

THE BLUES AND ROYALS ASSOCIATION

England & Wales · Charity number 259191

Details

Status Registered

Legal form Other

Registered 1969-09-19

Register [View on the Charity Commission register](#)

Contact

Address Oak House
Stafford Road
Stone
Staffordshire
ST15 0BH

Phone 07881625124

Email RHG-D.RegSec@householdcavalry.co.uk

Website <http://householdcavalry.co.uk/the-blues-and-royals/>

Activities

Objects: PROMOTION OF THE EFFICIENCY OF THE REGIMENT KNOWN AS THE BLUES AND ROYALS (ROYALS HORSE GUARDS AND 1ST DRAGOONS).

Activities: By granting temporary financial assistance for the relief of members or their dependants, who are in need. Non-members of the Association, their wives, widows or children and other dependants in distressed circumstances may also receive temporary assistance at the discretion of the Committee.

Classification

- **How:** Makes Grants To Individuals
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, Disability, The Prevention Or Relief Of Poverty
- **Who:** Other Defined Groups

Geography

- Germany
- Northern Ireland
- Scotland
- Spain

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£136,138	£155,560	-	-
2024-03-31	£99,554	£98,801	-	-
2023-03-31	£141,410	£151,073	-	-
2022-03-31	£99,024	£81,846	-	-
2021-03-31	£84,112	£102,011	-	-

Trustees

Name	Role	Appointed
Lt COLONEL JIM EYRE	Chair	2017-04-01
Alexander Grayburn Russell Owen AGR		2021-11-24
Andrew Peat		2019-03-29
Anthony Harris AM		2017-05-04
Christopher Trinick		2015-05-10
Glyn Jones		2018-05-12
Herman Ah Sam		2021-11-24
Jason Lee Naylor		2018-05-12
Les Kibble		2017-05-11
NICHOLAS HEMMING		2012-06-08
Peter Storer		2015-05-10
Stanley Gillingham		2013-10-15
Wayne Foster		2015-05-10

THE BLUES AND ROYALS ASSOCIATION

England & Wales - Charity number 259191

Accounts

The Blues and Royals Association Annual Financial Report for 2024/2025

Aims and Objectives.

Over the past year, the Association has diligently upheld its aims and objectives as stipulated in the Constitution and Rules. In response to requests for assistance from members, a total of **£24,705.96** was allocated from the Association's funds, contributing to **19** cases reviewed and approved by the committee. The Association's Annual Dinner took place at The Castle Hotel, Windsor, on Saturday, 30th March 2025, with **163** members in attendance. Prior to the dinner, the Annual General Meeting was convened, and the minutes from this meeting are available in this year's Regimental Journal.

Summary of Financial Assistance given during the year.

- Applications received **25**
- Grants / Donations made **19**
- Applications referred to other funds **23**

Reasons for assistance.

The following is a summary of the main purposes for which grants / donations were made during the past year:

- Legal Costs **1**
- Clothing / Food Vouchers **3**
- White/Brown Goods **6**
- Invalidity / EPV **4**
- Course **2**
- In-Pensioner Grants **2**
- Removals **1**

Income.

Total income for the year amounted to **£136,138.73**, of which **£49,714.73** was contributed by serving officers and soldiers through the "One Days' Pay Scheme." Of these contributions, 51% was retained by the Association for charitable purposes, while 49% was transferred to the Household Cavalry Foundation. Additional donations were received from Association members. Dividends from the Association's investments totalled **£23,379.00** during the financial year and were reinvested into the portfolio.

Expenditure.

Total expenditure for the year amounted to **£155,085.43**, comprising grants disbursed by the Association as well as various administrative expenses incurred in supporting Association Members. These costs included transportation for organised events such as Battlefield Tours, memorial parades, and Annual Dinner evenings. Additionally, miscellaneous expenditures covered IT support, insurance policies, honorariums, postal charges, memorabilia, and NMA maintenance.

During this twelve-month financial period, the Association allocated **£64,305.45** to the children of serving members who made the ultimate sacrifice while on operations in Iraq and Afghanistan. The Children's Fund provided payments to three RHG/D recipients as they reached the age of 18. Upon completion of the final payment, the Fund committee resolved to close the fund, distributing the remaining balance equally among all recipients, resulting in an additional payment this year. The fund now holds a zero balance.

Financial Statement.

