziuba
Chair



.....
Mrs Sue Raw
Secretary

Date: 07 April 2025

The notes on pages 16 to 30 form part of these financial statements.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

1. General information

War Widows Association of Great Britain is an unincorporated charitable organisation, registered in England and Wales in the United Kingdom. The address of the registered office is c/o 199 Borough High Street, London, SE1 1AA.

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following the Charities SORP (FRS 102) published on 16 July 2014 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

War Widows Association of Great Britain meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

The financial statements are presented in pound sterling, which is the functional currency of the Charity, and rounded to the nearest £1.

2.2 Going concern

The Trustees assess whether the use of going concern is appropriate i.e. whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the Trust to continue as a going concern. The Trustees make this assessment in respect of a period of at least one year from the date of authorisation for issue of the financial statements and have concluded that the Charity has adequate resources to continue in operational existence for the foreseeable future and there are no material uncertainties about the Charity's ability to continue as a going concern, thus they continue to adopt the going concern basis of accounting in preparing the financial statements.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

2. Accounting policies (continued)

2.3 Income

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

No amounts are included in the financial statements for services donated by volunteers.

No income is included in the financial statements net of expenditure, apart from small fundraising activities.

Voluntary income includes subscriptions, donations, legacies, some grants receivable and fund raising activities undertaken by individuals, the proceeds of which are subsequently donated to the charity.

Grants are included in the Statement of Financial Activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance Sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

Lifetime subscriptions are recognised in full in the year they are received.

Legacies are accounted for as soon as the charity is notified of its legal entitlement, the amount is quantifiable and its receipt by the charity is reasonably certain.

Investments are shown at market value with any unrealised gains or losses shown within the financial statements.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

2. Accounting policies (continued)

2.4 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Expenditure on raising funds includes all expenditure incurred by the Charity to raise funds for its charitable purposes and includes costs of all fundraising activities events and non-charitable trading.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charity's objectives, as well as any associated support costs.

All expenditure is inclusive of irrecoverable VAT.

2.5 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Charity; this is normally upon notification of the interest paid or payable by the institution with whom the funds are deposited.

2.6 Tangible fixed assets and depreciation

Tangible fixed assets costing £100 or more are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably.

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives.

Depreciation is provided on the following basis:

Computer equipment	-	33% on cost
Other fixed assets	-	10% on cost

2.7 Investments

Fixed asset investments are a form of financial instrument and are initially recognised at their transaction cost and subsequently measured at fair value at the Balance Sheet date, unless the value cannot be measured reliably in which case it is measured at cost less impairment. Investment gains and losses, whether realised or unrealised, are combined and presented as 'Gains/(Losses) on investments' in the Statement of Financial Activities.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

2. Accounting policies (continued)

2.8 Stocks

Stocks are valued at the lower of cost and net realisable value after making due allowance for obsolete and slow-moving stocks. Cost includes all direct costs and an appropriate proportion of fixed and variable overheads.

2.9 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

2.10 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

2.11 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

2.12 Financial instruments

The Charity 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.

2.13 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

3. Critical accounting estimates and areas of judgement

No key judgements (apart from those involving estimates as disclosed in the notes above) have been made in the process of applying the above accounting policies.

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

4. Income from donations and legacies

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
Donations	9,710	-	9,710	8,249
Legacies	9,500	-	9,500	-
Grants	-	30,000	30,000	30,000
Subscriptions	1,095	-	1,095	626
Total 2024	20,305	30,000	50,305	38,875
<i>Total 2023</i>	<i>8,875</i>	<i>30,000</i>	<i>38,875</i>	

5. Income from charitable activities

	Unrestricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
Income from charitable activities - Sale of goods	66	66	22
Income from charitable activities - Activities to benefit war widows	5,690	5,690	5,098
Total 2024	5,756	5,756	5,120

6. Investment income

	Unrestricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
Dividends accumulated	38,883	38,883	37,023
Deposit account interest	387	387	343
Total 2024	39,270	39,270	37,366

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

7. Investment management costs

	Unrestricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
Investment management fees	14,386	14,386	13,801

8. Analysis of expenditure on charitable activities

Summary by fund type

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Total 2023 £
Sale of goods	4,409	-	4,409	4,343
Memorials	235	-	235	298
Activities to benefit war widows	96,069	38,258	134,327	115,013
	100,713	38,258	138,971	119,654
<i>Total 2023</i>	119,466	188	119,654	

9. Analysis of expenditure by activities

	Activities undertaken directly 2024 £	Support costs 2024 £	Total funds 2024 £	Total funds 2023 £
Sale of goods	755	3,654	4,409	4,343
Memorials	235	-	235	298
Activities to benefit war widows	108,293	26,034	134,327	115,013
	109,283	29,688	138,971	119,654
<i>Total 2023</i>	86,107	33,547	119,654	

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

9. Analysis of expenditure by activities (continued)

Analysis of direct costs

	Total funds 2024 £	<i>Total funds 2023 £</i>
Production and postage of "Courage"	21,997	17,596
AGM events	23,464	24,112
November remembrance service and luncheon	19,325	19,507
Cost of goods sold (net of stock)	755	549
Armed forces day	-	265
Christmas cards	768	3,761
50th Anniversary	-	5,064
Gifts and wreaths	-	60
Funded RO's lunches	2,740	3,094
Publicity	500	2,100
Founders day	1,389	1,163
Project costs	38,345	8,836
Total 2024	109,283	86,107

Project costs in the year relate to War Widows Connected (£29,005) and War Widows Get Online (£9,340). In 2023, these costs related to War Widows in Touch (£8,836).

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024

9. Analysis of expenditure by activities (continued)

Analysis of support costs

	Total funds 2024 £	Total funds 2023 £
Insurance	866	846
Telephone	638	464
Postage and stationery	1,481	2,247
Trustee, Committee and RO costs	18,506	18,185
Bank charges	110	52
Website and computer costs	2,513	5,707
Miscellaneous expenses	1,371	590
Trustees & RO's training and conferences	-	765
Depreciation	549	897
Governance costs	3,654	3,794
Total 2024	29,688	33,547

Governance costs

	2024 £	2023 £
Independent examiner's remuneration	3,654	3,794

10. Independent examiner's remuneration

	2024 £	2023 £
Fees payable to the Charity's independent examiner for the independent examination of the Charity's annual accounts	1,827	1,897
Fees payable to the Charity's independent examiner in respect of: All other services not included above	1,827	1,897

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

11. Employees

The Charity did not have any employees in the current or prior year.

12. Trustees' remuneration and expenses

During the year, no Trustees received any remuneration or other benefits (2023 - £NIL).

Travel, hotel and subsistence expenses totalling £17,871 were reimbursed to 9 trustees. In the previous year, £20,652 was reimbursed to 9 trustees.

13. Tangible fixed assets

	Computer equipment £	Other fixed assets £	Total £
Cost or valuation			
At 1 January 2024	3,394	2,214	5,608
Additions	-	292	292
At 31 December 2024	3,394	2,506	5,900
Depreciation			
At 1 January 2024	3,096	221	3,317
Charge for the year	298	251	549
At 31 December 2024	3,394	472	3,866
Net book value			
At 31 December 2024	-	2,034	2,034
At 31 December 2023	298	1,993	2,291

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

14. Fixed asset investments

	Listed investments £
Cost or valuation	
At 1 January 2024	1,501,547
Additions	631,741
Disposals	(645,843)
Revaluations	41,585
At 31 December 2024	<u>1,529,030</u>

There were no investment assets outside the UK.

Listed investments are measured at fair value, determined by the market price of the shares in an active market. If the investments were accounted for using the historic cost basis, the cost at 31 December 2024 would be £1,411,517 (2023 - £1,418,606).

15. Stocks

	2024 £	2023 £
Stock in hand	<u>296</u>	<u>565</u>

16. Debtors

	2024 £	2023 £
Prepayments and accrued income	<u>25,249</u>	<u>31,193</u>

17. Creditors: Amounts falling due within one year

	2024 £	2023 £
Accruals and deferred income	<u>4,575</u>	<u>5,389</u>

Included in the above is a total of deferred income amounting to £355. This amount relates to attendance fees received for the Charity's 2025 AGM and has been deferred until the AGM has taken place and the Charity becomes entitled to the income. There was no deferred income in the prior year.

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

18. Statement of funds

Statement of funds - current year

	Balance at 1 January 2024 £	Income £	Expenditure £	Gains/ (Losses) £	Balance at 31 December 2024 £
Unrestricted funds					
General Fund	1,539,989	65,331	(115,099)	67,668	1,557,889
Restricted funds					
SW Wales	185	-	-	-	185
Birmingham	312	-	-	-	312
Plymouth	16	-	-	-	16
Cardiff	33	-	-	-	33
Dundee & Central Scotland	353	-	(116)	-	237
Warwickshire Coventry	64	-	-	-	64
N. Ireland & Isle of Man	364	-	(160)	-	204
Cornwall	64	-	-	-	64
Derby	1,279	-	-	-	1,279
Kent	200	-	-	-	200
Bristol	250	-	-	-	250
Nottingham	260	-	-	-	260
Wolverhampton	38	-	-	-	38
West Yorkshire	20	-	(20)	-	-
London	100	-	-	-	100
Gloucester	6	-	-	-	6
War Widows Connected	30,000	-	(28,622)	-	1,378
War Widows Get Online	-	30,000	(9,340)	-	20,660
	33,544	30,000	(38,258)	-	25,286
Total of funds	1,573,533	95,331	(153,357)	67,668	1,583,175

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

18. Statement of funds (continued)

Statement of funds - prior year

	<i>Balance at 1 January 2023 £</i>	<i>Income £</i>	<i>Expenditure £</i>	<i>Gains/ (Losses) £</i>	<i>Balance at 31 December 2023 £</i>
Unrestricted funds					
General Fund	1,558,171	51,361	(133,267)	63,724	1,539,989
Restricted funds					
SW Wales	185	-	-	-	185
Birmingham	312	-	-	-	312
Plymouth	27	-	(11)	-	16
Cardiff	33	-	-	-	33
Dundee & Central Scotland	400	-	(47)	-	353
Warwickshire Coventry	64	-	-	-	64
N. Ireland & Isle of Man	494	-	(130)	-	364
Cornwall	64	-	-	-	64
Derby	1,279	-	-	-	1,279
Kent	200	-	-	-	200
Bristol	250	-	-	-	250
Nottingham	260	-	-	-	260
Wolverhampton	38	-	-	-	38
West Yorkshire	20	-	-	-	20
London	100	-	-	-	100
Gloucester	6	-	-	-	6
War Widows Connected	-	30,000	-	-	30,000
	3,732	30,000	(188)	-	33,544
Total of funds	<u>1,561,903</u>	<u>81,361</u>	<u>(133,455)</u>	<u>63,724</u>	<u>1,573,533</u>

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

19. Summary of funds

Summary of funds - current year

	Balance at 1 January 2024 £	Income £	Expenditure £	Gains/ (Losses) £	Balance at 31 December 2024 £
General funds	1,539,989	65,331	(115,099)	67,668	1,557,889
Restricted funds	33,544	30,000	(38,258)	-	25,286
	<u>1,573,533</u>	<u>95,331</u>	<u>(153,357)</u>	<u>67,668</u>	<u>1,583,175</u>

Summary of funds - prior year

	Balance at 1 January 2023 £	Income £	Expenditure £	Gains/ (Losses) £	Balance at 31 December 2023 £
General funds	1,558,171	51,361	(133,267)	63,724	1,539,989
Restricted funds	3,732	30,000	(188)	-	33,544
	<u>1,561,903</u>	<u>81,361</u>	<u>(133,455)</u>	<u>63,724</u>	<u>1,573,533</u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

19. Summary of funds (continued)**General funds**

Includes donations and legacies made principally to support the activities of the Charity not restricted by specified projects. It also includes funds for which donations have been made in advance of any restriction applied by or notified to the Trustees.

Restricted funds**Regional Organisers**

In the past, some bequests have been left to specific regions, usually those to where the member belonged. These bequests were ringfenced from the general funds in order to be used for activities to benefit members of those regions. For example, they have been used to cover the costs of flowers for members that are in hospital, to subsidise tickets to Christmas pantomimes, etc. About 7 years ago, the Charity revised their policy and since then any money received must be for the benefit of all members. The restricted funds for regional organisers, as shown in note 18, are the remaining funds that were ringfenced prior to the policy change and are still used for the same original purpose.

War Widows Connected

Funding received from the Veterans' Foundation is restricted to funding the War Widows Connected project. Following on from the War Widows In Touch project, the War Widows Connected project (funded jointly by Veterans' Foundation and WWA) is to reach more of our members by providing more iPads and training along with a programme of online and hybrid events to help alleviate loneliness and isolation in a world that is becoming increasingly reliant on digital technology.

War Widows Get Online

Funding received from the Veterans' Foundation is restricted to funding the War Widows Get Online project. Following on from the War Widows Connected project, the War Widows Get Online project hopes to reach more of our members by providing more iPads, training and support along with further utilisation of the members area of our website to host some online events to help alleviate loneliness and isolation in a world that is becoming increasingly reliant on digital technology.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

20. Analysis of net assets between funds

Analysis of net assets between funds - current period

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £
Tangible fixed assets	2,034	-	2,034
Fixed asset investments	1,529,030	-	1,529,030
Current assets	31,400	25,286	56,686
Creditors due within one year	(4,575)	-	(4,575)
Total	1,557,889	25,286	1,583,175

Analysis of net assets between funds - prior period

	<i>Unrestricted funds 2023 £</i>	<i>Restricted funds 2023 £</i>	<i>Total funds 2023 £</i>
Tangible fixed assets	2,291	-	2,291
Fixed asset investments	1,501,547	-	1,501,547
Current assets	41,540	33,544	75,084
Creditors due within one year	(5,389)	-	(5,389)
Total	1,539,989	33,544	1,573,533

21. Related party transactions

During the year, amounts totalling £33,091 (2023 - £8,669) were paid to committee member Helen Raw, the daughter of Trustee and Secretary of the Charity, Sue Raw. The amounts paid were for the provision of her services in the role of projects manager and related work on grant applications.

No other related party transactions took place during the year, other than those Trustees' expenses already disclosed in note 12.

Accounts

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

UNAUDITED

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2023

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

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WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

TRUSTEES' REPORT FOR THE YEAR ENDED 31 DECEMBER 2023

The Trustees present their report with the financial statements of the charity for the year ended 31 December 2023. The Trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015).

The Association does not have paid staff or office premises, and the Trustees continued to work mainly from home but did hold 3 face to face meetings. One was in March and held in Glasgow and the others in January and September were held in London. The continued inability of some members to socialise either locally or nationally has had a profound effect on their mental health. Regional Organisers have been organising events where and when it is safe to do so. The continued strikes on the railways are also making it difficult for firm plans to be made.

Objectives and activities

a. Objectives and aims

The objectives are to improve the conditions of War Widow(er)s in Great Britain and elsewhere, and their dependents, who may be encountering difficulties.

The WWA is essentially a campaigning organisation that aims to improve the quality of life for War Widow(er)s, Recognised Partners and their dependents in the United Kingdom, Channel Islands and Isle of Man. The WWA aims to be inclusive, to provide a framework for mutual support and to empower widow(er)s to move forward with their lives whilst acknowledging their loss and the contribution that their loved one made.

The WWA's work is based on three pillars: Campaigning, Caring and Remembering.

b. Campaigning:

We positively engage with the United Kingdom Government and the devolved administrations on matters relating to War Widows(er)s and their dependents, and where necessary, take action to ensure that War Widow(er)s are fairly treated and not disadvantaged in any way. We continue to lobby to ensure that the War Widows' Pension is recognised as the compensation that it is. There are on-going historical issues which remain a top priority; to ensure the reinstatement of the War Widow(er)s Pension surrendered through remarriage or on entering into a new relationship for all war widow/ers. The Treasury continues to find the idea of pension reinstatement one which they can not endorse. We therefore worked with the Ministry of Defence to ask for a one off ex gratia payment under the rules of the Armed Forces Covenant which allows for special consideration for the military bereaved. This has now been granted by the Treasury although it is not clear how many widows will be eligible for this payment.

The War Widows' Association aims to achieve a total disregard of the War Widow(er)s (Compensation) Pension when calculating social care costs and in relation to all means tested benefits. We are seeking to be regarded in a similar way to that of Veterans. We would like to see all areas of assistance which are available to Veterans also made available to War Widow/ers when suitable.

We have been working on raising awareness of the specific needs which a military bereaved person may have which differ from those in the general population. All military charities who belong to Cobseo have been asked to look at their aims and objectives with a view to include military bereaved personnel wherever possible. Once all have replied we will have a better understanding of where we can signpost people in need specific help. We will also create a register of agencies which members can access.

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2023

Objectives and activities (continued)

c. Caring:

The WWA aims to provide social interaction through our regional network. We have 60 Regions some managed by a Regional Organiser (RO). The RO arranges local meetings and get-togethers for the members allocated to their region. At our Committee meeting in September the Trustees discussed again the difficulties in appointing new Regional Organisers when one retires. It was decided to canvas the members about their wishes for the caring aspect of our Association. This is a very important topic and has been fully investigated. While we have a "wish list" for the work we would like carry out we are at the moment unable to find volunteers who are in a position to fulfill the role. In the meantime the Regional Organiser Liaison Trustee is running events for those without their own regional organiser and is looking into running virtual meetings.

Nationally three annual events are organised; a three-day spring "get together" to coincide with the Annual General Meeting (AGM); the 'Founders' Service, and our Act of Remembrance at the Cenotaph in November. We produce a magazine called Courage three times a year. In this magazine we inform members about changes to legislation that affect the Association and provide information about upcoming events and where appropriate booking forms are enclosed. All publications are also available in large print, audio version and online. Birthday cards are sent to members on reaching their 90th birthday, 95th birthday and 100. During 2023 our website was completely renewed to a more user friendly one and continues to be one source of delivering information to a wider audience. We have a new members' area which is widely used and has proved a useful way to obtain members' views and ideas. Our social media platform, especially Facebook, Twitter and Instagram continue to be widely used and their usage is increasing, with significant peaks especially occurring during our National Events. Interest is continuing to grow in the secure members' area introduced in 2015. This area of the site is available to members only and is accessed by a username and password.

d. Remembering:

In November 1972 a group of War Widows braved the traffic to place a small cross of white chrysanthemums on the steps of the Cenotaph. This tradition endures and we gather annually at the Cenotaph to join in the War Widows' Association Act of Remembrance, which is preceded by coffee and followed by a drinks reception and lunch. The WWA organises a plot at the Field of Remembrance at Westminster Abbey, where members can place their personal poppy cross or have it placed on their behalf. There are also plots in Edinburgh and Glasgow. The Association is afforded the privilege of receiving a small number of complementary tickets for the Festival of Remembrance at the Royal Albert Hall, these are passed on to members and where possible to those that have not previously attended. Members take part in the National Service of Remembrance and Parade on Remembrance Sunday at the Cenotaph. The WWA is represented at the National Memorial Arboretum Remembrance and at many local commemorations. The WWA funds the WWA Cross for members invited to represent the Association at local commemorative events.

To advance the campaigning, caring, and remembering work of the WWA we are represented on the MOD Central Advisory Committee on Compensation, the Veterans UK Customer Advisory Group, the Armed Forces Covenant Reference Working Group, External Partners Group, the Defence Bereaved Families Group. The WWA was elected for a third term to the Executive Committee of the Confederation of British Service Charities (Cobseo) in July 2023 for a period of three years.

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Association's aims and objectives and in planning future activities.

e. Grantmaking

The WWA does not make grants to individuals or groups, nor does it undertake welfare initiatives. Its funds are used solely to support the work and aims of the WWA, to encourage the maximum number of our members to attend organised events and to communicate regularly with our less able members.

