

ARMY WIDOWS' ASSOCIATION

England & Wales · Charity number 1127921

Details

Other names AWA

Status Registered

Legal form Other

Registered 2009-02-05

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

Contact

Address C/O Bereavement Aftercare Service
Hq/f / Idl 428
Rammilles Bldg
MARLBORO

Phone 0300 666 0136

Email trustees@armywidows.org.uk

Website www.armywidows.org.uk

Activities

Objects: TO PROVIDE WIDOWS AND THEIR DEPENDANT CHILDREN WITH RELIEF FROM THE EFFECTS OF BEREAVEMENT OR LOSS AND THE IMPACT ON THEIR PERSONAL CIRCUMSTANCES AND WELLBEING BY PROVIDING:A) COMFORT, SUPPORT, HOPE AND A SPECIAL UNDERSTANDING B) INFORMATION, GUIDANCE AND ASSISTANCE ON FINANCIAL MATTERS AND OTHER BENEFITSC) PROFESSIONAL COUNSELLING

Activities: The Association aims:a) Offer friendship, support to widows/ers and partners of deceased army personnel .b) Address issues relating to widows/ers and their children with the Army authorities.c) Work closely with other ex-Service specialist organizations in support of widows/widowers and their children.d] Bereavement counselling and life skills advice and support

Classification

- **How:** Provides Services, Other Charitable Activities
- **What:** General Charitable Purposes
- **Who:** Other Defined Groups

Geography

- **Area of benefit:** ENGLAND AND WALES
- Isle Of Man
- Northern Ireland
- Scotland
- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£40,363	£77,242	-	-
2024-03-31	£61,954	£45,074	-	-
2023-03-31	£60,951	£28,350	-	-
2022-03-31	£44,886	£38,966	-	-
2021-03-31	£36,786	£6,175	-	-

Trustees

Name	Role	Appointed
Raqual Harper-Titchener	Chair	2018-06-01
Audrey Hamilton-Nealon		2025-06-07
Darren Paul Doherty		2024-10-01
David Roberts		2020-09-01
Keith May		2023-11-29
Maggie Pedder		2018-09-01
Matt Lee		2024-08-01
Rebecca Balmer		2022-10-12
Rev Adele Rees		2023-10-05

ARMY WIDOWS' ASSOCIATION

England & Wales - Charity number 1127921

Accounts

Army Widows Association
Registered Charity Number 1127921
Report of the Trustees and
Unaudited Financial Statements
For the year ended 31 March 2025

Army Widows Association

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Army Widows Association

Report of the Trustees For The Year Ended 31 March 2025

The trustees present their report with the financial statements of the charity for the year ended 31 March 2025. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with FRS102 (effective 1 January 2015).

Reference and Administration Details

Charity Name

Army Widows Association

Registered Charity Number

1127921

Principal Address

C/O Bereavement and Aftercare Support
Personal Services Branch
HQ Home Command
IDL 428, Ramillies Building
Marlborough Lines
Andover, Hants
SP11 8HJ

Trustees

Mrs Raqual Harper-Titchener
Miss Rachel Prosser
Mr Keith May
Mrs Rebecca Balmer
Col (Retd) K T Haugh (Tenure ceased October 2024)
Col (Retd) Darren Doherty (Tenure commenced October 2024)
Revd Adele Rees
Mrs Margaret Pedder
Mr David Roberts
Lt Col Joseph Petty (Tenure ceased August 2024)
Lt Col Matt Lee (Tenure commenced August 2024)

Chairwoman of Board of Trustees

Mrs Raqual Harper-Titchener

General Secretary to Board of Trustees

Mrs Rebecca Balmer

Structure, Governance and Management

Governing Document and Constitution

The charity is controlled by its governing document, a deed of trust, and constitutes an unincorporated charity.

Trustee Selection Methods

New Trustees are approached and interviewed, with references and CV obtained.

Army Widows Association

Risk Management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

Objectives and Activities

Objectives of the Charity

The Charity's objectives are to provide widows, widowers and their dependent children with relief from the effects of bereavement and loss and the impact on their personal circumstances and wellbeing by providing:

- Comfort support hope and a special understanding;
- Information, guidance and assistance on financial matters and other benefits;
- Professional counselling.

Summary of main activities undertaken for the public benefit

The Army Widows' Association offers comfort, support, friendship and a special understanding to widows and widowers of service men and women. We help them resolve some of the difficulties they may face after the death of their spouses by:

- providing information and practical help with financial matters and other benefits;
- assisting in the provision of professional counselling and life skills;
- addressing issues relating to widows/widowers and their children with Army authorities;
- offering advice and experience to improve the Army's approach to widows/widowers in the future;
- regional and national support groups and social events;
- working closely with other ex-service specialist organisations in support of widows/widowers and their children.

We confirm the trustees have had regard to the Charity Commission's guidance on public benefit.

Achievements and Performance

Summary of main achievements during the year.

Raquel Harper-Titchener, Chair of the Board of Trustees, Rachel Prosser, Chair of the Management Committee, fellow Trustees and the Management Committee have remained fully committed to meeting the aims and objectives of the Association and have continued to provide effective support to members, including regular use of the private Facebook Group to chat and share, as well as the sending both the Christmas and Anniversary Cards (sent to each member, on the anniversary of the death) both of which continue to be well received.

The Association continues to write to newly bereaved partners/widows/ers and are still involved in the crucial training of the VOs. We continue to maintain a close link with the military and other relevant support agencies/charities/groups, to keep abreast of developments and how best to support our members.

During 2024/25 we have really focused on our 20th Anniversary Celebrations, Event Programme and the future development and sustainability of the Association.

Army Widows Association

Our 2024 AGM was held on 7th– 9th June in London. Not only was this our AGM, but it was an opportunity to showcase and celebrate 20 years of the AWA. This was a successful event where we hosted members and many friends and supporters of the AWA, spanning back to 2004 when we were first formed.

We were extremely fortunate to form a collaboration between the AWA, retired army padre Father Kevin Bell and Lieutenant Colonel Craig Hallatt which resulted in a song being produced and professionally recorded at Aldershot Garrison. The lyrics were written by Father Bell, using words and phrases supplied by AWA members and the music was composed by Lt Col Hallatt. The vocals were provided by Lance Sergeant Tiffany Ellen and the music performed by the Army Contemporary Music Group - 'Blue Red Blue' - along with the Countess of Wessex String Orchestra. The AGM 2024 provided the perfect opportunity to share this with the wider AWA supporters and membership.

