

ROYAL FLEET AUXILIARY ASSOCIATION

England & Wales · Charity number 1093950

Details

Other names RFA ASSOCIATION

Status Registered

Legal form Other

Registered 2002-09-27

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

Contact

Address 48 Anglesey Road
Gosport
Hampshire
PO12 2EQ

Phone 01248716338

Email chairman@rfa-association.org.uk

Website www.rfa-association.org.uk

Activities

Objects: 2.1 TO FURTHER THE EFFICIENCY OF THE ROYAL FLEET AUXILIARY SERVICE IN PARTICULAR BUT NOT EXCLUSIVELY BY: (A) FOSTERING ESPRIT DE CORPS AND PRESERVING THE TRADITIONS OF THE SERVICE AND PERPETUATING ITS DEEDS; AND (B) PERPETUATING THE MEMORY OF THOSE MEMBERS OF THE SERVICE WHO HAVE DIED IN THE SERVICE OF THEIR COUNTRY; AND 2.2 TO RELIEVE MEMBERS OR FORMER MEMBERS OF THE SERVICE OR THEIR DEPENDENTS WHO ARE IN NEED, HARDSHIP OR DISTRESS BY: A) MAKING GRANTS OF MONEY TO THEM; OR B) PROVIDING OR PAYING FOR GOODS, SERVICES OR FACILITIES FOR THEM; OR C) MAKING GRANTS OF MONEY TO OTHER PERSONS OR BODIES WHO PROVIDE GOODS, SERVICES OR FACILITIES TO THOSE IN NEED, OR D) PROVIDING ADVICE AND COUNSELLING TO THEM DURING BEREAVEMENT OR INJURY OR DURING TIMES OF CRISIS OR CONFLICT.

Activities: Furthering the efficiency of the RFA Service through esprit de corps. Association and fellowship for the retired. Support for serving and past Members of the Service, and their dependants, in illness, bereavement or injury on active service. Operating a museum to preserve the history, deeds and sacrifices of the Service. Fundraising. Minor grants to maritime related small charities.

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Human Resources, Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, The Prevention Or Relief Of Poverty, Environment/conservation/heritage, Armed Forces/emergency Service Efficiency, Recreation
- **Who:** Elderly/old People, Other Charities Or Voluntary Bodies, Other Defined Groups, The General Public/mankind

Geography

- **Area of benefit:** NATIONAL
- Scotland
- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£29,615	£26,930	-	-
2023-12-31	£31,286	£24,511	-	-
2022-12-31	£66,498	£13,431	-	-
2021-12-31	£25,223	£14,365	-	-
2020-12-31	£12,129	£9,912	-	-

Trustees

Name	Role	Appointed
Andrew Morle	Chair	2023-05-20
Andrew August		2024-05-18
Anthony Sherlock		2022-05-14
Gillian Forth		2023-05-20
Martin Troman		2019-01-17
Peter Melville Fry		2022-07-20
RAY BENNETT		2023-05-20

ROYAL FLEET AUXILIARY ASSOCIATION

England & Wales - Charity number 1093950

Accounts



Trustees' Annual Report for the period

From **01.01.2024** Period start date To **31.12.2024** Period end date

Charity name: **ROYAL FLEET AUXILIARY ASSOCIATION**

Charity registration number: **1093950** **SCO39054**

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The Royal Fleet Auxiliary Association is an armed forces sector charity with around 595 members world-wide. The aims of the charity are to further the efficiency of the Service, and to give support and relief to serving and retired members of the Service, and their dependants, particularly in times of hardship, sickness, bereavement and supporting serving families during times of military conflict.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<p>In furthering the aims of the Association, the charity arranges annual reunions, branch social functions and fundraising events. Advice, support, camaraderie and friendship is offered to all the RFA community and to bereaved families, with Service ceremonial arranged where the family wishes it. During hostilities, the Association aims to work closely with the serving RFA to assist with family support groups at key locations in the UK.</p> <p>We hold an archive collection of historic RFA material, and this is added to as ships and individuals give or bequeath papers, records, honours, pictures etc. The archive is located in Building 1/078 within HM Naval Base at Portsmouth with some items loaned to a new RN museum in Hartlepool.</p> <p>The Association helps to promote knowledge and appreciation of the vital logistics support provided to the armed forces by the Royal Fleet Auxiliary Service and its historic achievements, through participation in national events and initiatives, and publishing information. It also administers the (Commodore RFA) James Coull Memorial Award, which is presented annually to an RFA seafarer who has</p>

		performed an outstanding act or achievement.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	Trustees regularly receive and discuss all newly issued, appropriate, Charity Commission guidance.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	<p>The charity makes modest grants to serving and retired members of the RFA in time of financial need and to other marine charities sharing our broad aims. Additional help to individuals is in the form of friendship and advice, with referral to the main full time, professional Service and Maritime charities when appropriate. In 2024 Welfare requests increased by 20% over the previous year, Of the 25 received 11 resulted in cash grants being awarded totalling £9278.</p> <p>A Grant of £300 was made to each of our 5 branches for local maritime charitable purposes.</p>
Policy on social investment including program related investment	Para 1.38	There is no policy on social investment.
Contribution made by volunteers	Para 1.38	Our volunteers run the regional branches, provide local welfare support and assist the trustees with their deep maritime experience and expertise. They give greater depth to the identity of the Royal Fleet Auxiliary. Their experience, enthusiasm, belief and love of the service are a great asset to the RFA community.
Other		Nil

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the	Para 1.20	<p>Fundraising and Publishing.</p> <p>The membership is currently declining as our membership age increases and is currently around 595. Income was stable at £29615 but membership income continues a slow decline to £4423. Costs increased to</p>

<p>charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.</p>		<p>£226930, with the biggest increases being welfare claims increasing by £1745 to and the £1500 paid out to branches.</p> <p>Information is mainly provided to Members and others via our newly upgraded web site, www.rfaa.uk and on an ad hoc basis sent by Mail Chimp. We operate Facebook and Twitter accounts.</p> <p>A RFAA Handbook and Yearbook is issued to each member in February every year. Normally printing costs is covered by advertising but this year it had to be subsidised by £1000, and its future is not secure.</p> <p>The RFA Memorial. The Association supports the RFA memorial at the National Memorial Arboretum and the RFA Falklands memorial at Marchwood.</p> <p>RFA Historical Society The Association maintains the large amount of material donated by the now defunct RFA Historical Society and meets all website costs.</p> <p>Charity Offices. The Association has its archive held in Room 15, Building 1/078, Stony Lane, HM Naval Base, Portsmouth. This location is significantly cheaper and more secure than other options. Improvements to access continue to be sought. The office is close to RFA HQ in Whale Island. By the very nature of the membership the trustees are scattered throughout the United Kingdom and most of the charity management is conducted using electronic means with 3 video meetings per annum.</p> <p>Remembrance. Trustees and members attended remembrance services around the UK including a small contingent at the Cenotaph in Whitehall. Many small groups and individuals represent the RFA service around the country and poppy wreaths are purchased out of association funds to support this.</p>
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Additional information (optional)

You may choose to include further statements where relevant about:

<p>Achievements against objectives set</p>	<p>Para 1.41</p>	<p>N/A</p>
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Performance of fundraising activities against objectives set	Para 1.41	N/A
Investment performance against objectives	Para 1.41	N/A
Other		N/A

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The Associations financial position is extremely sound with £199,967 of unrestricted funds held at year end.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The reserves policy is to hold a minimum of three years average operating costs to enable time for an orderly closedown of the Association should circumstances require this.
Amount of reserves held	Para 1.22	Current financial reserves allow for a minimum of 7 years at current operating cost levels.
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	N/A
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	N/A

