

**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  
Marlborough Lines  
Andover, Hants  
SP11 8HJ

#### **Trustees**

Mrs Raqual Harper-Titchener  
Miss Rachel Prosser  
Mr Keith May (Tenure commenced November 2023)  
Mrs Linda Wilson (Tenure ceased September 2023)  
Mrs Rebecca Balmer  
Col (Retd) K T Haugh  
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

A handwritten signature in black ink, reading "Rebecca Balmer", is written over a 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 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 £
<b>RECEIPTS</b>				
<b>Voluntary Income</b>				
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>
<b>Activities for generating funds</b>				
Fundraising events	100	-	100	250
Investment Income	5	-	5	-
	<u>105</u>	<u>-</u>	<u>105</u>	<u>250</u>
<b>Total Receipts</b>	<b><u>46,954</u></b>	<b><u>15,000</u></b>	<b><u>61,954</u></b>	<b><u>60,951</u></b>



# Army Widows Association

	Unrestricted funds £	Restricted funds £	Total Funds 2024 £	2023 £
<b>PAYMENTS</b>				
<b>Costs of generating voluntary income</b>				
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>
<b>Charitable activities</b>				
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>
<b>Support costs</b>				
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>
<b>Total Payments</b>	<u><b>34,439</b></u>	<u><b>10,635</b></u>	<u><b>45,074</b></u>	<u><b>28,350</b></u>
<b>Net receipts/(payments)</b>	<b>12,515</b>	<b>4,365</b>	<b>16,881</b>	<b>32,601</b>
Transfers between funds	(813)	813	-	-
<b>Net movement in funds</b>	<u><b>11,703</b></u>	<u><b>5,178</b></u>	<u><b>16,881</b></u>	<u><b>32,601</b></u>
<b>Reconciliation of funds:</b>				
Cash funds last year end	112,378	32,359	144,737	
<b>Cash funds this year end</b>	<u><b>124,081</b></u>	<u><b>37,537</b></u>	<u><b>161,618</b></u>	



# Army Widows Association

## Statement of Assets and Liabilities as at 31 March 2024

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

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
	<b>32,359</b>	<b>15,000</b>	<b>(10,635)</b>	<b>813</b>	<b>37,537</b>

### 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.