



# Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	01	April	2024		31	March	2025

## Section A Reference and administration details

Charity name THE LIFE GUARDS ASSOCIATION CHARITABLE TRUST

Other names charity is known by

Registered charity number (if any) 229144

Charity's principal address COMBERMERE BARRACKS, WINDSOR, BERKSHIRE

Postcode SL4 3DN

### Names of the charity trustees who manage the charity

Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
			The Trustees of The Life Guards Association Charitable Trust
Lt Col (Retd) Harry SJ Scott			
Mrs J Dwerryhouse			
Lt.Col T J Armitage		Appointed 13.2.25	
Captain JR Dove			
E A Godwin		Appointed 9.5.24	
Mr Ian M Fearnley			
Paul J Richards MBE			
Lt Col (Retd) Bill R Lindsay OBE			
Mr Charlie J Trietline			
Mr Daniel D Stafford			
Mr (RCM) Daniel D Snoxell			

### Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

### Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

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## Section B Structure, governance and management

### Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	CHARITABLE SCHEME DATED 25TH OCTOBER 2010
How the charity is constituted (eg. trust, association, company)	CHARITABLE TRUST
Trustee selection methods (eg. appointed by, elected by)	APPOINTED BY THE TRUSTEES

### Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees.
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

The Life Guards Association Charitable Trust continues to work very closely with The Life Guards Association in identifying potential beneficiaries. The Trust also works with the Household Cavalry Foundation and The Blues and Royals Association in meeting its overall charitable objectives.

In furtherance of these objectives there is a close relationship with ABF, The Soldiers' Charity, The Royal British Legion and SSAFA Forces Help

## Section C Objectives and activities

### Summary of the objects of the charity set out in its governing document

To relieve members, or former members, of the Regiment, or their dependants who are in need by virtue of financial hardship, sickness, disability, or the effects of old age.

To promote the efficiency of the Regiment in any charitable way as the Trustees from time to time may decide.

**Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)**

The charity makes grants to a wide group of people in support of welfare and hardship. In addition, the Scheme that governs the operation of the charity specifically allows for the promotion of the efficiency of the Armed Forces. The charity therefore is able to award initiative, support adventurous training, sport and other welfare activities which are not adequately, or directly, provided for from Public Funds. Thus the Government's prime responsibility of providing Defence of the Realm is enhanced, resulting in a direct benefit to the public.

The Trustees consider, therefore, that The Life Guards Association Charitable Trust fully meets the requirement to provide Public Benefit under the appropriate charitable purpose of promoting of the efficiency of the Armed Forces of the Crown in addition to its existing welfare objectives.

**Additional details of objectives and activities (Optional information)**

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

The Trustees follow an approved policy in making grants to both retired and serving Lifeguardsmen and their dependents for the relief of need.

Priority is given to:

- Veterans of conflicts and their dependents.
- The special needs of the disabled who may not be able to benefit from support from the statutory benefit system. Consideration in respect of their dignity, encouraging independence and welfare to work are important factors.
- Supporting the cohesion of the family
- Supporting the unemployed and homeless, where appropriate.

Each case is looked at on its own merit and evaluated in relationship with other grants available.

**Summary of the main achievements of the charity during the year**

31 cases were considered during the year and grants totalling £24,000 were made in the "Relief of Need" category.

The Charitable Trust has also support events that connect serving soldiers and veterans, including the annual Association Dinner, Cavalry Memorial Sunday, regional dinners and Ypres 100 years commemorations.

## Section E

## Financial review

### Brief statement of the charity's policy on reserves

The reserves policy of the Trustees is that the charity shall have adequate reserves to ensure that, when invested by the appointed investment manager, they shall produce sufficient income to fund the budgeted costs or grants of the charity and, over the long term, maintain their effective value. The reserve is reviewed on an annual basis.

### Details of any funds materially in deficit

NONE

### Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

The Life Guards Association Charitable Trust is primarily a grant making charity. It relies on income from its investments, an annual grant from serving Household Cavalry soldiers (Days Pay Scheme), donations and other fundraising events to support the annual level of grant making.

