

**THE ROYAL AIR FORCE  
FOOTBALL  
ASSOCIATION**

**ANNUAL REPORT AND  
FINANCIAL STATEMENTS  
FOR  
THE YEAR ENDED  
31ST DECEMBER 2024**

**CHARITY REGISTRATION No: 1129460**

**COMPANY REGISTRATION No: 06641135**

Independent Examiners Ltd  
The Grain Store  
Hills Barns  
Appledram Lane South  
Chichester  
West Sussex  
PO20 7EG

**THE ROYAL AIR FORCE FOOTBALL ASSOCIATION  
(A COMPANY LIMITED BY GUARANTEE)**

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**THE ROYAL AIR FORCE FOOTBALL ASSOCIATION  
(A COMPANY LIMITED BY GUARANTEE)**

**REPORT OF THE DIRECTORS  
FOR THE YEAR ENDED 31ST DECEMBER 2024**

**LEGAL AND ADMINISTRATIVE INFORMATION**

|  |   |
|--|---|
| <b>CHARITY NUMBER</b>                                      | 1129460   |
| <b>COMPANY REGISTRATION NUMBER</b>                         | 06641135  |
| <b>START OF FINANCIAL YEAR</b>                             | 1st January 2024  |
| <b>END OF FINANCIAL YEAR</b>                               | 31st December 2024  |
| <b>DIRECTORS DURING THE YEAR<br/>TO 31ST DECEMBER 2024</b> | Adam Waldrope (from 12.12.23 to 6.5.24)<br>Jon Smith (Chair)<br>Joan Ochuodho<br>Philip Reid (from 23.7.24)<br>Nicholas Knight (from 23.7.24)<br>Louise Hancock<br>Rachel Portlock<br>Clare Morley<br>Christina Philippou<br>Mr Martin Ross Wilkinson (from 23.7.24)<br>Mr Mark Gaitskell (resigned April 2025)<br>Mr John Hetherington (from 27.3.24)  |
| <b>DIRECTOR SELECTION</b>                                  | The Chair is appointed by the AOC 22 (Training) Group; the remaining trustee/directors are elected at AGM.  |
| <b>CORPORATE SECRETARY</b>                                 | Wilsons (Company Secretaries) Limited   |
| <b>REGISTERED ADDRESS</b>                                  | Alexandra House<br>St John's Street<br>Salisbury<br>Wiltshire<br>SP1 2SB  |
| <b>GOVERNING DOCUMENT</b>                                  | Memorandum and Articles of Association. Incorporated 8th July 2008 as amended by special resolution 6th March 2009. As amended by special resolution 13th March 2023.   |
| <b>BANKERS</b>   | Royal Bank of Scotland<br>Holt's Military Banking<br>200 Fowler Avenue<br>Fowler Business Park<br>Farnborough<br>Hampshire<br>GU14 7JP  |
| <b>INDEPENDENT EXAMINERS</b>                               | Independent Examiners Ltd<br>The Grain Store,<br>Hills Barns, Appledram Lane South,<br>Chichester<br>West Sussex<br>PO20 7EG  |
| <b>OBJECTS</b>   | The objects for which the Charity is established (the "Objects") are to promote the effectiveness of His Majesty's Armed Forces by increasing physical fitness, fostering the esprit de corps and raising morale of members of the Royal Air Force and other services in an inclusive and safe environment, through the promotion of participation and furthering its proper administration whilst enabling the provision of facilities for RAF Football. |

**THE ROYAL AIR FORCE FOOTBALL ASSOCIATION  
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**REPORT OF THE DIRECTORS (continued)  
FOR THE YEAR ENDED 31ST DECEMBER 2024**

**ORGANISATIONAL STRUCTURE**

The Charity has a Board of Trustees (max number 12) which provides strategic direction.

An Executive committee oversees the day-to-day operation of the Association, which is accountable to a Board of Trustees.

The EC is supported by a number of active sub-committees which include Inclusion Advisory Group, Referees, Football Delivery, Representative Teams, Sponsorship and Communications.

There are 3 employees who are all civilian and not trustees; remuneration is reviewed annually.

There are no subsidiaries.

The Association has a strong link with the National governing body (The FA) which provides overarching football strategic objectives and KPIs for grassroots football. The Association delivers this where compatible with RAF policy and objectives. The RAF FA also has a strong network with its sponsors.

The Executive Committee Members that served during the year were:

|                     |                                     |
|---------------------|-------------------------------------|
| Lucy Sharman-Davies | Deputy Head of Finance (Ops)        |
| Mark Smales         | Head of Comms                       |
| Bernice Dzekashu    | Deputy Head of Finance (Planning)   |
| James West          | Head of Sponsorship                 |
| Ryan Bradshaw       | Head of Strategy                    |
| Katy Steed          | Head of ED&I                        |
| Jim Sheldon         | Chief of Staff                      |
| Scott Hyndman       | Head of Representative Teams        |
| Ben Burton          | Deputy Head of Representative Teams |
| Steve Francis       | Head of Discipline                  |
| Gavin Anderson      | Head of Grassroots Football         |
| Lee Suggett         | Head of Referees                    |
| Alex Pratt          | Football Development Manager        |
| Vince Williams      | Business Manager                    |

**RELATIONSHIP WITH RELATED PARTIES**

The Association works closely with 2 charitable organisations, The RAF Benevolent Fund and the RAF Association to deliver mutual objectives and benefits.

