

Royal Air Force Widows Association

Reference and administrative details

For the year ended 31 July 2023

Charity number	1030945																								
Registered office and operational address	Royal Air Force Benevolent Fund 67 Portland Place London W1B 1AR																								
Trustees	<p>The trustees who served during the year and up to the date of this report were as follows:</p> <table><tr><td>Mrs A Bull</td><td>appointed October 2022</td></tr><tr><td>Mrs C Davies</td><td>resigned October 2022</td></tr><tr><td>Mrs E Greenough</td><td>resigned October 2023</td></tr><tr><td>Jude Howcroft</td><td>appointed December 2023</td></tr><tr><td>Mrs M Inglis-Lawrie</td><td>resigned March 2023</td></tr><tr><td>Dr L Lamb</td><td></td></tr><tr><td>Mrs S MacLennan-Cookson - Treasurer</td><td></td></tr><tr><td>Mrs K McNally</td><td>resigned October 2022</td></tr><tr><td>Mrs L Robbins - Chair</td><td></td></tr><tr><td>Mrs G Spacey</td><td>resigned December 2023</td></tr><tr><td>Mr M Wintermeyer</td><td>appointed February 2023, resigned December 2023</td></tr><tr><td>Ms E Wright</td><td></td></tr></table>	Mrs A Bull	appointed October 2022	Mrs C Davies	resigned October 2022	Mrs E Greenough	resigned October 2023	Jude Howcroft	appointed December 2023	Mrs M Inglis-Lawrie	resigned March 2023	Dr L Lamb		Mrs S MacLennan-Cookson - Treasurer		Mrs K McNally	resigned October 2022	Mrs L Robbins - Chair		Mrs G Spacey	resigned December 2023	Mr M Wintermeyer	appointed February 2023, resigned December 2023	Ms E Wright	
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Bankers	CAF Bank Ltd 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ																								
Independent examiners	Godfrey Wilson Limited Chartered accountants and statutory auditors 5th Floor Mariner House 62 Prince Street Bristol BS1 4QD																								

Royal Air Force Widows Association

Report of the trustees

For the year ended 31 July 2023

Reference and administrative information set out on page 1 forms part of this report. The financial statements comply with current statutory requirements, the Trust Deed and the Statement of Recommended Practice - Accounting and Reporting by Charities (effective from January 2019).

Objectives and activities

The Charity's object (the Object) is to relieve the suffering of qualifying persons who are in conditions of need, hardship and distress as a result of their bereavement (including any arising physical or mental illness) by the provision of friendship, practical and emotional support and, where necessary, advice on obtaining medical help or guidance.

Qualifying persons shall mean:

1. Those persons whose deceased spouse, eligible partner or civil partner served in the Royal Air Force ("RAF");
2. RAF personnel and former RAF personnel whose spouse, eligible partner or civil partner died whilst they were serving in the RAF; and
3. Dependant¹ children of qualifying persons.

Note - An 'eligible partner' is someone who meets the criteria of such for pension purposes under the Ministry of Defence regulations or policy .

Statement of public benefit

The RAF Widows' Association provides public benefit to widows and widowers whose partners died whilst serving, or after serving, in the Royal Air Force. We support the dependent children (21 and under in full time education) of those widows and widowers too.

We provide peer support, with a lived experience of not just of widowhood but also the RAF lifestyle and all that encompasses. We offer friendship and signposting. We meet twice a year nationally, to offer a wider coming together of our members, and we offer in-person local support and friendship to widows/widowers throughout the UK.

We also provide a link between the RAF and the newly bereaved, ensuring, as far as possible, that families are receiving the very best/most appropriate support. We also brief on training within the RAF for those who will meet the bereaved.

We are an independent body away from the structure and formality of the RAF which means the support we provide is the same for all of our widows regardless of rank, age, ethnicity, marital status and sexual orientation.

Membership of the Association

The Association continues to grow, more slowly than the previous year during which we changed our constitution, nevertheless we continue to grow. In the period of reporting there were 15 in-service deaths.