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2023

Achievements and performance

a. Charitable activities

The Trustees continue to concentrate on consolidation and building a good foundation to take the Association forward. The Association is now in its 53rd year and we continue to seek funds to allow us to look after our members. We now have a Trustee whose sole job is fundraising. She has collated all the necessary information and references and has started to apply for grants.

The Trustee Information Pack, policies and procedures are regularly reviewed to ensure its currency and relevance. We are continuing this year to concentrate on reviewing and updating our policies. We have two Trustees working on this and they regularly provide new terms for the Committee of Trustees to confirm.

To continue to mitigate the security risk inherent in publishing personal contact details in our magazine the WWA postal address is now used for all communications. Due to the pandemic the WWA purchased a PO Box, the address was disseminated to all members and updated on the Website, this ensured that delays receiving hard-copy mail was kept to a minimum. We are receiving more enquiries etc. by email now but there is still a need to retain the PO Box for at least another year.

The WWA continued to lobby the Government on the historical issues of reinstatement of the War Widow(er)s Pension surrendered through remarriage (or on entering into a cohabiting relationship) and on the disregard of the War Widow(er)s Pension when calculating social care costs.

The Chairman sought regular meetings with the Minister with responsibility for Defence Personnel and Veterans. The Association is grateful to the Daily Telegraph and the Daily Express who have supported the Association this year in its campaign for the reinstatement of pensions.

By way of background, in June 2022 the Secretary of State for Defence sent a letter to the Treasury which put forward an alternative to reinstatement – suggesting a one-off ex-gratia payment. But nothing was heard thereafter until May 2023, when, unexpectedly, an announcement was made in Parliament. It said that war widows who had surrendered their pension and not had it reinstated on the end of the second marriage or relationship (and thus at the time of application were not receiving their War Widows' Pension) would be entitled to claim a one-off ex gratia payment – the Widows' Recognition Payment - of £87,500. It later became clear that this sum would be subject to income tax.

The Association was pleased that these ladies were to receive something as a recognition of their loss, however we were disappointed about the tax situation which effectively means-tested the award and we lobbied extensively to have this changed. In October 2023 it was announced that the liability for income tax would be removed in total.

Then in October 2023 the form for applying for the compensation went live. Sadly, the wording excluded any widow who was in receipt of the Armed Forces Attributable Pension.

This Pension can be paid in parallel with the War Widows Pension (though not always due to different burdens of proof of attributability) and was made a pension for life in October 2000. It is clear that this new criteria may exclude a large proportion of widows from receiving the ex-gratia payment. We are continuing our campaign to get the criteria changed to include these ladies.

Alongside the campaign issues large number of members (and non-members) contacted the WWA on different matters and the Vice-Chair Designate undertook to reply and provide advice as best she could. These enquiries highlighted a number of other serious issues. A number of widows who should have reclaimed their pension when their second marriage/relationship ended discovered that they would not be eligible for the ex-gratia payment, and were advised to contact Veterans-UK urgently to apply for their pension to be reinstated. Some then revealed that they had done so previously but been told by Veterans UK that they were not entitled to do this. Those who were refused before April 2018 had an opportunity to reclaim backdating, but those who had

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2023

Achievements and performance (continued)

been refused after this had no option due to a change in the legislation in April 2018. This issues were highlighted to Veterans UK and the minister.

Discussions have begun with the Ministry of Defence about the status of war widow/ers. We feel that they are still a forgotten cohort and that there ought to be more parity with Veterans.

Through membership of the Armed Forces Covenant Review Group the Association can ensure that war widow(er)s can benefit from government department schemes to access Housing, Education and Healthcare on the same footing as serving and transitioning Armed Forces personnel.

The WWA continues to maintain a watching brief on the conduct of military inquests and would assert that all coroners conducting military inquests must be properly trained in the special nature of military bereavement.

The WWA continues to work closely with the Royal British Legion, and SSAFA Forces Help and supports their aims to improve conditions for War Pensioners. The WWA continues to build positive working relationships with the three single Service Widows' Associations. The Association continues to support their aim to improve conditions for bereaved service families.

Members of all ages benefit from social interaction at local and national level. We held a hybrid AGM in March 2023 in Glasgow. Members were invited to attend a Families Remembering Day at the National Memorial Arboretum in May. We held our Founder's service in July at the Guards' Chapel in London and refreshments were later served in the Officers' mess. We also held our Remembrance Service on Saturday 11th November at the Cenotaph in London and met for refreshments and lunch at The Royal Horseguards Hotel.

A large number of Members represented the Association at various local Services of Remembrance across the UK in 2023. In 2018 Trustees of the Association agreed that all wreaths laid on its behalf would be in the form of a replica of the War Widows' Association Cross which is laid at the Cenotaph each year during our Annual Service of Remembrance. The tradition continued in 2023 and the Cross was provided to Members representing the Association at local Remembrance Events. The War Widows Cross is sourced from the Poppy Factory and is funded by the Association for these official events. In 2023, 48 Crosses were sent to Members throughout the UK.

The Opening of the Field of Remembrance at Westminster Abbey was a smaller ceremony in 2023 and there were 10 representatives from the War Widows' Association in attendance. On behalf of our members, 84 poppy crosses, each one bearing a handwritten message, were planted in the War Widows' Association plot. Mrs Sue Raw took part in the Field of Remembrance ceremony in Edinburgh and laid a cross on behalf of the Association and Mrs Kate Thomas performed a similar role in Glasgow.

On Saturday 11th November we held our own service at the Cenotaph. We invited guests to join us and to partake in refreshments in the Royal Horseguards Hotel. 140 members and 25 guests attended, and Mrs Debbie Bowles laid the War Widows Chrysanthemum cross at the Cenotaph. They were accompanied by the RAF volunteer Band from RAF Halton, the Southern Highlanders Pipes and Drums band and CCF cadets from Tunbridge Wells Girls Grammar School and City of London School. Nine members went on to enjoy the Festival of Remembrance in the Royal Albert Hall in the evening.

The National Service of Remembrance and March Past the Cenotaph on Sunday 12th November saw 34 members represent the Association. They were led by Baroness Watkins, Vice President of WWA, Moira Kane, Chairman plus Sue Raw, Secretary.

The National Telephone Line has been very busy and on average it receives around forty calls per week. While many calls are received from members, especially those worried about the ex-gratis payment, a significant number are received from non-members. There are also many enquiries made online which come to info@warwidows.org.uk and monitored by the Chairman.

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2023

Achievements and performance (continued)

Birthday cards have been sent to all members attaining their 90th, 95th and 100th birthdays.

An official Christmas card signed by all Trustees was sent to all members.

The Association has published three editions of the magazine "Courage", Spring, Summer and Autumn/Winter. We have not produced colour supplements between production of Courage due to the increasing cost of printing and postage. After discussions with our members following the AGM it was decided to try and reduce the cost of Courage. We now use thinner paper and have removed some parts which we felt were unnecessary. The result has meant a reduction in cost of postage as well as the cost of producing the magazine.

A number of Chairman's information letters have also been published. In common with the general population, we are increasingly an ageing population and more of our members are finding it difficult to attend local and national meetings. The rationale behind increasing the mailings is inclusivity and to maintain contact with all of our members; engagement and contributions to Courage would indicate that our members appreciate the increased contact. The Association continues to explore how we can make our communication more member centric, examining how we can provide members with the communication that they wish. The Association is also now producing an e-magazine for those members that prefer to be communicated with in this manner. The Chairman writes an introductory letter each month for the website which keeps members up to date with everything she is doing.

The positive feedback from the members and encouraging response to the War Widows in touch project funded by the Armed Forces Covenant Fund Trust suggest that members are engaged and that a hybrid of face to face and virtual communication is the way forward for the Association.

The previous major review of the Association's website was completed in 2020. Trustees became aware that it was not working and members were finding it increasingly frustrating at their inability to access areas. We did apply for a grant to completely change the way we worked online but we were unsuccessful in this bid. The Trustees therefore decided to use Association money up to £25,000 to ensure we had a user friendly website and a secure online presence. This work was completed in spring 2023 and is proving very successful. ROs and Members continue to be encouraged to sign up and contribute to the secure 'members' area, which contains information specific to members. Our next aim is to get small groups interacting together. Some will be interest led and others region based.

The Trustees agree to maintain our more streamlined, modern and professional look; and ensure that the WWA's image is prominent and uniform across the UK. We have updated our logo , headers and footers for all emails and paper.

In addition to refreshing our image the Association continues to adjust and review our marketing strategy. We continue to produce segment-specific advertisements. We continue to maintain our presence in military related publications but develop additional contacts and cultivate a variety of strategies to engage with a wider market.

During 2023 the Association has worked hard to proactively communicate on all social media platforms. This has seen a considerable increase in both Twitter, Facebook followers, helping to raise awareness of the Association, its events and support networks. Our Twitter following is now 2965 and with celebrity followers we continue to raise awareness of the important work we deliver. Our highest number of likes on a tweet was 103. This shows the level of engagement with our twitter page. Facebook followers are now at 1,955. In the 28 days prior to preparation of this report, our average post reach was 3240.

We attracted 66 new members from January 2023, largely due to the launch of the new website in May. 63 members were recorded as deceased during 2023 and a further 36 listed as Gone Away.

The "Knock on the Door" survey which explored the casualty notification and the long-term impact on Military families in the UK has now completed and the report can be read at:

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2023

Achievements and performance (continued)

<https://www.tandfonline.com/doi/full/10.1080/15325024.2021.2009264>

The survey indicated that while many improvements had been made in how a family was told about a bereavement there were still problem areas which should be looked at. Some members had experienced problems with their visiting officer whilst others had difficulty in processing the enormous amount of information given to them.

The results from this survey have been turned into a play by a company called Shell Shock. The one act play was previewed in October 2022 in the Victory Services Club. It was well acted but it was felt that it did not fully represent the outcome of the investigation. The company was given many ideas as to how it could be improved and there was to be another preview in 2023. This was subsequently platformed at our AGM in Glasgow and it was clear that the company had not listened to any of our objections or suggestions. We have removed our partnership with this company and they can not use any of the material or our logo in any future productions.

The Association has collaborated on two further research projects in partnership with the Northern Hub. Commenced on 1st September 2020 a two-year study funded by Forces in Mind Trust examining Social Isolation and Loneliness in the Military Widowed population. The aim of this study is to explore the experiences of social isolation and loneliness as well as understand services targeting military widow/ers. This study has been completed and the final results can be found at:

<https://s31949.pcdn.co/wp-content/uploads/Military-Widows-Social-Isolation-and-Loneliness-Final-Report.pdf>

The survey concluded that there were areas of concern following a military bereavement which were not found in the general population and there was a significant rise in loneliness and isolation amongst military widows. This was particularly noticeable in those who had never joined one of the military widows associations and the report indicated that this cohort required special attention. It was accepted that peer to peer support was extremely beneficial. It also indicated that it should be made easier for military widows to gain support.

We are also involved in a project looking at peer support for war widows and widowers who are not members of any association. There is obviously a problem knowing who these people are but a start is being made via military padres.

Historically the WWA database of members has included the minimum of information. As the WWA continues to be recognised as the leading representative organisation for widow(er)s of armed forces personnel, during 2023 the Association continued the process of review and refresh of the database and for this purpose all members were sent their personal information which is held and ask if there are any changes or anything which they would like removed. We continue to engage support from ShoNet to cleanse the database and develop a more intelligent platform.

Recent developments with the database include the ability to 'map' where members are so that, for example, we can target those without ROs and ensure that they are included wherever possible in Association events. We are now also able to track who has applied to attend our events, which allows us to work more efficiently and ensure fairness of allocation.

To preserve the history of the Association, in 2016 we instigated an initial sift of the archive material held. This work continues. In 2018 the Association secured a permanent home for the 'archive' at Staffordshire University to which we continue to add materials. Work is on-going to catalogue the archive, however due to the pandemic this work stalled. The archive has proved valuable as it continues to be accessed by academics completing research. The financial records have now been removed from the archive and are held in safe storage. This has increased hugely in cost therefore we are looking at digitalising everything to keep it compactly in our archive.

The WWA continues to provide a subsidy towards the cost of a regional lunch/afternoon tea organised by the Regional Organiser for all members allocated to their Region. The subsidy is provided twice a year and is £15 per member.

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2023

Achievements and performance (continued)

The annual Royal Garden Party at Buckingham Palace was changed again this year. We were allocated 2 places for a member plus guest to attend at Buckingham Palace and 1 member plus guest to attend at Holyrood. The President and Chair hosted a lunch in London for the London attendees and our Secretary hosted our Edinburgh attendee. King Charles III has been our patron for many years. We are waiting to hear if he is able to continue in this role or not.

The 'Welcome Pack' designed in 2016 which includes relevant information for new members, on the History, our Structure, Contact Details, the Constitution, the Code of Good Practice, the Grievance/Complaints Policy and procedure, the Committee of Trustees and Important Dates continues to be issued to all new members and is in a format that enables it to be updated as the need arises.

The guidance on claiming expenses for attending members' funerals was also reviewed, agreed and disseminated.

During 2023 Trustees have attended a number of online training events and webinars.

The Trustees and members wish to express our appreciation and thanks to His Majesty King Charles III for his continued support and encouragement.

The Trustees wish to thank our Regional Organisers and all our volunteers without whom the Association would function less well.

The Trustees are very grateful to the many organisations who have assisted us during the year and to all those who have supported us in the past.

We are very thankful for the generous legacy and donations received throughout this year. Our sincere thanks go to members who have sent donations.

The Trustees are saddened to hear of those members who have passed away during the year.

b. Fundraising activities

In 2023 the WWA continued to receive an income from legacies, although reduced from previous years.

Innovative ways of encouraging donations and receiving funding are constantly being explored as financial pressures increase. We now have a Fundraising Trustee whose primary role is to search for suitable funding and to write bids.

The Association is sourcing new items for sale to members. These will have our new logo on them. These are not intended to make a profit, though sales prices aim to cover the cost of purchase and postage. Thus, they are not considered as a trading activity, but allow members to purchase branded items for use as souvenirs, as publicity or promotional material, or for use as small gifts of thanks.

In 2021 it was agreed to include a donate button on the website to make it simpler for individuals wishing to make a donation.

The WWA did not make a Gift Aid claim in 2023. Most income received by the Association is not within the scope of Gift Aid, for example legacies, small donations from unknown individuals and subscriptions.

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2023

Achievements and performance (continued)**c. Investment performance**

The first of the major investments was acquired between 2008 and 2011. The performance of the investments managers was reviewed by the Finance Sub Committee in October 2023. This meeting was held virtually.

The major investments continue to reflect the challenge of the wider money markets. We are living in very turbulent times, and this has seen the amount of revenue accrued through our investment policies decline. Thus, the Trustees will continue to rely upon the experience of Evelyn and Brewin Dolphin. Trustees agreed to review our portfolios in 2024 and to aim to make our events cost neutral where possible.

Due to the steep increase in the cost of fuel and accommodation the Trustees have reviewed the expenses allowances and these new figures took effect after the finance meeting in October.

d. Internal and external factors

The WWA relies heavily on the voluntary work of the Chairman, Trustees, Committee Assistants and Regional Organisers to achieve its objectives.

Financial review**a. Principal funding sources**

The WWA continues to rely upon the income generated from generous bequests of recent years. Other income is derived from life membership subscriptions, sales of branded merchandise, and small donations, often in memory of members who have died. We looked at how we can increase our income and decrease our spending in March after the AGM. We have discussed having an annual membership fee and charging members for Courage but came to the conclusion that it was too much administrative work to be worthwhile. We also looked at the possibility of running a lottery but decided that it was not something which our members would enjoy and that any participation would be small.

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2023

b. Investment policy and objectives

In 2010 the Association developed an investment policy to identify funds for use in the short term (2-5 years) and, whilst the level of membership is relatively high, to ring fence funds for the longer term. The Trustees continue to monitor membership numbers and the demographic trends relating to the membership group, so that any significant changes may be reflected in the balance of short-term and long-term financial needs. In doing this, the Trustees relied upon the MOD DASA statistics produced in March of each year and the advice of the President, Vice - Presidents and the external advisers.

The Trustees assessed that the ages of current members continue to reflect those of the wider ex-service population, the majority being those whose husbands served during World War II and the major campaigns of the 1950s, 1960s and as National Servicemen. Since the 1970s there has been a continuous and significant reduction in the number of personnel serving in the Armed Forces. The DASA MOD figures at March 2019 showed that of all widow(er)s in receipt of a war widow(er)s' pension, over 99% were female with 89% over the age of 65. The number of Association members lost through death due to age and illness is not matched by the acquisition of new members, especially those whose husbands have died as a result of military service in more recent times (post 1982 - Falklands War). The Trustees accept that whilst the number of members may continue to fall, the core work of the Association will continue into the long term in support of younger widow/widowers, civil partners and their dependents. The Trustees agreed that their spending strategy was in line with the number of current members, their age and the level of participation at events, and with the prior agreed decisions it was therefore decided to continue the current investment plans.

As a result of the increased capital sum that was being managed by Brewin Dolphin due to the legacy income received in 2015, the volatility that appeared in financial markets towards the latter part of the year and the suitability review Brewin Dolphin were undertaking of all their clients, at the November 2015 Committee Meeting the Board of Trustees reviewed the Association's investment policy with Brewin Dolphin. At this meeting the investment proposals put forward by Brewin Dolphin for the new legacy income were approved, the adoption of the Brewin Dolphin new Risk Level 5 was agreed, and the Statement of Investment approved, but with the caveat that the statement on ethical investment should include a reference to the fact that investment in companies directly involved in the manufacture, production or trade in armaments is inappropriate for this Association. The Trustees reviewed this strategy in January 2017 and agreed to make no substantial changes to their strategy. An interim review of the investment portfolio was carried out by Brewin Dolphin during the summer of 2017 and at their Committee meeting in August 2017, Trustees agreed to continue with the Risk Level 5 strategy until the next full review planned for January 2019. Subsequently, this investment policy was continued through the remainder of 2019. Due to the volatile financial market in 2019 the financial advisers suggested a further review in January 2020 and the Trustees agreed to this. At the finance meeting in October 2023, it was decided to remain at risk level 5. The Trustees also enquired about the ethical values of the company and those they were investing in. Brewin Dolphin subsequently sent an outline of their approach to ethical values.

In October 2023 it was agreed by Trustees that the investment portfolio that the Association holds with Evelyn should continue to follow their most cautious strategy to provide a greater potential for capital preservation in this period of market uncertainty.

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2023

c. Reserves policy

The WWA holds sufficient funds on immediate call and at short notice, to support routine activities for the next 12 months.

The level of reserves on the unrestricted fund is considered sufficient to meet all expected and necessary annual expenditure over the next 5 Years subject to the number of members and the level of approved expenditure. It has been the Trustees policy to hold a Finance sub-committee meeting each year to review the investment portfolios and make decisions on spending during the year. To assist with future planning the Finance Sub-Committee meeting was brought forward from January and is held in October; the outcomes of decisions are published to Committee and Regional Organisers by the Trustees.

At 31 December 2023 the total funds comprised of:

Unrestricted	£1,541,215
Restricted	£33,544
Total	£1,574,759

Structure, governance and management

a. Constitution

The Constitution, as approved by the Charity Commission, is the Governing Document of the Association. The latest document is The War Widows' Association of Great Britain (WWA) Amended Constitution and Rules - April 2022.

b. Recruitment and appointment of new Trustees

Trustees are recruited from the membership. Nominations are approved by the Committee of Trustees before being put to a postal ballot of the members and the appointment of successful candidates is announced at the Annual General Meeting. The term of office is three years, with the option of standing for election for a further three years before retiring. In 2022, the Association utilised the Cobseo job site to advertise Trustee vacancies.

c. Organisational structure

The Committee of Trustees is responsible for the strategic management and day-to-day executive management of the WWA and meets a minimum of eight times per year. The majority of meetings are virtual and held on dates and times which suit all Trustees. In their work the Trustees are supported and advised by three Independent Honorary Advisers, the President and Vice Presidents.