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	The charity's income is derived from member subscriptions (enhanced by Gift Aid), social internal fundraising events (e.g. the annual Reunion) and sales of books and regalia (within permitted limits). The RFAA Golf Society holds an annual commercially sponsored golf tournament, and this is now the major funding source raising £8.6k profit in 2024. No funding is received from the serving RFA or from public fundraising.
Investment policy and objectives including any social investment policy adopted	Para 1.46	Our reserves are held in cash deposits. It has been decided not to increase financial risk by investing in equities in these financially turbulent times. Policy is to earn good interest with minimum financial risk.
A description of the principal risks facing the charity	Para 1.46	The risks to the Association, its property and to the trustees, are regularly assessed and appropriately insured. A formal risk management process is in place. Principle

		risks are loss of sponsors as the maritime industry faces hard economic times and loss of RFA relationship as a new Commodore is appointed. Loss of members is increasing due to an ever-ageing community and IT risks remain as attacks on business systems continues to increase in society.
Other		Nil

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed , royal charter)	Para 1.25	Constitution, which was amended in 2024 to incorporate requirements of the Charity Act 2022 and to change a meeting quorum from people present, to a minimum number of votes cast in person and by post.
How is the charity constituted? (e.g. unincorporated association , CIO)	Para 1.25	Unincorporated Association
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Up to eleven trustees can be elected from amongst the full membership. These trustees are selected to provide a wide representation of geographical areas, specialisations and ranks and both former officers and ratings are represented. Three further trustees may be co-opted, and there is one ex-officio trustees (serving RFA) Trustees may serve for up to nine years in a single term but must be re-elected by the membership each year.

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	Every effort is made to identify recruits to ensure continuity and the spread of expertise. New trustees are provided with Charity Commission guidance documents and encouraged to read themselves into their role. An area on the RFA Association website (www.rfaa.uk) exists to provide a central point of information, guidance and recent history.
The charity's organisational structure and any wider network with which the charity works	Para 1.51	The charity has a governing board, which is led by the Chair of the Trustees. There are six branches throughout the UK, each with Branch Chair and a committee of volunteers, who deliver the aims of the charity locally though the Midlands branch is currently inactive due to lack of a local committee.
		The charity has a Memorandum of

Relationship with any related parties	Para 1.51	Understanding (MOU) with the parent Service (RFA) that is of mutual benefit. The Association is a member of the Confederation of British Servicemen's' and ex-Servicemen's' Organisations (COBSEO) and of National Council for Voluntary Organisations (NCVO).
Other		Nil

Reference and Administrative details

Charity name	Royal Fleet Auxiliary Association
Other name the charity uses	RFAA
Registered charity number	1093950 and SCO39054 (Scotland)
Charity's principal address	12a Beechcroft Road Gosport Hampshire PO12 2ER

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Mr A Morle	National Chair	1.1.24 - 31.12.24	Members AGM
2	Mr P M Fry	Deputy Chair	1.1.24– 31.12.24	Members AGM
3	Mr M Troman	Welfare Director	1.1.24 - 31.12.24	Members AGM
4	Mr A Sherlock		1.1.24 – 31.12.24	Members AGM
6	Mr R Bennett	Membership Secretary	1.1.24 - 31.12.24	Members AGM
7	Mrs G Forth		1.1.24 - 31.12.24	Members AGM
8	Mr A August	Archivist & Almoner	18.5.24 – 31.12.24	Seconded pending AGM 25
9	Mr M Day		1.1.24 – 18.5.24	Members AGM -resigned

Corporate trustees – names of the directors at the date the report was approved

Director name		
Nil		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	
Nil		

Funds held as custodian trustees on behalf of others.

Description of the assets held in this capacity	Nil
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Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	N/A
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	N/A

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
N/A		

Name of chief executive or names of senior staff members (Optional information)

N/A

Exemptions from disclosure

Reason for non-disclosure of key personnel details

N/A

Other optional information


N/A

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	Signed on original	Signed on original
Full name(s)	Andrew Morle	Peter Fry
Position (eg Secretary, Chair, etc)	National Chair	Deputy Chair and Treasurer
Date	30 May 2025	

		ROYAL FLEET AUXILIARY ASSOCIATION			
		End of year accounts 01/01/2024 to 31/12/2024			
Receipts and payments					
Receipts in		2024	2023	2022	2021
Donations and Fund Raising Activities		£17,814.77	£21,841.46	£57,574.86	£14,983.55
	RFA Golf Event	£12,821.90	£12,672.55	£5,027.00	£13,532.00
	Fundraising Events/General Donations	£4,130.77	£8,093.91	£51,547.86	£951.55
	Donation to J.Coull			£1,000.00	£500.00
	Welfare Donations	£862.10	£1,075.00		
Membership Fees		£4,423.00	£4,373.00	£5,191.00	£5,772.00
	Annual Subscriptions	£4,123.00	£4,373.00	£4,591.00	£5,142.00
	Life Memberships	£300.00		£600.00	£630.00
Reunion Income		£2,649.10	£1,423.46	£1,933.00	£3,440.44
Branch Fundraising		£1,369.20	£895.60	£1,192.19	£1,019.70
	Plymouth & District	£795.85	600.00	£1,014.19	£500.00
	Solent			£56.00	£59.56
	North West				
	S&N	£144.00		£87.00	
	Retailing	£429.35	£295.60	£35.00	£460.14
Bank Interest		£3,359.35	£2,752.85	£606.94	£7.37
Total Receipts		£29,615.42	£31,286.37	£66,497.99	£25,223.06
Payments out					
Business and Operational Costs		£17,818.70	£17,144.21	£13,419.46	£12,841.81
	Accounts Administration	£3,000.00	£6,000.00		£4,500.00
	Yearbook, Force4 and Curating				
	Website, eForce4, Ceremonial	£710.00	£2,557.00	£ 548.00	
	Rent and Rates	£75.94	£453.61	£ 445.28	£758.14
	Postage	£1,576.10		£ 1,495.51	£1,019.79
	Insurance	£763.67	£814.37	£ 755.60	£571.40
	Branch Costs	£1,500.00		£ 1,250.00	
	Printing	£1,682.00			£230.00
	Telephone		£143.88	£ 100.90	£143.88
	Trustees Expenses (Mandatory)	£1,231.29	£1,141.00	£ 3,060.44	£72.84
	Other Ceremonial Expenses	£197.40		£ 1,249.50	
	Office Supplies	£76.51	£144.89	£ 43.00	£69.70
	Bank Charges				
	Subscriptions/Professional Fees	£265.00	£260.00	£ 391.00	£1,169.00
	AGM costs	£2,505.00	£2,117.20		£1,018.00
	Golf Expenses	£4,235.79	£3,512.26	£ 4,080.23	£3,289.06
J.Coull Award		£0.00	£0.00	£11.51	£23.26
Welfare Support		£9,111.50	£7,366.30	£0.00	£1,500.00
Other Trustee Expenses					
Total Payments		£26,930.20	£24,510.51	£13,430.97	£14,365.07
		2024	2023	2022	2021
Receipts - Payments =		£2,685.22	£6,775.86	£53,067.02	£10,857.99
Balance in bank 31/12/2023		£211,555.38	£204,779.52	£151,712.50	£140,854.51
Total Funds accounted for year end		£214,240.60	£211,555.38	£204,779.52	£151,712.50
Banked at:					
	Lloyds TSB Current Account	£145,314.20	£145,988.33	£141,965.32	£89,505.24
	CCLA Savings Account	£68,926.40	£65,567.05	£62,814.20	£62,207.26
Total Funds in bank at year end		£214,240.60	£211,555.38	£204,779.52	£151,712.50
Restricted Monies - in bank but not available for the RFA Association to spend freely.					
	J Coull Memorial Endowment Fund	£7,513.77	£7,397.77	£7,302.74	£6,295.33
	RFA Memorial Fund	£6,759.06	£6,759.06	£6,759.06	£7,479.06
Total Restricted Funds		£14,272.83	£14,156.83	£14,061.80	£13,774.39
Designated Monies in bank but ring-fenced					
	RFA Summer Ball	£2,200.00	£2,200.00	£2,200.00	£2,200.00
	Welfare	£10,000.00	£10,000.00	£9,000.00	£9,000.00
	Golf	£5,000.00	£5,000.00	£5,000.00	£5,000.00
Total Designated Funds		£17,200.00	£17,200.00	£16,200.00	£16,200.00
UN-RESTRICTED FUNDS AVAILABLE AT THE END OF THE YEAR					
Total Funds - Restricted Money =		£199,967.77	£197,398.55	£190,717.72	£137,938.11
Additional Monetary Assets					
	Plymouth and District Branch				£1,813.36
	Scottish and Newcastle				£634.98
	Solent Branch				£2,901.23
	London				£839.14
	North West				£950.60
	Midlands				£2,008.31
Signed by two trustees on behalf of all the trustees			P M Fry Treasurer		A Morle Chair