Our membership numbers stand at:

- 276 Members;
- 4 Male & 273 Female; and
- we have 84 dependant children of these members.

We warmly welcome all of you who are new to the Association this year.

Royal Air Force Widows Association

Report of the trustees

For the year ended 31 July 2023

Core activities of the Association

The Royal Air Force Widows' Association offers friendship, support and understanding to qualifying persons. We help them resolve some of the challenges they may encounter following their bereavement through:

1. National events

This financial year we have held two national events.

- **AGM:** The AGM was in Newcastle on 8 October, 2022 - this enabled the business of the Association to be conducted but, equally as importantly, it allowed 50 Members from across the Association and across the country to meet and benefit from peer-to-peer support. We were also able to allow 4 additional members to attend via Zoom.

The total cost of the AGM weekend was **£8,940**.

- **Spring Weekend:** We were fortunate enough to be able to hold our annual Spring Weekend in Cheltenham over the weekend 10-12 March 2023. This weekend was not about the business of the Association, (although the Chair did give an update before the dinner on Friday evening) but an opportunity for our Members to meet and support one another.

The Spring weekend was attended by 53 Members. We had a delightful weekend in each other's company - a true reflection of the importance of peer-to-peer support. The weekend began with Trustees greeting Members with a cupcake with our new logo on. We then enjoyed a beautiful meal on the Friday night and on the Saturday morning we went to the Isbourne Centre to undertake some wellbeing activities, from mindfulness to a sound bath. For many members this was the first time they had participated in such activities but everyone found it useful. On Saturday evening we enjoyed a lovely meal in Zizzi Pizza Restaurant, in an old, converted church; a great evening, with great company, in a stunning setting. Lady Wigston joined us for the meal.

The total cost our Spring weekend was **£7,216**.

I cannot thank Beth Wright enough for her exceptional organisational skills and her attention to detail for these events. Without Beth's hard work these events would not happen. So thank you Beth, from us all.

I cannot stress how important the 'getting' together **in person** is within our Association. You truly are amongst friends, who, without reservation, support each other through the darkest of times. A survey of our Members, after this weekend, showed that 95% of Members that attended felt much less lonely and isolated as a result of the weekend.

Royal Air Force Widows Association

Report of the trustees

For the year ended 31 July 2023

2. Regional peer support

- The Members of our Association span the entire UK (and a few beyond). We have 16 regions within the Association; our two largest being: Lincolnshire with 43 members and Wiltshire with 37 members.
- A huge thank you goes to all of our regional organisers (ROs): Glenda Spacey – Lincolnshire, Clare Entwistle – Yorkshire, Jackie Towl- Stamford/ Rutland, Ros Bye – Wales, Chris Davies- North of Scotland, Margaret Davies- Midlands, Cathy Chapman – Hampshire, Marnie McKendrick – Home counties, Jeannie Mardon – Norfolk, Jacquie Green- Norfolk and Debbie Bowles – Suffolk.
- Thank you to all our ROs for the contribution to our Association. You are often the first face a new widow sees when they join us and I know that you all give the warmest welcome, that you possibly can. You are a vitally important part of our Association.
- Our active ROs continued to support our Members locally, with lunches, walks and visits to RAF Stations. Glenda has forged an exceptional relationship with RAF Waddington during this reporting period, they have hosted our Members on several occasions. She also has a great relationship with International Bomber Command Centre who have also hosted our Members. We are grateful for all these partnerships and we are particularly grateful to Group Captain Lorrimer-Hughes and his team at RAF Waddington.
- As the next year progresses, we will be developing and formalising, where necessary, the work all ROs do.
- The Trustees, alongside some ROs, have been working hard to build relationships with other RAF stations to ensure they recognise and remember the widowed communities around them – we have some very exciting work upcoming, not least that the RAF Benevolent Fund has requested that where they fund 'Christmas' station activities, that widows are included too.