The WWA has members in Great Britain, Northern Ireland, the Channel Islands, the Isle of Man and has some overseas members. The area of operation is divided into sixty regions (including overseas), each with a volunteer Regional Organiser (RO) recruited from the membership. The RO is the first point of contact for members in their area. A Trustee provides Regional Organiser Liaison support to the Regional Organisers.

Trustees and Volunteers do not receive remuneration, only approved out of pocket expenses are paid on production of an expenses claim form and receipts.

**TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2023**

Structure, governance and management (continued)

d. Induction and training of new Trustees

New Trustees are given information regarding the duties and responsibilities of Trustees. New Trustees have been asked to attend virtual training run by NCVO which clearly explains all duties and responsibilities of a Trustee. There are also notes and slides available for future reference to all Trustees in the Shared Google Drive. Training days are organised, and relevant external training may be funded by the WWA.

e. Risk management

The Trustees confirm that they have complied with the duty in section 4 of the Charities Act 2006 to have due regard to the public benefit guidance published by the Charity Commission.

The Trustees refer to the guidance contained in the Charity Commission's guidance on public benefit when reviewing the WWA's Aims and Objectives and in planning future activities and are satisfied that systems are in place to mitigate against risks to which it is exposed. Trustees continue to review policy and procedures to minimise risk.

f. Governance

Under the guidance of the Governance Trustee, the Committee has continued to look at specific areas of governance as suggested in the report compiled by David Whimpenny in 2020. This is ongoing and some of the points raised have been incorporated into the Constitution.

An important part of governance is ensuring that the Association maintains an up-to-date series of policies that, as a minimum, meet all the legal requirements of a charity. All policies are reviewed either annually or bi-annually. Updating and, in some instances creating additional, policies continued this year, with four updated or new policies agreed and implemented by the trustees. This will continue into 2024 with currently six existing policies to be reviewed and three new policies to be agreed by trustees.

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2023

Future plans

The War Widows' Association has the following plans for the future:

- to work with the United Kingdom Government and devolved administrations to ensure that all members are not disadvantaged by Government policy and where necessary to lobby on their behalf;
- to work with the United Kingdom Government and devolved administrations to ensure that the 'Special Consideration' provision within the Armed Forces Covenant is recognised and acted upon;
- to work with Veterans UK to ensure that all our members receive the service to which they are entitled. To continue to engage with other agencies working in parallel areas to benefit our members;
- to maintain a financially strong and well-managed WWA;
- to ensure that we have a motivated Committee of Trustees with appropriately skilled people; To forward plan and use an evidence-based approach to the management of the WWA;
- to continue to review our election process and secure it for the future;
- to continue to make our database more intelligent enabling a more focused service to be provided to our members;
- to continue to ensure that our procedures are GDPR compliant;
- to promote inclusion by reviewing our practice in all areas;
- to work with the Regional Organisers to encourage a consistent and appropriate approach to all members;
- to reach out to widow(er)s and bereaved partners to inform them of the advantages of being a member of the WWA;
- to keep national and local events under review and aim to make them meaningful and accessible to as many members as possible;
- to improve communication with members through our Magazine, Chairman's Letter and various social media;
- to raise the profile of the WWA through improved publicity material, contact with the press, and participation in events such as Armed Forces Day;
- to review our cyber security;
- to continue work on preserving the history of the WWA through the 'archive';
- to seek innovative ways to increase our income, to attract donations and sponsorship.

We are looking at changing our membership categories. This would require approval at the AGM in 2024. We would like to offer 3 types of membership.

1. Full members i.e. those in receipt of a war widows pension or the armed forces compensation scheme.
2. Associate members i.e. military bereaved family who are not in receipt of the war widows pension or the armed forces compensation scheme.
3. Friends of the Association i.e. those who are not directly members of a military bereaved family but support our aims.

In late December 2023 we learnt that we had been successful in our application for a grant of £30,000 from the Veterans Foundation. This money is to pay the salary of one person for a year to continue training our members in the use of IT. We have email addresses for about half of our members and we want to increase this considerably. The IT trainer will also help to develop group meetings between members. The Association will pay for some iPads for members who have no access to the internet but have indicated that they would like to learn how use a device. We feel that it is an essential aid for those who find it difficult to get to meetings and are feeling very isolated.

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2023

Reference and administrative details of the Charity, its trustees and advisers

Mrs Moira Kane, Chair (until 23 March 2024) (resigned 23 March 2024)
Mrs Sue Raw, Secretary
Mr Richard Steele, Treasurer (co-opted 18 May 2023)
Lt Col Retd David Whimpenny (appointed 18 March 2023)
Mrs Debbie Bowles (appointed 19 April 2023)
Mrs Jilly Carrell (appointed 18 March 2023, resigned 31 December 2023)
Mrs Jeannette Strachan (co-opted 26 January 2024)
Mrs Christine Dziuba, Chairman (from 23 March 2024)
Mr Terry Whittles
Mrs Gemma Polino (resigned 18 March 2023)
Mrs Elizabeth Carter
Mrs Sylvia Worth (resigned 18 March 2023)
Mrs Eileen Kelly-McGregor

**Charity registered
number**

1002656

Principal office

c/o 199 Borough High Street
London
SE1 1AA

Independent Examiner

David Boosey BA(Hons) CA
MHA
Victoria Court
17-21 Ashford Road
Maidstone
Kent
ME14 5DA

Bankers

CAF Bank Limited
25 Kings Hill Avenue
West Malling
Kent
ME19 4JQ

Royal Patron

HRH King Charles III KG KT GCB OM AK QSO CC PC

President

Baroness Fookes of Plymouth DBE DL

Vice Presidents

The Viscount Younger of Leckie
The Rt Hon Baroness Garden of Frognal PC
The Rt Hon Baroness Crawley of Edgbaston
The Rt Hon Baroness Watkins of Tavistock

Ambassadors
Dame Shirley Bassey DBE
David Domoney C Hort. FCI Hort

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2023

Investment Managers Evelyn Partners
45 Gresham Street
London
EC2V 7BG

Brewin Dolphin
12 Smithfield Street
London
EC1A 9BD

Independent Honorary Advisers Mr G Hextall CBE - Director
Mrs Angela Knight CBE, Senior Independent Director, Brewin Dolphin plc and
Tullett Prebon plc
Mrs Lynn Verity - Judge of the First Tier Tribunal

The Trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charity and of its incoming resources and application of resources, including its income and expenditure, 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 of the Charities SORP (FRS 102);
- make judgements and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- 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 adequate accounting records that are sufficient to show and explain the Charity's transactions and 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 and the provisions of the Trust deed. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the members of the board of Trustees and signed on their behalf by:

Chris Dziuba

.....
Mrs Christine Dziuba

Chairman

Date: 18 July 2024

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

INDEPENDENT EXAMINER'S REPORT FOR THE YEAR ENDED 31 DECEMBER 2023

Independent Examiner's Report to the Trustees of War Widows Association of Great Britain ('the Charity')

I report to the charity Trustees on my examination of the accounts of the Charity for the year ended 31 December 2023.

Responsibilities and Basis of Report

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

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

Independent Examiner's Statement

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

1. accounting records were not kept in respect of the Charity as required by section 130 of the 2011 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

Signed: 

Dated: 19 July 2024

David Boosey BA(Hons) ACA
Independent Examiner
For and on behalf of MHA
Maidstone
United Kingdom

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2023

	Note	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £	Total funds 2022 £
Income from:					
Donations and legacies	4	8,875	30,000	38,875	21,271
Charitable activities	5	5,120	-	5,120	4,369
Other trading activities	6	-	-	-	8,153
Investments	7	37,366	-	37,366	30,345
Total income		51,361	30,000	81,361	64,138
Expenditure on:					
Raising funds	8,9	13,801	-	13,801	18,225
Charitable activities	10	119,466	188	119,654	141,760
Total expenditure		133,267	188	133,455	159,985
Net (expenditure)/income before net gains/(losses) on investments		(81,906)	29,812	(52,094)	(95,847)
Net gains/(losses) on investments		63,724	-	63,724	(197,155)
Net movement in funds		(18,182)	29,812	11,630	(293,002)
Reconciliation of funds:					
Total funds brought forward		1,558,171	3,732	1,561,903	1,854,905
Net movement in funds		(18,182)	29,812	11,630	(293,002)
Total funds carried forward		1,539,989	33,544	1,573,533	1,561,903

The Statement of Financial Activities includes all gains and losses recognised in the year.

The notes on pages 18 to 33 form part of these financial statements.

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

**BALANCE SHEET
AS AT 31 DECEMBER 2023**

	Note	2023 £	2022 £
Fixed assets			
Tangible assets	14	2,291	974
Investments	15	1,501,547	1,534,754
		<u>1,503,838</u>	<u>1,535,728</u>
Current assets			
Stocks	16	565	1,098
Debtors	17	31,193	11,678
Cash at bank and in hand		43,326	24,561
		<u>75,084</u>	<u>37,337</u>
Creditors: amounts falling due within one year	18	(5,389)	(11,162)
Net current assets		<u>69,695</u>	<u>26,175</u>
Total net assets		<u><u>1,573,533</u></u>	<u><u>1,561,903</u></u>
Charity funds			
Restricted funds	19	33,544	3,732
Unrestricted funds	19	1,539,989	1,558,171
Total funds		<u><u>1,573,533</u></u>	<u><u>1,561,903</u></u>

The financial statements were approved and authorised for issue by the Trustees and signed on their behalf by:

Chris Dziuba
.....
Mrs Christine Dziuba

Susan Raw
.....
Mrs Susan Raw

Date: 18 July 2024

The notes on pages 18 to 33 form part of these financial statements.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023**

1. General information

War Widows Association of Great Britain is an unincorporated charitable organisation, registered in England and Wales in the United Kingdom. The address of the registered office is c/o 199 Borough High Street, London, SE1 1AA.

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following the Charities SORP (FRS 102) published on 16 July 2014 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

War Widows Association of Great Britain meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

The financial statements are presented in pound sterling, which is the functional currency of the Charity, and rounded to the nearest £1.

2.2 Going concern

The Trustees assess whether the use of going concern is appropriate i.e. whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the Trust to continue as a going concern. The Trustees make this assessment in respect of a period of at least one year from the date of authorisation for issue of the financial statements and have concluded that the Charity has adequate resources to continue in operational existence for the foreseeable future and there are no material uncertainties about the Charity's ability to continue as a going concern, thus they continue to adopt the going concern basis of accounting in preparing the financial statements.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023**

2. Accounting policies (continued)

2.3 Income

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

No amounts are included in the financial statements for services donated by volunteers.

No income is included in the financial statements net of expenditure, apart from small fundraising activities.

No income has been deferred.

Voluntary income includes subscriptions, donations, legacies, some grants receivable and fund raising activities undertaken by individuals, the proceeds of which are subsequently donated to the charity.

Grants are included in the Statement of Financial Activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance Sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

Lifetime subscriptions are recognised in full in the year they are received.

Legacies are accounted for as soon as the charity is notified of its legal entitlement, the amount is quantifiable and its receipt by the charity is reasonably certain.

Investments are shown at market value with any unrealised gains or losses shown within the financial statements.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023**

2. Accounting policies (continued)

2.4 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Expenditure on raising funds includes all expenditure incurred by the Charity to raise funds for its charitable purposes and includes costs of all fundraising activities events and non-charitable trading.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charity's objectives, as well as any associated support costs.

All expenditure is inclusive of irrecoverable VAT.

2.5 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Charity; this is normally upon notification of the interest paid or payable by the institution with whom the funds are deposited.

2.6 Tangible fixed assets and depreciation

Tangible fixed assets costing £100 or more are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably.

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives.

Depreciation is provided on the following basis:

Computer equipment	-	33% on cost
Other fixed assets	-	10% on cost

2.7 Investments

Fixed asset investments are a form of financial instrument and are initially recognised at their transaction cost and subsequently measured at fair value at the Balance Sheet date, unless the value cannot be measured reliably in which case it is measured at cost less impairment. Investment gains and losses, whether realised or unrealised, are combined and presented as 'Gains/(Losses) on investments' in the Statement of Financial Activities.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023**

2. Accounting policies (continued)

2.8 Stocks

Stocks are valued at the lower of cost and net realisable value after making due allowance for obsolete and slow-moving stocks. Cost includes all direct costs and an appropriate proportion of fixed and variable overheads.

2.9 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

2.10 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

2.11 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

2.12 Financial instruments

The Charity 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.

2.13 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

3. Critical accounting estimates and areas of judgement

No key judgements (apart from those involving estimates as disclosed in the notes above) have been made in the process of applying the above accounting policies.

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023

4. Income from donations and legacies

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £	Total funds 2022 £
Donations	8,249	-	8,249	18,951
Legacies	-	-	-	100
Grants	-	30,000	30,000	2,000
Subscriptions	626	-	626	220
Total 2023	8,875	30,000	38,875	21,271
<i>Total 2022</i>	<i>19,271</i>	<i>2,000</i>	<i>21,271</i>	

5. Income from charitable activities

	Unrestricted funds 2023 £	Total funds 2023 £	Total funds 2022 £
Income from charitable activities - Sale of goods	22	22	302
Income from charitable activities - Activities to benefit war widows	5,098	5,098	4,067
Total 2023	5,120	5,120	4,369

6. Income from other trading activities

Income from fundraising events

	Unrestricted funds 2023 £	Total funds 2023 £	Total funds 2022 £
Fundraising events	-	-	8,153
<i>Total 2022</i>	<i>8,153</i>	<i>8,153</i>	

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023

7. Investment income

	Unrestricted funds 2023 £	Total funds 2023 £	Total funds 2022 £
Dividends accumulated	37,023	37,023	30,253
Deposit account interest	343	343	92
Total 2023	37,366	37,366	30,345

8. Expenditure on raising funds

Costs of raising voluntary income

	Unrestricted funds 2023 £	Total funds 2023 £	Total funds 2022 £
Cost of fundraising events	-	-	3,230
Total 2022	3,230	3,230	

9. Investment management costs

	Unrestricted funds 2023 £	Total funds 2023 £	Total funds 2022 £
Investment management fees	13,801	13,801	14,995

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023

10. Analysis of expenditure on charitable activities

Summary by fund type

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £	Total 2022 £
Sale of goods	549	-	549	354
Memorials	298	-	298	823
Activities to benefit war widows	118,619	188	118,807	132,023
Repayment of grants	-	-	-	8,560
	<u>119,466</u>	<u>188</u>	<u>119,654</u>	<u>141,760</u>
Total 2022	<u>125,682</u>	<u>16,078</u>	<u>141,760</u>	

11. Analysis of expenditure by activities

	Activities undertaken directly 2023 £	Support costs 2023 £	Total funds 2023 £	Total funds 2022 £
Sale of goods	549	-	549	354
Memorials	298	-	298	823
Activities to benefit war widows	85,260	33,547	118,807	132,023
Repayment of grants	-	-	-	8,560
	<u>86,107</u>	<u>33,547</u>	<u>119,654</u>	<u>141,760</u>
Total 2022	<u>87,011</u>	<u>54,749</u>	<u>141,760</u>	

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023

11. Analysis of expenditure by activities (continued)

Analysis of direct costs

	Total funds 2023 £	<i>Total funds 2022 £</i>
Production and postage of "Courage"	17,596	25,460
Rose garden	-	1,114
AGM events	24,112	19,213
November remembrance service and luncheon	19,507	17,480
Cost of goods sold (net of stock)	549	354
Armed forces day	265	795
Christmas cards	3,761	-
50th Anniversary	5,064	700
Gifts and wreaths	60	79
Funded RO's lunches	3,094	3,950
Publicity	2,100	819
Founders day	1,163	1,083
War Widows in Touch	8,836	7,404
Repayment of grants	-	8,560
Total 2023	86,107	87,011

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023

11. Analysis of expenditure by activities (continued)

Analysis of support costs

	Total funds 2023 £	<i>Total funds 2022 £</i>
Insurance	846	930
Telephone	464	391
Postage and stationery	2,247	9,817
Trustees and ROs expenses	18,185	15,232
Bank charges	52	213
Website and computer costs	5,707	22,265
Miscellaneous expenses	590	1,281
Trustees & ROs training and conferences	765	129
Depreciation	897	749
Governance costs	3,794	3,742
Total 2023	33,547	54,749

Governance costs

	2023 £	<i>2022 £</i>
Independent examiner's remuneration	3,794	3,742
	3,794	3,742

12. Independent examiner's remuneration

	2023 £	<i>2022 £</i>
Fees payable to the Charity's independent examiner for the independent examination of the Charity's annual accounts	1,897	1,871
Fees payable to the Charity's independent examiner in respect of:		
All other services not included above	1,897	1,871

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023

13. Trustees' remuneration and expenses

During the year, no Trustees received any remuneration or other benefits (2022 - £NIL).

Travel, hotel and subsistence expenses totalling £20,652 were reimbursed to 9 trustees. In the previous year, £22,670 was reimbursed to 11 trustees.

14. Tangible fixed assets

	Computer equipment £	Other fixed assets £	Total £
Cost or valuation			
At 1 January 2023	3,394	-	3,394
Additions	-	2,214	2,214
At 31 December 2023	3,394	2,214	5,608
Depreciation			
At 1 January 2023	2,420	-	2,420
Charge for the year	676	221	897
At 31 December 2023	3,096	221	3,317
Net book value			
At 31 December 2023	298	1,993	2,291
At 31 December 2022	974	-	974

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023

15. Fixed asset investments

	Listed investments £
Cost or valuation	
At 1 January 2023	1,534,754
Additions	469,726
Disposals	(535,490)
Revaluations	32,557
At 31 December 2023	<u>1,501,547</u>
Net book value	
At 31 December 2023	<u>1,501,547</u>
At 31 December 2022	<u>1,534,754</u>

There were no investment assets outside the UK.