**MAIN ACTIVITIES**

To encourage and manage football in the Royal Air Force by promoting and managing competitions and matches; to recruit, train and develop referees and coaches. This aids fitness and personal development which assists with primary military duties.

The Associations Strategic objectives are:

1. Improve playing choice and opportunities.
2. Deliver equitable opportunities for women to play.
3. Strive to improve our facilities.
4. Enhance RAF operational effectiveness.
5. Develop a valued network of volunteers, coaches and referees.

**PUBLIC BENEFIT**

The trustees have been mindful of the guidance issued by the Charities on public benefit.

**THE ROYAL AIR FORCE FOOTBALL ASSOCIATION  
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**REPORT OF THE DIRECTORS (continued)  
FOR THE YEAR ENDED 31ST DECEMBER 2024**

**POLICY ON GRANT MAKING**

The RAF FA broadly finances its own activities from grants received from the FA (core-grant) and from the RAF Central Fund (CF). The Association also bids for funds, specifically from the RAF CF on behalf of the Veterans and Icarus Representative Teams and wider grassroots regional leagues, as they are elements of the association that attract some subscription payments from the team members. The RAF FA also offers a £1000 grant annually to support the Veterans team. The RAF FA also applies for specific football delivery grants from the FA when and where appropriate.

**VOLUNTEERS**

It is acknowledged that sport in the RAF is delivered through the aegis of the Sports Associations and the willing, enthusiastic volunteers who undertake roles on the Executive Committees and in the associations. The delivery of RAF competition would not be possible without officials, all of whom are volunteers. The contribution in these roles is highly valued and much appreciated and recognised as a duty activity in Service policy documents. Volunteers are Serving men and women who undertake these responsibilities alongside their core Service responsibilities.

**ACHIEVEMENTS AND PERFORMANCE**

**Participation.** The Association continued to grow the game across the RAF and exceeded FA KPIs for both male and female participation. The Astra Trade League and Inter-Section at RAF Brize Norton continued to grow and provide further opportunities on top of the four other affiliated Leagues. Further, with the support of sponsors the Association, in conjunction with Army and Navy counterparts, has run a football social mobility event. It is an aspiration that this will continue in the coming years.

Additionally, the RAF Cup and RAF Festival of Football (male and female competitions) remain two of the largest competitions in the RAF sporting calendar were both successfully delivered in 2024.

**Excellence.** A highly successful season saw the Women's team retain the Inter-Services title. The men undertook hard fought fixtures despite losing the title.

**Inclusivity.** The Association continued to work on reaching the Intermediate level for the Equality Standard in Sport to build upon the Foundation and Preliminary levels already achieved. New members of the pro-active IAG have been recruited and the Board's diversity increased, with efforts to enhance ED&I principles across the whole game within the Royal Air Force.

**Governance.** The RAF FA achieved the Sport England/FA Code of Governance benchmark having evidenced full compliance. This Code of Governance work included new Articles of Association, various new policies and continues to improve inclusion.

**ADDITIONAL INFORMATION**

**Safeguarding.** The RAF FA continued to maintain The FAs Safeguarding365 standard.

**Investments.** No investments were made although an investment policy was agreed.

**Fundraising:** No fund-raising activities undertaken.

**TRUSTEE SELECTION METHOD**

Chairman appointed by The Air Officer Commanding Number 22 Group.

Other Trustees appointed by Board of Trustees.

Terms of office set out in new Articles of Association.

Executive Committee members appointed through a recruitment policy (including advertisement of post and an interview process) and ratified by vote by the Board of Trustees.

**THE ROYAL AIR FORCE FOOTBALL ASSOCIATION  
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**REPORT OF THE DIRECTORS (continued)  
FOR THE YEAR ENDED 31ST DECEMBER 2024**

**INDUCTION AND TRAINING OF TRUSTEES**

All Board members complete an FA Board Skills audit and conduct and mandatory training. All Trustees receive an induction and onboarding processes are in place.

**SERIOUS INCIDENTS**

No serious incidents occurred.

**FINANCIAL REVIEW**

During FY January to December 2024, key funding avenues have remained stable; the RAF Central Fund (RAF CF), the Football Association (FA) and Sponsors, as well as the opportunities the Association has had to bid for extra funding through the underspend bids processes, predominantly offered by the RAF CF. The FA Grant has now increased marginally by ~15% and will remain as such for the next 3 Financial Years. This increase takes the Association back to the pre-pandemic levels of funding and will provide financial resilience to a degree going forward. The RAF FA also received underspend funding from the CF during this FY that aided with purchase of vital medical equipment.

