

**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, reading "Rebecca Balmer", 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 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 £
<b>RECEIPTS</b>				
<b>Voluntary Income</b>				
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>
<b>Activities for generating funds</b>				
Fundraising events	-	-	-	100
Investment Income	449	-	449	5
	<u>449</u>	<u>-</u>	<u>449</u>	<u>105</u>
<b>Total Receipts</b>	<u><b>40,363</b></u>	<u><b>-</b></u>	<u><b>40,363</b></u>	<u><b>61,954</b></u>



# Army Widows Association

	Unrestricted funds £	Restricted funds £	Total Funds 2025 £	2024 £
<b>PAYMENTS</b>				
<b>Costs of generating voluntary income</b>				
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>
<b>Charitable activities</b>				
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>
<b>Support costs</b>				
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>
<b>Total Payments</b>	<u><b>69,024</b></u>	<u><b>8,218</b></u>	<u><b>77,242</b></u>	<u><b>45,074</b></u>
<b>Net receipts/(payments)</b>	<b>(28,661)</b>	<b>(8,218)</b>	<b>(36,879)</b>	<b>16,881</b>
Transfers between funds	-	-	-	-
<b>Net movement in funds</b>	<u><b>(28,661)</b></u>	<u><b>(8,218)</b></u>	<u><b>(36,879)</b></u>	<u><b>16,881</b></u>
<b>Reconciliation of funds:</b>				
Cash funds last year end	<u>124,081</u>	<u>37,537</u>	<u>161,618</u>	
<b>Cash funds this year end</b>	<u><b>95,420</b></u>	<u><b>29,319</b></u>	<u><b>124,739</b></u>	

# Army Widows Association

## Statement of Assets and Liabilities as at 31 March 2025

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

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)	-	-
	<b>37,537</b>	<b>-</b>	<b>(8,218)</b>	<b>-</b>	<b>29,319</b>

### 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.