16. Stocks

	2023 £	2022 £
Stock in hand	<u>565</u>	<u>1,098</u>

17. Debtors

	2023 £	2022 £
Prepayments and accrued income	<u>31,193</u>	<u>11,678</u>

18. Creditors: Amounts falling due within one year

	2023 £	2022 £
Accruals and deferred income	<u>5,389</u>	<u>11,162</u>

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023**

19. Statement of funds

Statement of funds - current year

	Balance at 1 January 2023 £	Income £	Expenditure £	Gains/ (Losses) £	Balance at 31 December 2023 £
Unrestricted funds					
General Fund	1,558,171	51,361	(133,267)	63,724	1,539,989
Restricted funds					
SW Wales	185	-	-	-	185
Birmingham	312	-	-	-	312
Plymouth	27	-	(11)	-	16
Cardiff	33	-	-	-	33
Dundee	400	-	(47)	-	353
Warwickshire Coventry	64	-	-	-	64
N. Ireland & Isle of Man	494	-	(130)	-	364
Cornwall	64	-	-	-	64
Derby	1,279	-	-	-	1,279
Kent	200	-	-	-	200
Bristol	250	-	-	-	250
Nottingham	260	-	-	-	260
Wolverhampton	38	-	-	-	38
West Yorkshire	20	-	-	-	20
London	100	-	-	-	100
Gloucester	6	-	-	-	6
War Widows Connected	-	30,000	-	-	30,000
	3,732	30,000	(188)	-	33,544
Total of funds	1,561,903	81,361	(133,455)	63,724	1,573,533

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023

19. Statement of funds (continued)

Statement of funds - prior year

	<i>Balance at 1 January 2022 £</i>	<i>Income £</i>	<i>Expenditure £</i>	<i>Transfers in/out £</i>	<i>Gains/ (Losses) £</i>	<i>Balance at 31 December 2022 £</i>
Unrestricted funds						
General Fund	1,842,499	62,138	(143,907)	(5,404)	(197,155)	1,558,171
Restricted funds						
SW Wales	185	-	-	-	-	185
Birmingham	312	-	-	-	-	312
Plymouth	27	-	-	-	-	27
Cardiff	33	-	-	-	-	33
Dundee	434	-	(34)	-	-	400
Warwickshire						
Coventry	64	-	-	-	-	64
N. Ireland & Isle of Man	574	-	(80)	-	-	494
Cornwall	64	-	-	-	-	64
Derby	1,279	-	-	-	-	1,279
Kent	200	-	-	-	-	200
Bristol	250	-	-	-	-	250
Nottingham	260	-	-	-	-	260
Wolverhampton	38	-	-	-	-	38
West Yorkshire	20	-	-	-	-	20
London	100	-	-	-	-	100
Gloucester	6	-	-	-	-	6
War Widows in Touch	-	2,000	(7,404)	5,404	-	-
Bereavement Buddies	8,560	-	(8,560)	-	-	-
	12,406	2,000	(16,078)	5,404	-	3,732
Total of funds	1,854,905	64,138	(159,985)	-	(197,155)	1,561,903

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023**

20. Summary of funds

Summary of funds - current year

	Balance at 1 January 2023 £	Income £	Expenditure £	Gains/ (Losses) £	Balance at 31 December 2023 £
General funds	1,558,171	51,361	(133,267)	63,724	1,539,989
Restricted funds	3,732	30,000	(188)	-	33,544
	<u>1,561,903</u>	<u>81,361</u>	<u>(133,455)</u>	<u>63,724</u>	<u>1,573,533</u>

Summary of funds - prior year

	Balance at 1 January 2022 £	Income £	Expenditure £	Transfers in/out £	Gains/ (Losses) £	Balance at 31 December 2022 £
General funds	1,842,499	62,138	(143,907)	(5,404)	(197,155)	1,558,171
Restricted funds	12,406	2,000	(16,078)	5,404	-	3,732
	<u>1,854,905</u>	<u>64,138</u>	<u>(159,985)</u>	<u>-</u>	<u>(197,155)</u>	<u>1,561,903</u>

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023**

20. Summary of funds (continued)**General funds**

Includes donations and legacies made principally to support the activities of the Charity not restricted by specified projects. It also includes funds for which donations have been made in advance of any restriction applied by or notified to the Trustees.

Restricted funds**Regional Organisers**

In the past, some bequests have been left to specific regions, usually those to where the member belonged. These bequests were ringfenced from the general funds in order to be used for activities to benefit members of those regions. For example, they have been used to cover the costs of flowers for members that are in hospital, to subsidise tickets to Christmas pantomimes, etc. About 7 years ago, the Charity revised their policy and since then any money received must be for the benefit of all members. The restricted funds for regional organisers, as shown in note 16, are the remaining funds that were ringfenced prior to the policy change and are still used for the same original purpose.

War Widows in Touch

Funding received from the Armed Forces Covenant Fund Trust was restricted for the sole purpose of funding the War Widows in Touch project. Through this project, the Charity donated iPads to 37 full members over the age of 65, and provided the necessary training to enable the members to use them. The goal of the project was to provide another means of communication so that members are able to keep in touch with friends and family, something that became increasingly important during the Covid-19 pandemic. The externally funded part of the project was completed in April 2022.

War Widows Connected

Funding received from the Veterans' Foundation is restricted to funding the War Widows Connected project. Following on from the War Widows In Touch project, the War Widows Connected project (funded jointly by Veterans' Foundation and WWA) is to reach more of our members by providing more iPads and training along with a programme of online and hybrid events to help alleviate loneliness and isolation in a world that is becoming increasingly reliant on digital technology.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023**

21. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £
Tangible fixed assets	2,291	-	2,291
Fixed asset investments	1,501,547	-	1,501,547
Current assets	41,540	33,544	75,084
Creditors due within one year	(5,389)	-	(5,389)
Total	1,539,989	33,544	1,573,533

Analysis of net assets between funds - prior year

	<i>Unrestricted funds 2022 £</i>	<i>Restricted funds 2022 £</i>	<i>Total funds 2022 £</i>
Tangible fixed assets	974	-	974
Fixed asset investments	1,534,754	-	1,534,754
Current assets	33,605	3,732	37,337
Creditors due within one year	(11,162)	-	(11,162)
Total	1,558,171	3,732	1,561,903

22. Related party transactions

During the year, amounts totalling £8,669 (2022: £17,508) were paid to Helen Raw, the daughter of Trustee and Secretary of the Charity, Sue Raw. The amounts paid were for the provision of her services in managing the 'War Widows in Touch' project and related work on grant applications and updating the website.

No other related party transactions took place during the year, other than those Trustees' expenses already disclosed in note 13.

Accounts

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

UNAUDITED

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2022

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

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WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

TRUSTEES' REPORT FOR THE YEAR ENDED 31 DECEMBER 2022

The Trustees present their report with the financial statements of the charity for the year ended 31 December 2022. The Trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

The Covid-19 Pandemic situation continued into 2022, with measures taken to contain the virus continuing to affect the Association's activity. This in turn has implications for financial reporting. The Association does not have paid staff or office premises, and the Trustees continued to work mainly from home, but did hold 3 face to face meetings. One was in March, and held in Lymington Spa, and the others in January and July were held in London. The continued inability of some members to socialize, either locally or nationally, has had a profound effect on their mental health. Regional Organisers have been organising events where and when it is safe to do so. The continued strikes on the railways are also making it difficult for firm plans to be made.

Objectives and activities

a. Objectives and aims

The objectives are to improve the conditions of War Widow(er)s in Great Britain & NI and elsewhere, and their dependents, who may be encountering difficulties.

The WWA is essentially a campaigning organisation that aims to improve the quality of life for War Widow(er)s, Recognised Partners and their dependents in the United Kingdom, Channel Islands and Isle of Man. The WWA aims to be inclusive, to provide a framework for mutual support and to empower widow(er)s to move forward with their lives whilst acknowledging their loss and the contribution that their loved one made.

The WWA's work is based on three pillars: Campaigning, Caring and Remembering.

b. Campaigning:

We positively engage with the United Kingdom Government and the devolved administrations on matters relating to War Widows(er)s and their dependents, and where necessary, take action to ensure that War Widow(er)s are fairly treated and are not disadvantaged in any way. We continue to lobby to ensure that the War Widows' Pension is recognised as the Compensation that it is. There are on-going historical issues which remain a top priority; to ensure the reinstatement of the War Widow(er)s Pension surrendered through remarriage or on entering into a new relationship for all war widow(er)s. The War Widows' Association aims to achieve a total disregard of the War Widow(er)s (Compensation) Pension when calculating social care costs and in relation to all means tested benefits. We are seeking to be regarded in a similar way to that of Veterans. We would like to see all areas of assistance which are available to Veterans also made available to War Widow(er)s when suitable.

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2022

Objectives and activities (continued)

c. Caring:

The WWA aims to provide social interaction through our regional network. We have 60 Regions each managed by a Regional Organiser (RO). The RO arranges local meetings and get-togethers for the members allocated to their region. At our Committee meeting in August the Trustees discussed the difficulties in appointing new Regional Organisers when one retires. It was decided to canvas the members about their wishes for the caring aspect of our Association. This is a very important topic and was fully discussed at a members engagement session in March 2022, following the AGM. We recognise that there is a need for change and a review is underway and should be completed by December 2023.

Nationally, three annual events are organised; a three-day spring "get together" to coincide with the Annual General Meeting (AGM); the 'Founders' Service, and our Act of Remembrance at the Cenotaph in November. We produce a magazine called Courage three times a year. In this magazine we inform members about changes to legislation that affect the Association and provide information about upcoming events and, where appropriate, booking forms are enclosed. All publications are also available in large print or audio version. Birthday cards are sent to members on reaching their 90th birthday, 95th birthday and every year thereafter. During 2020, our website was refreshed and continues to be one source of delivering information to a wider audience. Our social media platform, especially Facebook, Twitter and Instagram continue to be widely used and their usage is increasing, with significant peaks especially occurring during our National Events. Interest is continuing to grow in the secure members' area introduced in 2015. This area of the site is available to members only and is accessed by a username and password.

d. Remembering:

In November 1972, a group of War Widows braved the traffic to place a small cross of white chrysanthemums on the steps of the Cenotaph. This tradition endures and we gather annually at the Cenotaph to join in the War Widows' Association Act of Remembrance, which is preceded by coffee and followed by a drinks reception and lunch. The WWA organises a plot at the Field of Remembrance at Westminster Abbey, where members can place their personal poppy cross or have it placed on their behalf. There are also plots in Edinburgh and Glasgow. The Association is afforded the privilege of receiving a small number of complementary tickets for the Festival of Remembrance at the Royal Albert Hall, these are passed on to members and where possible to those that have not previously attended. Members take part in the National Service of Remembrance and Parade on Remembrance Sunday at the Cenotaph. The WWA is represented at the National Memorial Arboretum Remembrance and at many local commemorations. The WWA funds the WWA Cross for members invited to represent the Association at local commemorative events.

To advance the campaigning, caring, and remembering work of the WWA we are represented on the MOD Central Advisory Committee on Compensation, the Veterans UK Customer Advisory Group, the Armed Forces Covenant Reference Working Group, External Partners Group, the Defence Bereaved Families Group. The WWA was elected for a second term to the Executive Committee of the Confederation of British Service Charities (Cobseo) in July 2020 for a period of three years.

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Association's aims and objectives and in planning future activities.

e. Grantmaking

The WWA does not make grants to individuals or groups nor does it undertake welfare initiatives. Its funds are used solely to support the work and aims of the WWA, to encourage the maximum number of our members to attend organised events and to communicate regularly with our less able members.

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2022

Achievements and performance

a. Charitable activities

The Trustees continue to concentrate on consolidation and building a good foundation to take the Association forward. As the Association is now in its 51st year, a review of the Association and its Constitution has taken place. Our constitution was updated and voted on at the AGM 2022. This new version of the constitution was passed by members and sent to the Charities Commission for approval. We received their approval and therefore we are now working from the constitution 2022.

The Trustee Information Pack, policies and procedures are regularly reviewed to ensure its currency and relevance. We are at this year concentrating on updating our policies. We have two Trustees working on this and they regularly provide new terms for the Committee of Trustees to confirm.

To continue to mitigate the security risk inherent in publishing personal contact details in our magazine, the WWA postal address is now used for all communications. Due to the pandemic, the WWA purchased a PO Box and the address was disseminated to all members and updated on the website. This ensured that delays receiving hard-copy mail was kept to a minimum.

The WWA has continued to lobby the Government on the historical issues of reinstatement of the War Widow(er)s Pension surrendered through remarriage or on entering into a new relationship and on the disregard of the War Widow(er)s Pension when calculating social care costs. The Chairman continues to seek regular meetings with the Minister with responsibility for Defence Personnel and Veterans. The Association is grateful to the Daily Telegraph and the Daily Express who have supported the Association this year in its campaign for the reinstatement of pension. The Secretary of State for Defence did send a letter to the Treasury in late June 2022 which put forward an alternative ex-gratia payment. The Treasury have yet to respond to this letter. A number of questions have been tabled in the House of Lords and in the House of Commons concerning the reinstatement of pension.

Discussions have begun with the Ministry of Defence about the status of war widow(er)s. We feel that they are still a forgotten cohort and that there ought to be more parity with Veterans.

Through membership of the Armed Forces Covenant Review Group, the Association can ensure that war widow(er)s can benefit from government department schemes to access Housing, Education and Healthcare on the same footing as serving and transitioning Armed Forces personnel.

The WWA continues to maintain a watching brief on the conduct of military inquests and would assert that all coroners conducting military inquests must be properly trained in the special nature of military bereavement.

The WWA continues to work closely with the Royal British Legion, and SSAFA Forces Help and supports their aims to improve conditions for War Pensioners. The WWA continues to build positive working relationships with the three single Service Widows' Associations. The Association continues to support their aim to improve conditions for bereaved service families.

Members of all ages benefit from social interaction at local and national level. We held a hybrid AGM in March. Members were invited to attend a Families Remembering Day at the National Memorial Arboretum in May and at that time we also welcomed a new bench which gives comfortable seating and a place from which to view our Rose Garden. Members who stayed in local accommodation met on both Friday and Saturday night and enjoyed dinner together. We held our Founder's service in June at the Guards' Chapel in London and refreshments were later served in the Officers' mess. This year for the first time we held a fundraising Black-Tie Ball. This was very successful and raised nearly £8,000. We also held our Remembrance Service on Saturday 12th November at the Cenotaph in London and met for refreshments and lunch at The Royal Horseguards Hotel.

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2022

Achievements and performance (continued)

A large number of Members represented the Association at various local Services of Remembrance across the UK in 2022. In 2018 Trustees of the Association agreed that all wreaths laid on its behalf would be in the form of a replica of the War Widows' Association Cross which is laid at the Cenotaph each year during our Annual Service of Remembrance. The tradition continued in 2022 and the Cross was provided to Members representing the Association at local Remembrance Events. The War Widows Cross is sourced from the Poppy Factory and is funded by the Association for these official events. In 2022, 39 Crosses were sent to Members throughout the UK.

The Opening of the Field of Remembrance at Westminster Abbey was a smaller ceremony in 2022 and there were 6 representatives from the War Widows' Association in attendance. On behalf of our members, 70 poppy crosses, each one bearing a hand-written message, were planted in the War Widows' Association plot. Mrs Sue Raw took part in the Field of Remembrance ceremony in Edinburgh and laid a cross on behalf of the Association and Mrs Kate Thomas performed a similar role in Glasgow.

On Saturday 12th November we held our own service at the Cenotaph. We invited guests to join us and to partake in refreshments in the Royal Horseguards Hotel. 125 members and guests attended and seven went on to enjoy the Festival of Remembrance in the Albert Hall in the evening.

The National Service of Remembrance and March Past the Cenotaph on Sunday 13th November saw 35 members represent the Association. They were led by Baroness Fookes the President of WWA Moira Kane, Chairman plus Sue Raw, Secretary, Chris Dziuba, events Trustee.

The National Telephone Line has been steadily busy and on average it receives around twenty calls per week. While many calls are received from members a significant number are received from non-members. There are also many enquiries made online which come to info@warwidows.org.uk and monitored by the Chairman.

Birthday cards have been sent to all members attaining their 90th, 95th and subsequent birthdays.

An official Christmas card signed by all Trustees was sent to all members.

The Association has published three editions of the magazine "Courage", Spring, Summer, and Autumn/Winter. We have not produced colour supplements between production of Courage due to the increasing cost of printing and postage. We have collected many photographs during our 50th year and we have produced a book for members which shows the Association at 50 and it will be sent to them along with a Christmas card in December.

A number of Chairman's information letters have also been published. In common with the general population, we are increasingly an ageing population and more of our members are finding it difficult to attend local and national meetings. The rationale behind increasing the mailings is inclusivity and to maintain contact with all of our members; engagement and contributions to Courage would indicate that our members appreciate the increased contact. The Association continues to explore how we can make our communication more member centric, examining how we can provide members with the communication that they wish. The Association is also exploring the possibility of producing an e-magazine to those members that prefer to be communicated with in this manner. The Chairman writes an introductory letter each month for the website which keeps members up to date with everything she is doing.

The positive feedback from the members and encouraging response to the War Widows in touch project funded by the Armed Forces Covenant Fund Trust suggest that members are engaged and that a hybrid of face to face and virtual communication is the way forward for the Association. We have applied for another grant from the Armed Forces Covenant Trust Fund to increase the number of members who can receive and be trained in the use of an iPad.

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2022

Achievements and performance (continued)

The previous major review of the Association's website was completed in 2015, Trustees agreed that a refresh was required and in 2020 working with an external consultant the website received a major overhaul. The Association has continued to develop and consolidate this platform in 2022. ROs and Members continue to be encouraged to sign up and contribute to the secure 'members' area, which contains information specific to members. As with all these things, we have encountered some problems which do require us to look at alternatives and hopefully easier ways for everyone to remain connected.

The Trustees agree to maintain our more streamlined, modern, and professional look; and ensure that the WWA's image is prominent and uniform across the UK.

In addition to refreshing our image the Association continues to adjust and review our marketing strategy. We continue to produce segment-specific advertisements. We continue to maintain our presence in military related publications but develop additional contacts and cultivate a variety of strategies to engage with a wider market.

During 2022 the Association has worked hard to proactively communicate on all social media platforms. This has seen a considerable increase in both Twitter, Facebook, and Instagram followers, helping to raise awareness of the Association, its events and support networks. Our twitter following is now at 2,996 and with celebrity followers we continue to raise awareness of the important work we deliver. Facebook followers are now at 1,862. Our Instagram account is growing more slowly, but we are now at 513 followers.

While the WWA attracted 27 new members from January 2022, it remains evident that further work is needed to raise our public image. A number of new members have been war widows for some time and have only just heard about the Association. 70 members were recorded as deceased during 2022 and a further 49 listed as 'Gone Away'.

The "Knock on the Door" survey which explored the casualty notification and the long-term impact on Military families in the UK has now completed and the report can be read at:

<https://www.tandfonline.com/doi/full/10.1080/15325024.2021.2009264>

The survey indicated that while many improvements had been made in how a family was told about a bereavement there were still problem areas which should be looked at. Some members had experience problems with their visiting officer whilst others had difficulty in processing the enormous amount of information given to them.

The results from this survey have been turned into a play by a company called Shell Shock. The one act play was previewed in October in the Victory Services Club. It was well acted but it was felt that it did not fully represent the outcome of the investigation. The company were given many ideas as to how it could be improved and there will be another preview in 2023.

The Association has collaborated on two further research projects in partnership with the Northern Hub. Commenced on 1st September 2020 a two-year study funded by Forces in Mind Trust examining Social Isolation and Loneliness in the Military Widowed population. The aim of this study is to explore the experiences of social isolation and loneliness as well as understand services targeting military widow(ers). This study has been completed and we await the final results.

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2022

Achievements and performance (continued)

The War Widows in touch project funded by the Armed Forces Covenant Fund Trust commenced on 1st October 2020 and was completed in June 2022. It had three main components:

- iPad provision: iPads will be given to 50 full members of the Association over 65 years old, who do not already own a tablet, with the aim being to increase digital skills and online communication, ultimately reducing social isolation and loneliness.

- iPad training: training will be group-based; it is anticipated this will be set up and carried out at community centres across the UK and volunteer led. The aim is to improve digital skills to enable individuals connect with others online. It will act as a place to connect others. In order to maximise attendance, we will link with community transport for those with limited transportation links. Members who own their own tablet/smart device will also be welcomed to these training sessions; and

- the development of an online community space within the association's website. A safe space as part of the War Widows' Association website for members to connect with each other.

The Northern Hub completed an evaluation of the WW.it project. It is envisaged that all three pieces of research will help inform future policy development to improve the conditions of War Widows.

Historically, the WWA database of members has included the minimum of information. As the WWA continues to be recognised as the leading representative organisation for widow(er)s of armed forces personnel, during 2022 the Association continued the process of review and refresh of the database and for this purpose all members were sent their personal information which is held and asked if there are any changes or anything which they would like removed. We continue to engage support from ShoNet to cleanse the database and develop a more intelligent platform.