## Section F

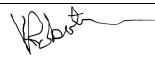
## Other optional information

## Section G

## Declaration

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

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	KENNETH WILLIAM ROBERTSON	
Position (eg Secretary, Chair, etc)	SECRETARY	
Date	06 Aug 2025	



**CHARITY COMMISSION**  
FOR ENGLAND AND WALES

The Life Guards Association Charitable Trust

No (if any)  
229144

## Receipts and payments accounts


**CC16a**

For the period from	Period start date	To	Period end date
	01-Apr-24		31-Mar-25

### Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
Donations, grants and legacies	56,885	47,387	-	104,272	211,547
Fundraising events	19,586	-	-	19,586	17,957
Miscellaneous income	475	1,489	-	1,964	1,652
Income from investments	56,456	-	-	56,456	59,972
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>133,402</b>	<b>48,876</b>	<b>-</b>	<b>182,278</b>	<b>291,128</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>133,402</b>	<b>48,876</b>	<b>-</b>	<b>182,278</b>	<b>291,128</b>
<b>A3 Payments</b>					
Donations, grants and legacies	26,172	73,408	-	99,580	58,623
Cost of fundraising events	31,507	-	-	31,507	20,893
Poppies and wreaths	1,999	-	-	1,999	8,076
Miscellaneous expenditure	4,339	-	-	4,339	4,491
Honoraria	17,173	-	-	17,173	10,000
Audit fee	-	-	-	-	2,400
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>81,190</b>	<b>73,408</b>	<b>-</b>	<b>154,598</b>	<b>104,483</b>
<b>A4 Asset and investment purchases, (see table)</b>					
<b>Waverton Investment Management</b>	<b>50,000</b>	<b>-</b>	<b>-</b>	<b>50,000</b>	<b>130,750</b>
	-	-	-	-	-
<b>Sub total</b>	<b>50,000</b>	<b>-</b>	<b>-</b>	<b>50,000</b>	<b>130,750</b>
<b>Total payments</b>	<b>131,190</b>	<b>73,408</b>	<b>-</b>	<b>204,598</b>	<b>235,233</b>
<b>Net of receipts/(payments)</b>	<b>2,212</b>	<b>- 24,532</b>	<b>-</b>	<b>- 22,320</b>	<b>55,895</b>
<b>A5 Adjustment from accruals to receipts and payments</b>	<b>- 19,016</b>	<b>23,208</b>	<b>-</b>	<b>4,192</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>92,805</b>	<b>11,539</b>	<b>-</b>	<b>104,344</b>	<b>48,449</b>
<b>Cash funds this year end</b>	<b>76,001</b>	<b>10,215</b>	<b>-</b>	<b>86,216</b>	<b>104,344</b>

## Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	Lloyds Bank (No1 account)	-	10,215	-
	Lloyds Bank (No 2 account)	60,328	-	-
	Lloyds Bank No 3 account)	15,673	-	-
	<b>Total cash funds</b>	<b>76,001</b>	<b>10,215</b>	<b>-</b>
	(agree balances with receipts and payments account(s))	OK	OK	OK
<b>B2 Other monetary assets</b>	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
<b>B3 Investment assets</b>	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
	Waverton Investment Management		1,883,390	2,324,169
			-	-
			-	-
			-	-
<b>B4 Assets retained for the charity's own use</b>	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
<b>B5 Liabilities</b>	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees				
Signature		Print Name		Date of approval
		Ian M Fearnley il J Richards MBE		06 Aug 2025



Section A

Independent Examiner's Report

Report to the trustees/  
members of

The Life Guards Association Charitable Trust

On accounts for the year  
ended

31 March 2025

Charity no  
(if any)

229144

Set out on pages

1-2

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 / 03 / 2022.

Responsibilities and  
basis of report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed 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 which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:

D Robins

Date:

06 Aug 2025

Name:

Daniel Robins FCCA - Stiles & Company

Relevant professional  
qualification(s) or body  
(if any):

Association of Chartered Certified Accountants

Address:

2 Lake End Court, Taplow Road, Taplow, Maidenhead, Berkshire SL6 0JQ

Section B

Disclosure

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).



**Give here brief details of any items that the examiner wishes to disclose.**