

Charity Registration No. Charity Registration No. 1171215

THE CENTURION FUND
ANNUAL REPORT AND
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

THE CENTURION FUND

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Squadron Leader Richard Woolls (Chairman) Group Captain Piers Holland Flight Sargeant Richard Bromwell Flight Sargeant (Retired) Steven Thorp Group Captain (Retired) Lee Taylor Warrant Officer Gareth Elliot
Chairman of the Trustees	Squadron Leader Richard Woolls
Chairman of the Executive Committee	Wing Commander Anthony J Field MBA RAF
Treasurer	Squadron Leader (OF3) Graeme Royston BSc (Hons) RAF
Charity number	1171215
Operation address	RAF FP Headquarters RAF Honington Bury St Edmunds Suffolk IP31 1EE
Accountants	Gascoynes Chartered Accountants Gascoynes House Fornham All Saints Suffolk IP28 6JY
Bankers	Holts Royal Bank of Scotland The Royal Bank of Scotland plc Holts Military Banking 2nd Floor, Lawrie House 31 - 37 Victoria Road Farnborough GU14 7NR
Investment managers	Cazenove Capital 1 London Wall Barbican London EC2Y 5AU Meteor Investment Management Limited 55 King William Street London EC4R 9AD

THE CENTURION FUND

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THE CENTURION FUND

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 MARCH 2023

The trustees are pleased to present their report together with the financial statements of the charity for the year ended 31 March 2023.

Structure, governance and management

Organisation

A board of trustees of up to 6 members, who meet quarterly, administer the charity. A Chairman is appointed by the trustees to manage the day-to-day operations of the charity.

Risk management

The trustees have examined the major strategic, business and operational risks which the charity faces and confirm that systems have been established to enable regular reports to be produced so that the necessary steps can be taken to lessen these risks.

Objectives and activities

The objects of the charity are:-

- a. To promote the efficiency of the RAF Regiment by preserving its name, traditions and history, fostering esprit-de-corps and comradeship amongst members and former members of the RAF Regiment; and
- b. To commemorate and remember those members, or former members of the RAF Regiment who have lost their lives or suffered injury, or put themselves at risk of loss of life or injury in service to the public.

Investment policy

Under the memorandum and articles of association, the charity has the power to make any investments which the trustees see fit.

Achievements and performance

The results for the year are shown on the statement of financial activities on page 5. The accounts are showing that there was a deficit for the year of £4,125 (2022 - a surplus of £50,576).

The fund has met its objectives via several mechanisms throughout the year; primarily for Objective 1, through the direct funding of member activities and specific requirements, and for Objective 2, through the maintenance and development of the Corps Memorial Garden (CMG) in the National Memorial Arboretum. Some of the areas of significant interest are discussed throughout this report.

As the fund came out of FY21/22, it was agreed by the trustees that the fund should review how its current investments were being managed and whether there was a better alternative that would be more efficient and financially beneficial. Consequently, the Fund's ExCo was tasked with conducting an extensive research and investigative program designed to identify how and where to develop our investments to increase the financial return for the benefit of the membership. The Fund turned to our much larger Sister charity, the RAF Benevolent Fund (RAFBF), to draw on their experience and knowledge garnered from the management of their investments. After several extremely useful meetings with the RAFBF investment experts, the number and type of investment companies as potential options were refined, and the way the Fund's investments would be managed in the future became much clearer. After the shortlist candidates had presented their portfolio options, it was decided, by vote, that Cazenove was the favoured investment management company. At the time of writing, the Fund's current investments are in the process of transferring. Whilst the Fund's previous investments were in a different Cazenove portfolio, the new arrangement removes the current investment manager and their associated significant fee and places our investments in a pooled charity investment portfolio which benefits from the mass and income of other much larger UK charities.

THE CENTURION FUND

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

One area that has improved considerably is that of fundraising by our membership. The target set for the ExCo in last year's Business Development Directive, has been easily met and significantly exceeded, more than doubling last year's fundraising total. It is humbling to see how much time, planning, effort and on many occasions physical stress and strain individuals and groups are willing to put into fundraising events for the benefit of the Fund and its wider membership. Acknowledgement should also be made of the individuals within the RAF Regt possessing such innovative and imaginative minds to come up with the ideas for some of these events and the physical prowess and sporting skill that exists within the Corps members, Regular, Reserve, Veteran, Gunner and Officer.