Recent developments with the database include the ability to 'map' where members are so that, for example, we can target those without ROs and ensure that they are included wherever possible in Association events. We are now also able to track who has applied to attend our events, which allows us to work more efficiently and ensure fairness of allocation.

To preserve the history of the Association, in 2016 we instigated an initial sift of the archive material held. This work continues. In 2018 the Association secured a permanent home for the 'archive' at Staffordshire University to which we continue to add materials. Work is on-going to catalogue the archive, however due to the pandemic this work stalled. The archive has proved valuable as it continues to be accessed by academics completing research. The financial records have now been removed from the archive and are held in safe storage.

The WWA continues to provide a subsidy towards the cost of a regional lunch/afternoon tea organised by the Regional Organiser for all members allocated to their Region. The subsidy is provided twice a year and is £15 per member.

The annual Royal Garden Party at Buckingham Palace was changed this year and did not include military charities. It is hoped that the guest list will return to near normal in 2023. However, we have had the sad loss of our Queen, Queen Elizabeth II and King Charles III may look to make changes. King Charles III has been our patron for many years. We are waiting to hear if he can continue in this role or not. It is hoped members due to attend a Royal Garden party in 2022 will have the opportunity to attend in 2023 and enjoy our usual pre-event light lunch at the Rubens Hotel, jointly hosted by our President and Chairman.

The 'Welcome Pack' designed in 2016, which includes relevant information for new members on the History, our Structure, Contact Details, the Constitution, the Code of Good Practice, the Grievance/Complaints Policy and procedure, the Committee of Trustees and Important Dates continues to be issued to all new members and is in a format that enables it to be updated as the need arises.

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2022

Achievements and performance (continued)

During 2018, the WWA began an organisational review, the aim to ensure the longevity and sustainability of the Association and to respond to the demands of the 21st century and an ever-changing society. Following a consultation with members, Trustees agreed to establish a Constitutional Review sub-committee to move this important piece of work forward. The constitution has now been rewritten and voted on at the AGM 2022. The format of the constitution has been changed in accordance with the Charity Commission Guidelines.

The guidance on claiming expenses for attending members' funerals was also reviewed, agreed, and disseminated.

During 2022 Trustees have attended a number of online training events and webinars.

The Trustees and members wish to express our appreciation and thanks to His Majesty King Charles III for his continued support and encouragement.

The Trustees wish to thank our Regional Organisers and all our volunteers, without whom the Association would function less well.

The Trustees are very grateful to the many organisations who have assisted us during the year and to all those who have supported us in the past.

We are very thankful for the generous donations received throughout this year. Our sincere thanks go to members who have sent donations.

The Trustees are saddened to hear of those members who have passed away during the year.

b. Fundraising activities

In 2022 the WWA received some small legacies and a donation to purchase a new bench at the National Memorial Arboretum.

We received money from the Military Wives Action Group who re-enacted the walk from World War II.

Innovative ways of encouraging donations and receiving funding are constantly being explored as financial pressures increase.

The Association purchased a number of small items for sale to members. These are not intended to make a profit, though sales prices aim to cover the cost of purchase and postage. Thus, they are not considered as a trading activity, but allow members to purchase branded items for use as souvenirs, as publicity or promotional material, or for use as small gifts of thanks.

We continue to have a donate button on our website to make it simpler for individuals wishing to make a donation.

The WWA did not make a Gift Aid claim in 2022. Most income received by the Association is not within the scope of Gift Aid, for example legacies, small donations from unknown individuals and subscriptions.

**TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2022**

Achievements and performance (continued)

c. Investment performance

The first of the major investments was acquired between 2008 and 2011. The performance of the investments managers was reviewed by the Finance Sub Committee in October 2022. This meeting was held virtually.

The major investments continue to reflect the challenge of the wider money markets. We are living in very turbulent times and this has seen the amount of revenue accrued through our investment policies decline. Thus, the Trustees will continue to rely upon the experience of Evelyn Partners and Brewin Dolphin. The Trustees agreed to review our portfolios in 2023 and to aim to make our events cost neutral where possible. A finance sub-committee will be established to move this work forward.

d. Internal and external factors

The WWA relies heavily on the voluntary work of the Chairman, Trustees, Committee Assistants and Regional Organisers to achieve its objectives.

Financial review

a. Principal funding sources

The WWA continues to rely upon the income generated from generous bequests of recent years. Other income is derived from life membership subscriptions, sales of branded merchandise, and small donations, often in memory of members who have died. We will be looking at how we can increase our income in March after the AGM.

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2022

b. Investment policy and objectives

In 2010 the Association developed an investment policy to identify funds for use in the short term (2-5 years) and, whilst the level of membership is relatively high, to ringfence funds for the longer term. The Trustees continue to monitor membership numbers and the demographic trends relating to the membership group, so that any significant changes may be reflected in the balance of short term and long-term financial needs. In doing this, the Trustees relied upon the MOD DASA statistics produced in March of each year and the advice of the President, Vice-Presidents, and the external advisers.

The Trustees assessed that the ages of current members continue to reflect those of the wider ex-service population, the majority being those whose husbands served during World War II and the major campaigns of the 1950s, 1960s and as National Servicemen. Since the 1970s there has been a continuous and significant reduction in the number of personnel serving in the Armed Forces. The DASA MOD figures in March 2019 showed that of all widow(er)s in receipt of a war widow(er)s' pension, over 99% were female with 89% over the age of 65.

The number of Association members lost through death due to age and illness is not matched by the acquisition of new members, especially those whose husbands have died as a result of military service in more recent times (post 1982 - Falklands War). The Trustees accept that whilst the number of members may continue to fall, the core work of the Association will continue into the long term in support of younger widow/widowers, civil partners, and their dependents. The Trustees agreed that their spending strategy was in line with the number of current members, their age, and the level of participation at events, and with the prior agreed decisions it was therefore decided to continue the current investment plans.

As a result of the increased capital sum that was being managed by Brewin Dolphin due to the legacy income received in 2015, the volatility that appeared in financial markets towards the latter part of the year and the suitability review Brewin Dolphin were undertaking of all their clients, at the November 2015 Committee Meeting the Board of Trustees reviewed the Association's investment policy with Brewin Dolphin. At this meeting the investment proposals put forward by Brewin Dolphin for the new legacy income were approved, the adoption of the Brewin Dolphin new Risk Level 5 was agreed and the Statement of Investment approved, but with the caveat that the statement on ethical investment should include a reference to the fact that investment in companies directly involved in the manufacture, production or trade in armaments is inappropriate for this Association. The Trustees reviewed this strategy in January 2017 and agreed to make no substantial changes to their strategy. An interim review of the investment portfolio was carried out by Brewin Dolphin during the summer of 2017 and at their committee meeting in August 2017, Trustees agreed to continue with the Risk Level 5 strategy until the next full review planned for January 2019. Subsequently, this investment policy was continued through the remainder of 2019. Due to the volatile financial market in 2019 the financial advisers suggested a further review in January 2020 and the Trustees agreed to this. At the finance meeting in October 2022, it was decided to remain at risk level 5. The Trustees also enquired about ethical values of the company and those they were investing with. Brewin Dolphin subsequently sent an outline of their approach to ethical values.

In October 2022 it was agreed by the Trustees that the investment portfolio that the Association holds with Evelyn Partners should continue to follow their most cautious strategy to provide a greater potential for capital preservation in this period of market uncertainty.

Due to the steep increase in the cost of fuel and accommodation, the Trustees have reviewed the expenses allowances and these new figures took effect after the finance meeting in October.

The Covid virus restrictions continued to have a significant effect upon Association finances in 2022.

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2022

c. Reserves policy

The WWA holds sufficient funds on immediate call and at short notice, to support routine activities for the next 12 months.

The level of reserves on the unrestricted fund is considered sufficient to meet all expected and necessary annual expenditure over the next 5 years subject to the number of members and the level of approved expenditure. It has been the Trustees policy to hold a Finance sub-committee meeting each year to review the investment portfolios and make decisions on spending during the year. To assist with future planning, the Finance Sub-Committee meeting was brought forward from January and is held in October; the outcomes of decisions are published to Committee and Regional Organisers by the Trustees.

At 31 December 2022 the total funds comprised of:

Unrestricted:	1,558,171
Restricted:	<u>3,732</u>
Total:	1,561,903

Structure, governance and management

a. Constitution

The Constitution, as approved by the Charity Commission, is the Governing Document of the Association. The latest document is The War Widows' Association of Great Britain (WWA) Amended Constitution and Rules - April 2022.

b. Recruitment and appointment of new Trustees

Trustees are recruited from the membership. Nominations are approved by the Committee of Trustees before being put to a postal ballot of the members and the appointment of successful candidates is announced at the Annual General Meeting. The term of office is three years, with the option of standing for election for a further three years before retiring. In 2022, the Association utilised the Cobseo job site to advertise Trustee vacancies.

c. Organisational structure

The Committee of Trustees is responsible for the strategic management and day-to-day executive management of the WWA and meets a minimum of four times per year. In their work they are supported and advised by three Independent Honorary Advisers, the President and Vice Presidents.

The WWA has members in Great Britain, Northern Ireland, the Channel Islands, the Isle of Man and has some overseas members. The area of operation is divided into sixty regions (including overseas), each with a volunteer Regional Organiser (RO) recruited from the membership. The RO is the first point of contact for members in their area. A Trustee provides Regional Organiser Liaison support to the Regional Organisers.

Trustees and Volunteers do not receive remuneration, only approved out of pocket expenses are paid on production of an expenses claim form and receipts.

**TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2022**

Structure, governance and management (continued)

d. Induction and training of new Trustees

New Trustees are given information regarding the duties and responsibilities of Trustees. New Trustees have been asked to attend virtual training run by NCVO which clearly explains all duties and responsibilities of a Trustee. There are also notes and slides available for future reference to all Trustees in the Shared Google Drive. Training days are organised, and relevant external training may be funded by the WWA.

e. Risk management

The Trustees confirm that they have complied with the duty in section 4 of the Charities Act 2006 to have due regard to the public benefit guidance published by the Charity Commission.

The Trustees refer to guidance issued by the Charity Commission when reviewing the WWA's Aims and Objectives, and are satisfied that systems are in place to mitigate against the risks to which it is exposed.

f. Governance

Under the guidance of the Governance Trustee, the Committee has continued to look at specific areas of governance as suggested in the report compiled by David Whimpenny in 2020. This is ongoing and some of the points raised have been incorporated into the constitution.

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2022

Future plans

The War Widows' Association has the following plans for the future:

To work with the United Kingdom Government and devolved administrations to ensure that all members are not disadvantaged by Government policy and where necessary to lobby on their behalf;

To work with the United Kingdom Government and devolved administrations to ensure that the 'Special Consideration' provision within the Armed Forces Covenant is recognised and acted upon;

To work with Veterans UK to ensure that all our members receive the service to which they are entitled; To continue to engage with other agencies working in parallel areas to benefit our members;

To maintain a financially strong and well-managed WWA;

To ensure that we have a motivated Committee of Trustees with appropriately skilled people; To forward plan and use an evidence-based approach to the management of the WWA;

To continue to review our election process and secure it for the future;

To continue to make our database more intelligent enabling a more focused service to be provided to our members;

To continue to ensure that our procedures are GDPR compliant; To promote inclusion by reviewing our practice in all areas;

To work with the Regional Organisers to encourage a consistent and appropriate approach to all members;

To reach out to widow(er)s and bereaved partners to inform them of the advantages of being a member of the WWA;

To keep national and local events under review and aim to make them meaningful and accessible to as many members as possible;

To improve communication with members through our magazine, Chairman's Letter and various social media;

To raise the profile of the WWA through improved publicity material, contact with the press, and participation in events such as Armed Forces Day;

To review our cyber security;

To continue work on preserving the history of the WWA through the 'archive';

To continue our partnership with Liverpool John Moores University on the War Widows' Stories Project;

To continue to work with the Northern Hub for Veterans and Military Families at Northumbria University on focused War Widow(er) research;

To seek innovative ways to increase our income, to attract donations and sponsorship.

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2022

Reference and administrative details of the Charity, its trustees and advisers

Mrs Moira Kane, Chairman
Mrs Sue Raw, Secretary
Mrs Lisa Craig-Crawford (resigned 19 March 2022)
Mrs Debbie Bowles, Treasurer (resigned 19 March 2022)
Mrs Christine Tinker (resigned 19 March 2022)
Mrs Christine Dziuba
Mrs Irene Wills (resigned 19 March 2022)
Mr Terry Whittles
Mrs Gemma Polino (appointed 19 March 2022)
Mrs Elizabeth Carter, Treasurer (appointed 19 March 2022)
Mrs Sylvia Worth (appointed 19 March 2022)
Mrs Eileen Kelly-McGregor (appointed 19 March 2022)

**Charity registered
number**

1002656

Principal office

c/o 199 Borough High Street
London
SE1 1AA

Independent Examiner

David Boosey BA(Hons) CA
MHA
Victoria Court
17-21 Ashford Road
Maidstone
Kent
ME14 5DA

Bankers

CAF Bank Limited
25 Kings Hill Avenue
West Malling
Kent
ME19 4JQ

Royal Patron

HRH The King

President

Baroness Fookes of Plymouth DBE DL

Vice Presidents

The Viscount Younger of Leckie
The Rt Hon Baroness Garden of Frognal PC
The Rt Hon Baroness Crawley of Edgbaston
The Rt Hon Baroness Watkins of Tavistock

Ambassadors
Dame Shirley Bassey DBE
David Domoney C Hort. FCI Hort

Investment Managers

Evelyn Partners
45 Gresham Street
London
EC2V 7BG

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2022

Brewin Dolphin
12 Smithfield Street
London
EC1A 9BD

Independent Honorary Advisers Mr G Hextall CBE - Director
Mrs Angela Knight CBE, Senior Independent Director, Brewin Dolphin plc and
Tullett Prebon plc
Mrs Lynn Verity - Judge of the First Tier Tribunal

Statement of Trustees' responsibilities

The Trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charity and of its incoming resources and application of resources, including its income and expenditure, 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 of the Charities SORP (FRS 102);
- make judgements and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- 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 adequate accounting records that are sufficient to show and explain the Charity's transactions and 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 and the provisions of the Trust deed. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the members of the board of Trustees and signed on their behalf by:



.....
Mrs Moira Kane

Chairman

Date: 21 August 2023

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

INDEPENDENT EXAMINER'S REPORT FOR THE YEAR ENDED 31 DECEMBER 2022

Independent Examiner's Report to the Trustees of War Widows Association of Great Britain ('the Charity')

I report to the charity Trustees on my examination of the accounts of the Charity for the year ended 31 December 2022.

Responsibilities and Basis of Report

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

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

Independent Examiner's Statement

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

1. accounting records were not kept in respect of the Charity as required by section 130 of the 2011 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

Signed:  Dated: 21 August 2023

David Boosey BA(Hons) ACA
Independent Examiner
For and on behalf of MHA
Maidstone
United Kingdom

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2022**

	Note	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
Income from:					
Donations and legacies	4	19,271	2,000	21,271	110,534
Charitable activities	5	4,369	-	4,369	1,126
Other trading activities	6	8,153	-	8,153	-
Investments	7	30,345	-	30,345	58,672
Total income		62,138	2,000	64,138	170,332
Expenditure on:					
Raising funds	8,9	18,225	-	18,225	15,767
Charitable activities	10	125,682	16,078	141,760	169,436
Total expenditure		143,907	16,078	159,985	185,203
Net expenditure before net (losses)/gains on investments		(81,769)	(14,078)	(95,847)	(14,871)
Net (losses)/gains on investments		(197,155)	-	(197,155)	71,374
Net (expenditure)/income		(278,924)	(14,078)	(293,002)	56,503
Transfers between funds	19	(5,404)	5,404	-	-
Net movement in funds		(284,328)	(8,674)	(293,002)	56,503
Reconciliation of funds:					
Total funds brought forward		1,842,499	12,406	1,854,905	1,798,402
Net movement in funds		(284,328)	(8,674)	(293,002)	56,503
Total funds carried forward		1,558,171	3,732	1,561,903	1,854,905

The Statement of Financial Activities includes all gains and losses recognised in the year.

The notes on pages 18 to 33 form part of these financial statements.

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

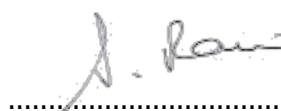
**BALANCE SHEET
AS AT 31 DECEMBER 2022**

	Note	2022 £	2021 £
Fixed assets			
Tangible assets	14	974	872
Investments	15	1,534,754	1,753,100
		<u>1,535,728</u>	<u>1,753,972</u>
Current assets			
Stocks	16	1,098	1,650
Debtors	17	11,678	5,033
Cash at bank and in hand		24,561	107,770
		<u>37,337</u>	<u>114,453</u>
Creditors: amounts falling due within one year	18	(11,162)	(13,520)
Net current assets		<u>26,175</u>	<u>100,933</u>
Total net assets		<u><u>1,561,903</u></u>	<u><u>1,854,905</u></u>
Charity funds			
Restricted funds	19	3,732	12,406
Unrestricted funds	19	1,558,171	1,842,499
Total funds		<u><u>1,561,903</u></u>	<u><u>1,854,905</u></u>

The financial statements were approved and authorised for issue by the Trustees and signed on their behalf by:



.....
Mrs Moira Kane



.....
Mrs Susan Raw

Date: 21 August 2023

The notes on pages 18 to 33 form part of these financial statements.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022**

1. General information

War Widows Association of Great Britain is an unincorporated charitable organisation, registered in England and Wales in the United Kingdom. The address of the registered office is c/o 199 Borough High Street, London, SE1 1AA.

2. Accounting policies

2.1 Basis of preparation of financial statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following the Charities SORP (FRS 102) published on 16 July 2014 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

War Widows Association of Great Britain meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

The financial statements are presented in pound sterling, which is the functional currency of the Charity, and rounded to the nearest £1.

2.2 Going concern

The Trustees assess whether the use of going concern is appropriate i.e. whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the Trust to continue as a going concern. The Trustees make this assessment in respect of a period of at least one year from the date of authorisation for issue of the financial statements and have concluded that the Charity has adequate resources to continue in operational existence for the foreseeable future and there are no material uncertainties about the Charity's ability to continue as a going concern, thus they continue to adopt the going concern basis of accounting in preparing the financial statements.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022**

2. Accounting policies (continued)

2.3 Income

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

No amounts are included in the financial statements for services donated by volunteers.

No income is included in the financial statements net of expenditure, apart from small fundraising activities.

No income has been deferred.

Voluntary income includes subscriptions, donations, legacies, some grants receivable and fund raising activities undertaken by individuals, the proceeds of which are subsequently donated to the charity.

Lifetime subscriptions are recognised in full in the year they are received.

Legacies are accounted for as soon as the charity is notified of its legal entitlement, the amount is quantifiable and its receipt by the charity is reasonably certain.

Investments are shown at market value with any unrealised gains or losses shown within the financial statements.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022**

2. Accounting policies (continued)

2.4 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Expenditure on raising funds includes all expenditure incurred by the Charity to raise funds for its charitable purposes and includes costs of all fundraising activities events and non-charitable trading.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charity's objectives, as well as any associated support costs.

All expenditure is inclusive of irrecoverable VAT.

2.5 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Charity; this is normally upon notification of the interest paid or payable by the institution with whom the funds are deposited.

2.6 Tangible fixed assets and depreciation

Tangible fixed assets costing £100 or more are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably.

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives.

Depreciation is provided on the following basis:

Computer equipment	-	33% on cost
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2.7 Investments

Fixed asset investments are a form of financial instrument and are initially recognised at their transaction cost and subsequently measured at fair value at the Balance Sheet date, unless the value cannot be measured reliably in which case it is measured at cost less impairment. Investment gains and losses, whether realised or unrealised, are combined and presented as 'Gains/(Losses) on investments' in the Statement of Financial Activities.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022**

2. Accounting policies (continued)

2.8 Stocks

Stocks are valued at the lower of cost and net realisable value after making due allowance for obsolete and slow-moving stocks. Cost includes all direct costs and an appropriate proportion of fixed and variable overheads.