**Independent Examiner's Report to the Trustees of the Royal Fleet Auxiliary Association
(Charity Registration in England and Wales 1093950. In Scotland SC039054)**

I report on the accounts of the Charity for the year ended 31 December 2024 which are set out on pages 1 to 2 attached to the Trustees Annual Report.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year (under section 144(2) of the Charities Act 2011 (the 2011 Act) or under Regulation 10(1)(d) of the Charities Accounts (Scotland) Regulations 2006 (the 2006 regulations) and that an independent examination is needed. It is my responsibility to

- examine the accounts under section 145 of the Charities Act 2011 and section 44(1) (c) of Charities and Investment (Scotland) Act 2005 (the 2005 Act);
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission and in accordance³ with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustee for any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention

- (1) which gives me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 130 of the 2011 Act and section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations; and
 - to prepare accounts that accord with the accounting records and to comply with the accounting requirements of the 2011 Act and section 44 (1)(b) of the 2005 Act and Regulation 9 of the 2006 Regulations

have not been met, or

- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed on Original

P A Nicholls MBE MAAT
5 Nursery Road
Havant
Hants PO9 3BG

1 April 2025

ROYAL FLEET AUXILIARY ASSOCIATION

England & Wales - Charity number 1093950

Accounts



Trustees' Annual Report for the period

From **01.01.2023** Period start date To **31.12.2023** Period end date

Charity name: **ROYAL FLEET AUXILIARY ASSOCIATION**

Charity registration number: **1093950** **SCO39054**

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The Royal Fleet Auxiliary Association is an armed forces sector charity with around 620 members world-wide. The aims of the charity are to further the efficiency of the Service, and to give support and relief to serving and retired members of the Service, and their dependants, particularly in times of hardship, sickness, bereavement and supporting serving families during times of military conflict.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<p>In furthering the aims of the Association, the charity arranges annual reunions, branch social functions and fundraising events. Advice, support, camaraderie and friendship is offered to all the RFA community and to bereaved families, with Service ceremonial arranged where the family wishes it. During hostilities, the Association aims to arrange family support groups at key locations in the UK.</p> <p>The officials hold an archive collection of historic RFA material, and this is added to as ships and individuals give or bequeath papers, records, honours, pictures etc. The archive is currently located in Building 1/078 within HM Naval Base at Portsmouth.</p> <p>The Association helps to promote knowledge and appreciation of the vital logistics support provided to the armed forces by the Royal Fleet Auxiliary Service and its historic achievements, through participation in national events and initiatives, and publishing information. It also administers the (Commodore RFA) James Coull Memorial Award, which is presented annually to an RFA seafarer who</p>

		has performed an outstanding act or achievement.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	Trustees regularly discuss all newly issued, appropriate, Charity Commission guidance.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	<p>The charity makes modest grants to serving and retired members of the RFA in time of financial need and to other marine charities sharing our broad aims. Additional help to individuals is in the form of friendship and advice, with referral to the main full time, professional Service and Maritime charities when appropriate. In 2023 Welfare requests increased dramatically, of the 21 received 7 resulted in cash grants being awarded totalling £7366.</p> <p>Grants are often made to branches for local maritime charitable purposes though none were made in 2023.</p>
Policy on social investment including program related investment	Para 1.38	There is no policy on social investment.
Contribution made by volunteers	Para 1.38	Our volunteers run the regional branches, provide local welfare support and assist the trustees with their deep maritime experience and expertise. They give greater depth to the identity of the Royal Fleet Auxiliary. Their experience, enthusiasm, belief and love of the service are a great asset to the RFA community.
Other		Nil

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity,	Para 1.20	<p>Fundraising and Publishing.</p> <p>The membership is currently declining as our membership age increases and is currently around 620. Income was a very healthy £31,286 due to a £6.8k legacy and</p>

<p>identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.</p>		<p>increased commercial sponsorship. Costs increased to £24,510 as post Covid activities resumed, welfare claims increased dramatically to £7366 and a late payment of £3k fell into 2023 accounts. Reserves increased by £6.7k.</p> <p>Information is mainly provided to Members and others via our newly upgraded web site, www.rfaa.uk and on an ad hoc basis sent by Mail Chimp. We operate Facebook and Twitter accounts.</p> <p>A RFAA Handbook and Yearbook is issued to each member in February every year.</p> <p>The RFA Memorial. The RFA memorial at the National Memorial Arboretum underwent repair and re-preservation in 2022 prior to a rededication service. The RFAA also supports the RFA Falklands memorial at Marchwood.</p> <p>RFA Historical Society The Association agreed to take on the large amount of material held by the RFA Historical Society and met the costs of adapting our website to accommodate this material. This has also brought an unexpected workload of enquiries for our unpaid volunteers to answer.</p> <p>Charity Offices. The Association has its archive held in Room 15, Building 1/078, Stony Lane, HM Naval Base, Portsmouth. This location is significantly cheaper and more secure than other options. Improvements to access continue to be sought. The office is close to RFA HQ in Whale Island. By the very nature of the membership the trustees are scattered throughout the United Kingdom and most of the charity management is conducted using electronic means with 3 video meetings per annum.</p> <p>Remembrance. Trustees and members attended remembrance services around the UK including a small contingent at the Cenotaph in Whitehall. Many small groups and individuals represent the RFA service around the country and poppy wreaths are purchased out of association funds to support this.</p>
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Additional information (optional)

You may choose to include further statements where relevant about:

		N/A
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Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	N/A
Investment performance against objectives	Para 1.41	N/A
Other		N/A

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The Association's financial position is extremely sound with £197,398 of unrestricted funds held at year end.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The reserves policy is to hold a minimum of three years average operating costs to enable time for an orderly closedown of the Association should circumstances require this.
Amount of reserves held	Para 1.22	Current financial reserves allow for approximately 13 years at current operating cost levels.
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	N/A
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	N/A

Additional information (optional)

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The charity's principal sources of funds (including any fundraising)	Para 1.47	The charity's income is derived from member subscriptions (enhanced by Gift Aid), social internal fundraising events (e.g. the annual Reunion) and sales of books and regalia (within permitted limits). The RFAA Golf Society holds an annual commercially sponsored golf tournament, and this is now the major funding source raising £9k profit in 2023. The RFA Commodore's Benevolent Fund no longer
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		contributes any funding to support the operation of the RFA Association. No public fundraising is undertaken.
Investment policy and objectives including any social investment policy adopted	Para 1.46	Our reserves are held in cash deposits. It has currently been decided not to increase financial risk by investing in equities in these financially turbulent times. Policy is to earn interest with minimum financial risk.
A description of the principal risks facing the charity	Para 1.46	The risks to the Association, its property and to the trustees, are regularly assessed and appropriately insured. A formal risk management process is in place. Principle risks are loss of sponsors as the maritime industry faces hard economic times and loss of RFA relationship as a new Commodore is appointed. Loss of members is increasing due to an ever-ageing community and IT risks remain as attacks on business systems continues to increase in society.
Other		Nil

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Constitution, which was amended this year to incorporate requirements of the Charity Act 2022 and to change a meeting quorum from people present, to a minimum number of votes cast in person and by post.
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Unincorporated Association
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Up to eleven trustees can be elected from amongst the full membership. These trustees are selected to provide a wide representation of geographical areas, specialisations and ranks and both former officers and ratings are represented. Three further trustees may be co-opted, and there is one ex-officio trustees (serving RFA) Trustees may serve for up to nine years in a single term but must be re-elected by the membership each year.