Although there was a strong focus on celebrating our 20th Anniversary, this weekend still provided much needed time for reflection and continued practical support, such as finance guidance and signposting to other agencies/charities. The 2024 AGM was incredibly special, as it highlighted 20 years of dedication from volunteers, most of whom are members. Those attending spoke of friendships made and how these relationships are proving to be of great comfort and to move forward with their lives. The soft counselling, gained through the regular chats/gatherings, meets required needs, just as well as professional counselling does.

Secondly, the improvements to the Events Programme. This year, we were grateful to have our usual three main events, as well as a varied selection of smaller activities.

One of our objectives is to provide relief from the effects of bereavement and loss for both our members and their children. At our Remembrance Weekend in London, we were again able to include some of our member's children, which is always such a special and meaningful time together.

As part of our efforts to maintain connections with the wider military family we were delighted to have members attend the REMT and the Grand Military Gold Cup Race-day at Sandown.

The race day also provided us with the opportunity to run an awareness raising stand where we were able to engage with the serving and veterans as well as other military charities.

The 'Regional Rendezvous' has been very well received, and we supported several regional meetups, organised by members. These bring at least three members together to undertake an activity that helps with wellbeing. This year we opened it up slightly to include children, to help those with caring responsibilities to attend.

To end the year, we had a wellbeing weekend, which provided members with an opportunity to relax and take part in some holistic activities.

The Association continues to reflect and discuss relevant and prominent issues, both at board level and with the general membership. We continue to monitor our provision and its impact, ensuring that we are continuing to best meet the needs and wants of our membership.

Army Widows Association

Financial Review


Statement of the charity's policy on reserves

Our policy is to have sufficient unrestricted reserves to cover 12 months activities and administration costs. Total expenditure in the year amounted to £77,242 and we have cash funds of £98,995, the trustees consider the level of cash funds appropriate.

Declaration

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

Signed on behalf of the charity's trustees

A handwritten signature in black ink that reads "Rebecca Balmer". The signature is written in a cursive style and is positioned above a solid horizontal line.

Mrs Rebecca Balmer

General Secretary to the Board of Trustees

Army Widows Association

Independent Examiner's Report to the Trustees of Army Widows Association

I report to the trustees on my examination of the accounts of Army Widows Association for the year ended 31 March 2025.

Responsibilities and basis of report

As the charity trustees of the Trust 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 Trust'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 Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records.

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.



Bikram Bishwakarma ACMA CGMA
Chartered Institute of Management Accountants
63 The Keep
Kingston Upon Thames
KT2 5UB

Date: 18/01/2026

Army Widows Association

Receipts and Payments

	Unrestricted funds £	Restricted funds £	Total Funds 2025 £	2024 £
RECEIPTS				
Voluntary Income				
Donations	3,619	-	3,619	1,835
Contribution to trips from members	9,970	-	9,970	10,136
Grants	26,250	-	26,250	49,774
Membership	75	-	75	105
	<u>39,914</u>	<u>-</u>	<u>39,914</u>	<u>61,850</u>
Activities for generating funds				
Fundraising events	-	-	-	100
Investment Income	449	-	449	5
	<u>449</u>	<u>-</u>	<u>449</u>	<u>105</u>
Total Receipts	<u>40,363</u>	<u>-</u>	<u>40,363</u>	<u>61,954</u>

Army Widows Association

	Unrestricted funds £	Restricted funds £	Total Funds 2025 £	2024 £
PAYMENTS				
Costs of generating voluntary income				
Committee Expenses	1,638	-	1,638	3,302
Gifts	86	-	86	103
Memberships	577	-	577	120
Advertising	-	-	-	-
Fundraising	216	-	216	216
	<u>2,517</u>	<u>-</u>	<u>2,517</u>	<u>3,741</u>
Charitable activities				
Events	60,738	6,781	67,519	32,864
Less Refund	-	-	-	-
Counselling	190	-	190	380
Newsletters	-	-	-	-
VO Training	68	-	68	-
AWA Helpline	287	-	287	259
Website costs	2,813	-	2,813	525
Members event calendars	-	-	-	-
Management Committee Meeting	474	-	474	215
Board of Trustees Meeting	372	-	372	162
Anniversary cards for members	518	-	518	239
Party at the palace allowance	-	-	-	-
	<u>65,460</u>	<u>6,781</u>	<u>72,241</u>	<u>34,643</u>
Support costs				
Accountancy	-	-	-	600
Insurance	620	-	620	-
Telephone	45	-	45	133
Postage and Stationery	12	-	12	76
Printing	29	-	29	2,128
Computer cost	80	-	80	139
IT Equipment	-	-	-	-
Sundries	262	1,436	1,698	3,613
	<u>1,048</u>	<u>1,436</u>	<u>2,484</u>	<u>6,689</u>
Total Payments	<u>69,024</u>	<u>8,218</u>	<u>77,242</u>	<u>45,074</u>
Net receipts/(payments)	(28,661)	(8,218)	(36,879)	16,881
Transfers between funds	-	-	-	-
Net movement in funds	<u>(28,661)</u>	<u>(8,218)</u>	<u>(36,879)</u>	<u>16,881</u>
Reconciliation of funds:				
Cash funds last year end	<u>124,081</u>	<u>37,537</u>	<u>161,618</u>	
Cash funds this year end	<u>95,420</u>	<u>29,319</u>	<u>124,739</u>	

Army Widows Association

Statement of Assets and Liabilities as at 31 March 2025

	Unrestricted funds £	Restricted funds £	Total Funds 2025 £	2024 £
Cash Funds				
Cash at bank and in hand	95,420	29,319	124,739	161,618
Total Cash Funds	95,420	29,319	124,739	161,618

The financial statements were approved by the Board of Trustees on 6th October 2025 and were signed on its behalf by:



Mrs Rebecca Balmer

General Secretary to the Board of Trustees

Army Widows Association

Analysis of Restricted Funds as at 31 March 2025

	Balance B/F £	Income £	Expenditure £	Transfers £	Balance C/F £
The Veterans Foundation	-	-	-	-	-
Army Central Fund	29,319	-	-	-	29,319
Armed Forces Covenant	8,218	-	(8,218)	-	-
	37,537	-	(8,218)	-	29,319

Purpose of Restricted Funds:

Army Central Fund

Funds received to cover the costs of mental health training.

Armed Forces Covenant

Funds received to cover the costs of the Regional Resilience Activities.