3. National phone number

We have a dedicated phone number that comes into the Chair's mobile phone - so that members of the public can easily contact us.

4. Regular correspondence

- **Contact Magazine:** Our Magazine, 'Contact', produced by and for RAF Widows. Contact Magazine continues to be sent to **ALL** our members. Caroline Anderson continues to be our editor assisted by Fran; our thanks go to you both. We have experienced a shortage of articles this year and, moving forward, we will have to ensure every edition is full to the brim, to continue to justify rising costs. We may also need to consider moving Contact online, due to these costs. Of course, we would then have to ensure that we are not excluding anyone due to digital poverty and make appropriate arrangements to safeguard all Members having access to Contact.
- However, 'Contact' magazine has cost us: **£6,442** this financial year.
- **Chairs Newsletter:** In this reporting period the Chair has sent a Chair's Newsletter to Members 6 times. For those who do not have an email address this has been printed and posted by mail.

Royal Air Force Widows Association

Report of the trustees

For the year ended 31 July 2023

5. Working with the RAF and MOD directly

The Chair has worked extensively in this period to engage more closely with the RAF – meeting directly with Chief of Air staff to discuss how the RAF can best support widows, and us as an Association, to ensure all widows receive the best possible support available, as well as allowing us to report back through these channels if things do not work according to MOD Protocol - we are providing the lived experience to improve the approach of the Royal Air Force to widows/widowers in the future.

- The Chair has delivered the equivalent of 13 days Visiting Officer (VO) training in this reporting period.
- The Chair continues to sit on the Defence Bereaved Families Group – a vital group of MOD and RAF Policy key players in Casualty and Bereavement policy and protocol.
- The Chair has worked closely with the Casualty and Bereavement team at High Wycombe and we have seen how this joint working, leads to the more seamless notification of death in-service, connecting almost immediately with VOs and then into directly supporting the widow(er). My thanks go to the entire team.

6. Working closely with other service specialist organisations which support military widows/widowers and their dependants

- RAF Benevolent Fund: Not only do we receive funding from the RAF Benevolent Fund, but they also support us in so many other ways. As well as the statutory training the Trustees were required to undertake, they are able to advise us on governance and compliance issues and they have worked tirelessly to ensure widows/widowers are remembered at events that both they and the RAF hold. They also offer all of their services to our widows/widowers and are keen for us to ensure all of our Members know this. Quite simply we would not exist and be able to support our Members without their support.
- Other service Associations: The Chair and Trustees continually work alongside the other single service Widows Associations and also the War Widows Association, as well as Scotty's Little Soldiers and we have collaborated with all of these organisations on events and/or pieces of work in this period. The shared knowledge base between these groups is invaluable and ensures our widows are getting the best, most relevant support.
- Non-Service Organisations: We have also continued to develop relationships with Cruse, who have provided us with training, and Widowed and Young (many of our in-service deaths are eligible to join his peer support organisation).
- Developing a relationship with The Forces Employment Charity: They are committed to supporting the employment and training needs of widows and are keen that widows and widowers know that their services are available to them.

7. Armed Forces Covenant

- The Chair has worked extensively with the Armed Forces Covenant, throughout the year, to ensure the bereaved are represented within their policies and the support offered, to that end the Armed Forces Covenant now recognise bereaved families within their own policy and will also shortly be reporting recognition of this 'cohort' to parliament.

Royal Air Force Widows Association

Report of the trustees

For the year ended 31 July 2023

Achievements and performance

Noteworthy achievements during this financial year:

- **New Logo:** In March the Trustees were delighted to announce and allow our Members to vote for our new logo. The new logo is based on the 'Missing Man' formation of flying. For those of you that don't know, this is an aerial salute performed by aircraft at funeral fly pasts or remembrance and memorial events for service personnel that have died. The blue aircraft represent the different types of widow and our "missing person" is honoured as the 'red' aircraft. The different types of aircraft and the formation of the aircraft is all of us, the whole membership flying together into the future, carrying our loved one with us. It is our 'missing' person that brings us all collectively, together.

