



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 01 01 2020

Period start date To 31 12 2020

Period end date

Charity name: THE ROYAL AIR FORCES ASSOCIATION-BEDFORD BRANCH

Charity registration number: 231568

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The object for which Association is established is to promote, through the comradeship engendered by its members, the welfare by charitable means of all serving and former members of Our Air Forces, their spouses, and dependants, together with widows and widowers and dependants of those who died whilst serving or subsequently. To provide welfare and active pastoral support.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	To provide welfare and active pastoral support. Collection of monies for wings appeal through street, shop, and individual donations.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	Yes

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	n/a
Policy on social investment including program related investment	Para 1.38	n/a
Contribution made by volunteers	Para 1.38	Volunteers provide a considerable amount of personal time and effort to support collections.

Other		
-------	--	--

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	Veteran's breakfast. Drop-in centre for veterans and serving members of the armed forces. Restriction this year due to covid 19.

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	Reviewed by committee.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	n/a
Amount of reserves held	Para 1.22	n/a
Reasons for holding zero reserves	Para 1.22	n/a
Details of fund materially in deficit	Para 1.24	n/a
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	None

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	Donations by public
Investment policy and objectives including any social investment policy adopted	Para 1.46	n/a
A description of the principal risks facing the charity	Para 1.46	n/a
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed , royal charter)	Para 1.25	Royal charter
How is the charity constituted? (e.g unincorporated association , CIO)	Para 1.25	Association
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	By interview

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	THE ROYAL AIR FORCES ASSOCIATION – BEDFORD BRUNCH
Other name the charity uses	n/a
Registered charity number	231568
Charity's principal address	93 Ashburnham Road, Bedford, MK40 1EA

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)
1	G. Fordham	President		
2	P. Mackenzie	Treasurer		
3	P. Connelly	Chairman		
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Corporate trustees – names of the directors at the date the report was approved

[illegible]

Name of trustees holding title to property belonging to the charity

[illegible]

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	n/a
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	n/a
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	n/a

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

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

--

Exemptions from disclosure

Reason for non-disclosure of key personnel details

--

Other optional information

--

Declarations

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

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Keith Anthony John Butcher	
Position (eg Secretary, Chair, etc)	Chairman	
Date	03/11/2020	

ROYAL AIR FORCES ASSOCIATION

BEDFORD BRANCH

Financial Statements

for the year to 31 December 2020



**ROYAL AIR FORCES ASSOCIATION
BEDFORD BRANCH**

**Income and Expenditure Account
for the year ended 31 December 2020**

	2020 £	2019 £
INCOME		
Subscriptions	269	1,913
Donations and legacies	187	15
Rents received	3,212	3,250
Wings Lotto commission	10	11
	3,678	5,189
Wings Appeal - net income		2,636
	3,678	11,034
EXPENDITURE		
Welfare payment		-
Rates	837	887
Repairs & renewals	3,997	-
Contribution to Club	1,000	499
Insurance	1,241	1,216
Printing, postage & stationery	3	23
Travelling expenses	35	617
Annual conference		110
IT		69
Accountancy	100	100
Legal & professional		
Sundry expenses	99	98
	7,312	3,619
EXCESS OF INCOME OVER EXPENDITURE	- 3,634	4,206
Monies paid over to RAFA HQ	650	4,000
NET (DEFICIT)/SURPLUS	- 4,284	206

**ROYAL AIR FORCES ASSOCIATION
BEDFORD BRANCH**

**Statement of Financial Position
as at 31 December 2020**

	2020 £	2019 £
FIXED ASSETS		
Freehold property brought forward	452,012	450,000
Renovations	39,940	32,230
less Grant from RAFA	- 39,940	- 30,218
	<u>452,012</u>	<u>452,012</u>
CURRENT ASSETS		
Bank current account	2,151	6,485
Wings current account	1,457	1,307
	<u>3,608</u>	<u>7,792</u>
CURRENT LIABILITIES		
Owed to Club	-	-
Accruals	400	300
	<u>400</u>	<u>300</u>
	3,208	7,492
NET ASSETS	<u>455,220</u>	<u>459,504</u>
ACCUMULATED FUNDS		
Balance brought forward	459,504	459,298
Net Surplus/(Deficit) for the year	- 4,284	206
	<u>455,220</u>	<u>459,504</u>

The Trustees consider that an audit is not required for this year under s144(2) Charities Act 2011

The Trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

Approved by the Trustees on 18 May 2021, and signed on their behalf by:

K BUTCHER
Chairman

P MACKENZIE
Treasurer

**ROYAL AIR FORCES ASSOCIATION
BEDFORD BRANCH WELFARE ACCOUNT**

**Receipts & Payments Account
for the year ended 31 December 2020**

	2020 £		2019 £
RECEIPTS			
Grants and donations			1,279
Interest received	-	-	
	-	-	1,279
PAYMENTS			
Officers expenses	298		105
Branch			-
Grants	1,066	1,479	
	1,364	1,584	
NET SURPLUS/(DEFICIT)	- 1,364	- 305	

RECONCILIATION

Closing balances			
Bank Current Account	1,795	3,159	
Bank Reserve Account	-	-	
	1,795	3,159	
Opening balances			
Bank Current Account	3,159	3,464	
Bank Reserve Account	-	-	
	3,159	3,464	
(DEFICIT)/SURPLUS FOR THE YEAR	- 1,364	- 305	

The Trustees consider that an audit is not required for this year under s144(2) Charities Act 2011.

The Trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

Approved by the Trustees on 18 May 2021, and signed on their behalf by:

K BUTCHER
Chairman

P MACKENZIE
Treasurer

INDEPENDENT EXAMINERS' REPORT TO THE TRUSTEES OF THE BEDFORD BRANCH OF THE ROYAL AIR FORCES ASSOCIATION

On the accounts for the year ended 31 December 2020

We report to the trustees on our examination of the accounts of the above charity ("the Trust") for the year ended 31 December 2020

Responsibilities and basis of Report

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

We report in respect of our examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out our examination, we have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act

Independent Examiners' Statement

We have completed our examination. We confirm that no material matters have come to our attention in connection with the examination which gives us cause to believe that , in any material respect:

- 1 The accounting records were not kept in accordance with section 130 of the Act; or
- 2 The accounts did not accord with the accounting records; or
- 3 The accounts did not comply with the applicable requirements concerning the form and content of the accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

We 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.

A & S Consultancy

Chartered Certified Accountants
35 Colworth House
Colworth Park
Sharnbrook, Bedford
MK44 1LQ

18th May 2021

ROYAL AIR FORCES ASSOCIATION

BEDFORD BRANCH

Financial Statements

for the year to 31 December 2020



**ROYAL AIR FORCES ASSOCIATION
BEDFORD BRANCH**

**Income and Expenditure Account
for the year ended 31 December 2020**

	2020 £	2019 £
INCOME		
Subscriptions	269	1,913
Donations and legacies	187	15
Rents received	3,212	3,250
Wings Lotto commission	10	11
	3,678	5,189
Wings Appeal - net income		2,636
	3,678	11,034
EXPENDITURE		
Welfare payment		-
Rates	837	887
Repairs & renewals	3,997	-
Contribution to Club	1,000	499
Insurance	1,241	1,216
Printing, postage & stationery	3	23
Travelling expenses	35	617
Annual conference		110
IT		69
Accountancy	100	100
Legal & professional		
Sundry expenses	99	98
	7,312	3,619
EXCESS OF INCOME OVER EXPENDITURE	- 3,634	4,206
Monies paid over to RAFA HQ	650	4,000
NET (DEFICIT)/SURPLUS	- 4,284	206

**ROYAL AIR FORCES ASSOCIATION
BEDFORD BRANCH**

**Statement of Financial Position
as at 31 December 2020**

	2020 £	2019 £
FIXED ASSETS		
Freehold property brought forward	452,012	450,000
Renovations	39,940	32,230
less Grant from RAFA	- 39,940	- 30,218
	<u>452,012</u>	<u>452,012</u>
CURRENT ASSETS		
Bank current account	2,151	6,485
Wings current account	1,457	1,307
	<u>3,608</u>	<u>7,792</u>
CURRENT LIABILITIES		
Owed to Club	-	-
Accruals	400	300
	<u>400</u>	<u>300</u>
	3,208	7,492
NET ASSETS	<u>455,220</u>	<u>459,504</u>
ACCUMULATED FUNDS		
Balance brought forward	459,504	459,298
Net Surplus/(Deficit) for the year	- 4,284	206
	<u>455,220</u>	<u>459,504</u>

The Trustees consider that an audit is not required for this year under s144(2) Charities Act 2011

The Trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

Approved by the Trustees on 18 May 2021, and signed on their behalf by:

K BUTCHER
Chairman

P MACKENZIE
Treasurer

**ROYAL AIR FORCES ASSOCIATION
BEDFORD BRANCH WELFARE ACCOUNT**

**Receipts & Payments Account
for the year ended 31 December 2020**

	2020 £		2019 £
RECEIPTS			
Grants and donations			1,279
Interest received	-	-	
	-	-	1,279
PAYMENTS			
Officers expenses	298		105
Branch			-
Grants	1,066	1,479	
	1,364	1,584	
NET SURPLUS/(DEFICIT)	- 1,364	- 305	

RECONCILIATION

Closing balances			
Bank Current Account	1,795	3,159	
Bank Reserve Account	-	-	
	1,795	3,159	
Opening balances			
Bank Current Account	3,159	3,464	
Bank Reserve Account	-	-	
	3,159	3,464	
(DEFICIT)/SURPLUS FOR THE YEAR	- 1,364	- 305	

The Trustees consider that an audit is not required for this year under s144(2) Charities Act 2011.

The Trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

Approved by the Trustees on 18 May 2021, and signed on their behalf by:

K BUTCHER
Chairman

P MACKENZIE
Treasurer

INDEPENDENT EXAMINERS' REPORT TO THE TRUSTEES OF THE BEDFORD BRANCH OF THE ROYAL AIR FORCES ASSOCIATION

On the accounts for the year ended 31 December 2020

We report to the trustees on our examination of the accounts of the above charity ("the Trust") for the year ended 31 December 2020

Responsibilities and basis of Report

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

We report in respect of our examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out our examination, we have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act

Independent Examiners' Statement

We have completed our examination. We confirm that no material matters have come to our attention in connection with the examination which gives us cause to believe that , in any material respect:

- 1 The accounting records were not kept in accordance with section 130 of the Act; or
- 2 The accounts did not accord with the accounting records; or
- 3 The accounts did not comply with the applicable requirements concerning the form and content of the accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

We 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.

A & S Consultancy

Chartered Certified Accountants
35 Colworth House
Colworth Park
Sharnbrook, Bedford
MK44 1LQ

18th May 2021