Within this FY, the Fund has also branched out from its historic small-scale funding for events and raised the bar through the sponsoring of an RAF Regt four-person team who will row across the Atlantic in Dec 2024 as part of the Atlantic Dash Regatta race. The Fund has purchased a bespoke rowing boat from professional Atlantic crossing boat builders to support the RAF Regt team. This is a significant shift in both funding and focus for the Fund and one that is testament to the developing maturity of the Fund as it grows as a charity. The team has been active in raising further sponsorship from major fitness and endurance activity companies and have also been hard at work in their training programme to ensure they are fit enough for multiple weeks of rowing.

The Fund paid for an update on silver valuation this FY; the last one was completed in 2017. Valuation is undertaken by a professional silversmith and valuer and is a slow and detailed process, which for the RAF Regiment silver took over three days to complete. The value of the RAF Regt silver has increased appreciably from the previous valuation of £311,833 to £414,350, an increase of over £100,000. Consequently, the Fund's property insurance has been amended to absorb the increase.

The jewel in the RAF Regt's crown is its CMG at the National Memorial Arboretum in Burton on Trent. The management and coordination of the CMG is conducted by its own sub-committee within the Fund's ExCo. Improvements, development and maintenance of the Garden continue throughout the year and have made the Garden a fitting tribute to remember the RAF Regt fallen and a sanctuary within which to reflect on the loss and sacrifice that many Gunners and Officers of the Corps have made since its inception. The CMG ExCo conduct other activities associated primarily with Objective 2 with regards to memorial activities and assets. A prime example of this is the ongoing work by the ExCo to restore the Black Eagle memorial at the former RAF Stanley Black Eagle Camp on the East Falklands Island; the Centurion Fund will continue to support this activity financially.

As the Fund looks forward to the next FY, the Trustees have directed six key areas of focus. The goals and associated implied funding requirements are as follows:

a: The Chair is to continue to conduct a rolling programme of Membership out-reach, consultation, engagement, promotion and feedback, the outcomes of which form part of the Chair's quarterly back-brief to the Trustees. It should be considered a Continuous Improvement process.

b: Research and develop a business proposal for the future use of the Centurion Fund-purchased Atlantic Rocks' boat.

c: Mature Membership understanding and use of the Centurion Fund, such that it becomes an irreplaceable norm of Regt life; develop the Centurion Fund's social media profile across all the major platforms, coherent with Force and Regt social media approaches.

d: Continue the previous success of fund-raising for the Centurion Fund, with a target of £4K (based on 10% of the historic investment revenue). Normalise and engrain the selection of the Centurion Fund as one of the main charities that RAF Regt Service Personnel raise money for.

e: Continue to further develop soft links with other RAF and RAF Regt facing groups and organisations to encourage RAF Regt Family-wide coherence.

THE CENTURION FUND

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

f: Implement and closely monitor the new longer-term investment strategy following Trustee concurrence to the recommended Course of Action (to be achieved in late FY22/23).

FY22/23 has been a busy, ground-breaking year with a key financial change associated with the management of its investments. As a charity, the Fund grows year on year both in experience and maturity and is consistently striving to be more efficient in its management and output to better serve its diverse membership; it has come a long way since its birth as a charity in 2017. However, there is still much more that it can do and its ExCo and Trustees will ensure that our combined efforts are focussed on the continued improvement and growth of the RAF Regt's official charity, the Centurion Fund.

Reserves policy

The Centurion Fund maintains a Special Interest Bearing bank account with the Royal Bank of Scotland plc which is used to fund the day to day expenditure of the charity. As at 31 March 2023 this bank account has funds of £40,617.28 (2022 - £82,807.97) available to meet future expenditure.

Trustees' Responsibilities

Law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the charity's financial activities during the year and of its financial position at the end of the year. In preparing those financial statements, the trustees are required to:

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

The trustees are responsible for keeping accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 1993. 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.

This report has been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities (issued in March 2005).

Approved by the trustees and signed on its behalf
by:

Squadron Leader Richard Woolls (Chairman)

Trustee

Dated: 3 May 2023



RJ Woolls (May 5, 2023 06:46 GMT+1)

THE CENTURION FUND

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF THE CENTURION FUND

In accordance with the engagement letter dated 21 September 2011, and in order to assist you to fulfil your duties under the Charities Act 1993, we have compiled the financial statements of The Centurion Fund set out on pages 5 to 11 from the accounting records and information and explanations you have given to us.