Additional information (optional)

You may choose to include further statements where relevant about:

	Para 1.51	Every effort is made to identify recruits to ensure continuity and the spread of expertise. New trustees are provided with Charity Commission guidance documents
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Policies and procedures adopted for the induction and training of trustees		and encouraged to read themselves into their role. An area on the RFA Association website (www.rfaa.uk) exists to provide a central point of information, guidance and recent history.
The charity's organisational structure and any wider network with which the charity works	Para 1.51	The charity has a governing board, which is led by the Chair of the Trustees. There are six branches throughout the UK, each with Branch Chair and a committee of volunteers, who deliver the aims of the charity locally.
Relationship with any related parties	Para 1.51	The charity has a Memorandum of Understanding (MOU) with the parent Service (RFA) that is of mutual benefit. The Association is a member of the Confederation of British Servicemen's' and ex-Servicemen's' Organisations (COBSEO) and of National Council for Voluntary Organisations (NCVO).
Other		Nil

Reference and Administrative details

Charity name	Royal Fleet Auxiliary Association
Other name the charity uses	RFAA
Registered charity number	1093950 and SCO39054 (Scotland)
Charity's principal address	12a Beechcroft Road Gosport Hampshire PO12 2ER

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Mr I Thompson	National Chair	1.1.23 - 20.5.23	Members AGM
2	Mr M Troman	Welfare Director	1.1.23 – 31.12.23	Members AGM
3	Mr K Escott		1.1.23 – 20.5.23	Members AGM
4	Mr A Sherlock		1.1.23 – 31.12.23	Members AGM
5	Mr A Morle	National Chair	20.5.23 – 31.12.23	Members AGM
6	Mr R Bennett		20.5.23 – 31.12.23	Members AGM
7	Mrs G Forth		20.5.23 – 31.12.23	Members AGM
8	Mr P M Fry	Deputy Chair	20.5.23 – 31.12.23	Members AGM
9	Mr M Day		20.5.23 – 31.12.23	Members AGM

Corporate trustees – names of the directors at the date the report was approved

Director name		
Nil		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	
Nil		

Funds held as custodian trustees on behalf of others.

Description of the assets held in this capacity	Nil
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	N/A
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	N/A

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
N/A		

Name of chief executive or names of senior staff members (Optional information)

N/A

Exemptions from disclosure

Reason for non-disclosure of key personnel details

N/A

Other optional information

N/A

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	Signed on original	Signed on original
Full name(s)	Andrew Morle	Peter Fry
Position (eg Secretary, Chair, etc)	National Chair	Deputy Chair and Treasurer
Date	15 May 2024	



ROYAL FLEET AUXILIARY ASSOCIATION

End of year accounts
01/01/2023 to 31/12/2023

Receipts in	2023	2022	2021	2020
Donations and Fund Raising Activities	£21,841.46	£57,574.86	£14,983.55	£4,556.69
<i>Central Benevolent Fund</i>				
RFA Golf Event £12,672.55		£5,027.00	£13,532.00	£4,100.00
Fundraising Events/General Donations £8,093.91		£51,547.86	£951.55	£456.69
Donation to J.Coull		£1,000.00	£500.00	
Welfare Donations £1,075.00				
Membership Fees	£4,373.00	£5,191.00	£5,772.00	£3,738.00
Annual Subscriptions £4,373.00		£4,591.00	£5,142.00	£3,588.00
Life Memberships		£600.00	£630.00	£150.00
Reunion Income	£1,423.46	£1,933.00	£3,440.44	£2,576.29
Branch Fundraising	£895.60	£1,192.19	£1,019.70	£1,095.67
Plymouth & District 600.00		£1,014.19	£500.00	
Solent		£56.00	£59.56	
North West				£450.00
S&N		£87.00		£40.00
Retailing £295.60		£35.00	£460.14	£605.67
Bank Interest	£2,752.85	£606.94	£7.37	£163.10
Total Receipts	£31,286.37	£66,497.99	£25,223.06	£12,129.75

Payments out	2023	2022	2021	2020
Business and Operational Costs	£17,144.21	£13,419.46	£12,841.81	£6,674.37
Accounts Administration £6,000.00			£4,500.00	£ 1,500.00
Yearbook, Force4 and Curating				
Website, eForce4, Ceremonial £2,557.00	£ 548.00			
Rent and Rates £453.61	£ 445.28	£758.14	£ 1,050.62	
Postage	£ 1,495.51	£1,019.79	£ 1,277.75	
Insurance £814.37	£ 755.60	£571.40	£ 539.20	
Branch Costs	£ 1,250.00			
Printing			£230.00	
Telephone £143.88	£ 100.90	£143.88		
Trustees Expenses (Mandatory) £1,141.00	£ 3,060.44	£72.84	£ 1,169.32	
Other Ceremonial Expenses	£ 1,249.50			£ 571.29
Office Supplies £144.89	£ 43.00	£69.70	£ 371.19	
Bank Charges				
Subscriptions/Professional Fees £260.00	£ 391.00	£1,169.00	£ 195.00	
AGM costs £2,117.20		£1,018.00		
Golf Expenses £3,512.26	£ 4,080.23	£3,289.06		
Marchwood Memorial Expenses				
J.Coull Award	£0.00	£11.51	£23.26	£128.40
Welfare Support	£7,366.30	£0.00	£1,500.00	£3,110.00
Other Trustee Expenses				
Total Payments	£24,510.51	£13,430.97	£14,365.07	£9,912.77

	2023	2022	2021	2020
Receipts - Payments =	£6,775.86	£53,067.02	£10,857.99	£2,216.98
Balance in bank 31/12/2021	£204,779.52	£151,712.50	£140,854.51	£138,637.53
Total Funds accounted for year end	£211,555.38	£204,779.52	£151,712.50	£140,854.51

Banked at:

Lloyds TSB Current Account	£145,988.33	£141,965.32	£89,505.24	£78,654.62
CCLA Savings Account	£65,567.05	£62,814.20	£62,207.26	£62,199.89
Total Funds in bank at year end	£211,555.38	£204,779.52	£151,712.50	£140,854.51

Restricted Monies - in bank but not available for the RFA Association to spend freely.

J Coull Memorial Endowment Fund	£7,397.77	£7,302.74	£6,295.33	£5,818.59
RFA Memorial Fund	£6,759.06	£6,759.06	£7,479.06	£7,479.06
Total Restricted Funds	£14,156.83	£14,061.80	£13,774.39	£13,297.65

Designated Monies in bank but ring-fenced

RFA Summer Ball	£2,200.00	£2,200.00	£2,200.00	£2,200.00
Welfare	£10,000.00	£9,000.00	£9,000.00	£6,500.00
Golf	£5,000.00	£5,000.00	£5,000.00	£5,000.00
Total Designated Funds	£17,200.00	£16,200.00	£16,200.00	£13,700.00

UN-RESTRICTED FUNDS AVAILABLE AT THE END OF THE YEAR				
Total Funds - Restricted Money =	£197,398.55	£190,717.72	£137,938.11	£127,556.86

**Additional
Monetary
Assets**

Plymouth and District Branch	£2,150.90
Scottish and Newcastle Solent Branch	£430.18
London	£2,211.70
North West	£471.14
Midlands	£214.60
PayPal	£580.00(Estimated)
	£250.00(Estimated)

Signed by two trustees on
behalf of all the trustees
Signed

P M Fry
Treasurer



A Morle
Chair

Signed on Original

Independent Examiner's Report to the Trustees of the Royal Fleet Auxiliary Association

I report on the accounts of the Charity for the year ended 31 December 2023 which are set out on pages 1 to 2 attached to the Trustees Annual Report.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year (under section 144(2) of the Charities Act 2011 (the 2011 Act) or under Regulation 10(1)(d) of the Charities Accounts (Scotland) Regulations 2006 (the 2006 regulations) and that an independent examination is needed. It is my responsibility to