ARMY WIDOWS' ASSOCIATION

England & Wales - Charity number 1127921

Accounts

Army Widows Association
Registered Charity Number 1127921
Report of the Trustees and
Unaudited Financial Statements
For the year ended 31 March 2024

Army Widows Association

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Army Widows Association

Report of the Trustees For The Year Ended 31 March 2024

The trustees present their report with the financial statements of the charity for the year ended 31 March 2024. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with FRS102 (effective 1 January 2015).

Reference and Administration Details

Charity Name

Army Widows Association

Registered Charity Number

1127921

Principal Address

C/O Bereavement and Aftercare Support
Personal Services Branch
HQ Home Command
IDL 428, Ramillies Building
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Andover, Hants
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Trustees

Mrs Raqual Harper-Titchener
Miss Rachel Prosser
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Mrs Linda Wilson (Tenure ceased September 2023)
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Revd Nicola Frail (Tenure ceased September 2023)
Revd Adele Rees (Tenure commenced September 2023)
Mrs Margaret Pedder
Mr David Roberts
Lt Col Joseph Petty

Chairwoman of Board of Trustees

Mrs Raqual Harper-Titchener

General Secretary to Board of Trustees

Mrs Rebecca Balmer

Structure, Governance and Management

Governing Document and Constitution

The charity is controlled by its governing document, a deed of trust, and constitutes an unincorporated charity.

Trustee Selection Methods

New Trustees are approached and interviewed, with references and CV obtained.

Army Widows Association

Risk Management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

Objectives and Activities

Objectives of the Charity

The Charity's objectives are to provide widows, widowers and their dependent children with relief from the effects of bereavement and loss and the impact on their personal circumstances and wellbeing by providing:

- Comfort support hope and a special understanding;
- Information, guidance and assistance on financial matters and other benefits;
- Professional counselling.

Summary of main activities undertaken for the public benefit

The Army Widows' Association offers comfort, support, friendship and a special understanding to widows and widowers of service men and women. We help them resolve some of the difficulties they may face after the death of their spouses by:

- providing information and practical help with financial matters and other benefits;
- assisting in the provision of professional counselling and life skills;
- addressing issues relating to widows/widowers and their children with Army authorities;
- offering advice and experience to improve the Army's approach to widows/widowers in the future;
- regional and national support groups and social events;
- working closely with other ex-service specialist organisations in support of widows/widowers and their children.

We confirm the trustees have had regard to the Charity Commission's guidance on public benefit.

Achievements and Performance

Summary of main achievements during the year.

Raquel Harper-Titchener, Chair of the Board of Trustees, Rachel Prosser, Chair of the Management Committee, fellow Trustees and the Management Committee have remained fully committed to meeting the aims and objectives of the Association and have continued to provide effective support to members, including regular use of the private Facebook Group to chat and share, as well as the sending both the Christmas and Anniversary Cards (sent to each member, on the anniversary of the death) both of which continue to be well received.

During 2023/24 we have really focused on three principal areas, the first being the embedding of some major changes in our Board of Trustees and Management Committee, particularly the change in Treasurer, after a premature resignation. Keith May, who was our external audit examiner has now come onboard as our Treasurer (Trustee) and is already having an incredibly positive effect on the financial aspects of the Association. We welcome Bikram Bishwakarma, CIMA MiP as our new auditor.

The Events Team, on the Management Committee and the new Secretary to the Board of Trustees have now been fully immersed in their new roles.

Army Widows Association

Secondly, the improvements to the Events Programme. This year, we were grateful to not only hold our three main annual events, but we were able to offer something every month. We introduced the Winter Regional Events, encouraging smaller groups of members, getting together to reduce potential loneliness and isolation. Another exciting event was the opportunity for members to attend Operation Nightingale- an initiative to assist the recovery of wounded, injured and sick military personnel and veterans by getting them involved in archaeological investigations, which was extended to our members. The Mental Health Funding from the Army Central Fund enabled our members to attend this wonderful opportunity by supporting the cost of accommodation.

Our AGM for 2023 was held on 2nd – 4th June in Bristol. This was a successful event where we engaged our members in the future development and sustainability of the Association. There was a strong focus on our 20th Anniversary (2024) plans and a positive input was received. We also ran a session during the AGM meeting to encourage members to identify their own talents/skills and how these could benefit them as well as the Association.

As always, this weekend was not only a time to provide an opportunity for quiet reflection and continued practical support, such as finance guidance and life skills, but it was a celebration of friendships made and provided the opportunity for members to forge new ones, whilst supporting those attending for the first time. These relationships are proving to be a great comfort and aid members in gaining confidence in rebuilding their lives. In many cases, the soft counselling, gained through the regular chats/gatherings, meets required needs, just as well as professional counselling does.

Lastly, we have been busy working on our 20th Anniversary Year plans (2024) and were extremely fortunate to form a collaboration between the AWA, retired army padre Father Kevin Bell and Lieutenant Colonel Craig Hallatt which resulted in a song being produced and professionally recorded at Aldershot Garrison. The lyrics were written by Father Bell, using words and phrases supplied by AWA members and the music was composed by Lt Col Hallatt. The vocals were provided by Lance Sergeant Tiffany Ellen and the music performed by the Army Contemporary Music Group - 'Blue Red Blue' - along with the Countess of Wessex String Orchestra.

This last year we have been extremely fortunate, again, in securing our grant from the ABF to help us with day-to-day costs, events, to develop our capability to support members mental health and well-being and to enable access to counselling support, for themselves and their dependents.

The Association continues to write to newly bereaved partners/widows/ers and are still involved in the crucial training of the VOs.

We continue to maintain a close link with the military and other relevant support agencies/charities/groups, to keep abreast of developments and how best to support our members.

Army Widows Association

Financial Review

Statement of the charity's policy on reserves

Our policy is to have sufficient unrestricted reserves to cover 12 months activities and administration costs. Total expenditure in the year amounted to £28,250 and we have cash funds of £144,737, the trustees consider the level of cash funds appropriate.

Declaration

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

Signed on behalf of the charity's trustees



Rebecca Balmer

Mrs Rebecca Balmer

General Secretary to the Board of Trustees

Army Widows Association

Independent Examiner's Report to the Trustees of Army Widows Association

I report to the trustees on my examination of the accounts of Army Widows Association for the year ended 31 March 2024.

Responsibilities and basis of report

As the charity trustees of the Trust 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 Trust'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 Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records.

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.