This report is made to the Trustees as a body, in accordance with the terms of our engagement. Our work has been undertaken so that we might compile the financial statements that we have been engaged to compile, report to the Trustees that we have done so, and state those matters that we have agreed to state to them in this report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than The Centurion Fund and the Trustees, as a body, for our work or for this report.

We have carried out this engagement in accordance with technical guidance issued by the Institute of Chartered Accountants in England and Wales and have complied with the ethical guidance laid down by the Institute relating to members undertaking the compilation of financial statements

You have acknowledged on the balance sheet for the year ended 31 March 2023 your duty to ensure that The Centurion Fund has kept proper accounting records and to prepare financial statements that give a true and fair view under the Charities Act 1993. You consider that The Centurion Fund is exempt from the statutory requirement for an audit for the year.

We have not been instructed to carry out an audit of the financial statements. For this reason, we have not verified the accuracy or completeness of the accounting records or information and explanations you have given to us and we do not, therefore, express any opinion on the financial statements.

Gascoynes

Chartered Accountants

Gascoynes House
Moseleys Farm Business Centre
Fornham All Saints
Suffolk
IP28 6JY

Dated: 3 May 2023

THE CENTURION FUND

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 MARCH 2023

	Notes	2023 £	2022 £
Incoming resources from generated funds			
Voluntary income		15,391	56,560
Trading activities	2	4,143	506
Investment income	3	23,398	21,067
		<hr/>	<hr/>
Total incoming resources		42,932	78,133
		<hr/>	<hr/>
Resources expended			
Cost of generating funds			
Voluntary income		393	2,000
Charitable activities		14,734	23,783
Overheads		30,984	274
Trading Activities		946	1,500
		<hr/>	<hr/>
Total resources expended		47,057	27,557
		<hr/>	<hr/>
Net (Deficit)/surplus - Note 8		(4,125)	50,576
		<hr/>	<hr/>

All of the results relate to continuing activities.

THE CENTURION FUND

BALANCE SHEET

AS AT 31 MARCH 2023

	Notes	2023 £	£	2022 £	£
Fixed assets					
Tangible assets	4	489,795		337,928	
Investments	5	1,223,412		1,288,463	
		<u>1,713,207</u>		<u>1,626,391</u>	
Current assets					
Debtors	6	3,725		1,620	
Cash at bank and in hand		68,567		139,867	
		<u>72,292</u>		<u>141,487</u>	
Creditors: amounts falling due within one year	7	(2,643)		(2,529)	
Net current assets			69,649		138,958
Total assets less current liabilities			<u>1,782,856</u>		<u>1,765,349</u>
Capital and reserves					
Reserves	8	1,525,659		1,529,784	
Revaluation reserve	8	257,197		235,565	
	8		<u>1,782,856</u>		<u>1,765,349</u>
			<u>1,782,856</u>		<u>1,765,349</u>

We acknowledge our duty to ensure that The Centurion Fund has kept proper accounting records and to prepare financial statements that give a true and fair view under the Charities Act 1993.

Approved by the Trustees on 3 May 2023 and signed on behalf of The Centurion Fund.

RJ Woolls

RJ Woolls (May 5, 2023 06:46 GMT+1)

Squadron Leader Richard Woolls (Chairman)

Trustee

THE CENTURION FUND

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2023

1 Accounting policies

The principal accounting policies are set out below. The accounting policies have been adopted consistently throughout the year.

a) Basis of accounting

The financial statements have been prepared under the historical cost convention, as modified by the revaluation of certain fixed assets, the inclusion of fixed asset investments at market value, and are in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities issued in March 2005 and applicable accounting standards.

b) Incoming resources from generated funds

Incoming resources from generated funds represents net invoiced sales of goods and services, including value added tax.

c) Incoming resources

Enterprise trading activities

Income from the sale of prints, books and other RAF Regiment paraphernalia are credited in the year in which they are received.

Legacies and donations

Legacies and donations are credited in the year in which they are received.

Grant income

Grant income is credited in the year to which it relates.

Investment income

Income from investments is credited in the year in which it is received.

Interest receivable

Interest is credited in the year in which it is received.

THE CENTURION FUND

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

1 Accounting policies

(Continued)

d) Resources expended

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

Expenditure is recognised when a liability is incurred. Funding provided through contractual agreements and performance related grants are recognised as goods or services are supplied. Other grant payments are recognised when a constructive obligation arises that results in the payment being unavoidable.

Costs of generating funds are those costs incurred in attracting voluntary income, and those incurred in trading activities that raise funds.