- examine the accounts under section 145 of the Charities Act 2011 and section 44(1) (c) of Charities and Investment (Scotland) Act 2005 (the 2005 Act);
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission and in accordance³ with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustee for any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention

- (1) which gives me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 130 of the 2011 Act and section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations; and
 - to prepare accounts that accord with the accounting records and to comply with the accounting requirements of the 2011 Act and section 44 (1)(b) of the 2005 Act and Regulation 9 of the 2006 Regulations

have not been met, or

- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed on Original

P A Nicholls MBE MAAT
5 Nursery Road
Havant
Hants PO9 3BG

26 September 2024

ROYAL FLEET AUXILIARY ASSOCIATION

England & Wales - Charity number 1093950

Accounts



RFA Association Trustees' Annual Report

	Period start date				Period end date		
	Day	Month	Year		Day	Month	Year
From	01	01	2022	To	31	12	2022

Reference and administration details

Charity name

ROYAL FLEET AUXILIARY ASSOCIATION

Other names charity is known by

RFA ASSOCIATION (RFAA)

Registered charity number (if any)

England & Wales 1093950

Scotland SC039054

Charity's correspondence address

12a Beechcroft Road

Gosport

Hants

Postcode

PO12 2ER

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)	
1	Mr I Thompson	Chair	01/01/22 ~ 31/12/22	Members AGM	
2	Mr M Troman	Welfare	01/01/22~ 31/12/22	Members AGM	
3	Mr K Escott		01/01/22~ 31/12/22	Members AGM	Mer
4	Mr A Sherlock		14/05/22-31/12/22	Co-Opted by trustees	
5					
6					
7					
8					
9					
10					
11					
12					
13					
14	Royal Fleet Auxiliary Service	Ex-officio	(1 member)	Commodore RFA	

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of advisor	Name	Address

Name of chief executive or names of senior staff members (Optional information)

Capt R Bennett – Membership and Communications
Mr P M Fry – Treasurer and Business Adviser
Mrs D Reay – Book keeper

Structure, governance and management

The RFA Association is managed by member elected Trustees who themselves elect one to be the Chair, with a Deputy Chair if numbers allow. Trustees undertake the primary functions with individuals undertaking the management of membership, communications (including the website and social media), treasurer, welfare and corporate governance.
There are no full or part time paid staff though a book keeper receives a trustee set honorarium for their services.

Objectives and activities

Summary of the objects of the charity set out in its governing document

The Royal Fleet Auxiliary Association is an armed forces sector charity with around 620 members world-wide. The aims of the charity are to further the efficiency of the Service, and to give support and relief to serving and retired members of the Service, and their dependants, particularly in times of hardship, sickness, bereavement and supporting serving families during times of military conflict.

Summary of the main activities in relation to these objects

In furthering the aims of the Association, the charity arranges annual reunions, branch social functions and fundraising events. Advice, support, camaraderie and friendship is offered to all the RFA community and to bereaved families, with Service ceremonial arranged where the family wishes it. During hostilities, the Association aims to arrange family support groups at key locations in the UK.

The officials hold an archive collection of historic RFA material, and this is added to as ships and individuals give or bequeath papers, records, honours, pictures etc. The archive is currently located in Building 1/078 within HM Naval Base at Portsmouth.

The Association helps to promote knowledge and appreciation of the vital logistics support provided to the armed forces by the Royal Fleet Auxiliary Service and its historic achievements, through participation in national events and initiatives, and publishing information. It also administers the (Commodore RFA) James Coull Memorial Award, which is presented

annually to an RFA seafarer who has performed an outstanding act or achievement.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- Policy on grant making
- Policy programme related investment
- Contribution made by Volunteers

Grants. The charity makes modest grants to serving and retired members of the RFA in time of financial need and to other marine charities sharing our broad aims. Additional help to individuals is in the form of friendship and advice, with referral to the main full time, professional Service and Maritime charities when appropriate. In 2022 Welfare requests largely consisted of requests for advice or information with, unusually, no requests for grants being received.

Each Branch was given central funding for local maritime charitable donations with £1250 paid out to local causes.

Reserves. Our reserves are held in cash deposits. It has currently been decided not to increase financial risk by investing in equities in these financially turbulent times.

Our volunteers run the regional branches, provide local welfare support and assist the trustees with their deep maritime experience and expertise. They give greater depth to the identity of the Royal Fleet Auxiliary. Their experience, enthusiasm, belief and love of the service are a great asset to the RFA community.

Description of the charity’s trusts

Type of governing document <small>(trust deed, constitution)</small>	Constitution, last amended in 2020 and currently under review to incorporate requirements of the Charity Act 2022.
How the charity is constituted <small>(trust, association, company)</small>	Unincorporated Association
Trustee selection methods	Up to eleven trustees can be elected from amongst the full membership. These trustees are selected to provide a wide representation of geographical areas, specialisations and ranks and both former officers and ratings are represented. Three further trustees may be co-opted, and there is one ex-officio trustees (serving RFA)

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- Policies and procedures adopted for the induction and training of trustees.
- The charity's organisational structure and any wider network with which the charity works.
- Relationship with any related parties.
- Trustees' consideration of major risks and the system and procedures to manage them.

Trustees may serve for up to nine years in a single term but have to be re-elected by the membership each year. Every effort is made to identify recruits to ensure continuity and the spread of expertise. New trustees are provided with Charity Commission guidance documents and encouraged to read themselves into their role. An area on the RFA Association website (www.rfaa.uk) exists to provide a central point of information, guidance and recent history.

The charity has a governing board, which is led by the Chair of the Trustees. There are six branches throughout the UK, each with Branch Chair and a committee of volunteers, who deliver the aims of the charity locally.

The charity has a Memorandum of Understanding (MOU) with the parent Service (RFA) that is of mutual benefit. The Association is a member of the Confederation of British Servicemen's' and ex-Servicemen's' Organisations (COBSEO) and of National Council for Voluntary Organisations (NCVO).

The risks to the Association, its property and to the trustees, are regularly assessed and appropriately insured. A formal risk management process is in place.

Achievements and performance

Summary of the main achievements of the charity during the year

Fundraising and Publishing.

The membership is currently declining as our membership age and is currently around 620. Income has increased markedly in 2022 to £66497 due to a £50k legacy donation. Costs were down at £13,430 due to a reduction in Welfare claims and a late payment of £3k falling into 2023 accounts. Reserves increased by 33% due to the legacy receipt. Corporate sponsorship of the annual golf event fell sharply due to Marine Industry commercial pressures but is promised to recover in 2023.

Information is mainly provided to Members and others via our newly upgraded web site, www.rfaa.uk and on an ad hoc basis sent by Mail Chimp. We operate Facebook and Twitter accounts.

A RFAA Handbook and Yearbook is issued to each member in February every year.

The RFA Memorial.

The RFA memorial at the National Memorial Arboretum underwent repair and re-preservation in 2022 prior to a rededication service. The RFAA also supports the RFA Falklands memorial at Marchwood.

Falklands 40 Memorial Service

A well-attended service was held at the RFA Memorial to commemorate the 40th anniversary of the Falklands War and to remember those RFA personnel who lost their lives in that conflict. Further events were attended at the RFA Falklands Memorial at Marchwood and at numerous other sites around the UK.

Achievements and performance

RFA Historical Society

The Association has been approached to take on the large amount of material held by the RFA Historical Society and to incorporate access through our website. This is currently under active investigation.

Charity Offices.

The Association has its archive held in Room 15, Building 1/078, Stony Lane, HM Naval Base, Portsmouth. This location is significantly cheaper and more secure than other options. It is however located in the secure area of HM Naval Base which, whilst improving physical security limits non-pass holder member's access. Improvements to access continue to be investigated. The office is close to RFA HQ in Whale Island. By the very nature of the membership the trustees are scattered throughout the United Kingdom and most of the charity management is conducted using electronic means with 3 video meetings per annum.

Remembrance.

Trustees and members attended remembrance services around the UK including a small contingent at the Cenotaph in Whitehall. Many small groups and individuals represent the RFA service around the country and poppy wreaths are purchased out of association funds to support this.