Bikram Bishwakarma ACMA CGMA
Chartered Institute of Management Accountants
63 The Keep
Kingston Upon Thames
KT2 5UB

Date:

Army Widows Association

Receipts and Payments

	Unrestricted funds £	Restricted funds £	Total Funds 2024 £	2023 £
RECEIPTS				
Voluntary Income				
Donations	1,835	-	1,835	1,248
Contribution to trips from members	10,136	-	10,136	6,366
Grants	34,774	15,000	49,774	52,967
Membership	105	-	105	120
	<u>46,850</u>	<u>15,000</u>	<u>61,850</u>	<u>60,701</u>
Activities for generating funds				
Fundraising events	100	-	100	250
Investment Income	5	-	5	-
	<u>105</u>	<u>-</u>	<u>105</u>	<u>250</u>
Total Receipts	<u>46,954</u>	<u>15,000</u>	<u>61,954</u>	<u>60,951</u>

Army Widows Association

	Unrestricted funds £	Restricted funds £	Total Funds 2024 £	2023 £
PAYMENTS				
Costs of generating voluntary income				
Committee Expenses	3,302	-	3,302	1,306
Gifts	103	-	103	220
Memberships	120	-	120	-
Advertising	-	-	-	-
Fundraising	216	-	216	216
	<u>3,741</u>	<u>-</u>	<u>3,741</u>	<u>1,742</u>
Charitable activities				
Events	22,229	10,635	32,864	21,383
Less Refund	-	-	-	-
Counselling	380	-	380	2,925
Newsletters	-	-	-	-
VO Training	-	-	-	-
AWA Helpline	259	-	259	228
Website costs	525	-	525	-
Members event calendars	-	-	-	-
Management Committee Meeting	215	-	215	589
Board of Trustees Meeting	162	-	162	132
Anniversary cards for members	239	-	239	408
Party at the palace allowance	-	-	-	-
	<u>24,008</u>	<u>10,635</u>	<u>34,643</u>	<u>25,665</u>
Support costs				
Accountancy	600	-	600	-
Insurance	-	-	-	577
Telephone	133	-	133	-
Postage and Stationery	76	-	76	97
Printing	2,128	-	2,128	-
Computer cost	139	-	139	103
IT Equipment	-	-	-	-
Sundries	3,613	-	3,613	166
	<u>6,689</u>	<u>-</u>	<u>6,689</u>	<u>943</u>
Total Payments	<u>34,439</u>	<u>10,635</u>	<u>45,074</u>	<u>28,350</u>
Net receipts/(payments)	12,515	4,365	16,881	32,601
Transfers between funds	(813)	813	-	-
Net movement in funds	<u>11,703</u>	<u>5,178</u>	<u>16,881</u>	<u>32,601</u>
Reconciliation of funds:				
Cash funds last year end	112,378	32,359	144,737	
Cash funds this year end	<u>124,081</u>	<u>37,537</u>	<u>161,618</u>	

Army Widows Association

Statement of Assets and Liabilities as at 31 March 2024

	Unrestricted funds £	Restricted funds £	Total Funds 2024 £	2023 £
Cash Funds				
Cash at bank and in hand	124,081	37,537	161,618	144,737
Total Cash Funds	124,081	37,537	161,618	144,737

The financial statements were approved by the Board of Trustees on 1st October 2024 and were signed on its behalf by:



Mrs Rebecca Balmer

General Secretary to the Board of Trustees

Army Widows Association

Analysis of Restricted Funds as at 31 March 2024

	Balance B/F £	Income £	Expenditure £	Transfers £	Balance C/F £
The Veterans Foundation	8,184	-	(8,996)	813	-
Army Central Fund	14,319	15,000	-	-	29,319
Armed Forces Covenant	9,856	-	(1,639)	-	8,218
	32,359	15,000	(10,635)	813	37,537

Purpose of Restricted Funds:

The Veterans Foundation	Funds received to cover the costs of the NMA and Edinburgh Tattoo events.
Army Central Fund	Funds received to cover the costs of mental health training.
Armed Forces Covenant	Funds received to cover the costs of the Regional Resilience Activities.

ARMY WIDOWS' ASSOCIATION

England & Wales - Charity number 1127921

Accounts

Army Widows Association
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For the year ended 31 March 2023



Keith May Accounting Services Ltd
Aura Business Centre, Heath Road, Skegness, Lincs, PE25 3SJ
Telephone: 01754 896998 Mobile: 07934 373790
Email: enquiries@kmaservices.co.uk

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Army Widows Association

Report of the Trustees For The Year Ended 31 March 2023

The trustees present their report with the financial statements of the charity for the year ended 31 March 2023. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with FRS102 (effective 1 January 2015).

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Army Widows Association

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Trustees

Mrs Raqual Harper-Titchener
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Mrs Linda Wilson (Tenure commenced October 2022)
Mrs Rebecca Balmer (Tenure commenced October 2022)
Col (Retd) K T Haugh
Revd Nicola Frail
Mrs Margaret Pedder
Mr David Roberts
Lt Col Joseph Petty

Chairwoman of Board of Trustees

Mrs Raqual Harper-Titchener

General Secretary to Board of Trustees

Mrs Rebecca Balmer

Structure, Governance and Management

Governing Document and Constitution

The charity is controlled by its governing document, a deed of trust, and constitutes an unincorporated charity.

Trustee Selection Methods

New Trustees are approached and interviewed, with references and CV obtained.

Army Widows Association

Risk Management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

Objectives and Activities

Objectives of the Charity

The Charity's objectives are to provide widows, widowers and their dependent children with relief from the effects of bereavement and loss and the impact on their personal circumstances and wellbeing by providing:

- Comfort support hope and a special understanding;
- Information, guidance and assistance on financial matters and other benefits;
- Professional counselling.

Summary of main activities undertaken for the public benefit

The Army Widows' Association offers comfort, support, friendship and a special understanding to widows and widowers of service men and women. We help them resolve some of the difficulties they may face after the death of their spouses by:

- providing information and practical help with financial matters and other benefits;
- assisting in the provision of professional counselling and life skills;
- addressing issues relating to widows/widowers and their children with Army authorities;
- offering advice and experience to improve the Army's approach to widows/widowers in the future;
- regional and national support groups and social events;
- working closely with other ex-service specialist organisations in support of widows/widowers and their children.

We confirm the trustees have had regard to the Charity Commission's guidance on public benefit.

Achievements and Performance

Summary of main achievements during the year.

The Trustees and Management Committee have remained fully committed to providing continued and effective support to members. There has been the usual, regular contact via mail shots, AWA social media platforms and emails, to engage members and encourage peer support. The Christmas Card and Anniversary card (sent to each member, on the anniversary of the death) both continue to be well received.