Grants payable are payments made to third parties in the furtherance of the charitable objectives of the Trust. Single or multi-year grants are accounted for when either the recipient has a reasonable expectation that they will receive a grant and the trustees have agreed to pay the grant without condition, or the recipient has a reasonable expectation that they will receive a grant and any condition attaching to the grant is outside of the control of the Trust.

Provisions for grants are made when the intention to make a grant has been communicated to the recipient but there is uncertainty about either the timing of the grant or the amount of grant payable.

Governance costs include those incurred in the governance of its assets and are primarily associated with constitutional and statutory requirements.

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, e.g. allocating office property costs by floor areas, management and human resources costs by the number of staff, and finance and IT costs by work done.

THE CENTURION FUND

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

1 Accounting policies

(Continued)

e) Fund structure

The principal accounting policies are set out below. The accounting policies have been adopted consistently throughout the year.

The funds held by the charity are either:

- *Unrestricted general funds* - these are funds which can be used in accordance with the charitable objects at the discretion of the trustees.
- *Designated funds* - these are funds earmarked by the trustees out of unrestricted general funds for specific future purposes or projects.
- *Restricted funds* - these are funds that can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.
- *Endowment funds* - these are funds that represent assets which must be held permanently by the charity. Income arising on the endowment fund can be used in accordance with the objects of the charity and is included in unrestricted income. Any capital gains or losses arising on the investments form part of the fund. Investment management charges and legal advice relating to the fund are charged against the fund.

f) Investments

Investments are revalued at the end of the year in accordance with IAS39 and are held at fair value. The increase or diminution in value at the year end is reflected in the value of the investments and the corresponding entry is reflected within reserves.

g) VAT

The charity is not registered for VAT and accordingly expenditure includes VAT where appropriate.

2 For generating funds

	2023 £	2022 £
Shop sales	4,143	506

THE CENTURION FUND

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

3 Investment income

	2023 £	2022 £
Cash and settlements pending		
Gross bank interest earned on funds held on deposit	190	8
	<u>190</u>	<u>8</u>
Dividends and interest received from investments		
Dividends received	22,495	20,775
Interest received on funds held	713	284
	<u>23,208</u>	<u>21,059</u>
Total	<u>23,398</u>	<u>21,067</u>

4 Tangible fixed assets

	Museum art collection £	Regimental silver £	Computer equipment £	Transatlantic rowing boat £	Total £
Cost					
At 1 April 2022	26,045	311,883	846	-	338,774
Additions	14,400	-	-	40,000	54,400
Revaluation	-	102,467	-	-	102,467
	<u>40,445</u>	<u>414,350</u>	<u>846</u>	<u>40,000</u>	<u>495,641</u>
At 31 March 2023	40,445	414,350	846	40,000	495,641
Depreciation and impairment					
At 1 April 2022	-	-	846	-	846
Depreciation charged in the year	-	-	-	5,000	5,000
	<u>-</u>	<u>-</u>	<u>846</u>	<u>5,000</u>	<u>5,846</u>
At 31 March 2023	-	-	846	5,000	5,846
Carrying amount					
At 31 March 2023	40,445	414,350	-	35,000	489,795
	<u>40,445</u>	<u>414,350</u>	<u>-</u>	<u>35,000</u>	<u>489,795</u>
At 31 March 2022	26,045	311,883	-	-	337,928
	<u>26,045</u>	<u>311,883</u>	<u>-</u>	<u>-</u>	<u>337,928</u>

THE CENTURION FUND

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

5 Fixed asset investments

	Cazenove Capital Investment	Meteor Management Investment	Total
	£	£	£
Cost or valuation			
At 1 April 2022	1,173,623	114,840	1,288,463
Additions - purchase of stocks and shares	443,570	-	443,570
Adjustments to agree valuations to valuation reports - note 10	(78,401)	(2,435)	(80,836)
Disposals - sale of stocks and shares	(427,785)		(427,785)
	<hr/>	<hr/>	<hr/>
At 31 March 2023	1,111,007	112,405	1,223,412
	<hr/>	<hr/>	<hr/>
Carrying amount			
At 31 March 2023	1,111,007	112,405	1,223,412
	<hr/>	<hr/>	<hr/>
At 31 March 2022	1,173,623	114,840	1,288,463
	<hr/>	<hr/>	<hr/>

6 Debtors

	2023	2022
	£	£
Amounts falling due within one year:		
Prepaid expenses and accrued income	3,725	1,620
	<hr/>	<hr/>