Financial review

Brief statement of the charity's policy on reserves

The charity has published a Reserves Policy and currently has unrestricted reserves of £190717, thus ensuring the Association can operate for a minimum of eight years in the event of loss of future income.

Details of any funds materially in deficit

No funds are in deficit

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- The charity's principal sources of funds (including any fundraising).
- How expenditure has supported the key objectives of the charity.
- Investment policy and objectives including any ethical investment policy adopted.

Sources of Funding.

The charity's income is derived from member subscriptions (enhanced by Gift Aid), social internal fundraising events (e.g. the annual Reunion) and sales of books and regalia (within permitted limits). The RFAA Golf Society holds an annual commercially sponsored golf tournament and this is now the major funding source but raised only £947 profit in 2022. The RFA Commodore's Benevolent Fund no longer contributes any funding to support the operation of the RFA Association. No public fundraising is undertaken.

Expenditure.

The charity spends funds on media and communication as a means of informing and supporting the RFA community world-wide. We operate a web site, Facebook and Twitter accounts and e-mail system, telephone service, and newsletter and bulk mailing. We also pay rent on our offices which house the entire RFA collection of artefacts and an insurance premium to cover the work of the charity and its trustees. The Book Keeper is paid an honorarium for their services. Trustees' expenses are paid in the normal way including travel costs to represent the Association at various important functions. Coffin flags are provided for funerals and poppy wreaths purchased for UK wide memorial ceremonies.

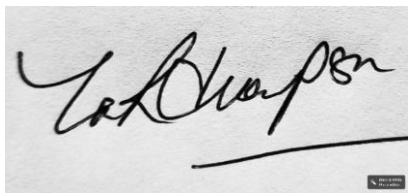

Representatives and flagbearers travel expenses to attend national commemoration services are paid. Welfare grants are paid out to deserving RFA and RFAA individuals in times of severe financial hardship.

Other optional information

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Mr Ian Thompson	Mr Peter Fry
Position (eg secretary, chair, etc)	National Chair	Honorary Treasurer
Date	27/09/2023	27/09/2023



ROYAL FLEET AUXILIARY ASSOCIATION

End of year accounts

01/01/2022 to 31/12/2022

Receipts in	2022	2021	2020	2019	2018	2017	2016
Donations and Fund Raising Activities	£57,574.86	£14,983.55	£4,556.69	£11,917.73	£16,368.34	£17,551.89	£23,277.78
<i>Central Benevolent Fund</i>							£4,500.00
<i>RFA Golf Event</i>	£5,027.00	£13,532.00	£4,100.00	£6,500.00	£15,956.34	£14,565.00	£15,205.92
<i>Fundraising Events/General Donations</i>	£51,547.86	£951.55	£456.69	£154.00	£412.00	£2,986.89	£811.86
<i>Donation to J.Coull</i>	£1,000.00	£500.00					£1,750.00
<i>Welfare Donations</i>							£1,010.00
Membership Fees	£5,191.00	£5,772.00	£3,738.00	£3,978.00	£3,788.00	£4,067.00	£4,253.00
<i>Annual Subscriptions</i>	£4,591.00	£5,142.00	£3,588.00	£3,813.00	£3,788.00	£3,617.00	£3,803.00
<i>Life Memberships</i>	£600.00	£630.00	£150.00	£165.00	£0.00	£450.00	£450.00
Reunion Income	£1,933.00	£3,440.44	£2,576.29	£2,827.50	£1,844.34		£5,215.00
Branch Fundraising	£1,192.19	£1,019.70	£1,095.67	£3,095.00	£1,776.50	£1,300.00	£1,500.00
<i>Plymouth & District</i>	1,014.19	£500.00		£2,000.00			
<i>Solent</i>	£56.00	£59.56		£1,000.00			
<i>North West</i>			£450.00		£1,250.00		£1,300.00
<i>S&N</i>	£87.00		£40.00	£95.00	£526.50	£1,000.00	
<i>Retailing</i>	£35.00	£460.14	£605.67			£300.00	£200.00
Bank Interest	£606.94	£7.37	£163.10	£351.08	£278.96	£142.85	£259.73
Total Receipts	£66,497.99	£25,223.06	£12,129.75	£22,169.31	£22,211.80	£23,061.74	£34,505.51

Payments out	2022	2021	2020	2019	2018	2017	2016
Business and Operational Costs	£13,419.46	£12,841.81	£6,674.37	£16,583.05	£13,188.09	£18,269.23	£23,819.51
<i>Accounts Administration</i>	£	4,500.00	£1,500.00	£	4,875.00	£3,250.00	£1,625.00
<i>Yearbook, Force4 and Curating</i>							£3,000.00
<i>Website, eForce4, Ceremonial</i>	£548.00					£3,000.00	£1,500.00
<i>Rent and Rates</i>	£445.28	£	758.14	£1,050.62	£	741.87	£825.00
<i>Postage</i>	£1,495.51	£	1,019.79	£1,277.75	£	1,698.42	£1,468.56
<i>Insurance</i>	£755.60	£	571.40	£539.20	£	507.34	£372.40
<i>Branch Costs</i>	£1,250.00						£1,080.31
<i>Printing</i>		£	230.00	£	476.00	£400.00	£969.96
<i>Telephone</i>	£100.90	£	143.88	£	19.79	£60.73	-
<i>Trustees Expenses (Mandatory)</i>	£3,060.44	£	72.84	£1,169.32	£	2,522.84	£1,796.41
<i>Other Ceremonial Expenses</i>	£1,249.50			£571.29		£646.90	£370.55
<i>Office Supplies</i>	£43.00	£	69.70	£371.19		£475.14	£97.97
<i>Bank Charges</i>							£154.16
<i>Subscriptions/Professional Fees</i>	£391.00	£	1,169.00	£195.00	£	337.00	£175.00
<i>AGM costs</i>		£	1,018.00	£	382.00	-£200.00	£2,780.00
<i>Golf Expenses</i>	£4,080.23	£	3,289.06	£	5,022.79	£4,742.95	£4,482.72
<i>Marchwood Memorial Expenses/Query</i>							£3,860.66
J.Coull Award	£11.51	£23.26	£128.40	£92.55	£270.49	-	-
Welfare Support		£1,500.00	£3,110.00	£4,550.00	£2,962.00	£500.00	£1,250.00
Other Trustee Expenses						-	-
Total Payments	£13,430.97	£14,365.07	£9,912.77	£21,225.60	£16,420.58	£18,769.23	£25,069.51

	2022	2021	2020	2019	2018	2017	2016
Receipts - Payments =	£53,067.02	£10,857.99	£2,216.98	£943.71	£ 7,635.56	£4,292.51	£9,436.00
Balance in bank 31/12/2021	£151,712.50	£140,854.51	£138,637.53	£137,693.82	£130,058.26	£125,765.75	£116,329.75
Total Funds accounted for year end	£204,779.52	£151,712.50	£140,854.51	£138,637.53	£137,693.82	£130,058.26	£125,765.75

Banked at:

Lloyds TSB Current Account	£141,965.32	£89,505.24	£78,654.62	£76,600.74	£76,008.11	£68,651.51	£64,501.85
CCLA Savings Account	£62,814.20	£62,207.26	£62,199.89	£62,036.79	£61,685.71	£61,406.75	£61,263.90
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Restricted Monies - in bank but not available for the RFA Association to spend freely.