Income	01/04/2023 - 31/03/2024	01/04/2024 - 31/03/2025
Dividends	£0.00	£0.00
Bank Interest	£42.39	£1.01
Information Technology Support	£251.04	£513.44
Donations	£18,537.18	£6,821.36
One Day's Pay Scheme	£48,924.07	£49,714.73
Christmas Cards	£4,163.06	£3,279.00
Postage received for Cards	£730.66	£1,031.88
Dinners	£13,584.69	£0.00
Miscellaneous	£3,443.10	£2,789.86
Grant Refunds / Transfer Repayments	£7,473.11	£67,885.45
Diaries	£387.01	£1,977.00
Wreaths	£0.00	£0.00
Memorials	£0.00	£0.00
Battlefield Tours	£2017.89	£2,125.00
Total	£99,554.20	£136,138.73

Expenditure	01/04/2023 - 31/03/2024	01/04/2024 - 31/03/2025
Dividends	£0.00	£0.00
Bank Interest	£0.00	£0.00
Information Technology Support	£4,546.03	£4,116.55
Donations	£2,155.00	£0.00
One Day's Pay Scheme	£21,988.06	£24,360.23
Christmas Cards	£1,983.60	£1,952.60
Postage received for Cards	£1,924.26	£2,255.28
Dinners	£1,866.92	£18,736.74
Miscellaneous	£34,136.35	£19,266.34
Grant in Aid	£24,705.96	£82,547.47
Diaries	£0.00	£0.00
Wreaths	£1,416.21	£1,661.22
Memorials	£0.00	£0.00
Battlefield Tours	£4,112.19	£665.00
Transfer to Investments	£0.00	£0.00
Total	£98,801.58	£155,560.43

	01/04/2023 - 31/03/2024	01/04/2024 - 31/03/2025
Cash in Hand	£0.00	£0.00
Current and Deposit Accounts	£70,028.92	£50,607.72
Total Cash and Bank	£70,028.92	£50,607.72
Debtors	£0.00	£0.00
Creditors	£0.00	£0.00
Total Funds	£70,028.92	£50,607.72

Investment Portfolio.

The Household Cavalry Foundation investment portfolio currently sits at **£7,323,109.00**, of which The Blues and Royals Association Investments make up 20.4% of this fund thus making our share of the portfolio valued at **£1,500,997.00**.

Report of the Independent Examiner.

I have reviewed the Association's Bank Statement, Balance Spreadsheets, and Income and Expenditure Accounts, and in my opinion, these documents present a true and fair view of the financial position of the Association as of 31 March 2025. This assessment is consistent with the reported excess of income over expenditure for the year ended on that date.



Mrs Jessica Janet Harron CeFAP, CeMAP

The Blues and Royals Association Annual Financial Report for 2024/2025

Aims and Objectives.

Over the past year, the Association has diligently upheld its aims and objectives as stipulated in the Constitution and Rules. In response to requests for assistance from members, a total of **£24,705.96** was allocated from the Association's funds, contributing to **19** cases reviewed and approved by the committee. The Association's Annual Dinner took place at The Castle Hotel, Windsor, on Saturday, 30th March 2025, with **163** members in attendance. Prior to the dinner, the Annual General Meeting was convened, and the minutes from this meeting are available in this year's Regimental Journal.

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- Invalidity / EPV **4**
- Course **2**
- In-Pensioner Grants **2**
- Removals **1**

Income.

Total income for the year amounted to **£136,138.73**, of which **£49,714.73** was contributed by serving officers and soldiers through the "One Days' Pay Scheme." Of these contributions, 51% was retained by the Association for charitable purposes, while 49% was transferred to the Household Cavalry Foundation. Additional donations were received from Association members. Dividends from the Association's investments totalled **£23,379.00** during the financial year and were reinvested into the portfolio.

Expenditure.

Total expenditure for the year amounted to **£155,085.43**, comprising grants disbursed by the Association as well as various administrative expenses incurred in supporting Association Members. These costs included transportation for organised events such as Battlefield Tours, memorial parades, and Annual Dinner evenings. Additionally, miscellaneous expenditures covered IT support, insurance policies, honorariums, postal charges, memorabilia, and NMA maintenance.

During this twelve-month financial period, the Association allocated **£64,305.45** to the children of serving members who made the ultimate sacrifice while on operations in Iraq and Afghanistan. The Children's Fund provided payments to three RHG/D recipients as they reached the age of 18. Upon completion of the final payment, the Fund committee resolved to close the fund, distributing the remaining balance equally among all recipients, resulting in an additional payment this year. The fund now holds a zero balance.