7 Creditors: amounts falling due within one year

	2023	2022
	£	£
Accruals and deferred income	2,643	2,529
	<hr/>	<hr/>

8 Reserves

	Revaluation reserves	Reserves	Total
	£	£	£
Opening balance at 1 April 2022	(235,565)	(1,529,784)	(1,765,349)
Deficit for year	-	4,125	4,125
Adjustments to agree valuations to valuation report	(21,632)	-	(21,632)
	<hr/>	<hr/>	<hr/>
Closing balance at 31 March 2023	(257,197)	(1,525,659)	(1,782,856)
	<hr/>	<hr/>	<hr/>

THE CENTURION FUND

DETAILED INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2023

		2023		2022
	£	£	£	£
Incoming resources				
<i>Voluntary income</i>				
Bequest income	-		48,712	
Income for maintenance of memorial stones at the National Memorial Arboretum	2,013		2,251	
Fundraising events and donations	13,378		5,597	
	<hr/>		<hr/>	
		15,391		56,560
<i>Trading activities</i>				
Shop sales	4,143		506	
	<hr/>		<hr/>	
		4,143		506
<i>Investment income</i>				
Gross bank interest received	190		8	
Dividends received	22,495		20,775	
Interest received on funds held with investment managers	713		284	
	<hr/>		<hr/>	
		23,398		21,067
Total incoming resources		<hr/>		<hr/>
		42,932		78,133

THE CENTURION FUND

DETAILED INCOME AND EXPENDITURE ACCOUNT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

	£	2023 £	£	2022 £
Resources expended				
Costs of generating funds				
Voluntary income				
Contribution for travel (2022 contribution to law degree) funded out of Gravely Budget	393		2,000	
		(393)		(2,000)
Charitable activities				
Supported projects	1,600		4,991	
Gifting costs	1,086		327	
Ebids and contributions to sport and adventure activities	6,917		12,814	
National Memorial Arboretum maintenance and engraving costs	3,044		3,954	
National Memorial Arboretum annual subscription	2,087		1,697	
		(14,734)		(23,783)
Overheads				
General	14,349		11,775	
Financial	16,635		(11,501)	
Trading activities	946		-	
		(31,930)		(274)
Total resources expended		(47,057)		(26,057)
Net (deficit)/surplus for year		(4,125)		50,576

THE CENTURION FUND

DETAILED INCOME AND EXPENDITURE ACCOUNT (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2023

		2023		2022
	£	£	£	£
Overheads - General				
Engagement costs	5,826		6,538	
Depreciation of rowing boat	5,000		-	
Insurance for regimental silver and artwork	2,275		2,256	
Trustee indemnity insurance	525		781	
80th Anniversary costs	637		2,200	
Trustees training courses	86		-	
		14,349		11,775
Overheads - Financial				
(Gain) on disposal of stocks and shares by Cazenove Capital Management Ltd	(5,864)		(33,144)	
Card machine charges	35		216	
Investment Managers' charges for managing Fund's portfolios of investments	18,102		18,510	
Accounting software subscription	144		144	
Bookkeeping services	840		840	
Accountancy and taxation	1,833		1,833	
Legal and professional fees	45		100	
Regimental silver valuation fees	1,500		-	
		16,635		(11,501)
Overheads - Trading activities				
Purchase of stock for resale	946			
		946		-








The Centurion Fund- Year ended 31 March 2023 Financial Statements

Final Audit Report

2023-05-05

Created:	2023-05-03
By:	Gascoynes Accounts (Accounts@gascoynes.co.uk)
Status:	Signed
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2023-05-03 - 11:24:54 GMT- IP address: 81.149.163.35
-  Document emailed to peatmoor@outlook.com for signature
2023-05-03 - 11:27:12 GMT
-  Email viewed by peatmoor@outlook.com
2023-05-03 - 11:33:53 GMT- IP address: 172.224.227.19
-  Signer peatmoor@outlook.com entered name at signing as RJ Woolls
2023-05-05 - 05:46:11 GMT- IP address: 31.94.7.144
-  RJ Woolls (peatmoor@outlook.com) entered valid password assigned by the sender.
2023-05-05 - 05:18:52 GMT
-  Document e-signed by RJ Woolls (peatmoor@outlook.com)
Signature Date: 2023-05-05 - 05:46:13 GMT - Time Source: server- IP address: 31.94.7.144
-  Agreement completed.
2023-05-05 - 05:46:13 GMT



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