Our new logo isn't about forgetting the old one but it was time for something new and more inclusive.

We are indebted to the wonderful 'Battlefield Designs' who designed our new logo free of charge.

Our new badge, featuring our new logo, went to production a short while ago and we hope to have the badge available to our members by the time we all meet for the AGM. This too has been a labour of love and is much more than just ordering a new badge.

- The development and implementation of key policies.
- The standardizing of email addresses and methods of contacts.
- Increased and more seamless working with those affected by death in-service.
- Increased working with organisations that can better the lives of our Members.
- We have continued to run our quizzes that also assist with our Members feeling connected.
- 98%, when surveyed in this period, reported feeling isolated and lonely as a result of being widowed. We continue to reduce social isolation and loneliness by the events that we hold and the peer-to-peer support that we offer.

Financial review

We received a generous £34,015 from the RAF Benevolent Fund. We are incredibly grateful to the RAF Benevolent Fund for their continued support. We also received £538 in donations from anonymous sources.

Royal Air Force Widows Association

Report of the trustees

For the year ended 31 July 2023

Reserves policy

This policy aims to lay out the reserves policy for the RAF Widows' Association (RAFWA). All reserves held will be unrestricted and, as the Association holds no property or investment portfolios nor does it have any paid employees, any reserves would go directly towards upholding the core work of providing peer-to-peer support. The sole plannable income for RAFWA is from the RAF Benevolent Fund (RAF BF) and although the RAF BF has committed to a three-year grant cycle, beginning FY 2022/23, world climates mean there can be no guarantees that this will continue; effectively the RAFWA is in a low-risk period for the near future, with the potential for a higher risk in the medium to long term. The loss of the RAF BF grant would most likely lead to the RAFWA being closed down, or at least put into stasis, until new funding could be found. With that in mind, prudence dictates that the Association identifies essential spending to complete this process in an orderly fashion. This policy will be updated annually, at a minimum to coincide with necessary reporting, or sooner should circumstances change significantly.

To achieve an orderly wind down, the following RAFWA essential expenditure has been identified:

1. Activities that reach the wider membership - to ensure that members continued to be briefed in a timely and appropriate manner on any developing situation: Contact magazine, cards, IT and phone/comms support, stationery and postage would all be supported. Approx £7,000;
2. National and local events – although not specified in the Constitution, it is likely that an AGM/EGM would be required and subsidies should be set aside to ensure maximum attendance. Regional events would have less priority but it is understood that members who had not yet claimed their annual meal subsidy might wish to do so. Between £7,200 and £14,200 - this ranges from the minimum currently planned to an estimate from previous high attended national events;
3. Remembrance - depending on when in the year this process was to take place, it is most likely that attendance at Remembrance events would still be considered essential. Approx £2,800;
4. Administration - also depending on when in the year this process took place, it is possible that certain commitments would still need to be paid and so all have to be planned for: accountants, legal fees, bank charges, insurance and memberships. Approx £5,000; and
5. Official business and committee meetings - as official business would be winding down it is expected that most of this could be managed on-line and so is not included in any essential expenditure; however, it is likely trustees would need to meet in person and so a percentage of that expenditure would be. Approx £1,000.

The total reserves are identified as a band between £23,000 and £30,000, even the upper limit of which is less than less than 50% of total expenditure for FY2022/23 and less than the amount promised in the current round of RAF BF grants. All figures are derived from the FY2023/24 proposed budget.

Structure, governance and management

The charity is an unincorporated association governed by a constitution which was updated in 2023. The trustees carry out the day-to-day running of the organisation.

Royal Air Force Widows Association

Report of the trustees

For the year ended 31 July 2023

Statement of responsibilities of the trustees

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

The law applicable to charities in England and 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 the incoming resources and application of resources, including the net income or expenditure, of the charity for the year. In preparing those financial statements the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and accounting estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which 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 constitution. The trustees 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.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

The trustees have no beneficial interest in the charity.