This year we have also focused on embedding the changes in our Trustee and Management Committee Structure, including filling vacancies and re-establishing our in-person events programme in the aftermath of the pandemic.

Raquel Harper-Titchener, Chair of the Board of Trustees, and Rachel Prosser, Chair of the Management Committee have been fully immersed in their new roles and have begun to fill vacancies and plan future activities for the Association.

The Association was successful in filling the Events Officer role on the Management Committee, which will be shared between three members of the association, and the Board successfully appointed a new Secretary to the Board of Trustees.

The recruitment for our Treasurer role was difficult, but a member of the Association came forward and was successfully appointed by the Board, enabling a handover period to our new Treasurer Linda Wilson.

Army Widows Association

This year, we were grateful to be able to hold our three main annual events as well as some extras.

Our AGM for 2022 was held on 13-15 May in Crewe. This was a successful event where we engaged our members in delivery of the Association objectives for the year ahead and received useful feedback on the support and respite activities that members wanted to see delivered. We also ran a session during the AGM meeting signposting other available support and charities. This was not only a time to provide an opportunity for quiet reflection and continued practical support, such as finance guidance and life skills, but it was a celebration of friendships made and provided the opportunity for members to forge new ones, whilst supporting those attending for the first time. These relationships are proving to be a great comfort and aid members in gaining confidence in rebuilding their lives. In many cases, the soft counselling, gained through the regular chats/gatherings, meets required needs, just as well as professional counselling does.

Some of our members and their families attended the Time to Reflect event at the National Memorial Arboretum, where the main purpose of the event was to introduce members of the Defence Bereaved Families Group charities to the NMA and its purpose in providing different spaces for everyone and to give them a time to reflect together.

Through our continued links and collegiate working with other relevant bodies some of our members were delighted to attend activities associated with the Falklands 40th Anniversary and the Queen's Jubilee.

Online gatherings are still held, especially when we feel our members might need a boost. They have been timed to coincide with the Falklands 40th Anniversary and we held a gathering to mark the incredibly sad passing of Her Majesty the Queen, which affected many of our members, due to her dedicated support for the bereaved military community.

Our Association Act of Remembrance Service at the National Memorial Arboretum on 24-25 September and the National Service of Remembrance in London in November were both well attended by our members, who were pleased to be able to come together for what is an important time of the year for us all.

This last year we have been successful in securing a few grants to help us with the day to day costs, events, to develop our capability to support members mental health and well-being and to support activities which will help to reconnect our members with lost military communities, provide greater opportunities for local and regional connections amongst members.

The Association continue to write to newly bereaved widows/ers and are still involved in the crucial training of the VOs.

Although we are not a campaigning group, we do support other groups with any issues concerning our members and have been involved with the review of the children's pension system and the ongoing campaign for the reinstatement of the War Widows' Pension.

This year we have seen Members seek financial assistance, to enable access to counselling support, for themselves and their dependents.

We continue to maintain a close link with the military and other relevant support agencies/charities/groups, to keep abreast of developments and how best to support our members.

Army Widows Association

Financial Review

Statement of the charity's policy on reserves

Our policy is to have sufficient unrestricted reserves to cover 12 months activities and administration costs. Total expenditure in the year amounted to £28,250 and we have cash funds of £144,737, the trustees consider the level of cash funds appropriate.

Declaration

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

Signed on behalf of the charity's trustees

A handwritten signature in black ink that reads "Rebecca Balmer". The signature is written in a cursive style and is positioned above a solid horizontal line.

Mrs Rebecca Balmer

General Secretary to the Board of Trustees

Army Widows Association

Independent Examiner's Report to the Trustees of Army Widows Association

I report to the trustees on my examination of the accounts of Army Widows Association for the year ended 31 March 2023.

Responsibilities and basis of report

As the charity trustees of the Trust 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 Trust'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 Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records.

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.



Keith May ACMA CGMA
Chartered Institute of Management Accountants
Aura Business Centre
Heath Road
Skegness
Lincolnshire
PE25 3SJ

Date: 15/01/2024

Army Widows Association

Receipts and Payments

	Unrestricted funds £	Restricted funds £	Total Funds 2023 £	2022 £
RECEIPTS				
Voluntary Income				
Donations	1,248	-	1,248	3,907
Contribution to trips from members	6,366	-	6,366	8,800
Grants	26,800	26,167	52,967	30,250
Membership	120	-	120	150
	<u>34,534</u>	<u>26,167</u>	<u>60,701</u>	<u>43,107</u>
Activities for generating funds				
Fundraising events	250	-	250	1,779
Investment Income	-	-	-	-
	<u>250</u>	<u>-</u>	<u>250</u>	<u>1,779</u>
Total Receipts	<u>34,784</u>	<u>26,167</u>	<u>60,951</u>	<u>44,886</u>

Army Widows Association

	Unrestricted funds £	Restricted funds £	Total Funds 2023 £	2022 £
PAYMENTS				
Costs of generating voluntary income				
Committee Expenses	1,306	-	1,306	2,154
Gifts	220	-	220	204
Memberships	-	-	-	415
Advertising	-	-	-	-
Fundraising	216	-	216	216
	<u>1,742</u>	<u>-</u>	<u>1,742</u>	<u>2,989</u>
Charitable activities				
Events	15,015	6,368	21,383	26,483
Less Refund	-	-	-	-
Counselling	2,925	-	2,925	1,025
Newsletters	-	-	-	-
VO Training	-	-	-	-
AWA Helpline	228	-	228	110
Website costs	-	-	-	312
Members event calendars	-	-	-	1,508
Management Committee Meeting	589	-	589	1,103
Board of Trustees Meeting	132	-	132	181
Anniversary cards for members	408	-	408	607
Party at the palace allowance	-	-	-	-
	<u>19,297</u>	<u>6,368</u>	<u>25,665</u>	<u>31,329</u>
Support costs				
Accountancy	-	-	-	500
Insurance	577	-	577	567
Telephone	-	-	-	85
Postage and Stationery	97	-	97	1,721
Printing	-	-	-	1,126
Computer cost	103	-	103	207
IT Equipment	-	-	-	45
Sundries	166	-	166	398
	<u>943</u>	<u>-</u>	<u>943</u>	<u>4,649</u>
Total Payments	<u>21,982</u>	<u>6,368</u>	<u>28,350</u>	<u>38,966</u>
Net receipts/(payments)	12,802	19,799	32,601	5,920
Transfers between funds	-	-	-	-
Net movement in funds	<u>12,802</u>	<u>19,799</u>	<u>32,601</u>	<u>5,920</u>
Reconciliation of funds:				
Cash funds last year end	99,576	12,560	112,136	
Cash funds this year end	<u>112,378</u>	<u>32,359</u>	<u>144,737</u>	