Financial Statement.

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Bank Interest	£42.39	£1.01
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Donations	£18,537.18	£6,821.36
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Dinners	£13,584.69	£0.00
Miscellaneous	£3,443.10	£2,789.86
Grant Refunds / Transfer Repayments	£7,473.11	£67,885.45
Diaries	£387.01	£1,977.00
Wreaths	£0.00	£0.00
Memorials	£0.00	£0.00
Battlefield Tours	£2017.89	£2,125.00
Total	£99,554.20	£136,138.73

Expenditure	01/04/2023 - 31/03/2024	01/04/2024 - 31/03/2025
Dividends	£0.00	£0.00
Bank Interest	£0.00	£0.00
Information Technology Support	£4,546.03	£4,116.55
Donations	£2,155.00	£0.00
One Day's Pay Scheme	£21,988.06	£24,360.23
Christmas Cards	£1,983.60	£1,952.60
Postage received for Cards	£1,924.26	£2,255.28
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Miscellaneous	£34,136.35	£19,266.34
Grant in Aid	£24,705.96	£82,547.47
Diaries	£0.00	£0.00
Wreaths	£1,416.21	£1,661.22
Memorials	£0.00	£0.00
Battlefield Tours	£4,112.19	£665.00
Transfer to Investments	£0.00	£0.00
Total	£98,801.58	£155,560.43

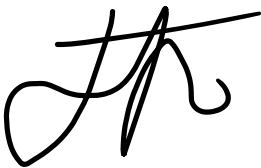
	01/04/2023 - 31/03/2024	01/04/2024 - 31/03/2025
Cash in Hand	£0.00	£0.00
Current and Deposit Accounts	£70,028.92	£50,607.72
Total Cash and Bank	£70,028.92	£50,607.72
Debtors	£0.00	£0.00
Creditors	£0.00	£0.00
Total Funds	£70,028.92	£50,607.72

Investment Portfolio.

The Household Cavalry Foundation investment portfolio currently sits at **£7,323,109.00**, of which The Blues and Royals Association Investments make up 20.4% of this fund thus making our share of the portfolio valued at **£1,500,997.00**.

Report of the Independent Examiner.

I have reviewed the Association's Bank Statement, Balance Spreadsheets, and Income and Expenditure Accounts, and in my opinion, these documents present a true and fair view of the financial position of the Association as of 31 March 2025. This assessment is consistent with the reported excess of income over expenditure for the year ended on that date.



Mrs Jessica Janet Harron CeFAP, CeMAP



**Independent examiner's report on
the accounts**

Section A Independent Examiner's Report

Report to the trustees The Blues and Royals Association

On accounts for the year ended 31st March 2025 **Charity no (if any)** 259191

Set out on pages 1-2
(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31/03/2025**.

Responsibilities and basis of report

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

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

Independent examiner's statement

~~[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. Delete [] if not applicable.~~

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of 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.

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.

* Please delete the words in the brackets if they do not apply.

Signed:



Date:

20th January 2026

Name:

Mrs Jessica Janet Harron

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

CeFAP, CeMAP

Address:

10 Harris View

Stone

Staffordshire

ST15 0WU

Section B

Disclosure

Only complete if the examiner needs to highlight material 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.

Nothing to report

THE BLUES AND ROYALS ASSOCIATION

England & Wales - Charity number 259191

Accounts

Address: The Old School House

Petworth Road, Chiddingfold

Godalming GU8 4UF

Section B

Disclosure

Only complete if the examiner needs to highlight material 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.

Nothing to report.



Section A

Independent Examiner's Report

Report to the trustees

The Blues and Royals Association

On accounts for the year ended

31st March 2024

Charity no (if any)

259191

Set out on pages

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31/03/2024**.

Responsibilities and basis of report

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

Independent examiner's statement

~~[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. Delete [] if not applicable.~~

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of 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.

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.

* Please delete the words in the brackets if they do not apply.

Signed:

Date:

10th Dec 2024

Name:

Mrs J Rozario

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

FGH INNS LTD
ACCOUNTS MANAGER

Creditors	£0.00	£0.00
Total Funds	£69,276.30	£70,028.92

Investment Portfolio.

The Household Cavalry Foundation investment portfolio currently sits at **£7,323,109.00**, of which The Blues and Royals Association Investments make up 20.4% of this fund thus making our share of the portfolio valued at **£1,500,997.00**.