Priorities for the Association remain centred on activities that grow football within the Service and encourage all age groups to engage with the game, a significant tool to enhance physical and mental wellbeing. Funding streams have remained healthy, but the Association has had to dig into its Reserves this FY, particularly to enable support of Overseas Training Camps as these offer better conditions for training generally for the teams and optimising preparation for Interservice competitions. The Board continues to work hard to ensure that the Association remains on a sustainable financial footing in the long term. There will be areas that challenge the RAF FA that remain a risk albeit considered medium to low at this time; possibilities of grant reduction by the FA and RAF CF which would inevitably affect output, or loss of key sponsors.

The Board will continue to make decisions that carefully balance activities against available funding, and optimising opportunities granted by income streams to grow football and encourage more personnel to engage with the game in various guises.

**RESERVES POLICY**

The RAF FA holds reserves to cater for any liabilities that the Association incurs because of the organisation ceasing to operate. Current Reserves remain just in line with liquidity guidelines stipulated by the County FA Operating Model. Healthy sponsorship income over the past 2 years has enabled surplus income and provided much needed resilience. There are sponsorship relationships that came to an end in the preceding Financial Year, but the Board remains confident in managing sponsorship relationships and building partnerships that enable the RAF FA to achieve its objectives.

Creditors to include in the case of the RAF FA no longer running as a going concern, and which require the holding of reserves are: RAFCF, sponsors, employee salaries.

Total free reserves held at 31st December 2024 were £31,097 as represented by unrestricted net current assets.

**THE ROYAL AIR FORCE FOOTBALL ASSOCIATION  
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**REPORT OF THE DIRECTORS (continued)  
FOR THE YEAR ENDED 31ST DECEMBER 2024**

**PRINCIPAL SOURCES OF FUNDS**

The RAF FA's principal sources of funds come in the form of grants and sponsorship. The largest grant is received from the FA, followed by a grant from the RAFCF in line with their funding policies. The RAF CF grant has been consistent over the past 3 Financial Years and remains the principal source of funds for operational costs, purchase of Kit and Equipment and for funding New Member Engagement activities. The RAF FA undertakes considerable effort to attract additional funding to support the development of RAF football and enable activities that are out of scope for FA and RAF CF funding in line with their respective policies. This is primarily in the form of sponsorship for the various Representative Teams. There are sponsors who have targeted funding to specific activity such as Festival of Football and there is optimism that these relationships will endure in the foreseeable future.

The RAF FA's core activities of developing football in the RAF, through the courses that it facilitates and the playing of football it coordinates, generates additional income. However, the FA changed the delivery method of these courses. The level of income the Association will receive consistently from this income stream remains unclear but is an aspect the Board is closely monitoring. Assessment over a 3 – 4-year trend-cycle will give an indication of the level of income this stream is likely to provide in future.

**INVESTMENT POLICY**

An investment policy is in place and was reviewed by the BoT on 1 January 2024 and will be reviewed again mid-2025 FY. The level of Reserves over the past 3 years has been consistent but specifically for FY 2024, the RAF FA has used some of its Reserves to enable Overseas Training Camps that provide optimum training conditions for players. This also means that any investments will have to be relatively liquid to enable the RAF FA to maintain 8 months' worth of operating costs as stipulated by the County FA Operating Model guidelines. This is reflected in the association's Investment Policy.

**PRINCIPAL RISKS FACING THE CHARITY**

- Reduced grants from both the FA and the RAF CF, resulting in a reduction in available funding to support the various teams and development initiatives within the RAF FA.
- Uncertainties relating to pandemics on football at all levels within the RAF football pyramid, reducing football operations, reducing participation immediately and in the longer term.

**THE ROYAL AIR FORCE FOOTBALL ASSOCIATION  
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**REPORT OF THE DIRECTORS (continued)  
FOR THE YEAR ENDED 31ST DECEMBER 2024**

**STATEMENT OF DIRECTOR'S RESPONSIBILITIES**

The Charities Act and the Companies Act require the Board of Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity as at the end of the financial year and of the surplus or deficit of the charity. In preparing those financial statements the Board is required to :-

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


The trustees/directors are also responsible for maintaining adequate accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which are sufficient to show and explain the charity's transactions and enable them to ensure that the financial statements comply with the Companies Act 2006 and comply with regulations made under the Charities Act. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees/directors are also responsible for the contents of the Report of the Directors, and the responsibility of the independent examiner in relation to the Report of the Directors is limited to examining the report and ensuring that, on the face of the report, there are no inconsistencies with the figures disclosed in the financial statements.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

I approve the attached statement of financial activities and balance sheet for the year ended 31st December 2024, and confirm that I have made available all information necessary for its preparation.

Approved by the Directors on the.....FRIDAY 19 SEP 2025.....