Army Widows Association

Statement of Assets and Liabilities as at 31 March 2023

	Unrestricted funds £	Restricted funds £	Total Funds 2023 £	2022 £
Cash Funds				
Cash at bank and in hand	112,378	32,359	144,737	106,216
Total Cash Funds	112,378	32,359	144,737	106,216

The financial statements were approved by the Board of Trustees on 9 January 2024 and were signed on its behalf by:



Mrs Rebecca Balmer

General Secretary to the Board of Trustees

Army Widows Association

Analysis of Restricted Funds as at 31 March 2023

	Balance B/F £	Income £	Expenditure £	Transfers £	Balance C/F £
The Veterans Foundation	12,560	-	(4,376)	-	8,184
Army Central Fund	-	15,000	(681)	-	14,319
Armed Forces Covenant	-	11,167	(1,311)	-	9,856
	12,560	26,167	(6,368)	-	32,359

Purpose of Restricted Funds:

The Veterans Foundation Funds received to cover the costs of the NMA and Edinburgh Tattoo events.

Army Central Fund Funds received to cover the costs of mental health training.

Armed Forces Covenant Funds received to cover the costs of the Regional Resilience Activities.

ARMY WIDOWS' ASSOCIATION

England & Wales - Charity number 1127921

Accounts

Army Widows Association
Registered Charity Number 1127921
Report of the Trustees and
Unaudited Financial Statements
For the year ended 31 March 2022



Keith May Accounting Services Ltd
Aura Business Centre, Heath Road, Skegness, Lincs, PE25 3SJ
Telephone: 01754 896998 Mobile: 07934 373790
Email: enquiries@kmaservices.co.uk

Army Widows Association

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Army Widows Association

Report of the Trustees For The Year Ended 31 March 2022

The trustees present their report with the financial statements of the charity for the year ended 31 March 2022. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with FRS102 (effective 1 January 2015).

Reference and Administration Details

Charity Name

Army Widows Association

Registered Charity Number

1127921

Principal Address

C/O Bereavement and Aftercare Support
Personal Services Branch
HQ Home Command
IDL 428, Ramillies Building
Marlborough Lines
Andover, Hants
SP11 8HU

Trustees

Mrs Eileen Kelly-McGregor (Tenure ended January 2022)
Mrs Raqual Harper-Titchener (Appointed as Chair January 2022)
Miss Rachel Prosser (Tenure commenced January 2022)
Mrs Patricia Wall
Col (Retd) K T Haugh
Revd Nicola Frail
Mrs Margaret Pedder
Mrs Margaret Rennie
Mr David Roberts
Lt Col Joseph Petty

Chairwoman of Board of Trustees

Mrs Eileen Kelly-McGregor

General Secretary to Board of Trustees

Mrs Margaret Rennie

Structure, Governance and Management

Governing Document and Constitution

The charity is controlled by its governing document, a deed of trust, and constitutes an unincorporated charity.

Trustee Selection Methods

New Trustees are approached and interviewed, with references and CV obtained.

Army Widows Association

Risk Management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

Objectives and Activities

Objectives of the Charity

The Charity's objectives are to provide widows, widowers and their dependent children with relief from the effects of bereavement and loss and the impact on their personal circumstances and wellbeing by providing:

- Comfort support hope and a special understanding;
- Information, guidance and assistance on financial matters and other benefits;
- Professional counselling.

Summary of main activities undertaken for the public benefit

The Army Widows' Association offers comfort, support, friendship and a special understanding to widows and widowers of service men and women. We help them resolve some of the difficulties they may face after the death of their spouses by:

- providing information and practical help with financial matters and other benefits;
- assisting in the provision of professional counselling and life skills;
- addressing issues relating to widows/widowers and their children with Army authorities;
- offering advice and experience to improve the Army's approach to widows/widowers in the future;
- regional and national support groups and social events;
- working closely with other ex-service specialist organisations in support of widows/widowers and their children.

We confirm the trustees have had regard to the Charity Commission's guidance on public benefit.

Achievements and Performance

Summary of main achievements during the year.

As a result of the Covid Pandemic, the Association has had to adopt a hybrid approach, this year, to ensure the best support for all our members.

The Trustees and Management Committee have been fully committed to providing continued and effective support to members. There has been the usual, regular contact via mail shots, AWA social media platforms and emails, as well as online competitions, to engage members and encourage peer support. The Anniversary card that is sent to each member, on the anniversary of the death, continues to be well received.

We have continued to supply financial assistance, to enable access to counselling support, for members and their dependents, as and when needed.

The commencement of this financial year sadly saw the death of The Duke of Edinburgh, which caused much sadness and was a distressing trigger for many of our members- as a direct response the Management Committee were reactive in offering extra support via Zoom and chat forums, which was greatly received.

This year, we were grateful to be able to return to in person gatherings, which enabled us to hold our three main annual events, with some necessary restrictions.

Army Widows Association

The AGM /respite weekend was merged with our weekend visit to the National Memorial Arboretum. This was not only a time to provide an opportunity for quiet reflection and continued practical support, such as finance guidance and life skills, but it was a celebration of friendships made and provided the opportunity for members to forge new ones, whilst supporting those attending for the first time. These relationships are proving to be a great comfort and aid members in gaining confidence in rebuilding their lives. In many cases, the soft counselling, gained through the regular chats/gatherings, meets required needs, just as well as professional counselling does.

Remembrance Weekend was particularly emotional for our members, as the Pandemic had prevented this much needed event, which gives time to come together, in a safe environment, to remember and benefit from each other's support.

We continue to maintain a close link with the military and other relevant support agencies/charities/groups,

Financial Review

Statement of the charity's policy on reserves

Our policy is to have sufficient unrestricted reserves to cover 12 months activities and administration costs. Total expenditure in the year amounted to £38,966 and we have cash funds of £112,135, the trustees consider the level of cash funds appropriate.

Declaration

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

Signed on behalf of the charity's trustees



Mrs Margaret Rennie

General Secretary to the Board of Trustees

Army Widows Association

Independent Examiner's Report to the Trustees of Army Widows Association

I report to the trustees on my examination of the accounts of Army Widows Association for the year ended 31 March 2022.