Report of the Independent Examiner,

I have examined the Associations Bank Statement, Balance Spreadsheets and the Income and Expenditure Accounts and report that, in my opinion, these give a true and fair view of the Association Financial affairs as at the 31st March 2024, in line with the excess of income over expenditure for the year ended on this date.



Mrs Jane Rozario
Accounts Manager
FGH Inns Ltd.

postal cost, memorabilia and NMA Maintenance. In the past 12 months the Association have needed to pay for legal advice in order to assist in a complex case in regards to a future Association asset and trust, there has also been the final support payment for the "Military App" the online and mobile platform support network for the Association and serving members.

Financial Statement.

Income	01/04/2022 - 31/03/2023	01/04/2023 - 31/03/2024
Dividends	£0.00	£0.00
Bank Interest	£5.22	£42.39
Information Technology Support	£500.82	£251.04
Donations	£14,233.93	£18,537.18
One Day's Pay Scheme	£47,436.53	£48,924.07
Christmas Cards	£4,590.76	£4,163.06
Postage received for Cards	£754.28	£730.66
Dinners	£5,245.00	£13,584.69
Miscellaneous	£3,605.99	£3,443.10
Grant Refunds / Transfer Repayments	£47,748.25	£7,473.11
Diaries	£2,414.00	£387.01
Wreaths	£0.00	£0.00
Memorials	£0.00	£0.00
Battlefield Tours	£14,875.22	£2017.89
Total	£141,410.00	£99,554.20

Expenditure	01/04/2022 - 31/03/2023	01/04/2023 - 31/03/2024
Dividends	£0.00	£0.00
Bank Interest	£0.00	£0.00
Information Technology Support	£3,426.31	£4,546.03
Donations	£2,010.00	£2,155.00
One Day's Pay Scheme	£23,244.19	£21,988.06
Christmas Cards	£18.00	£1,983.60
Postage received for Cards	£2,444.83	£1,924.26
Dinners	£15,130.28	£1,866.92
Miscellaneous	£16,657.54	£34,136.35
Grant in Aid	£66,180.54	£24,705.96
Diaries	£0.00	£0.00
Wreaths	£1,585.62	£1,416.21
Memorials	£1,070.99	£0.00
Battlefield Tours	£19,305.09	£4,112.19
Transfer to Investments	£0.00	£0.00
Total	£151,073.39	£98,801.58

	01/04/2022 - 31/03/2023	01/04/2023 - 31/03/2024
Cash in Hand	£0.00	£0.00
Current and Deposit Accounts	£69,276.30	£70,028.92
Total Cash and Bank	£69,276.30	£70,028.92
Debtors	£0.00	£0.00

**The Blues and Royals Association
Annual Financial Report for 2023/2024**

Aims and Objectives.

During the past year the Association has continued to maintain its aims and objectives as laid down in the Constitution and Rules. In support of application for assistance, from members of the Association the sum of £24,705.96 has been distributed from the funds to contribute to 24 number of cases, which have been seen and sanctioned by the committee. The Association Annual Dinner was held at The Castle Hotel, Windsor on Saturday 30th March 2024, with 220 members in attendance. The Annual General Meeting was held prior to the dinner, and the minutes of this meeting are in this year's Regimental Journal.

Summary of Financial Assistance given during the year.

- Applications received 28
- Grants / Donations made 24
- Applications referred to other funds 14

Reasons for assistance.

The following is a summary of the main purposes for which grants / donations were made during the past year:

- Accommodation Costs 1
- Clothing / Food Vouchers 3
- White/Brown Goods 9
- Invalidity / EPV 3
- Cost of Living 4
- Courses 2
- Rehab Cost 2
- In-Pensioner Xmas Grants 2

Income.

Income during the year was **£99,554.20** of which **£48,924.07** was contributed by either serving officers or soldiers under the "One Days' Pay Scheme", 51% was kept by the Association for charitable use, 49% was transferred to the Household Cavalry Foundation. Donations were also received from members of the Association. The Dividends received from the Associations Investments amounted to **£23,379.00** for this financial year, these were reinvested into the portfolio.

Expenditure.

Expenditure for the year totalled **£98,801.58**, these costs were made up from the Grants made by the Association and varies administrative expenditures in support of the Association Members including, transport for organise events i.e. Battlefield Tours, memorial parades, and dinner nights. It also covers admin cost for IT Support, insurance policies, Honorariums,

THE BLUES AND ROYALS ASSOCIATION

England & Wales - Charity number 259191

Accounts

The Blues and Royals Association Annual Financial Report for 2022/2023

Aims and Objectives.