2.9 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

2.10 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

2.11 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

2.12 Financial instruments

The Charity 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.

2.13 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

3. Critical accounting estimates and areas of judgement

No key judgements (apart from those involving estimates as disclosed in the notes above) have been made in the process of applying the above accounting policies.

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022

4. Income from donations and legacies

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
Donations	18,951	-	18,951	24,904
Legacies	100	-	100	31,000
Grants	-	2,000	2,000	54,560
Subscriptions	220	-	220	70
Total 2022	19,271	2,000	21,271	110,534
<i>Total 2021</i>	<i>63,974</i>	<i>46,560</i>	<i>110,534</i>	

5. Income from charitable activities

	Unrestricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
Income from charitable activities - Sale of goods	302	302	40
Income from charitable activities - Activities to benefit war widows	4,067	4,067	1,086
Total 2022	4,369	4,369	1,126

6. Income from other trading activities

Income from fundraising events

	Unrestricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
Fundraising events	8,153	8,153	-

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022

7. Investment income

	Unrestricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
Dividends accumulated	30,253	30,253	58,665
Deposit account interest	92	92	7
Total 2022	<u>30,345</u>	<u>30,345</u>	<u>58,672</u>

8. Expenditure on raising funds

Costs of raising voluntary income

	Unrestricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
Cost of fundraising events	3,230	3,230	103
<i>Total 2021</i>	<u>103</u>	<u>103</u>	

9. Investment management costs

	Unrestricted funds 2022 £	Total funds 2022 £	Total funds 2021 £
Investment management fees	14,995	14,995	15,664

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022

10. Analysis of expenditure on charitable activities

Summary by fund type

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £	Total 2021 £
Sale of goods	354	-	354	-
Memorials	823	-	823	748
Activities to benefit war widows	124,505	7,518	132,023	168,688
Repayment of grants	-	8,560	8,560	-
	<u>125,682</u>	<u>16,078</u>	<u>141,760</u>	<u>169,436</u>
Total 2021	<u>94,445</u>	<u>74,991</u>	<u>169,436</u>	

11. Analysis of expenditure by activities

	Activities undertaken directly 2022 £	Support costs 2022 £	Total funds 2022 £	Total funds 2021 £
Sale of goods	354	-	354	-
Memorials	823	-	823	748
Activities to benefit war widows	77,274	54,749	132,023	168,688
Repayment of grants	8,560	-	8,560	-
	<u>87,011</u>	<u>54,749</u>	<u>141,760</u>	<u>169,436</u>
Total 2021	<u>124,377</u>	<u>45,059</u>	<u>169,436</u>	

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022

11. Analysis of expenditure by activities (continued)

Analysis of direct costs

	Total funds 2022 £	<i>Total funds 2021 £</i>
Production and postage of "Courage"	25,460	22,519
Trips to National Memorial Arboretum	1,114	-
AGM events	19,213	5,665
November remembrance service and luncheon	17,480	18,704
Cost of goods sold (net of stock)	354	-
Armed forces day	795	714
Garden party	700	-
Gifts and wreaths	79	75
Funded RO's lunches	3,950	1,091
Publicity	819	112
Founders day	1,083	-
Project costs	7,404	75,497
Repayment of grants	8,560	-
Total 2022	87,011	124,377

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022

11. Analysis of expenditure by activities (continued)

Analysis of support costs

	Total funds 2022 £	Total funds 2021 £
Insurance	930	692
Telephone	391	294
Postage and stationery	9,817	13,183
Trustees and ROs expenses	15,232	10,435
Bank charges	213	263
Website and computer costs	22,265	14,628
Miscellaneous expenses	1,281	1,772
Trustees meeting expenses	-	549
Trustees & ROs training and conferences	129	(378)
Depreciation	749	315
Governance costs	3,742	3,306
Total 2022	54,749	45,059

Governance costs

	2022 £	2021 £
Independent examiner's remuneration	3,742	3,306
	3,742	3,306

12. Independent examiner's remuneration

	2022 £	2021 £
Fees payable to the Charity's independent examiner for the independent examination of the Charity's annual accounts	1,871	1,653
Fees payable to the Charity's independent examiner in respect of: All other services not included above	1,871	1,653

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022

13. Trustees' remuneration and expenses

During the year, no Trustees received any remuneration or other benefits (2021 - £NIL).

Travel, hotel and subsistence expenses totalling £22,670 were reimbursed to 11 trustees. In the previous year, £8,205 was reimbursed to 6 trustees.

14. Tangible fixed assets

	Computer equipment £
Cost or valuation	
At 1 January 2022	2,543
Additions	851
At 31 December 2022	<u>3,394</u>
Depreciation	
At 1 January 2022	1,671
Charge for the year	749
At 31 December 2022	<u>2,420</u>
Net book value	
At 31 December 2022	<u>974</u>
At 31 December 2021	<u>872</u>

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022

15. Fixed asset investments

	Listed investments £
Cost or valuation	
At 1 January 2022	1,753,100
Additions	366,804
Disposals	(310,697)
Revaluations	(274,453)
At 31 December 2022	<u>1,534,754</u>
Net book value	
At 31 December 2022	<u>1,534,754</u>
At 31 December 2021	<u>1,753,100</u>

There were no investment assets outside the UK.

16. Stocks

	2022 £	2021 £
Stock in hand	<u>1,098</u>	<u>1,650</u>

17. Debtors

	2022 £	2021 £
Prepayments and accrued income	<u>11,678</u>	<u>5,033</u>

18. Creditors: Amounts falling due within one year

	2022 £	2021 £
Accruals and deferred income	<u>11,162</u>	<u>13,520</u>

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022**

19. Statement of funds

Statement of funds - current year

	Balance at 1 January 2022 £	Income £	Expenditure £	Transfers in/out £	Gains/ (Losses) £	Balance at 31 December 2022 £
Unrestricted funds						
General Fund	1,842,499	62,138	(143,907)	(5,404)	(197,155)	1,558,171
Restricted funds						
SW Wales	185	-	-	-	-	185
Birmingham	312	-	-	-	-	312
Plymouth	27	-	-	-	-	27
Cardiff	33	-	-	-	-	33
Dundee	434	-	(34)	-	-	400
Warwickshire						
Coventry	64	-	-	-	-	64
N. Ireland & Isle of Man	574	-	(80)	-	-	494
Cornwall	64	-	-	-	-	64
Derby	1,279	-	-	-	-	1,279
Kent	200	-	-	-	-	200
Bristol	250	-	-	-	-	250
Nottingham	260	-	-	-	-	260
Wolverhampton	38	-	-	-	-	38
West Yorkshire	20	-	-	-	-	20
London	100	-	-	-	-	100
Gloucester	6	-	-	-	-	6
War Widows in Touch	-	2,000	(7,404)	5,404	-	-
Bereavement Buddies	8,560	-	(8,560)	-	-	-
	12,406	2,000	(16,078)	5,404	-	3,732
Total of funds	1,854,905	64,138	(159,985)	-	(197,155)	1,561,903

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022

19. Statement of funds (continued)

Statement of funds - prior year

	<i>Balance at 1 January 2021 £</i>	<i>Income £</i>	<i>Expenditure £</i>	<i>Transfers in/out £</i>	<i>Gains/ (Losses) £</i>	<i>Balance at 31 December 2021 £</i>
Unrestricted funds						
General Fund	1,759,526	123,772	(110,212)	(1,961)	71,374	1,842,499
Restricted funds						
SW Wales	185	-	-	-	-	185
Birmingham	312	-	-	-	-	312
Plymouth	27	-	-	-	-	27
Cardiff	33	-	-	-	-	33
Dundee	482	-	(48)	-	-	434
Warwickshire						
Coventry	64	-	-	-	-	64
N. Ireland & Isle of Man	574	-	-	-	-	574
Cornwall	64	-	-	-	-	64
Derby	1,279	-	-	-	-	1,279
Kent	200	-	-	-	-	200
Bristol	250	-	-	-	-	250
Nottingham	260	-	-	-	-	260
Wolverhampton	38	-	-	-	-	38
West Yorkshire	20	-	-	-	-	20
London	100	-	-	-	-	100
Gloucester	6	-	-	-	-	6
War Widows in Touch	34,982	38,000	(74,943)	-	-	-
Bereavement Buddies	-	8,560	-	-	-	8,560
	<u>38,876</u>	<u>46,560</u>	<u>(74,991)</u>	<u>-</u>	<u>-</u>	<u>12,406</u>
Total of funds	<u>1,798,402</u>	<u>170,332</u>	<u>(185,203)</u>	<u>(1,961)</u>	<u>71,374</u>	<u>1,854,905</u>

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022**

20. Summary of funds**Summary of funds - current year**

	Balance at 1 January 2022 £	Income £	Expenditure £	Transfers in/out £	Gains/ (Losses) £	Balance at 31 December 2022 £
General funds	1,842,499	62,138	(143,907)	(5,404)	(197,155)	1,558,171
Restricted funds	12,406	2,000	(16,078)	5,404	-	3,732
	<u>1,854,905</u>	<u>64,138</u>	<u>(159,985)</u>	<u>-</u>	<u>(197,155)</u>	<u>1,561,903</u>

Summary of funds - prior year

	Balance at 1 January 2021 £	Income £	Expenditure £	Transfers in/out £	Gains/ (Losses) £	Balance at 31 December 2021 £
General funds	1,759,526	123,772	(110,212)	(1,961)	71,374	1,842,499
Restricted funds	38,876	46,560	(74,991)	-	-	12,406
	<u>1,798,402</u>	<u>170,332</u>	<u>(185,203)</u>	<u>(1,961)</u>	<u>71,374</u>	<u>1,854,905</u>

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022

20. Summary of funds (continued)

General funds

Includes donations and legacies made principally to support the activities of the Charity not restricted by specified projects. It also includes funds for which donations have been made in advance of any restriction applied by or notified to the Trustees.

Restricted funds

Regional Organisers

In the past, some bequests have been left to specific regions, usually those to where the member belonged. These bequests were ringfenced from the general funds in order to be used for activities to benefit members of those regions. For example, they have been used to cover the costs of flowers for members that are in hospital, to subsidise tickets to Christmas pantomimes, etc. About 5 years ago, the Charity revised their policy and since then any money received must be for the benefit of all members. The restricted funds for regional organisers, as shown in note 16, are the remaining funds that were ringfenced prior to the policy change and are still used for the same original purpose.

War Widows in Touch

Funding received from the Armed Forces Covenant Fund Trust has been restricted with the sole purpose of funding the War Widows in Touch project. Through this project, the Charity has donated iPads to 50 full members over the age of 65, and provided the necessary training to be able to use them. The goal of the project is to provide another means of communication so that members are able to keep in touch with friends and family, something that has become increasingly important during the Covid-19 pandemic.

Bereavement Buddies

The funding for this project has been provided by the Armed Forces Covenant Fund Trust. The aims of this project are to provide mobile phones and training to all regional organisers so that they can better stay in touch with their local members, especially those who are unable to attend regular meetings. At the date of these accounts, none of the funding had been used.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022**

21. Analysis of net assets between funds**Analysis of net assets between funds - current year**

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £
Tangible fixed assets	974	-	974
Fixed asset investments	1,534,754	-	1,534,754
Current assets	33,605	3,732	37,337
Creditors due within one year	(11,162)	-	(11,162)
Total	1,558,171	3,732	1,561,903

Analysis of net assets between funds - prior year

	<i>Unrestricted funds 2021 £</i>	<i>Restricted funds 2021 £</i>	<i>Total funds 2021 £</i>
Tangible fixed assets	872	-	872
Fixed asset investments	1,753,100	-	1,753,100
Current assets	101,218	13,235	114,453
Creditors due within one year	(12,691)	(829)	(13,520)
Total	1,842,499	12,406	1,854,905

22. Related party transactions

During the year, amounts totalling £17,508 (2021: £12,608) were paid to Helen Raw, the daughter of Trustee and Secretary of the Charity, Sue Raw. The amounts paid were for the provision of her services in managing the 'War Widows in Touch' project and related work on grant applications and updating the website.

No other related party transactions took place during the year, other than those Trustees' expenses already disclosed in note 13.

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

England & Wales - Charity number 1002656

Accounts

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

UNAUDITED

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2021

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

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WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

TRUSTEES' REPORT FOR THE YEAR ENDED 31 DECEMBER 2021

The Trustees present their report with the financial statements of the charity for the year ended 31 December 2021. The Trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

The Covid-19 pandemic continued in 2021, with measures taken to contain the virus continuing to affect the Association's activity. This in turn has implications for financial reporting. The Association does not have paid staff or office premises, and the Trustees continued to work mainly from home but did hold two face-to-face meetings. One was in August and held in Catterick and the other in September was held in London. The indirect effects of the pandemic on our membership have been a major concern. The inability of members to socialise either locally or nationally has had a profound effect on some members' mental health. Regional Organisers were advised in August that they could resume meetings where and when they felt it was safe to do so.

Objectives and activities

a. Objectives and aims

The objectives are to improve the conditions of War Widow(er)s in Great Britain & NI and elsewhere, and their dependents, who may be encountering difficulties.

The WWA is essentially a campaigning organisation that aims to improve the quality of life for War Widow(er)s, Recognised Partners and their dependents in the United Kingdom, Channel Islands and Isle of Man. The WWA aims to be inclusive, to provide a framework for mutual support and to empower widow(er)s to move forward with their lives whilst acknowledging their loss and the contribution that their loved one made.

The WWA's work is based on three pillars: Campaigning, Caring and Remembering.

b. Campaigning:

We positively engage with the United Kingdom Government and the devolved administrations on matters relating to War Widows(er)s and their dependents, and where necessary, take action to ensure that War Widow(er)s are fairly treated and are not disadvantaged in any way. We continue to lobby to ensure that the War Widows' Pension is recognised as the Compensation that it is. There are on-going historical issues which remain a top priority; to ensure the reinstatement of the War Widow(er)s Pension surrendered through remarriage or on entering into a new relationship for all war widow/ers. The War Widows' Association aims to achieve a total disregard of the War Widow(er)s (Compensation) Pension when calculating social care costs and in relation to all means tested benefits.

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2021

Objectives and activities (continued)

c. Caring:

The WWA aims to provide social interaction through our regional network. We have 60 regions each managed by a Regional Organiser (RO). The RO arranges local meetings and get-togethers for the members allocated to their region. At our Committee meeting in August, the Trustees discussed the difficulties in appointing new Regional Organisers when one retires. It was decided to canvas the members about their wishes for the caring aspect of our Association. This is a very important topic and will be fully discussed at a members engagement session in March 2022, following the AGM.

Nationally, three annual events are organised; a four-day spring "get together" to coincide with the Annual General Meeting (AGM), the 'Founders' Service and our Act of Remembrance at the Cenotaph in November. We produce a magazine called 'Courage' three times a year. In this magazine, we inform members about changes to legislation that affect the Association and provide information about upcoming events and where appropriate booking forms are enclosed. All publications are also available in large print or audio version. Birthday cards are sent to members on reaching their 90th and 95th birthdays and every year thereafter. During 2020 our website was refreshed and continues to be one source of delivering information to a wider audience. Our social media platform, especially Facebook, Twitter and Instagram continue to be widely used and their usage is increasing, with significant peaks especially occurring during our National Events. Interest is continuing to grow in the secure members' area introduced in 2015. This area of the site is available to members only and is accessed by a username and password.

d. Remembering:

In November 1972 a group of War Widows braved the traffic to place a small cross of white chrysanthemums on the steps of the Cenotaph. This tradition endures and we gather annually at the Cenotaph to join in the War Widows' Association Act of Remembrance, which is preceded by coffee and followed by a drinks reception and lunch. The WWA organises a plot at the Field of Remembrance at Westminster Abbey, where members can place their personal poppy cross or have it placed on their behalf. There are also plots in Edinburgh and Glasgow. The Association is afforded the privilege of receiving a small number of complementary tickets for the Festival of Remembrance at the Royal Albert Hall, these are passed on to members and where possible to those that have not previously attended. Members take part in the National Service of Remembrance and Parade on Remembrance Sunday at the Cenotaph. The WWA is represented at the National Memorial Arboretum Remembrance and at many local commemorations. The WWA funds the WWA Cross for members invited to represent the Association at local commemorative events.

To advance the campaigning, caring, and remembering work of the WWA we are represented on the MOD Central Advisory Committee on Compensation, the Veterans UK Customer Advisory Group, the Armed Forces Covenant Reference Working Group, External Partners Group, the Defence Bereaved Families Group. The WWA was elected for a second term to the Executive Committee of the Confederation of British Service Charities (Cobseo) in July 2020 for a period of three years.

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Association's aims and objectives and in planning future activities.

e. Grantmaking

The WWA does not make grants to individuals or groups nor does it undertake welfare initiatives. Its funds are used solely to support the work and aims of the WWA, to encourage the maximum number of our members to attend organised events and to communicate regularly with our less able members.

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2021

Achievements and performance

a. Charitable activities

The Trustees continue to concentrate on consolidation and building a good foundation to take the Association forward. As the Association is now in its 50th year, a review of the Association and its Constitution was commenced by the previous Chairman (Mary Moreland) in 2017 and is on-going; the aim is to ensure the longevity and sustainability of the Association for the future. A Constitutional review sub-committee has been formed and continues to move this piece of work forward. An updated draft version of the constitution has been sent to all members and this will be voted on at the AGM 2022

The Trustee Information Pack, policies and procedures are regularly reviewed to ensure its currency and relevance.

Under normal circumstances a Regional Organisers' (RO) meeting is held at the AGM taking the form of a training workshop. Due to Covid-19 it was not possible to hold this training event and we have since organised IT training for our regional organisers to enable them to host online meetings.

To continue to mitigate the security risk inherent in publishing personal contact details in our magazine the WWA postal address is now used for all communications. Due to the pandemic the WWA purchased a PO Box, the address was disseminated to all members and updated on the Website, this ensured that delays receiving hard-copy mail was kept to a minimum. In August 2021 all Trustees received training in security, GDPR and in using Microsoft technology.

The WWA has continued to lobby the Government on the historical issues of reinstatement of the War Widow(er)s Pension surrendered through remarriage or on entering into a new relationship and on the disregard of the War Widow(er)s Pension when calculating social care costs. The Chairman continues to seek regular meetings with the Minister with responsibility for Defence Personnel and Veterans. The Association is grateful to the Daily Telegraph who have supported the Association this year in its campaign for the reinstatement of pension. The Defence correspondent for the Daily Telegraph interviewed some of the members affected by loss of pension and an article was published which included a plea from the Archbishop of Canterbury for the Government to re-assess the situation. A number of questions have been tabled in the House of Lords and in the House of Commons.

Through membership of the Armed Forces Covenant Review Group the Association can ensure that war widow(er)s can benefit from government department schemes to access Housing, Education and Healthcare on the same footing as serving and transitioning Armed Forces personnel.

The WWA continues to maintain a watching brief on the conduct of military inquests and would assert that all coroners conducting military inquests must be properly trained in the special nature of military bereavement.

The WWA continues to work closely with the Royal British Legion, and SSAFA Forces Help and supports their aims to improve conditions for War Pensioners. The WWA continues to build positive working relationships with the three single Service Widows' Associations. The Association continues to support their aim to improve conditions for bereaved service families.