Signed on their behalf by .........., Director

Print Name: JOHN HETHERINGTON

**THE ROYAL AIR FORCE FOOTBALL ASSOCIATION  
(A COMPANY LIMITED BY GUARANTEE)**

**STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31ST DECEMBER 2024**

|                                      | Notes    | Unrestricted<br>Funds<br>£ | Restricted<br>Funds<br>£ | <b>TOTAL<br/>2024<br/>£</b> | <b>TOTAL<br/>2023<br/>£</b> |
|--------------------------------------|----------|----------------------------|--------------------------|-----------------------------|-----------------------------|
| <b>INCOME</b>                        |          |                            |                          |                             |                             |
| Income from Grants & Sponsorship     | <b>3</b> | -                          | 134,790                  | 134,790                     | 143,368                     |
| Income from Charitable Activities    | <b>3</b> | 38,796                     | 4,243                    | 43,039                      | 51,330                      |
| Income from other Trading Activities | <b>3</b> | 79                         | -                        | 79                          | -                           |
| <b>TOTAL INCOME</b>                  |          | <b>38,875</b>              | <b>139,033</b>           | <b>177,908</b>              | <b>194,698</b>              |
| <b>EXPENDITURE</b>                   |          |                            |                          |                             |                             |
| Expenditure on Charitable Activities | <b>4</b> | 96,539                     | 143,924                  | 240,463                     | 205,431                     |
| <b>TOTAL EXPENDITURE</b>             |          | <b>96,539</b>              | <b>143,924</b>           | <b>240,463</b>              | <b>205,431</b>              |
| <b>NET INCOME/(EXPENDITURE)</b>      |          | <b>(57,664)</b>            | <b>(4,891)</b>           | <b>(62,555)</b>             | <b>(10,733)</b>             |
| Transfers between Funds              | <b>6</b> | -                          | -                        | -                           | -                           |
| <b>NET MOVEMENT IN FUNDS</b>         |          | <b>(57,664)</b>            | <b>(4,891)</b>           | <b>(62,555)</b>             | <b>(10,733)</b>             |
| <b>Reconciliation of funds:</b>      |          |                            |                          |                             |                             |
| Funds Brought Forward                |          | 88,761                     | 5,891                    | 94,652                      | 105,385                     |
| <b>TOTAL FUNDS CARRIED FORWARD</b>   |          | <b>31,097</b>              | <b>1,000</b>             | <b>32,097</b>               | <b>94,652</b>               |

Movements on all reserves and all recognised gains and losses are shown above. All of the organisation's operations are classed as continuing.

The notes on pages 11 to 17 form part of these financial statements.

**THE ROYAL AIR FORCE FOOTBALL ASSOCIATION  
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**BALANCE SHEET  
AS AT 31ST DECEMBER 2024**

Company number: 06641135


|   | Note | Unrestricted<br>Funds<br>£ | Restricted<br>Funds<br>£ | 31-Dec-24<br>Total<br>£ | 31-Dec-23<br>Total<br>£ |
|---|------|----------------------------|--------------------------|-------------------------|-------------------------|
| <b>Fixed Assets</b>                                   |      |                            |                          |                         |                         |
| Tangible assets                                       | 2    | -                          | -                        | -                       | -                       |
| <b>Current Assets</b>                                 |      |                            |                          |                         |                         |
| Debtors   | 6    | 26,965                     | -                        | 26,965                  | 27,098                  |
| Cash at bank and in hand                              | 5    | 12,327                     | 2,000                    | 14,327                  | 86,215                  |
| <b>Total Current Assets</b>                           |      | <b>39,292</b>              | <b>2,000</b>             | <b>41,292</b>           | <b>113,313</b>          |
| <b>Creditors:</b> amounts falling due within one year | 8    | 8,195                      | 1,000                    | 9,195                   | 18,661                  |
| <b>NET ASSETS</b>                                     |      | <b>31,097</b>              | <b>1,000</b>             | <b>32,097</b>           | <b>94,652</b>           |
| <b>FUNDS OF THE CHARITY</b>                           |      |                            |                          |                         |                         |
| Unrestricted Funds                                    |      | 31,097                     | -                        | 31,097                  | 88,761                  |
| Restricted Funds                                      | 5    | -                          | 1,000                    | 1,000                   | 5,891                   |
| <b>TOTAL FUNDS</b>                                    |      | <b>31,097</b>              | <b>1,000</b>             | <b>32,097</b>           | <b>94,652</b>           |

**DIRECTORS' RESPONSIBILITIES:**

The charitable company's financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The Directors consider that the company is entitled to exemption from the requirement to have an audit under the provisions of section 477 of the Companies Act 2006 ("the Act") and members have not required the company to obtain an audit for the year in question in accordance with section 476 of the Act. However, in accordance with section 145 of the Charities Act 2011, the accounts have been examined by an Independent Examiner whose report appears on page 18.

The Directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

Approved by the Board of Directors on .....  FRIDAY 14 SEP 2025

Signed on their behalf by .....  ..... , Director

Print Name: JOHN HETHERINGTON

**THE ROYAL AIR FORCE FOOTBALL ASSOCIATION  
(A COMPANY LIMITED BY GUARANTEE)**

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31ST DECEMBER 2024**

**1. ACCOUNTING POLICIES**

**Basis of preparation:**

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Advantage has been taken of Section 396(5) of The Companies Act 2006 to allow the format of the financial statements to be adapted to reflect the special nature of the charity's operation and in order to comply with the requirements of the SORP.

The company has taken advantage of the exemption in Financial Reporting Standard No 1 from the requirement to produce a cash flow statement.

**Preparation of accounts on a going concern basis**

Preparation of the accounts is on a going concern basis. The Trustees are of the view that the level of reserves will support the charity going forward.

**Changes in Accounting policies and previous accounts**

There has been a change to the accounting policies (variation rules and methods of accounting) since the last submission. The Trustees have decided to align the tangible fixed asset policy of the Association with the charitable operating framework of the Royal Air Force Central Fund. The capitalisation threshold has therefore been raised from £1,000 to £5,000 in the 2024 financial year.

**Changes to accounting estimates**

No changes to accounting estimates have occurred in the reporting period

**Material prior period errors**

No material prior year errors have been identified in the reporting period

The particular accounting policies adopted are set out below.

**Income**

**Recognition of Income**

These are included in the Statement of Financial Activities (SOFA) when:

- the charity becomes entitled to the income;
- it is more likely than not that the trustees will receive the resources; and
- the monetary value can be measured with sufficient reliability.

**Offsetting**

There has been no offsetting of assets and liabilities, or income and expenses, unless required or permitted by the FRS 102 SORP or FRS 102.

**Grants and Donations**

Grants and donations are only included in the SoFA when the general income recognition criteria are met (5.10 to 5.12 FRS 102 SORP).

**Tax Reclaims on Donations and Gifts**

Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.

**THE ROYAL AIR FORCE FOOTBALL ASSOCIATION  
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**NOTES TO THE FINANCIAL STATEMENTS (continued)  
FOR THE YEAR ENDED 31ST DECEMBER 2024**

**1. ACCOUNTING POLICIES (continued)**

**Contractual Income and Performance Related Grants**

This is only included in the SoFA once the charity has provided the related goods or services or met the performance related conditions.

**Gifts in Kind**

Gifts in kind for use by the charity are included in the SoFA as income from donations when receivable.

**Legacies**

Legacies are included in the SOFA when receipt is probable, that is, when there has been grant of probate, the executors have established that there are sufficient assets in the estate and any conditions attached to the legacy are either within the control of the charity or have been met.

**Government Grants**

The charity has not received government grants in the reporting period.

**Volunteer Help**

The value of any voluntary help received is not included in the accounts but is described in the Directors' annual report.

**Income from interest, royalties and dividends**

This is included in the accounts when receipt is probable and the amount receivable can be measured reliably.

**Income from membership subscriptions**

Membership subscriptions received in the nature of a gift are recognised in Donations and Legacies.

Membership subscriptions which gives a member the right to buy services or other benefits are recognised as income earned from the provision of goods and services as income from charitable activities.

**Expenses and liabilities**

**Liability recognition**

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay or

**Grants with performance conditions**

Where the charity gives a grant with conditions for its payment being a specific level of service or output to be provided, such grants are only recognised in the SOFA once the recipient of the grant has provided the specified service or output.

**Grants payable without performance conditions**

These are only recognised in the accounts when a commitment has been made and there are no conditions to be met relating to a grant which remain in control of the charity.

**Deferred income**

One item of deferred income has been included in the accounts.

**Creditors**

The charity has creditors which are measured at settlement amounts less any trade discounts.

**THE ROYAL AIR FORCE FOOTBALL ASSOCIATION  
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**NOTES TO THE FINANCIAL STATEMENTS (continued)  
FOR THE YEAR ENDED 31ST DECEMBER 2024**

**1. ACCOUNTING POLICIES (continued)**

**Debtors**

Debtors (including trade debtors and loans receivable) are measured on initial recognition at settlement amount after any trade discounts or amount advanced by the charity. Subsequently, they are measured at the cash or other consideration expected to be received.

**Tangible Fixed Assets**

These are capitalised if they can be used for more than one year, and cost at least £5,000 (note prior to 2024 the capitalisation limit was £1,000. To align with the policy of the RAF Central Fund, the capitalisation threshold was increased to £5,000 in 2024). They are valued at cost or, if gifted, at the value to the charity on receipt.

**Legal status of the charity**

The charity is a company limited by guarantee and has no share capital. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity.

**2. TANGIBLE FIXED ASSETS**

There were no Fixed Assets held (2023: Nil).