J Coull Memorial Endowment Fund	£7,302.74	£6,295.33	£5,818.59	£5,931.40	£5,210.75	£5,469.51	£5,463.30
RFA Memorial Fund	£6,759.06	£7,479.06	£7,479.06	£7,473.06	£7,479.06	£7,479.06	£7,479.06
Total Restricted Funds	£14,061.80	£13,774.39	£13,297.65	£13,410.46	£12,689.81	£12,948.57	£12,942.36

Designated Monies in bank but ring-fenced

RFA Summer Ball	£2,200.00	£2,200.00	£2,200.00	£2,200.00	£2,200.00	£2,200.00	£2,200.00
Welfare	£9,000.00	£9,000.00	£6,500.00	£6,500.00	£5,000.00	£3,960.00	£4,460.00
Golf	£5,000.00	£5,000.00	£5,000.00	£5,000.00	£5,000.00	£10,082.28	
Total Designated Funds	£16,200.00	£16,200.00	£13,700.00	£13,700.00	£12,200.00	£16,242.28	£6,660.00

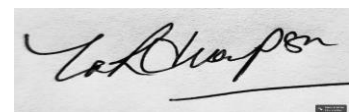
UN-RESTRICTED FUNDS AVAILABLE AT THE END OF THE YEAR							
Total Funds - Restricted Money =	£190,717.72	137,938.11	£127,556.86	£125,227.07	£125,004.01	£117,109.69	£112,823.39

Additional Monetary Assets	Plymouth and District Branch	£2,026.87
	Scottish and Newcastle	£297.38
	Solent Branch	£2,379.53
	London	£482.91
	North West	£178.75
	Midlands	£580.00
	Paypal	£250.00
	<i>(estimated)</i>	

Signed by two trustees on behalf of all the trustees
Signed

Name

Ian Thompson National Chairman



Peter Fry: Deputy Chairman

A /

Independent Examiner's Report to the Trustee of the Royal Fleet Auxiliary Association

I report on the accounts of the Charity for the year ended 31 December 2022 which are set out on pages 1 to 2 attached to the Trustees Annual Report.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year (under section 144(2) of the Charities Act 2011 (the 2011 Act) or under Regulation 10(1)(d) of the Charities Accounts (Scotland) Regulations 2006 (the 2006 regulations) and that an independent examination is needed. It is my responsibility to

- examine the accounts under section 145 of the Charities Act 2011 and section 44(1) (c) of Charities and Investment (Scotland) Act 2005 (the 2005 Act);
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission and in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustee for any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention

- (1) which gives me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 130 of the 2011 Act and section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations; and
 - to prepare accounts that accord with the accounting records and to comply with the accounting requirements of the 2011 Act and section 44 (1)(b) of the 2005 Act and Regulation 9 of the 2006 Regulations

have not been met, or

- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed on Original

P A Nicholls MBE MAAT
5 Nursery Road
Havant
Hants PO9 3BG

21 September 2023

ROYAL FLEET AUXILIARY ASSOCIATION

England & Wales - Charity number 1093950

Accounts



RFA Association Trustees' Annual Report

	Period start date				Period end date		
	Day	Month	Year		Day	Month	Year
From	01	01	2021	To	31	12	2021

Reference and administration details

Charity name

ROYAL FLEET AUXILIARY ASSOCIATION

Other names charity is known by

RFA ASSOCIATION (RFAA)

Registered charity number (if any)

England & Wales 1093950

Scotland SC039054

Charity's correspondence address

48 Mays Lane

Fareham

Hants

Postcode

PO14 2EN

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Capt. R Bennett	Chair	01/01/21 ~ 31/12/21	Members AGM
2	Mr P Fry	Deputy Chair / Treasurer	01/01/21~ 20/10/21	Members AGM
3	Capt. R Settle	Welfare	01/01/21~ 20/10/21	Members AGM
4	Mr I Thompson		01/01/21 ~ 31/12/21	Members AGM
5	Capt. P Thompson		20/12/21 ~ 31/12/21	Members AGM
6	Mr K Escott		01/01/21 ~ 31/12/21	Members AGM
7	Mr M Troman		01/01/21 ~ 31/12/21	Members AGM
8				
9				
10	Royal Fleet Auxiliary Service	Ex-officio	(1 member)	Commodore RFA

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of advisor	Name	Address
Treasurer & Business Advisor (from 21.10.2021)	P M Fry	12A Beechcroft Road, Gosport, Hants, PO12 2ER

Name of chief executive or names of senior staff members (Optional information)

Structure, governance and management

Objectives and activities

Summary of the objects of the charity set out in its governing document

The Royal Fleet Auxiliary Association is an armed forces sector charity with around 650 members world-wide. The aims of the charity are to further the efficiency of the Service, and to give support and relief to serving and retired members of the Service, and their dependants, particularly in times of hardship, sickness, bereavement and supporting serving families during times of military conflict.

Summary of the main activities in relation to these objects

In furthering the aims of the Association, the charity arranges annual reunions, branch social functions and fundraising events. Advice, support, camaraderie and friendship is offered to all the RFA community and to bereaved families, with Service ceremonial arranged where the family wishes it. During hostilities, the Association aims to arrange family support groups at key locations in the UK.

The officials hold an archive collection of historic RFA material, and this is added to as ships and individuals give or bequeath papers, records, honours, pictures etc. The archive is currently located in Building 1/078 within HM Naval Base at Portsmouth.

The Association helps to promote knowledge and appreciation of Britain's maritime infrastructure and achievements through participating in national events and initiatives, and through publishing. The RFA Association also administers the (Commodore RFA) James Coull Memorial Award, which is presented annually to an RFA seafarer who has performed an outstanding act or achievement.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- Policy on grant making
- Policy programme related investment
- Contribution made by Volunteers

Grants. The charity makes modest grants to serving and retired members of the RFA in time of financial need and to other marine charities sharing our broad aims. Due to improved funding the Trustees were able to increase the maximum payment allowed. Additional help to individuals is in the form of friendship and advice, with referral to the main full time, professional Service and Maritime charities when appropriate. In 2021 5 requests for Welfare assistance were received and investigated with appropriate support provided where they met the criteria required for assistance to be given.

Reserves. Our reserves are held in cash deposits yielding minimal returns. Initial investigation has commenced into investing in equities for a potentially better return on investment.

Our volunteers run the regional branches, provide local welfare support and assist the trustees with their deep maritime experience and expertise. They give greater depth to the identity of the Royal Fleet Auxiliary. Their experience, enthusiasm, belief and love of the service are a great asset to the RFA community.

Has commenced into Description of the charity's trusts

Type of governing document (trust deed, constitution)	Constitution
How the charity is constituted (trust, association, company)	Unincorporated Association
Trustee selection methods)	Trustees are elected from amongst the full membership. These trustees are selected to provide a wide representation of geographical areas, specialisations and ranks and both former officers and ratings are represented. Three trustees may be co-opted prior to election at AGM and there may be one ex-officio trustees (representing the serving RFA)

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- Policies and procedures adopted for the induction and training of trustees.
- The charity's organisational structure and any wider network with which the charity works.
- Relationship with any related parties.
- Trustees' consideration of major risks and the system and procedures to manage them.

Trustees may serve up to nine years, and every effort is made to identify recruits to ensure continuity and the spread of expertise. New trustees are provided with Charity Commission guidance documents and encouraged to read themselves into their role. Training through COBSEO can be provided to those who need it. An area on the RFA Association website (www.rfa-association.org.uk) exists to provide a central point of information, guidance and recent history.

The charity has a governing board, which is led by the Chair of the Trustees. The board currently comprises of 5 trustees and nil ex-officio members appointed by the Commodore Royal Fleet Auxiliary. There are six branches throughout the UK, each with Branch Chair and a committee of volunteers, who deliver the aims of the charity locally.

The charity has a Memorandum of Understanding (MOU) with the parent Service (RFA) that is of mutual benefit. The RFA Association is a member of the Confederation of British Servicemen's' and ex-Servicemen's' Organisations (COBSEO) and of National Council for Voluntary Organisations (NCVO).

The risks to the Association, its property and to the trustees, are regularly assessed and appropriately insured. A formal risk management process is in place.

Achievements and performance

Summary of the main achievements of the charity during the year

Membership and Publishing.

The membership is currently steady at 650. Following the lifting of COVID restrictions an AGM and reunion was held in Portsmouth, the RFAA Golf Day was held at Waterlooville and social gatherings resumed in all branches around the UK.

Information is mainly provided to Members and others via our web site, www.rfa-association.org.uk and on an ad hoc basis sent by MailChimp. We operate Facebook and Twitter accounts.