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2021

Achievements and performance (continued)

A large number of Members represented the Association at various local Services of Remembrance across the UK in 2021. In 2018 Trustees of the Association agreed that all wreaths laid on its behalf would be in the form of a replica of the War Widows' Association Cross which is laid at the Cenotaph each year during our Annual Service of Remembrance. The tradition continued in 2021 and the Cross was provided to Members representing the Association at local Remembrance Events. The War Widows Cross is sourced from the Poppy Factory and is funded by the Association for these official events. In 2021, 39 Crosses were sent to Members throughout the UK.

The Opening of the Field of Remembrance at Westminster Abbey was a smaller ceremony in 2021 and there were 8 representatives from the War Widows' Association in attendance. On behalf of our members, 70 poppy crosses, each one bearing a hand-written message, were planted in the War Widows' Association plot. Mrs Sue Raw took part in the Field of Remembrance ceremony in Edinburgh and laid a cross on behalf of the Association and Mrs Kate Thomas performed a similar role in Glasgow.

On Saturday 13th November we held our own service at the Cenotaph. We invited guests to join us and to partake in refreshments in the Churchill War Rooms. 125 members and guests attended and seven went on to enjoy the Festival of Remembrance in the Albert Hall in the evening.

The National Service of Remembrance and March Past the Cenotaph on Sunday 14th November saw 35 members represent the Association. They were led by Baroness Fookes, the President of WWA, Moira Kane (Chairman), Sue Raw (Secretary), Chris Dziuba (Events Trustee), Chris Tinker (Fundraising Trustee), and Debbie Bowles (Treasurer).

Trustee Mrs Deborah Bowles represented the Chairman, Mrs Moira Kane, at the Armistice Day Service at the National Memorial Arboretum for their 11th November Remembrance Service and laid the Association Cross at the Armed Forces Memorial.

This year the Association is celebrating its 50th year. The Trustees have organised various events for the members. Our Patron, HRH The Prince of Wales was unable to attend any of our events and so he offered to host an afternoon tea at Clarence House with himself and the Duchess of Cornwall for 40 of our members. All members could apply and then 40 were selected to attend. Our oldest attendee was 103 years old and travelled to London from Cornwall. She presented the Duchess of Cornwall with a bouquet which was warmly received.

The National Telephone Line has been steadily busy and on average it receives around thirty calls per week. While many calls are received from members a significant number are received from non-members.

Birthday cards have been sent to all members attaining their 90th, 95th and subsequent birthdays.

An official Christmas card signed by all Trustees was sent to all members.

The Association ran 2 competitions during the year. The first one involved growing a flower or vegetable from seed and the second one saw members baking a cake to celebrate 50 years. The winners were presented with a gift voucher.

The Association has published three editions of the magazine "Courage", Spring, Summer and Autumn/Winter. Our normal three colour supplements were not issued due to Covid-19. We have collected many photographs during our 50th year and we intend to produce a book for members which shows the Association at 50.

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2021

Achievements and performance (continued)

A number of Chairman's information letters have also been published. In common with the general population, we are increasingly an ageing population and more of our members are finding it difficult to attend local and national meetings. The rationale behind increasing the mailings is inclusivity and to maintain contact with all of our members; engagement and contributions to Courage would indicate that our members appreciate the increased contact. The Association continues to explore how we can make our communication more member centric, examining how we can provide members with the communication that they wish. The Association is also exploring the possibility of producing an e-magazine to those members that prefer to be communicated with in this manner. The Chairman writes an introductory letter each month for the website which keeps members up to date with everything she is doing.

The positive feedback from the members' virtual meetings and encouraging response to the War Widows' in touch project funded by the Armed Forces Covenant Fund Trust suggest that members are engaged and that a hybrid of face to face and virtual communication is the way forward for the Association.

The previous major review of the Association's website was completed in 2015. Trustees agreed that a refresh was required and in 2020, working with an external consultant, the website received a major overhaul. The Association has continued to develop and consolidate this platform in 2021. ROs and Members continue to be encouraged to sign up and contribute to the secure 'members' area, which contains information specific to members.

The Trustees agree to maintain our more streamlined, modern and professional look; and ensure that the WWA's image is prominent and uniform across the UK.

In addition to refreshing our image the Association continues to adjust and review our marketing strategy. We continue to produce segment-specific advertisements. We continue to maintain our presence in military related publications, but develop additional contacts and cultivate a variety of strategies to engage with a wider market.

During 2021 the Association has worked hard to proactively communicate on all social media platforms. This has seen a considerable increase in both Twitter, Facebook and Instagram followers, helping to raise awareness of the Association, its events and support networks. Our twitter following is now at 2987 and with celebrity followers we continue to raise awareness of the important work we deliver. Our highest number of likes on a tweet was 146 This shows the level of engagement with our twitter page. Facebook followers are now at 1,325. An example of the reach of the posts is one from December 2021 with a reach of 24.6K and 1.4k engagements. On average we are receiving 34 new followers a month. Towards the end of this year, we joined Instagram and we have 146 followers already.

While the WWA attracted 12 new members from January 2021 it remains evident that further work is needed to raise our public image. A number of new members have been War Widows for some time and have only just heard about the Association. 83 members were recorded as deceased during 2020 and a further 42 listed as Gone Away.

The "Knock on the Door" survey, which explored the casualty notification and the long term impact on Military families in the UK, has now completed and the report can be read at:

<https://www.tandfonline.com/doi/full/10.1080/15325024.2021.2009264>

The survey indicated that while many improvements had been made in how a family was told about a bereavement, there were still problem areas which should be looked at. Some members had experienced problems with their visiting officer whilst others had difficulty in processing the enormous amount of information given to them.

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2021

Achievements and performance (continued)

The Association is collaborating on two further research projects in partnership with the Northern Hub. Commenced on 1st September 2020 a two-year study funded by Forces in Mind Trust examining Social Isolation and Loneliness in the Military Widowed population. The aim of this study is to explore the experiences of social isolation and loneliness as well as understand services targeting military.

The War Widows in touch project funded by the Armed Forces Covenant Fund Trust commenced on 1st October 2020 and has three main components.

- iPad provision: iPads will be given to 50 full members of the Association over 65 years old, who do not already own a tablet, with the aim being to increase digital skills and online communication, ultimately reducing social isolation and loneliness.

- iPad training: training will be group-based; it is anticipated this will be set up and carried out at community centres across the UK and volunteer led. The aim is to improve digital skills to enable individuals connect with others online. It will act as a place to connect others. In order to maximise attendance we will link with community transport for those with limited transportation links. Members who own their own tablet/smart device will also be welcomed to these training sessions; and

- the development of an online community space within the association's website. A safe space as part of the War Widows' Association website for members to connect with each other.

The Northern Hub will complete an evaluation of the WW.it project. It is envisaged that all three pieces of research will help inform future policy development to improve the conditions of War Widows.

Due to the Covid pandemic, training could not be carried out at community centres and all members who received an Ipad had to receive one to one training using zoom or facetime. Many had a relative on hand to guide them through the instructions and the results are very positive. The aim of getting these members to use email and the internet has been successful and they are now capable of meeting their families online, ordering their groceries and using internet banking. They continue to receive support and have their own online group on the website.

Historically, the WWA database of members has included the minimum of information. As the WWA continues to be recognised as the leading representative organisation for widow(er)s of armed forces personnel, during 2021 the Association continued the process of review and refresh of the database and for this purpose all members were sent their personal information which is held and ask if there are any changes or anything which they would like removed. We continue to engage support from ShoNet to cleanse the database and develop a more intelligent platform.

Recent developments with the database include the ability to 'map' where members are so that, for example, we can target those without ROs and ensure that they are included wherever possible in Association events. We are now also able to track who has applied to attend our events, which allows us to work more efficiently and ensure fairness of allocation.

To preserve the history of the Association, in 2016 we instigated an initial sift of the archive material held. This work continues. In 2018 the Association secured a permanent home for the 'archive' at Staffordshire University to which we continue to add materials. Work is on-going to catalogue the archive, however due to the pandemic this work stalled; it is hoped to move this work forward in 2021. The archive has proved valuable as it continues to be accessed by academics completing research. The financial records have now been removed from the archive and are held in safe storage.

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2021

Achievements and performance (continued)

The WWA continues to provide a subsidy towards the cost of a regional lunch/afternoon tea organised by the Regional Organiser for all members allocated to their Region. The subsidy is provided twice a year and is £15 per member. Due to the pandemic all local meetings ceased at the beginning of the year and resumed in September 2021 at the Regional Organiser's discretion.

The annual Royal Garden Party at Buckingham Palace hosted by Her Majesty the Queen was cancelled, another casualty of Covid-19. It is hoped members due to attend in 2021 will have the opportunity to attend in 2022 and enjoy usual pre-event light lunch at the Rubens Hotel jointly hosted by our President and Chairman.

The 'Welcome Pack' designed in 2016, which includes relevant information for new members, on the History, our Structure, Contact Details, the Constitution, the Code of Good Practice, the Grievance/Complaints Policy and procedure, the Committee of Trustees and Important Dates, continues to be issued to all new members and is in a format that enables it to be updated as the need arises.

During 2018, the WWA began an organisational review with the aim to ensure the longevity and sustainability of the Association and to respond to the demands of the 21st century and an ever-changing society. Following a consultation with members, Trustees agreed to establish a Constitutional Review sub-committee to move this important piece of work forward. The constitution has now been rewritten and in draft form has been sent to all members giving them the opportunity to ask any questions before it is voted on at the AGM 2022. The format of the constitution has been changed in accordance with the Charity Commission Guidelines.

The guidance on claiming expenses for attending members' funerals was also reviewed, agreed and disseminated.

During 2021, Trustees have attended a number of online training events and webinars.

The Trustees and members wish to express our appreciation and thanks to His Royal Highness the Prince of Wales for his continued support and encouragement.

The Trustees wish to thank our Regional Organisers and all our volunteers, without whom the Association would function less well.

The Trustees are very grateful to the many organisations who have assisted us during the year and to all those who have supported us in the past.

We are very thankful for the generous legacy and donations received throughout this year. Our sincere thanks go to members who have sent donations.

The Trustees are saddened to hear of those members who have passed away during the year.

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2021

Achievements and performance (continued)**b. Fundraising activities**

In 2021 the WWA continued to receive an income from legacies, although reduced from previous years. Active fundraising in 2020 enabled us to provide refreshments and lunch after our Service of Remembrance free of charge to all members. The Trustees felt that this was important as it had been so long since the majority had been able to attend any of our events.

Innovative ways of encouraging donations and receiving funding are constantly being explored as financial pressures increase.

The Association purchased a number of small items for sale to members. These are not intended to make a profit, though sales prices aim to cover the cost of purchase and postage. Thus, they are not considered as a trading activity, but allow members to purchase branded items for use as souvenirs, as publicity or promotional material, or for use as small gifts of thanks.

In 2021 it was agreed to include a donate button on the website to make it simpler for individuals wishing to make a donation.

The WWA did not make a Gift Aid claim in 2021. Most income received by the Association is not within the scope of Gift Aid, for example legacies, small donations from unknown individuals and subscriptions.

c. Investment performance

The first of the major investments was acquired between 2008 and 2011. The performance of the investments managers was reviewed by the Finance Sub Committee in October 2021. This meeting was held virtually due to the Covid-19 restrictions in place at the time.

The major investments continue to reflect the challenge of the wider money markets but both portfolios continue to perform better than benchmark, matching key market measures. Thus the Trustees will continue to rely upon the experience of Tilney and Brewin Dolphin. Trustees agreed to review our portfolios in 2022 and to aim to make our events cost neutral where possible. A finance sub-committee will be established to move this work forward.

d. Internal and external factors

The WWA relies heavily on the voluntary work of the Chairman, Trustees, Committee Assistants and Regional Organisers to achieve its objectives.

Financial review**a. Principal funding sources**

The WWA continues to rely upon the income generated from generous bequests of recent years. Other income is derived from life membership subscriptions, sales of branded merchandise, and small donations, often in memory of members who have died.

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2021

b. Investment policy and objectives

In 2010 the Association developed an investment policy to identify funds for use in the short term (2-5 years) and, whilst the level of membership is relatively high, to ring fence funds for the longer term. The Trustees continue to monitor membership numbers and the demographic trends relating to the membership group, so that any significant changes may be reflected in the balance of short term and long term financial needs. In doing this, the Trustees relied upon the MOD DASA statistics produced in March of each year and the advice of the President, Vice - Presidents and the external advisers.

The Trustees assessed that the ages of current members continue to reflect those of the wider ex-service population, the majority being those whose husbands served during World War II and the major campaigns of the 1950s, 1960s and as National Servicemen. Since the 1970s there has been a continuous and significant reduction in the number of personnel serving in the Armed Forces. The DASA MOD figures at March 2019 showed that of all widow(er)s in receipt of a war widow(er)s' pension, over 99% were female with 89% over the age of 65. The number of Association members lost through death due to age and illness is not matched by the acquisition of new members, especially those whose husbands have died as a result of military service in more recent times (post 1982 - Falklands War). The Trustees accept that whilst the number of members may continue to fall, the core work of the Association will continue into the long term in support of younger widow/widowers, civil partners and their dependents. The Trustees agreed that their spending strategy was in line with the number of current members, their age and the level of participation at events, and with the prior agreed decisions it was therefore decided to continue the current investment plans.

As a result of the increased capital sum that was being managed by Brewin Dolphin due to the legacy income received in 2015, the volatility that appeared in financial markets towards the latter part of the year and the suitability review Brewin Dolphin were undertaking of all their clients, at the November 2015 Committee Meeting the Board of Trustees reviewed the Association's investment policy with Brewin Dolphin. At this meeting the investment proposals put forward by Brewin Dolphin for the new legacy income were approved, the adoption of the Brewin Dolphin new Risk Level 5 was agreed and the Statement of Investment approved, but with the caveat that the statement on ethical investment should include a reference to the fact that investment in companies directly involved in the manufacture, production or trade in armaments is inappropriate for this Association. The Trustees reviewed this strategy in January 2017 and agreed to make no substantial changes to their strategy. An interim review of the investment portfolio was carried out by Brewin Dolphin during the summer of 2017 and at their Committee meeting in August 2017, Trustees agreed to continue with the Risk Level 5 strategy until the next full review planned for January 2019. Subsequently, this investment policy was continued through the remainder of 2019. Due to the volatile financial market in 2019 the financial advisers suggested a further review in January 2020 and the Trustees agreed to this. At the finance meeting in October 2021 it was decided to remain at risk level 5. The Trustees also enquired about ethical values of the company and those they were investing with. Brewin Dolphin subsequently sent an outline of their approach to ethical values.

In October 2021 it was agreed by Trustees that the investment portfolio that the Association holds with Tilney should continue to follow their most cautious strategy to provide a greater potential for capital preservation in this period of market uncertainty.

The Covid virus restrictions had a significant effect upon Association finances in 2021.

Association expenditure was curtailed with the cancellation of the major events and the abandonment of local lunches due to social distancing restrictions. Income was not directly affected, bar the impact on the investments, and we were fortunate to receive a number of donations from a private fundraising activity and the introduction of the remembrance wall on the new website.

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2021

c. Reserves policy

The WWA holds sufficient funds on immediate call and at short notice, to support routine activities for the next 12 months.

The level of reserves on the unrestricted fund is considered sufficient to meet all expected and necessary annual expenditure over the next 5 Years subject to the number of members and the level of approved expenditure. It has been the Trustees policy to hold a Finance sub-committee meeting each year to review the investment portfolios and make decisions on spending during the year. To assist with future planning the Finance Sub-Committee meeting was brought forward from January and is held in October; the outcomes of decisions are published to Committee and Regional Organisers by the Trustees.

At 31 December 2021 the total funds comprised of:

Unrestricted:	1,842,499
Restricted:	<u>12,406</u>
Total:	1,854,905

Structure, governance and management

a. Constitution

The Constitution, as approved by the Charity Commission, is the Governing Document of the Association. The latest document is The War Widows' Association of Great Britain (WWA) Amended Constitution and Rules - April 2013.

b. Recruitment and appointment of new Trustees

Trustees are recruited from the membership; nominations are approved by the Committee of Trustees before being put to a postal ballot of the members; appointment of successful candidates is announced at the Annual General Meeting. The term of office is three years with the option of standing for election for a further three years before retiring. In 2021, the Association utilised the Cobseo job site to advertise Trustee vacancies.

c. Organisational structure

The Committee of Trustees is responsible for the strategic management and day-to-day executive management of the WWA and meets a minimum of four times per year. In their work they are supported and advised by three Independent Honorary Advisers, the President and Vice Presidents.

The WWA has members in Great Britain, Northern Ireland, the Channel Islands, the Isle of Man and has some overseas members. The area of operation is divided into sixty regions (including overseas), each with a volunteer Regional Organiser (RO) recruited from the membership. The RO is the first point of contact for members in their area. A Trustee provides Regional Organiser Liaison support to the Regional Organisers. Two RO Training Meetings are held during the year, usually at the AGM event and in October. Sadly in 2021 neither of these training meetings took place and they will in future be run virtually until such time as we can safely meet together.

Trustees and Volunteers do not receive remuneration, only approved out of pocket expenses are paid on production of an expenses claim form and receipts.

TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2021

Structure, governance and management (continued)**d. Induction and training of new Trustees**

New Trustees are given information regarding the duties and responsibilities of Trustees. New Trustees have been asked to attend virtual training run by NCVO which clearly explains all duties and responsibilities of a Trustee. There are also notes and slides available for future reference to all Trustees in the Shared Google Drive. Training days are organised, and relevant external training may be funded by the WWA.

e. Risk management

The Trustees refer to the guidance contained in the Charity Commission's guidance on public benefit when reviewing the WWA's Aims and Objectives and in planning future activities and is satisfied that systems are in place to mitigate against risks to which it is exposed. Trustees continue to review policy and procedures to minimise risk.

f. Governance

Under the guidance of the Governance Trustee, the Committee has begun to look at specific areas of governance as suggested in the report compiled by David Whimpenny in 2020. This is ongoing and some of the points raised have been incorporated into the draft constitution.

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2021

Future plans

The War Widows' Association has the following plans for the future:

To work with the United Kingdom Government and devolved administrations to ensure that all members are not disadvantaged by Government policy and where necessary to lobby on their behalf;

To work with the United Kingdom Government and devolved administrations to ensure that the 'Special Consideration' provision within the Armed Forces Covenant is recognised and acted upon;

To work with Veterans UK to ensure that all our members receive the service to which they are entitled;

To continue to engage with other agencies working in parallel areas to benefit our members;

To maintain a financially strong and well-managed WWA;

To ensure that we have a motivated Committee of Trustees with appropriately skilled people;

To forward plan and use an evidence-based approach to the management of the WWA;

To continue to review our election process and secure it for the future;

To continue to make our database more intelligent enabling a more focused service to be provided to our members;

To continue to ensure that our procedures are GDPR compliant; To promote inclusion by reviewing our practice in all areas;

To work with the Regional Organisers to encourage a consistent and appropriate approach to all members;

To reach out to widow(er)s and bereaved partners to inform them of the advantages of being a member of the WWA;

To keep national and local events under review and aim to make them meaningful and accessible to as many members as possible;

To improve communication with members through our Magazine, Chairman's Letter and various social media;

To raise the profile of the WWA through improved publicity material, contact with the press, and participation in events such as Armed Forces Day;

To review our cyber security;

To continue work on preserving the history of the WWA through the 'archive';

To develop a resource directory for members;

To continue our partnership with Liverpool John Moores University on the War Widows' Stories Project;

To continue to work with the Northern Hub for Veterans and Military Families at Northumbria University on focused War Widow(er) research;

To seek innovative ways to increase our income and attract donations and sponsorship.