The annual commitments under non-cancellable operating leases are as follows:  
31st December 2024: £0 (2023: £0)

**3. INCOME**

|  | Unrestricted<br>Funds<br>£ | Restricted<br>Funds<br>£ | TOTAL<br>2024<br>£ | TOTAL<br>2023<br>£ |
|--|----------------------------|--------------------------|--------------------|--------------------|
| <b>Income from Donations and Grants</b>  |                            |                          |                    |                    |
| Grants                                   | -                          | 134,790                  | 134,790            | 143,368            |
|  | <b>-</b>                   | <b>134,790</b>           | <b>134,790</b>     | <b>143,368</b>     |
| <b>Income from Charitable Activities</b> |                            |                          |                    |                    |
| Sponsorship                              | 13,779                     | -                        | 13,779             | 22,770             |
| Entry and Registration Fees              | 3,119                      | -                        | 3,119              | 3,260              |
| Coaching Courses                         | 2,722                      | 4,243                    | 6,965              | 7,118              |
| Personal Member Contributions            | 12,645                     | -                        | 12,645             | 12,514             |
| Annual Dinner Contributions              | 1,730                      | -                        | 1,730              | 2,288              |
| Charitable Activities                    | 4,801                      | -                        | 4,801              | 3,380              |
|  | <b>38,796</b>              | <b>4,243</b>             | <b>43,039</b>      | <b>51,330</b>      |
| <b>Income from Trading Activities</b>    |                            |                          |                    |                    |
| Sale of Clothing and Equipment           | 79                         | -                        | 79                 | -                  |
|  | <b>79</b>                  | <b>-</b>                 | <b>79</b>          | <b>-</b>           |

**THE ROYAL AIR FORCE FOOTBALL ASSOCIATION  
(A COMPANY LIMITED BY GUARANTEE)**

**NOTES TO THE FINANCIAL STATEMENTS (continued)  
FOR THE YEAR ENDED 31ST DECEMBER 2024**

**4. EXPENDITURE**

|   | Unrestricted<br>Funds<br>£ | Restricted<br>Funds<br>£ | <b>TOTAL<br/>2024<br/>£</b> | <b>TOTAL<br/>2023<br/>£</b> |
|---|----------------------------|--------------------------|-----------------------------|-----------------------------|
| <b>Expenditure on Charitable Activities</b> |                            |                          |                             |                             |
| Bank Charges                                | 995                        | -                        | 995                         | 854                         |
| General Activity Costs *                    | 49,445                     | 25,089                   | 74,534                      | 73,840                      |
| Grants                                      | 250                        | -                        | 250                         | 705                         |
| Salary Costs                                | 4,126                      | 99,131                   | 103,257                     | 86,561                      |
| Kit and Equipment Costs                     | 7,982                      | 11,120                   | 19,102                      | 16,433                      |
| Miscellaneous                               | 1,406                      | -                        | 1,406                       | 273                         |
| Operational Costs *                         | 15,543                     | 8,144                    | 23,687                      | 17,316                      |
| RAFFA HQ Costs                              | 7,863                      | 125                      | 7,988                       | 7,339                       |
| RAF Festival Costs                          | 400                        | 135                      | 535                         | -                           |
| Sponsorship Costs                           | 6,761                      | -                        | 6,761                       | 483                         |
| <b>Governance Costs</b>                     |                            |                          |                             |                             |
| Independent Examination                     | 1,200                      | 180                      | 1,380                       | 1,230                       |
| Company Secretarial                         | 388                        | -                        | 388                         | 397                         |
| Legal and Professional Fees                 | 180                        | -                        | 180                         | -                           |
|   | <b>96,539</b>              | <b>143,924</b>           | <b>240,463</b>              | <b>205,431</b>              |

**DETAIL OF MATERIAL EXPENDITURE**

|                                       |                             |                             |
|---------------------------------------|-----------------------------|-----------------------------|
| General Activity costs above include: | <b>TOTAL<br/>2024<br/>£</b> | <b>TOTAL<br/>2023<br/>£</b> |
| Overseas visits                       | 38,938                      | 29,341                      |
| Training camps and Training courses   | 935                         | 20,045                      |
| Accommodation and Refreshments        | 6,158                       | 5,856                       |
| Hire costs                            | 17,401                      | 6,181                       |
| Inter Services and Combined Services  | 6,486                       | 8,804                       |
| Other Activity costs                  | 912                         | 339                         |
| Medals and Trophies                   | 3,704                       | 3,274                       |
|                                       | <b>74,534</b>               | <b>73,840</b>               |
| Operational costs above include:      | <b>TOTAL<br/>2024<br/>£</b> | <b>TOTAL<br/>2023<br/>£</b> |
| Subsistence                           | -                           | 552                         |
| Officials                             | 4,057                       | 2,723                       |
| Annual Dinner                         | 6,993                       | 9,265                       |
| First Aid                             | 2,427                       | 213                         |
| Coaching                              | 3,300                       | 1,350                       |
| Safeguarding                          | 2,764                       | 1,990                       |
| Insurance                             | 3,171                       | 222                         |
| Subscriptions                         | 699                         | 899                         |
| Other Operational costs               | 276                         | 102                         |
|                                       | <b>23,687</b>               | <b>17,316</b>               |