The RFA Memorial.

Following the funding, erection, and dedication of the RFA memorial at the National Memorial Arboretum in October 2012, a repair contract for the memorial will undertake minor repairs in 2022. It is planned to hold a memorial service at the Arboretum in August 22 combined with a Falklands 40 memorial event. The RFAA also supports the RFA Falklands memorial at Marchwood which will host a Falklands 40 event in June.

Charity Offices.

The Association has its archive held in Room 15, Building 1/078, Stony Lane, HM Naval Base, Portsmouth. This location remains significantly cheaper and more secure than other options. It is also close to RFA HQ in Whale Island. Most of the charity management is conducted using electronic means with up to 3 video meetings per annum.

Achievements and performance

Remembrance.

Members were able to attend services in 2021. This included a contingent at the Cenotaph in Whitehall, at the RFA memorial at Marchwood and many small groups and individuals around the country.

Financial review

Brief statement of the charity's policy on reserves

The charity has published a Reserves Policy and currently has unrestricted reserves of £137,937 thus ensuring the Association can operate for at least seven years in the event of loss of future income.

Details of any funds materially in deficit

No funds are in deficit

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- The charity's principal sources of funds (including any fundraising).
- How expenditure has supported the key objectives of the charity.
- Investment policy and objectives including any ethical investment policy adopted.

Sources of Funding.

The charity's income is derived from member subscriptions (enhanced by Gift Aid) which has increased due to a concerted membership campaign, social internal fundraising events (e.g.the annual Reunion) and sales of books and regalia (within permitted limits). The RFAA Golf Society holds an annual commercially sponsored golf tournament and this is now the major funding source, raising £10,243 in 2021. No public fundraising is undertaken.

Income has returned to pre COVID levels at over £25,000. Reserves increased by £10,381

Expenditure.

Expenditure also returned to pre COVID levels at £14,365. The charity spends funds on media and communication as a means of informing and supporting the RFA community world-wide. We operate a web site, Facebook and Twitter accounts and e-mail system, telephone service, and newsletter and bulk mailing. We also pay rent on our offices which house the entire RFA collection of artefacts and an insurance premium to cover the work of the charity and its trustees. The Book Keeper is paid an honorarium for their services. Trustees' expenses are paid in the normal way. Coffin flags are provided for funerals and poppy wreaths purchased for UK wide memorial ceremonies. Representatives and flagbearers travel expenses to attend national commemoration services are paid. Welfare grants are paid out to deserving RFA and RFAA individuals in times of severe financial hardship with £1500 paid out in 2021. The only non-routine payment was £974 for a photograph copyright bill.

Other optional information

Trustees Statement

In 2021 the trustees held a belated annual general meeting in October.



At every RFAA AGM the majority of the votes cast are postal with those attending in the minority. In 2021 there were 120 postal votes cast of which 33 were intending to attend and vote at the AGM and 1 was spoiled. The results of the 119 cast were as follows:

Votes	For	Against	
Receive Trustees Annual Report and accounts	118	0	1
Appoint Peter Nicholls as Independent Examiner	118	0	1
To elect Ray Bennett	118	0	1
To elect Ian Thompson	118	0	1
To elect Keith Escott	118	0	1
To elect Martin Troman	118	0	1
To elect Pat Thompson	119	0	0

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Captain Ray Bennett	Mr Peter Fry
Position (eg secretary, chair, etc)	National Chair	Honorary Treasurer
Date	08/05/2022	08/05/2022



ROYAL FLEET AUXILIARY ASSOCIATION

End of year accounts

01/01/2021 to 31/12/21

Receipts and payments

Receipts in	2021	2020	2019	2018	2017	2016
Donations and Fund Raising Activities	£14,983.55	£4,556.69	£11,917.73	£16,368.34	£17,551.89	£23,277.78
<i>Central Benevolent Fund</i>						£4,500.00
<i>RFA Golf Event</i>	£13,532.00	£4,100.00	£10,815.00	£15,956.34	£14,565.00	£15,205.92
<i>Fundraising Events/General Donations</i>	£951.55	£456.69	£302.73	£412.00	£2,986.89	£811.86
<i>Donation to J.Coull</i>	£500.00		£800.00			£1,750.00
<i>Welfare Donations</i>						£1,010.00
Membership Fees	£5,772.00	£3,738.00	£3,978.00	£3,788.00	£4,067.00	£4,253.00
<i>Annual Subscriptions</i>	£5,142.00	£3,588.00	£3,813.00	£3,788.00	£3,617.00	£3,803.00
<i>Life Memberships</i>	£630.00	£150.00	£165.00	£0.00	£450.00	£450.00
Reunion Income	£3,440.44	£2,576.29	£2,827.50	£1,844.34		£5,215.00
Branch Fundraising	£1,019.70	£1,095.67	£3,095.00	£1,776.50	£1,300.00	£1,500.00
<i>Plymouth & District</i>	500.00		£2,000.00			
<i>Solent</i>	59.56		£1,000.00			
<i>North West</i>		£450.00		£1,250.00		£1,300.00
<i>S&N</i>		£40.00	£95.00	£526.50	£1,000.00	
<i>Retailing</i>	£460.14	£605.67			£300.00	£200.00
Bank Interest	£7.37	£163.10	£351.08	£278.96	£142.85	£259.73
Total Receipts	£25,223.06	£12,129.75	£22,169.31	£24,056.14	£23,061.74	£34,505.51

Payments out	2021	2020	2019	2018	2017	2016
Business and Operational Costs	£12,841.81	£6,674.37	£16,583.05	£13,188.09	£18,269.23	£23,819.51
<i>Accounts Administration</i>	£4,500.00	£1,500.00	£4,875.00	£3,250.00	£1,625.00	£3,275.00
<i>Yearbook, Force4 and Curating</i>						£3,000.00
<i>Website, eForce4, Ceremonial</i>					£3,000.00	£1,500.00
<i>Rent and Rates</i>	£758.14	£1,050.62	£741.87		£825.00	£825.00
<i>Postage</i>	£1,019.79	£1,277.75	£1,698.42	£1,468.56	£961.54	£988.10
<i>Insurance</i>	£571.40	£539.20	£507.34	£372.40	£511.40	£504.28
<i>Branch Costs</i>					£1,080.31	
<i>Printing</i>	£230.00		£476.00	£400.00		£969.96
<i>Telephone</i>	£143.88		£19.79	£60.73		-
<i>Trustees Expenses (Mandatory)</i>	£72.84	£1,169.32	£2,522.84	£1,796.41	£2,265.58	£4,038.27
<i>Other Ceremonial Expenses</i>		£571.29		£646.90	£370.55	£2,038.86
<i>Office Supplies</i>	£69.70	£371.19		£475.14	£97.97	£79.98
<i>Bank Charges</i>					£154.16	£179.00
<i>Subscriptions/Professional Fees</i>	£1,169.00	£195.00	£337.00	£175.00	£115.00	£610.40
<i>AGM costs</i>	£1,018.00		£382.00	£-200.00	£2,780.00	£1,950.00
<i>Golf Expenses</i>	£3,289.06		£5,022.79	£4,742.95	£4,482.72	
<i>Marchwood Memorial Expenses/Query</i>						£3,860.66
J.Coull Award	£23.26	£128.40	£92.55	£270.49	-	-
Welfare Support	£1,500.00	£3,110.00	£4,550.00	£2,962.00	£500.00	£1,250.00
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Additional Monetary Assets	<i>Plymouth and District Branch</i>	£1,799.05
	<i>Scottish and Newcastle Solent Branch</i>	£297.63
	<i>London</i>	£1,518.50
	<i>North West</i>	£319.81
	<i>Midlands</i>	£203.75
	<i>PayPal</i>	£560.00
		£250.00 (Estimated)

Signed by two trustees on behalf of all the trustees

Ray Bennett National Chairman



Peter Fry: Deputy Chairman



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- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed on Original

P A Nicholls MBE MAAT
5 Nursery Road
Havant
Hants PO9 3BG

5 October 2022