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2021

Reference and administrative details of the Charity, its trustees and advisers

Trustees	Mrs Mary Moreland, Chairman (retired 20 March 2021) Mrs Moira Kane, Chairman Mrs Sue Raw, Secretary Mrs Susan Williams, Public Relations Officer (retired 20 March 2021) Mrs Lisa Craig-Crawford, Public Relations Officer Mrs Debbie Bowles, Treasurer Mrs Wendy Parker (retired 20 March 2021) Mrs Christine Tinker Mrs Christine Dziuba Mrs Irene Wills (co-opted 18 May 2021) Mrs Linda Fisher (resigned 17 March 2021) Mr Terry Whittles (co-opted 18 May 2021) Mrs Kate Thomas (resigned 15 April 2021)
Charity registered number	1002656
Principal office	c/o 199 Borough High Street London SE1 1AA
Independent Examiner	Duncan Cochrane-Dyet BSc BFP FCA MHA MacIntyre Hudson Victoria Court 17-21 Ashford Road Maidstone Kent ME14 5DA
Bankers	CAF Bank Limited 25 Kings Hill Avenue West Malling Kent ME19 4JQ
Royal Patron	HRH The Prince of Wales KG KT GCB OM AK QSO CC PC ADC
President	Baroness Fookes of Plymouth DBE DL
Vice Presidents	The Viscount Younger of Leckie The Rt Hon Baroness Garden of Frognal PC The Rt Hon Baroness Crawley of Edgbaston The Rt Hon Baroness Watkins of Tavistock Ambassadors Dame Shirley Bassey DBE David Domoney C Hort. FCI Hort

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2021

Investment Managers Tilney
6 Chesterfield Gardens
Mayfair
London
W1J 5BQ

Brewin Dolphin
12 Smithfield Street
London
EC1A 9BD

Independent Honorary Advisers Mr G Hextall CBE - Director
Mrs Angela Knight CBE, Senior Independent Director, Brewin Dolphin plc and
Tullett Prebon plc
Mrs Lynn Verity - Judge of the First Tier Tribunal

Statement of Trustees' responsibilities

The Trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charity and of its incoming resources and application of resources, including its income and expenditure, 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 of the Charities SORP (FRS 102);
- make judgements and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- 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 adequate accounting records that are sufficient to show and explain the Charity's transactions and 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 and the provisions of the Trust deed. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the members of the board of Trustees and signed on their behalf by:

.....
Mrs Moira Kane
Chairman
Date:

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

INDEPENDENT EXAMINER'S REPORT FOR THE YEAR ENDED 31 DECEMBER 2021

Independent Examiner's Report to the Trustees of War Widows Association of Great Britain ('the Charity')

I report to the charity Trustees on my examination of the accounts of the Charity for the year ended 31 December 2021 which are set out on pages 16 to 33.

Responsibilities and Basis of Report

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

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

Independent Examiner's Statement

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

1. accounting records were not kept in respect of the Charity as required by section 130 of the 2011 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

Signed:

Dated:

Duncan Cochrane-Dyet BSc BFP FCA

Independent Examiner

For and on behalf of MHA MacIntyre Hudson

Maidstone

United Kingdom

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2021

	Note	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Income from:					
Donations and legacies	4	63,974	46,560	110,534	66,277
Charitable activities:	5				
Sale of goods		40	-	40	125
Activities to benefit war widows		1,086	-	1,086	745
Investments	6	58,672	-	58,672	36,606
Total income		123,772	46,560	170,332	103,753
Expenditure on:					
Raising funds	7	15,767	-	15,767	14,078
Charitable activities	8	94,445	74,991	169,436	111,272
Total expenditure		110,212	74,991	185,203	125,350
Net income/(expenditure) before net gains on investments		13,560	(28,431)	(14,871)	(21,597)
Net gains on investments		71,374	-	71,374	58,797
Net income/(expenditure)		84,934	(28,431)	56,503	37,200
Transfers between funds	17	(1,961)	1,961	-	-
Net movement in funds		82,973	(26,470)	56,503	37,200
Reconciliation of funds:					
Total funds brought forward		1,759,526	38,876	1,798,402	1,761,202
Net movement in funds		82,973	(26,470)	56,503	37,200
Total funds carried forward		1,842,499	12,406	1,854,905	1,798,402

The Statement of Financial Activities includes all gains and losses recognised in the year.

The notes on pages 18 to 33 form part of these financial statements.

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

**BALANCE SHEET
AS AT 31 DECEMBER 2021**

	Note	2021 £	2020 £
Fixed assets			
Tangible assets	12	872	241
Investments	13	1,753,100	1,702,424
		<u>1,753,972</u>	<u>1,702,665</u>
Current assets			
Stocks	14	1,650	1,650
Debtors	15	5,033	4,736
Cash at bank and in hand		107,770	101,143
		<u>114,453</u>	<u>107,529</u>
Creditors: amounts falling due within one year	16	(13,520)	(11,792)
Net current assets		<u>100,933</u>	<u>95,737</u>
Total net assets		<u><u>1,854,905</u></u>	<u><u>1,798,402</u></u>
Charity funds			
Restricted funds	17	12,406	38,876
Unrestricted funds	17	1,842,499	1,759,526
Total funds		<u><u>1,854,905</u></u>	<u><u>1,798,402</u></u>

The financial statements were approved and authorised for issue by the Trustees and signed on their behalf by:

.....
Mrs Moira Kane

.....
Mrs Susan Raw

Date:

The notes on pages 18 to 33 form part of these financial statements.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021**

1. General information

War Widows Association of Great Britain is an unincorporated charitable organisation, registered in England and Wales in the United Kingdom. The address of the registered office is given in the charity information on page 15 of these financial statements.

2. Accounting policies**2.1 Basis of preparation of financial statements**

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following the Charities SORP (FRS 102) published on 16 July 2014 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

War Widows Association of Great Britain meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

The financial statements are presented in pound sterling, which is the functional currency of the Charity, and rounded to the nearest £1.

2.2 Going concern

The Trustees assess whether the use of going concern is appropriate i.e. whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the Trust to continue as a going concern. The Trustees make this assessment in respect of a period of at least one year from the date of authorisation for issue of the financial statements and have concluded that the Charity has adequate resources to continue in operational existence for the foreseeable future and there are no material uncertainties about the Charity's ability to continue as a going concern, thus they continue to adopt the going concern basis of accounting in preparing the financial statements.

In response to the COVID-19 pandemic, the Trustees have performed a robust analysis of forecast future cashflows taking into account the potential impact on the Charity. This analysis also considers the effectiveness of available measures to assist in mitigating the impact. Based on these assessments and having regard to the resources available to the Charity, the Trustees have concluded that there is no material uncertainty and that they can continue to adopt the going concern basis in preparing the Trustees' Report and financial statements.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021**

2. Accounting policies (continued)

2.3 Income

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

No amounts are included in the financial statements for services donated by volunteers.

No income is included in the financial statements net of expenditure, apart from small fundraising activities.

No income has been deferred.

Voluntary income includes subscriptions, donations, legacies, some grants receivable and fund raising activities undertaken by individuals, the proceeds of which are subsequently donated to the charity.

Lifetime subscriptions are recognised in full in the year they are received.

Legacies are accounted for as soon as the charity is notified of its legal entitlement, the amount is quantifiable and its receipt by the charity is reasonably certain.

Investments are shown at market value with any unrealised gains or losses shown within the financial statements.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021**

2. Accounting policies (continued)

2.4 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Expenditure on raising funds includes all expenditure incurred by the Charity to raise funds for its charitable purposes and includes costs of all fundraising activities events and non-charitable trading.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charity's objectives, as well as any associated support costs.

All expenditure is inclusive of irrecoverable VAT.

2.5 Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Charity; this is normally upon notification of the interest paid or payable by the institution with whom the funds are deposited.

2.6 Tangible fixed assets and depreciation

Tangible fixed assets costing £100 or more are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably.

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives.

Depreciation is provided on the following basis:

Computer equipment	-	33% on cost
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2.7 Investments

Fixed asset investments are a form of financial instrument and are initially recognised at their transaction cost and subsequently measured at fair value at the Balance Sheet date, unless the value cannot be measured reliably in which case it is measured at cost less impairment. Investment gains and losses, whether realised or unrealised, are combined and presented as 'Gains/(Losses) on investments' in the Statement of Financial Activities.

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021**

2. Accounting policies (continued)

2.8 Stocks

Stocks are valued at the lower of cost and net realisable value after making due allowance for obsolete and slow-moving stocks. Cost includes all direct costs and an appropriate proportion of fixed and variable overheads.

2.9 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

2.10 Cash at bank and in hand

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

2.11 Liabilities and provisions

Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

2.12 Financial instruments

The Charity 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.

2.13 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

3. Critical accounting estimates and areas of judgement

No key judgements (apart from those involving estimates as disclosed in the notes above) have been made in the process of applying the above accounting policies.

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021

4. Income from donations and legacies

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Donations	24,904	-	24,904	22,037
Legacies	31,000	-	31,000	4,000
Grants	8,000	46,560	54,560	40,000
Subscriptions	70	-	70	240
Total 2021	63,974	46,560	110,534	66,277
<i>Total 2020</i>	<i>26,277</i>	<i>40,000</i>	<i>66,277</i>	

5. Income from charitable activities

	Unrestricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Income from charitable activities - Sale of goods	40	40	125
Income from charitable activities - Activities to benefit war widows	1,086	1,086	745
Total 2021	1,126	1,126	870

6. Investment income

	Unrestricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Dividends accumulated	58,665	58,665	36,578
Deposit account interest	7	7	28
Total 2021	58,672	58,672	36,606

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021

7. Investment management costs

	Unrestricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Investment management fees	15,664	15,664	13,628

8. Analysis of expenditure on charitable activities

Summary by fund type

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
Sale of goods	-	-	-	377
Memorials	748	-	748	501
Activities to benefit war widows	93,697	74,991	168,688	110,394
Total 2021	94,445	74,991	169,436	111,272
<i>Total 2020</i>	<i>106,183</i>	<i>5,089</i>	<i>111,272</i>	

9. Analysis of expenditure by activities

	Activities undertaken directly 2021 £	Support costs 2021 £	Total funds 2021 £	Total funds 2020 £
Memorials	748	-	748	501
Activities to benefit war widows	123,629	45,059	168,688	110,394
Sale of goods	-	-	-	377
Total 2021	124,377	45,059	169,436	111,272
<i>Total 2020</i>	<i>60,061</i>	<i>51,211</i>	<i>111,272</i>	

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021

9. Analysis of expenditure by activities (continued)

Analysis of direct costs

	Total funds 2021 £	Total funds 2020 £
Production and postage of "Courage"	22,519	24,385
AGM events	5,665	13,019
November remembrance service and luncheon	18,704	2,023
Cost of goods sold (net of stock)	-	377
Armed forces day	714	632
Garden party	-	180
Cost of venues	-	54
Gifts and wreaths	75	-
Funded RO's lunches	1,091	1,497
Publicity	112	1,737
Project costs	75,497	16,157
Total 2021	124,377	60,061

Analysis of support costs

	Total funds 2021 £	Total funds 2020 £
Insurance	692	716
Telephone	294	391
Postage and stationery	13,183	21,157
Trustees and ROs expenses	10,435	13,059
Bank charges	263	61
Website and computer costs	14,628	8,220
Miscellaneous expenses	1,772	3,643
Trustees meeting expenses	549	640
Trustees & ROs training & conferences	(378)	569
Depreciation	315	129
Governance costs	3,306	2,626
Total 2021	45,059	51,211

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021

9. Analysis of expenditure by activities (continued)

Analysis of support costs (continued)

Governance costs

	2021 £	2020 £
Independent examiner's remuneration	3,306	2,626
	<u>3,306</u>	<u>2,626</u>

10. Independent examiner's remuneration

	2021 £	2020 £
Fees payable to the Charity's independent examiner for the independent examination of the Charity's annual accounts	1,653	1,313
Fees payable to the Charity's independent examiner in respect of: All other services not included above	<u>1,653</u>	<u>1,313</u>

11. Trustees' remuneration and expenses

During the year, no Trustees received any remuneration or other benefits (2020 - £NIL).

Travel, hotel and subsistence expenses totalling £8,205 were reimbursed to six trustees. In the previous year, £17,654 was reimbursed to eleven trustees.

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021

12. Tangible fixed assets

	Computer equipment £
Cost or valuation	
At 1 January 2021	1,597
Additions	946
At 31 December 2021	2,543
Depreciation	
At 1 January 2021	1,356
Charge for the year	315
At 31 December 2021	1,671
Net book value	
At 31 December 2021	872
<i>At 31 December 2020</i>	241

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021

13. Fixed asset investments

	Listed investments £
Cost or valuation	
At 1 January 2021	1,702,424
Additions	435,070
Disposals	(388,009)
Revaluations	3,615
At 31 December 2021	<u>1,753,100</u>
Net book value	
At 31 December 2021	<u>1,753,100</u>
At 31 December 2020	<u>1,702,424</u>

There were no investment assets outside the UK.

14. Stocks

	2021 £	2020 £
Stock in hand	<u>1,650</u>	<u>1,650</u>

15. Debtors

	2021 £	2020 £
Due within one year		
Other debtors	-	4,000
Prepayments and accrued income	5,033	736
	<u>5,033</u>	<u>4,736</u>

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021**

16. Creditors: Amounts falling due within one year

	2021	2020
	£	£
Other creditors	13,520	11,792
	2021	2020
	£	£
Deferred income at 1 January 2021	5,100	1,835
Resources deferred during the year	-	5,100
Amounts released from previous periods	(5,100)	(1,835)
	-	5,100

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021

17. Statement of funds

Statement of funds - current year

	Balance at 1 January 2021 £	Income £	Expenditure £	Transfers in/out £	Gains/ (Losses) £	Balance at 31 December 2021 £
Unrestricted funds						
General Fund	1,759,526	123,772	(110,212)	(1,961)	71,374	1,842,499
Restricted funds						
South West Wales Fund	185	-	-	-	-	185
Birmingham Fund	312	-	-	-	-	312
Plymouth Fund	27	-	-	-	-	27
Cardiff	33	-	-	-	-	33
Dundee	482	-	(48)	-	-	434
Warwickshire Coventry	64	-	-	-	-	64
Northern Ireland & Isle of Man	574	-	-	-	-	574
Cornwall	64	-	-	-	-	64
Derby	1,279	-	-	-	-	1,279
Kent	200	-	-	-	-	200
Bristol	250	-	-	-	-	250
Nottingham	260	-	-	-	-	260
Wolverhampton	38	-	-	-	-	38
West Yorkshire	20	-	-	-	-	20
London	100	-	-	-	-	100
Gloucester	6	-	-	-	-	6
War Widows in Touch	34,982	38,000	(74,943)	1,961	-	-
Bereavement Buddies	-	8,560	-	-	-	8,560
	38,876	46,560	(74,991)	1,961	-	12,406
Total of funds	1,798,402	170,332	(185,203)	-	71,374	1,854,905

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021**

17. Statement of funds (continued)**Statement of funds - prior year**

	<i>Balance at 1 January 2020 £</i>	<i>Income £</i>	<i>Expenditure £</i>	<i>Gains/ (Losses) £</i>	<i>Balance at 31 December 2020 £</i>
Unrestricted funds					
General Fund	<u>1,757,237</u>	<u>63,753</u>	<u>(120,261)</u>	<u>58,797</u>	<u>1,759,526</u>
Restricted funds					
South West Wales Fund	185	-	-	-	185
Birmingham Fund	383	-	(71)	-	312
Plymouth Fund	27	-	-	-	27
Cardiff	33	-	-	-	33
Dundee	482	-	-	-	482
Warwickshire Coventry	64	-	-	-	64
Northern Ireland & Isle of Man	574	-	-	-	574
Cornwall	64	-	-	-	64
Derby	1,279	-	-	-	1,279
Kent	200	-	-	-	200
Bristol	250	-	-	-	250
Nottingham	260	-	-	-	260
Wolverhampton	38	-	-	-	38
West Yorkshire	20	-	-	-	20
London	100	-	-	-	100
Gloucester	6	-	-	-	6
War Widows in Touch	-	40,000	(5,018)	-	34,982
	<u>3,965</u>	<u>40,000</u>	<u>(5,089)</u>	<u>-</u>	<u>38,876</u>
Total of funds	<u><u>1,761,202</u></u>	<u><u>103,753</u></u>	<u><u>(125,350)</u></u>	<u><u>58,797</u></u>	<u><u>1,798,402</u></u>

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021**

18. Summary of funds

Summary of funds - current year

	Balance at 1 January 2021 £	Income £	Expenditure £	Transfers in/out £	Gains/ (Losses) £	Balance at 31 December 2021 £
General funds	1,759,526	123,772	(110,212)	(1,961)	71,374	1,842,499
Restricted funds	38,876	46,560	(74,991)	1,961	-	12,406
	<u>1,798,402</u>	<u>170,332</u>	<u>(185,203)</u>	<u>-</u>	<u>71,374</u>	<u>1,854,905</u>

Summary of funds - prior year

	<i>Balance at 1 January 2020 £</i>	<i>Income £</i>	<i>Expenditure £</i>	<i>Gains/ (Losses) £</i>	<i>Balance at 31 December 2020 £</i>
General funds	1,757,237	63,753	(120,261)	58,797	1,759,526
Restricted funds	3,965	40,000	(5,089)	-	38,876
	<u>1,761,202</u>	<u>103,753</u>	<u>(125,350)</u>	<u>58,797</u>	<u>1,798,402</u>

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021

18. Summary of funds (continued)

General funds

Includes donations and legacies made principally to support the activities of the Charity not restricted by specified projects. It also includes funds for which donations have been made in advance of any restriction applied by or notified to the Trustees.

Restricted funds

Regional Organisers

In the past, some bequests have been left to specific regions, usually those to where the member belonged. These bequests were ringfenced from the general funds in order to be used for activities to benefit members of those regions. For example, they have been used to cover the costs of flowers for members that are in hospital, to subsidise tickets to Christmas pantomimes, etc. About 5 years ago, the Charity revised their policy and since then any money received must be for the benefit of all members. The restricted funds for regional organisers, as shown in note 16, are the remaining funds that were ringfenced prior to the policy change and are still used for the same original purpose.

War Widows in Touch

Funding received from the Armed Forces Covenant Fund Trust has been restricted with the sole purpose of funding the War Widows in Touch project. Through this project, the Charity has donated iPads to 50 full members over the age of 65, and provided the necessary training to be able to use them. The goal of the project is to provide another means of communication so that members are able to keep in touch with friends and family, something that has become increasingly important during the Covid-19 pandemic.

Bereavement Buddies

The funding for this project has been provided by the Armed Forces Covenant Fund Trust. The aims of this project are to provide mobile phones and training to all regional organisers so that they can better stay in touch with their local members, especially those who are unable to attend regular meetings. At the date of these accounts, none of the funding had been used.

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021

19. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £
Tangible fixed assets	872	-	872
Fixed asset investments	1,753,100	-	1,753,100
Current assets	101,218	13,235	114,453
Creditors due within one year	(12,691)	(829)	(13,520)
Total	1,842,499	12,406	1,854,905

Analysis of net assets between funds - prior year

	Unrestricted funds 2020 £	Restricted funds 2020 £	Total funds 2020 £
Tangible fixed assets	241	-	241
Fixed asset investments	1,702,424	-	1,702,424
Current assets	68,653	38,876	107,529
Creditors due within one year	(11,792)	-	(11,792)
Total	1,759,526	38,876	1,798,402

20. Related party transactions

During the year, amounts totalling £12,608 (2020: £2,490) were paid to Helen Raw, the daughter of Trustee and Secretary of the Charity, Sue Raw. The amounts paid were for the provision of her services in managing the 'War Widows in Touch' project.

No other related party transactions took place during the year, other than those Trustees' expenses already disclosed in note 9.