Independent examiners

Godfrey Wilson Limited were appointed as independent examiners to the charity during the year and have expressed their willingness to continue in that capacity.

Approved by the trustees on (date) and signed on their behalf by

Name - Position

Independent examiner's report

To the trustees of

Royal Air Force Widows Association

I report to the trustees on my examination of the accounts of Royal Air Force Widows Association (the charity) for the year ended 31 July 2023, which are set out on pages 10 to 21.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

- (1) accounting records were not kept in respect of the charity as required by section 130 of the Act;
- (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.

Date:

Rob Wilson FCA

Member of the ICAEW

For and on behalf of:

Godfrey Wilson Limited

Chartered accountants and statutory auditors

5th Floor Mariner House

62 Prince Street

Bristol

BS1 4QD

Royal Air Force Widows Association

Statement of financial activities

For the year ended 31 July 2023

	Note	Restricted £	Unrestricted £	2023 Total £	2022 Total £
Income (and endowments) from:					
Donations and legacies	3	-	35,197	35,197	6,596
Charitable activities	4	-	19,234	19,234	14,303
Investments		-	504	504	32
Total income (and endowments)		-	54,935	54,935	20,931
Expenditure on:					
Raising funds		-	-	-	-
Charitable activities		-	64,573	64,573	33,838
Total expenditure	6	-	64,573	64,573	33,838
Net gains / (losses) on investments		-	-	-	-
Net income / (expenditure)		-	(9,638)	(9,638)	(12,907)
Transfers between funds		-	-	-	-
Net movement in funds	7	-	(9,638)	(9,638)	(12,907)
Reconciliation of funds:					
Total funds brought forward		-	48,653	48,653	61,560
Total funds carried forward		-	39,015	39,015	48,653

All of the above results are derived from continuing activities. There were no other recognised gains or losses other than those stated above. Movements in funds are disclosed in note 12 to the accounts.

Royal Air Force Widows Association

Balance sheet

As at 31 July 2023

	Note	£	2023 £	2022 £
Current assets				
Cash at bank and in hand		<u>45,060</u>		<u>48,653</u>
		45,060		48,653
Liabilities				
Creditors: amounts falling due within 1 year	10	<u>(6,045)</u>		<u>-</u>
Net current assets / (liabilities)			<u>39,015</u>	<u>48,653</u>
Net assets / (liabilities)	11		<u>39,015</u>	<u>48,653</u>
Funds	12			
Restricted funds			-	-
Unrestricted funds				
Designated funds			-	-
General funds			39,015	48,653
Total charity funds			<u>39,015</u>	<u>48,653</u>

Approved by the trustees on (date) and signed on their behalf by

Name - Position

Royal Air Force Widows Association

Notes to the financial statements

For the year ended 31 July 2023

1. Accounting policies

a) Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities in preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

Royal Air Force Widows Association 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 note.

b) Going concern basis of accounting

The accounts have been prepared on the assumption that the charity is able to continue as a going concern, which the trustees consider appropriate having regard to the current level of unrestricted reserves. There are no material uncertainties about the charity's ability to continue as a going concern.

c) Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Income from the government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the Trust that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

Income received in advance of provision of a specified service is deferred until criteria for income recognition are met.