**THE ROYAL AIR FORCE FOOTBALL ASSOCIATION  
(A COMPANY LIMITED BY GUARANTEE)**

**NOTES TO THE FINANCIAL STATEMENTS (continued)  
FOR THE YEAR ENDED 31ST DECEMBER 2024**

**5. RESTRICTED FUNDS**

|                             | CURRENT YEAR              |                |                  |                | <b>Balance<br/>31-Dec-24<br/>£</b> |
|-----------------------------|---------------------------|----------------|------------------|----------------|------------------------------------|
|                             | Balance<br>01-Jan-24<br>£ | Income<br>£    | Expenditure<br>£ | Transfers<br>£ |                                    |
| Bill Brown Memorial Fund    | 1,000                     | -              | -                | -              | 1,000                              |
| Central Funds               | -                         | 38,605         | (38,605)         | -              | -                                  |
| FA Community Shield Project | 135                       | -              | (135)            | -              | -                                  |
| FA - safeguarding           | 1,623                     | -              | (1,623)          | -              | -                                  |
| FA - salaries               | 2,945                     | 96,185         | (99,130)         | -              | -                                  |
| FA - delivery               | 188                       | 4,243          | (4,431)          | -              | -                                  |
|                             | <b>5,891</b>              | <b>139,033</b> | <b>(143,924)</b> | <b>-</b>       | <b>1,000</b>                       |

|                             | PREVIOUS YEAR             |                |                  |                | <b>Balance<br/>31-Dec-23<br/>£</b> |
|-----------------------------|---------------------------|----------------|------------------|----------------|------------------------------------|
|                             | Balance<br>01-Jan-23<br>£ | Income<br>£    | Expenditure<br>£ | Transfers<br>£ |                                    |
| Bill Brown Memorial Fund    | 1,000                     | -              | -                | -              | 1,000                              |
| Central Funds               | -                         | 31,362         | (31,392)         | 30             | -                                  |
| FA Community Shield Project | 135                       | -              | -                | -              | 135                                |
| FA - safeguarding           | 3,708                     | -              | (2,085)          | -              | 1,623                              |
| FA - salaries               | -                         | 89,506         | (86,561)         | -              | 2,945                              |
| FA - delivery               | -                         | 3,500          | (3,312)          | -              | 188                                |
|                             | <b>4,843</b>              | <b>124,368</b> | <b>(123,350)</b> | <b>30</b>      | <b>5,891</b>                       |

Bill Brown Memorial Fund - a fund specifically for RAF Football Referees.

Central Funds Grant - funds provided by the RAF Central Fund to be used for operating cost, kit and equipment, overseas visits and development activities.

FA Community Shield - funds provided by the Football Association to support the provision of junior coaching camps.

FA Safeguarding - funds provided by the Football Association to support the safeguarding of young and vulnerable groups within the RAF football community.

**THE ROYAL AIR FORCE FOOTBALL ASSOCIATION  
(A COMPANY LIMITED BY GUARANTEE)**

**NOTES TO THE FINANCIAL STATEMENTS (continued)  
FOR THE YEAR ENDED 31ST DECEMBER 2024**

**6. CASH AT BANK AND IN HAND**

|                      | Unrestricted<br>Fund<br>£ | Restricted<br>Fund<br>£ | <b>TOTAL<br/>31-Dec-24<br/>£</b> | <b>TOTAL<br/>31-Dec-23<br/>£</b> |
|----------------------|---------------------------|-------------------------|----------------------------------|----------------------------------|
| Current Bank Account | 12,327                    | 2,000                   | 14,327                           | 86,215                           |
|                      | <b>12,327</b>             | <b>2,000</b>            | <b>14,327</b>                    | <b>86,215</b>                    |

**7. DEBTORS AND PREPAYMENTS**

|                | Unrestricted<br>Fund<br>£ | Restricted<br>Fund<br>£ | <b>Total<br/>31-Dec-24<br/>£</b> | <b>Total<br/>31-Dec-23<br/>£</b> |
|----------------|---------------------------|-------------------------|----------------------------------|----------------------------------|
| Debtors        | 3,500                     | -                       | 3,500                            | 365                              |
| Prepayments    | 19,675                    | -                       | 19,675                           | 26,230                           |
| Accrued Income | 3,790                     | -                       | 3,790                            | 503                              |
|                | <b>26,965</b>             | <b>-</b>                | <b>26,965</b>                    | <b>27,098</b>                    |