Responsibilities and basis of report

As the charity trustees of the Trust 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 Trust'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 Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records.

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.



Keith May ACMA CGMA
Chartered Institute of Management Accountants
Aura Business Centre
Heath Road
Skegness
Lincolnshire
PE25 3SJ

Date: 28/6/23

Army Widows Association

Receipts and Payments

	Unrestricted funds £	Restricted funds £	Total Funds 2022 £	2021 £
RECEIPTS				
Voluntary Income				
Donations	3,907	-	3,907	2,409
Contribution to trips from members	8,800	-	8,800	1,360
Grants	30,250	-	30,250	31,250
Membership	150	-	150	105
	<u>43,107</u>	<u>-</u>	<u>43,107</u>	<u>35,124</u>
Activities for generating funds				
Fundraising events	1,779	-	1,779	1,637
Investment Income	-	-	-	26
	<u>1,779</u>	<u>-</u>	<u>1,779</u>	<u>1,662</u>
Total Receipts	<u><u>44,886</u></u>	<u><u>-</u></u>	<u><u>44,886</u></u>	<u><u>36,786</u></u>

Army Widows Association

	Unrestricted funds £	Restricted funds £	Total Funds 2022 £	2021 £
PAYMENTS				
Costs of generating voluntary income				
Committee Expenses	2,154	-	2,154	75
Gifts	204	-	204	75
Memberships	415	-	415	65
Advertising	-	-	-	-
Fundraising	216	-	216	216
	<u>2,989</u>	<u>-</u>	<u>2,989</u>	<u>431</u>
Charitable activities				
Events	26,242	240	26,483	1,874
Less Refund	-	-	-	(4,680)
Counselling	1,025	-	1,025	1,210
Newsletters	-	-	-	1,796
VO Training	-	-	-	-
AWA Helpline	110	-	110	154
Website costs	312	-	312	246
Members event calendars	1,508	-	1,508	2,143
Management Committee Meeting	1,103	-	1,103	-
Board of Trustees Meeting	181	-	181	-
Anniversary cards for members	607	-	607	330
Party at the palace allowance	-	-	-	-
	<u>31,088</u>	<u>240</u>	<u>31,329</u>	<u>3,073</u>
Support costs				
Accountancy	500	-	500	500
Insurance	567	-	567	567
Telephone	85	-	85	-
Postage and Stationery	1,721	-	1,721	1,247
Printing	1,126	-	1,126	277
Computer cost	207	-	207	80
IT Equipment	-	45	45	-
Sundries	398	-	398	-
	<u>4,604</u>	<u>45</u>	<u>4,649</u>	<u>2,671</u>
Total Payments	<u>38,681</u>	<u>285</u>	<u>38,966</u>	<u>6,175</u>
Net receipts/(payments)	6,205	(285)	5,920	30,611
Transfers between funds	-	-	-	-
Net movement in funds	<u>6,205</u>	<u>(285)</u>	<u>5,920</u>	<u>30,611</u>
Reconciliation of funds:				
Cash funds last year end	<u>93,371</u>	<u>12,845</u>	<u>106,216</u>	
Cash funds this year end	<u>99,576</u>	<u>12,560</u>	<u>112,136</u>	

Army Widows Association

Statement of Assets and Liabilities as at 31 March 2022

	Unrestricted funds £	Restricted funds £	Total Funds 2022 £	2021 £
Cash Funds				
Cash at bank and in hand	99,576	12,560	112,136	106,216
Total Cash Funds	99,576	12,560	112,136	106,216

The financial statements were approved by the Board of Trustees on
were signed on its behalf by:

21 Feb 23

and



Mrs Margaret Rennie

General Secretary to the Board of Trustees

Army Widows Association

Analysis of Restricted Funds as at 31 March 2022

	Balance B/F	Income	Expenditure	Transfers	Balance C/F
	£	£	£	£	£
The Veterans Foundation	12,845	-	(285)	-	12,560
	<u>12,845</u>	<u>-</u>	<u>(285)</u>	<u>-</u>	<u>12,560</u>

Purpose of Restricted Funds:

The Veterans Foundation

Funds received to cover the costs of the NMA and Remembrance events.

ARMY WIDOWS' ASSOCIATION

England & Wales - Charity number 1127921

Accounts

Army Widows Association
Registered Charity Number 1127921
Report of the Trustees and
Unaudited Financial Statements
For the year ended 31 March 2021



KMAS

Keith May Accounting Services

Aura Business Centre, Heath Road, Skegness, Lincs, PE25 3SJ

Telephone: 01754 896998 Mobile: 07934 373790

Email: keith.may@kmaservices.co.uk

Army Widows Association

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Army Widows Association

Report of the Trustees For The Year Ended 31 March 2021

The trustees present their report with the financial statements of the charity for the year ended 31 March 2021. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with FRS102 (effective 1 January 2015).

Reference and Administration Details

Charity Name

Army Widows Association

Registered Charity Number

1127921

Principal Address

C/O Bereavement and Aftercare Support
Personal Services Branch
HQ Home Command
IDL 428, Ramillies Building
Marlborough Lines
Andover, Hants
SP11 8HJ

Trustees

Mrs Eileen Kelly-McGregor
Mrs Raqual Harper-Titchener
Mrs Patricia Wall
Col (Retd) K T Haugh
Revd Nicola Frail
Mrs Margaret Pedder
Mrs Margaret Rennie

Chairwoman of Board of Trustees

Mrs Eileen Kelly-McGregor

General Secretary to Board of Trustees

Mrs Margaret Rennie

Structure, Governance and Management

Governing Document and Constitution

The charity is controlled by its governing document, a deed of trust, and constitutes an unincorporated charity.

Trustee Selection Methods

New Trustees are approached and interviewed, with references and CV obtained.

Army Widows Association

Risk Management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

Objectives and Activities

Objectives of the Charity

The Charity's objectives are to provide widows and their dependent children with relief from the effects of bereavement and loss and the impact on their personal circumstances and wellbeing by providing:

- Comfort support hope and a special understanding;
- Information, guidance and assistance on financial matters and other benefits;
- Professional counselling.

Summary of main activities undertaken for the public benefit

The Army Widows' Association offers comfort, support, friendship and a special understanding to widows and widowers of service men and women. We help them resolve some of the difficulties they may face after the death of their spouses by:

- providing information and practical help with financial matters and other benefits;
- assisting in the provision of professional counselling and life skills;
- addressing issues relating to widows/widowers and their children with Army authorities;
- offering advice and experience to improve the Army's approach to widows/widowers in the future;
- regional and national support groups and social events;
- working closely with other ex-service specialist organisations in support of widows/widowers and their children.