Royal Air Force Widows Association

Notes to the financial statements

For the year ended 31 July 2023

d) Donated services and facilities

Donated professional services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item, is probable and the economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), general volunteer time is not recognised.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

e) 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 bank.

f) Funds accounting

Unrestricted funds are available to spend on activities that further any of the purposes of the charity. Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose. Restricted funds are donations which the donor has specified are to be solely used for particular areas of the charity's work or for specific projects being undertaken by the charity.

g) Expenditure and irrecoverable VAT

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

h) Allocation of support and governance costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Governance costs are the costs associated with the governance arrangements of the charity, including the costs of complying with constitutional and statutory requirements and any costs associated with the strategic management of the charity's activities. These costs have been allocated between cost of raising funds and expenditure on charitable activities as follows:

	2023	2022
Raising funds	0.0%	0.0%
Charitable activities	100.0%	100.0%

Royal Air Force Widows Association

Notes to the financial statements

For the year ended 31 July 2023

i) Debtors

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

j) Cash at bank and in hand

Cash at bank and cash 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.

k) Creditors

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

l) Financial instruments

The trust 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 with the exception of bank loans which are subsequently recognised at amortised cost using the effective interest method.

m) Pension costs

The charity operates a defined contribution pension scheme for its employees. There are no further liabilities other than that already recognised in the SOFA.

n) Foreign currency transactions

Transactions in foreign currencies are translated at rates prevailing at the date of the transaction. Balances denominated in foreign currencies are translated at the rate of exchange prevailing at the year end.

o) Accounting estimates and key judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying values of assets and liabilities that are not readily apparent from other sources. The estimates and underlying assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

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

Royal Air Force Widows Association

Notes to the financial statements

For the year ended 31 July 2023

2. Prior period comparatives: statement of financial activities

	Restricted £	Unrestricted £	2022 Total £
Income from:			
Donations and legacies	-	6,596	6,596
Charitable activities	-	14,303	14,303
Investments	-	32	32
Total income	-	20,931	20,931
Expenditure on:			
Raising funds	-	-	-
Charitable activities	-	33,838	33,838
Total expenditure	-	33,838	33,838
Net income / (expenditure)	-	(12,907)	(12,907)
Transfers between funds	-	-	-
Net movement in funds	-	(12,907)	(12,907)

3. Income from donations and legacies

	Restricted £	Unrestricted £	2023 Total £
Royal Air Force Benevolent Fund	-	34,015	34,015
Donations	-	538	538
Other	-	644	644
Total income from donations and legacies	-	35,197	35,197

Prior period comparative:

	Restricted £	Unrestricted £	2022 Total £
J F Sykes	-	6,428	6,428
Donations	-	168	168
Total income from donations and legacies	-	6,596	6,596

Royal Air Force Widows Association

Notes to the financial statements

For the year ended 31 July 2023

4. Income from charitable activities

	Restricted £	Unrestricted £	2023 Total £
Annual general meeting	-	8,682	8,682
Spring meeting	-	10,312	10,312
Joining fees	-	240	240
Total income from charitable activities	-	19,234	19,234

Prior period comparative:

	Restricted £	Unrestricted £	2022 Total £
<i>30th anniversary event</i>	-	12,873	12,873
<i>Annual general meeting</i>	-	1,210	1,210
<i>Joining fee</i>	-	220	220
Total income from charitable activities	-	14,303	14,303

5. Government grants

The charity received no government grants in this or the prior period.

Royal Air Force Widows Association

Notes to the financial statements

For the year ended 31 July 2023

6. Total expenditure

	Raising funds £	Charitable activities £	Support and governance costs £	2023 Total £	Raising funds £	Charitable activities £	Support and governance costs £	2022 Total £
30th anniversary	-	1,493	-	1,493	-	22,784	-	22,784
Annual general meeting	-	17,568	-	17,568	-	1,455	-	1,455
Spring meeting	-	17,528	-	17,528	-	-	-	-
Regional meetings	-	779	-	779	-	275	-	275
Christmas cards	-	515	-	515	-	9	-	9
Contact magazine	-	6,442	-	6,442	-	3,890	-	3,890
Wreaths	-	120	-	120	-	19	-	19
VO training	-	635	-	635	-	-	-	-
Committee meetings	-	-	808	808	-	-	390	390
Official business	-	-	6,022	6,022	-	-	1,855	1,855
Accountancy	-	-	2,025	2,025	-	-	-	-
Legal fees	-	-	2,980	2,980	-	-	1,650	1,650
Insurance	-	-	617	617	-	-	549	549
Information technology costs	-	-	5,951	5,951	-	-	314	314
Other costs	-	-	1,090	1,090	-	-	648	648
Sub-total	-	45,080	19,493	64,573	-	28,432	5,406	33,838
Allocation of support and governance costs	-	19,493	(19,493)	-	-	5,406	(5,406)	-
Total expenditure	-	64,573	-	64,573	-	33,838	-	33,838