**8. CREDITORS AND ACCRUALS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

|                                   | Unrestricted<br>Fund<br>£ | Restricted<br>Fund<br>£ | <b>Total<br/>31-Dec-24<br/>£</b> | <b>Total<br/>31-Dec-23<br/>£</b> |
|-----------------------------------|---------------------------|-------------------------|----------------------------------|----------------------------------|
| Creditors                         | 3,120                     | -                       | 3,120                            | 16,406                           |
| Accrual - Independent Examination | 1,380                     | -                       | 1,380                            | 1,230                            |
| Accrual - Grant to be Returned    | -                         | 1,000                   | 1,000                            | -                                |
| Accruals - Other                  | 959                       | -                       | 959                              | 725                              |
| Deferred Income (8a)              | 2,736                     | -                       | 2,736                            | 300                              |
|                                   | <b>8,195</b>              | <b>1,000</b>            | <b>9,195</b>                     | <b>18,661</b>                    |

**8a. DEFERRED INCOME**

|  | £            |
|--|--------------|
| Deferred income brought forward 01/01/24 | 300          |
| Utilised in the year                     | (300)        |
| Receipts in 2024 for 2025                | 2,736        |
| Deferred income as at 31/12/24           | <u>2,736</u> |

Some 2024 income has been deferred to 2025 because there are conditions attached to the income regarding future service delivery.

**THE ROYAL AIR FORCE FOOTBALL ASSOCIATION  
(A COMPANY LIMITED BY GUARANTEE)**

**NOTES TO THE FINANCIAL STATEMENTS (continued)  
FOR THE YEAR ENDED 31ST DECEMBER 2024**

**9. STAFF COSTS AND NUMBERS**

|   | <b>TOTAL<br/>2024<br/>£</b> | <b>TOTAL<br/>2023<br/>£</b> |
|---|-----------------------------|-----------------------------|
| Gross Wages and Salaries                              | 92,710                      | 78,627                      |
| Employer's National Insurance Costs (after allowance) | 4,103                       | 2,608                       |
| Employer's Pension Contributions                      | 6,443                       | 5,326                       |
|   | <b>103,256</b>              | <b>86,561</b>               |

Employees who were engaged in each of the following activities:

|   | <b>31-Dec-24<br/>TOTAL</b> | <b>31-Dec-23<br/>TOTAL</b> |
|---|----------------------------|----------------------------|
| Activities in furtherance of organisation's objects | 3                          | 3                          |

The charity employed three staff during 2024.

No employees received emoluments in excess of £60,000. Staff are paid through the PAYE system.

The charity contributes to a defined contribution pension scheme. The amount of contributions recognised in the SOFA as an expense were £6,443 (2023: £5,326)

**10. DIRECTORS AND OTHER RELATED PARTIES**

One director was reimbursed £525 as a coaching bursary. This payment was made on the same terms and the same amount as other non-Director members. No other payments were made to directors or any persons connected with them during this financial period. No material transaction took place between the organisation and a trustee or any person connected with them.

**11. RISK ASSESSMENT**

The directors actively review the major risks which the charity faces on a regular basis and believe that maintaining the free reserves stated, combined with the annual review of the controls over key financial systems carried out on an annual basis will provide sufficient resources in the event of adverse conditions. The directors have also examined other operational and business risks which they face and confirm that they have established systems to mitigate the significant risks.

**12. RESERVES POLICY**

The directors have considered the level of reserves they wish to retain, appropriate to the charity's needs. This is based on the charity's size and the level of financial commitments held. The directors aim to ensure the charity will be able to continue to fulfil its charitable objectives even if there is a temporary shortfall in income or unexpected expenditure. The directors will endeavour not to set aside funds unnecessarily.

**13. PUBLIC BENEFIT**

The charity acknowledges its requirement to demonstrate clearly that it must have charitable purposes or 'aims' that are for the public benefit. Details of how the charity has achieved this are provided in the Report of the Directors. The directors confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities the charity should undertake.

**14. DONATED SERVICES**

The offices which RAF Football use as their HQ, are kindly donated by the RAF.

## INDEPENDENT EXAMINER'S REPORT ON THE ACCOUNTS

Report to the trustees/members of The Royal Air Force Football Association on the accounts for the year ended 31st December 2024 set out on pages 3 to 17.

### RESPECTIVE RESPONSIBILITIES OF DIRECTORS AND EXAMINER

As described on pages 8 & 10, the charity's directors (who are also the trustees of the charitable company for the purposes of charity law) are responsible for the preparation of the financial statements. The directors are satisfied that the audit requirement of Section 144(1) of the Charities Act 2011 (the Act) does not apply, and that there is no requirement in the governing document or constitution of the Charity for the conducting of an audit. As a consequence, the directors have elected that the financial statements be subject to independent examination.

Having satisfied myself that the accounts of The Royal Air Force Football Association are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 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 which gives me cause to believe that, in any material respect:

- accounting records were not kept in respect of Royal Air Force Football Association as required by section 386 of the 2006 Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
- the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

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.



J Irvin Smith FCIE

Independent Examiners Ltd  
The Grain Store,  
Hills Barns, Appledram Lane South,  
Chichester  
West Sussex  
PO20 7EG

Date: 25 September 2025