We confirm the trustees have had regard to the Charity Commission's guidance on public benefit.

Achievements and Performance

Summary of main achievements during the year.

Due to the Covid Pandemic the Association has had to resort to supporting our widows remotely.

The Trustees and Management Committee have been fully committed to providing continued support to members. There has been Regular contact via mail shots, AWA social media platforms, emails and welfare telephone calls. We have continued to supply counselling support to those as and when needed.

There have been regular support events taking place via Zoom meetings, ranging from virtual get-togethers, Bingo, Quizzes which have proved to be of huge emotional support to our members. The support and friendships made are a great comfort and our members find the soft counselling at our regular virtual meet ups as good as professional counselling as they are surrounded by people who understand.

The Management Committee telephone welfare checks to all members were well received Small token gifts of support were also sent at Easter and occasionally throughout the year.

We have maintained a close links with military throughout to keep abreast of developments and how best to support members during the pandemic.

Army Widows Association

Throughout the past year the Association has continued to assist and supply counselling to its members, aid development of friendships, and support through virtual media and direct contact. Sadly our normal activities during the year have been disrupted by the pandemic so some of our regular events such as regional coffee mornings, fish and chips at various locations around the country and cookery courses have been unable to take place. The continued support and friendships made are proving to be a great comfort and aid members in gaining confidence in rebuilding their lives. In many cases the soft counselling and the regular meet ups cover the needs as good as professional counselling in some cases.

Financial Review

Statement of the charity's policy on reserves

Our policy is to have sufficient unrestricted reserves to cover 12 months activities and administration costs. Total expenditure in the year amounted to £6,175 and we have cash funds of £106,216, the trustees consider the level of cash funds appropriate.

Declaration

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

Signed on behalf of the charity's trustees



Mrs Margaret Rennie

General Secretary to the Board of Trustees

Army Widows Association

Independent Examiner's Report to the Trustees of Army Widows Association

I report to the trustees on my examination of the accounts of Army Widows Association for the year ended 31 March 2021.

Responsibilities and basis of report

As the charity trustees of the Trust 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 Trust'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 Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records.

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.



Keith May ACMA CGMA
Chartered Institute of Management Accountants
Aura Business Centre
Heath Road
Skegness
Lincolnshire
PE25 3SJ

Date: 15/9/21

Army Widows Association

Receipts and Payments

	Unrestricted funds £	Restricted funds £	Total Funds 2021 £	2020 £
RECEIPTS				
Voluntary Income				
Donations	2,409	-	2,409	3,502
Contribution to trips from members	1,360	-	1,360	9,805
Grants	26,250	5,000	31,250	42,500
Membership	105	-	105	180
	<u>30,124</u>	<u>5,000</u>	<u>35,124</u>	<u>55,987</u>
Activities for generating funds				
Fundraising events	1,637	-	1,637	3,582
Investment Income	26	-	26	26
	<u>1,662</u>	<u>-</u>	<u>1,662</u>	<u>3,608</u>
Total Receipts	<u>31,786</u>	<u>5,000</u>	<u>36,786</u>	<u>59,594</u>

Army Widows Association

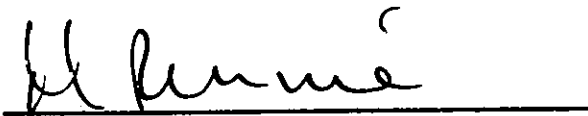
	Unrestricted funds £	Restricted funds £	Total Funds 2021 £	2020 £
PAYMENTS				
Costs of generating voluntary income				
Committee Expenses	75	-	75	6,890
Gifts	75	-	75	206
Memberships	65	-	65	65
Advertising	-	-	-	754
Fundraising	216	-	216	216
	<u>431</u>	<u>-</u>	<u>431</u>	<u>8,131</u>
Charitable activities				
Events	270	1,604	1,874	37,327
Less Refund	(4,680)	-	(4,680)	-
Counselling	1,210	-	1,210	1,745
Newsletters	1,473	323	1,796	2,869
VO Training	-	-	-	534
AWA Helpline	154	-	154	284
Website costs	246	-	246	180
Members event calendars	2,143	-	2,143	1,152
Management Committee Meeting	-	-	-	3,181
Board of Trustees Meeting	-	-	-	1,869
Anniversary cards for members	330	-	330	563
Party at the palace allowance	-	-	-	-
	<u>1,147</u>	<u>1,926</u>	<u>3,073</u>	<u>49,704</u>
Support costs				
Accountancy	500	-	500	500
Insurance	567	-	567	567
Telephone	-	-	-	-
Postage and Stationery	1,018	229	1,247	1,239
Printing	277	-	277	553
Computer cost	80	-	80	104
IT Equipment	-	-	-	-
Sundries	-	-	-	1,593
	<u>2,442</u>	<u>229</u>	<u>2,671</u>	<u>4,556</u>
Total Payments	<u>4,020</u>	<u>2,155</u>	<u>6,175</u>	<u>62,391</u>
Net receipts/(payments)	27,767	2,845	30,611	(2,797)
Transfers between funds	-	-	-	-
Net movement in funds	<u>27,767</u>	<u>2,845</u>	<u>30,611</u>	<u>(2,797)</u>
Reconciliation of funds:				
Cash funds last year end	<u>65,605</u>	<u>10,000</u>	<u>75,605</u>	
Cash funds this year end	<u>93,371</u>	<u>12,845</u>	<u>106,216</u>	

Army Widows Association

Statement of Assets and Liabilities as at 31 March 2021

	Unrestricted funds £	Restricted funds £	Total Funds 2021 £	2020 £
Cash Funds				
Cash at bank and in hand	93,371	12,845	106,216	75,605
Total Cash Funds	93,371	12,845	106,216	75,605

The financial statements were approved by the Board of Trustees on **15 SEPTEMBER 2021** and were signed on its behalf by:



Mrs Margaret Rennie

General Secretary to the Board of Trustees

Army Widows Association

Analysis of Restricted Funds as at 31 March 2021

	Balance B/F	Income	Expenditure	Transfers	Balance C/F
	£	£	£	£	£
The Veterans Foundation	10,000	5,000	(2,155)	-	12,845
	<u>10,000</u>	<u>5,000</u>	<u>(2,155)</u>	<u>-</u>	<u>12,845</u>

Purpose of Restricted Funds:

The Veterans Foundation

Funds received to cover the costs of the NMA and Remembrance events.