Total governance costs were £8,091 (2022: £2,244)

Royal Air Force Widows Association

Notes to the financial statements

For the year ended 31 July 2023

7. Net movement in funds

This is stated after charging:

	2023 £	2022 £
Trustees' remuneration	Nil	Nil
Trustees' reimbursed expenses	4,399	836
Auditors' / Independent examiner's remuneration:		
▪ Statutory audit (including VAT)	1,260	-
▪ Other services	765	-

8. Staff costs and numbers

The key management personnel of the charity comprise the Trustees. The total employee benefits of the key management personnel were £nil (2022: £nil).

	2023 No.	2022 No.
Average head count	-	-

9. Taxation

The charity is exempt from corporation tax as all its income is charitable and is applied for charitable purposes.

10. Creditors : amounts due within 1 year

	2023 £	2022 £
Accruals	6,045	-
	6,045	-

Royal Air Force Widows Association

Notes to the financial statements

For the year ended 31 July 2023

11. Analysis of net assets between funds

	Restricted funds £	Designated funds £	General funds £	Total funds £
Current assets	-	-	45,060	45,060
Current liabilities	-	-	(6,045)	(6,045)
Net assets at 31 July 2023	-	-	39,015	39,015
Prior year comparative				
	Restricted funds £	Designated funds £	General funds £	Total funds £
Current assets	-	-	48,653	48,653
Current liabilities	-	-	-	-
Net assets at 31 July 2022	-	-	48,653	48,653

Royal Air Force Widows Association

Notes to the financial statements

For the year ended 31 July 2023

12. Movements in funds

	At 1 August 2022 £	Income £	Expenditure £	Transfers between funds £	At 31 July 2023 £
Restricted funds	-	-	-	-	-
Total restricted funds	-	-	-	-	-
Unrestricted funds					
<i>Designated funds:</i>	-	-	-	-	-
<i>Total designated funds</i>	-	-	-	-	-
General funds	48,653	54,935	(64,573)	-	39,015
Total unrestricted funds	48,653	54,935	(64,573)	-	39,015
Total funds	48,653	54,935	(64,573)	-	39,015
Prior year comparative	At 1 August 2021 £	Income £	Expenditure £	Transfers between funds £	At 31 July 2022 £
Restricted funds	-	-	-	-	-
Total restricted funds	-	-	-	-	-
Unrestricted funds					
<i>Designated funds:</i>	-	-	-	-	-
<i>Total designated funds</i>	-	-	-	-	-
General funds	61,560	20,931	(33,838)	-	48,653
Total unrestricted funds	61,560	20,931	(33,838)	-	48,653
Total funds	61,560	20,931	(33,838)	-	48,653

Royal Air Force Widows Association

Notes to the financial statements

For the year ended 31 July 2023

13. Related party transactions

The following trustees were reimbursed for expenditure, incurred in fulfilling their duties:

	2023	2022
	£	£
Mrs A Bull	-	-
Mrs C Davies	-	-
Mrs E Greenough	-	54
Jude Howcroft	-	-
Mrs M Inglis-Lawrie	248	175
Dr L Lamb	-	-
Mrs S MacLennan-Cookson	388	-
Mrs K McNally	938	-
Mrs L Robbins	2,713	224
Mrs G Spacey	112	383
Mr M Wintermeyer	-	-
Ms E Wright	-	-
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	4,399	836
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Charity no. 1030945



Royal Air Force Widows Association
Report and Unaudited Financial
Statements
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