During the past year the Association has continued to maintain its aims and objectives as laid down in the Constitution and Rules. In support of application for assistance, from members of the Association **and from other Military Charities who gave the Association Grants for the Military App, the sum of £66,180.54 has** been distributed from the funds. We also contribute to 25 cases for assistance, which have been seen and sanctioned by the committee. The Association Annual Dinner was held at The Castle Hotel, Windsor on Saturday 25th March 2023, with 210 members in attendance. The Annual General Meeting was held prior to the dinner, and the minutes of this meeting are in this year's Regimental Journal.

Summary of Financial Assistance given during the year.

- Applications received 25
- Grants / Donations made 23
- Applications referred to other funds 15

Reasons for assistance.

The following is a summary of the main purposes for which grants / donations were made during the past year:

- Accommodation Costs 1
- Clothing / Food Vouchers 2
- White/Brown Goods 7
- Invalidity / EPV 6
- IT Equipment 1
- In-Pensioner Grants 2
- Removals 1
- Property Maintenance 1

Income.

Income during the year was £141,410.00 of which £47,436.53 was contributed by either serving officers or soldiers under the "One Days' Pay Scheme", 51% was kept by the Association for charitable use, 49% was transferred to the Household Cavalry Foundation. Donations were also received from members of the Association. The Dividends received from the Associations Investments amounted to £13,320.00 for this financial year, these were reinvested into the portfolio.

Expenditure.

Expenditure for the year totalled £151,073.39, these costs were made up from the Grants made by the Association and varies administrative expenditures in support of the Association Members including, transport for organise events i.e. Battlefield Tours, memorial parades, and dinner nights. It also covers admin cost for IT Support, insurance policies, Honorariums,

postal cost, memorabilia and NMA Maintenance. In the past 12 months there have been considerable charitable support and assistance provided for setting up a new online and mobile platform support network for the Association and serving members.

Financial Statement.

Income	01/04/2021 - 31/03/2022	01/04/2022 - 31/03/2023
Dividends	£14,010.06	£0.00
Bank Interest	£0.07	£5.22
Information Technology Support	£876.18	£500.82
Donations	£7,726.37	£14,233.93
One Day's Pay Scheme	£44,629.80	£47,436.53
Christmas Cards	£6,401.43	£4,590.76
Postage received for Cards	£953.87	£754.28
Dinners	£12,437.36	£5,245.00
Miscellaneous	£4,849.50	£3,605.99
Grant Refunds / Transfer Repayments	£1,069.05	£47,748.25
Diaries	£2,770.00	£2,414.00
Wreaths	£127.21	£0.00
Memorials	£0.00	£0.00
Battlefield Tours	£3,180.00	£14,875.22
Total	£99,030.90	£141,410.00

Expenditure	01/04/2021 - 31/03/2022	01/04/2022 - 31/03/2023
Dividends	£0.00	£0.00
Bank Interest	£0.00	£0.00
Information Technology Support	£3,478.93	£3,426.31
Donations	£1,015.25	£2,010.00
One Day's Pay Scheme	£21,868.43	£23,244.19
Christmas Cards	£3,808.28	£18.00
Postage received for Cards	£1,048.76	£2,444.83
Dinners	£16,296.63	£15,130.28
Miscellaneous	£13,783.90	£16,657.54
Grant in Aid	£14,991.65	£66,180.54
Diaries	£0.00	£0.00
Wreaths	£787.54	£1,585.62
Memorials	£1,186.69	£1,070.99
Battlefield Tours	£3,580.55	£19,305.09
Transfer to Investments	£0.00	£0.00
Total	£81,846.61	£151,073.39

	01/04/2021 - 31/03/2022	01/04/2022 - 31/03/2023
Cash in Hand	£0.00	£0.00
Current and Deposit Accounts	£78,939.69	£69,276.30
Total Cash and Bank	£78,939.69	£69,276.30
Debtors	£0.00	£0.00
Creditors	£0.00	£0.00
Total Funds	£78,939.69	£69,276.30

Investment Portfolio.

The Household Cavalry Foundation investment portfolio currently sits at £6,772,774.00, of which The Blues and Royals Association Investments make up 20.10% of this fund thus making our share of the portfolio valued at £1,388,739.00.

Report of the Independent Examiner.

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Mrs Jane Rozario
Accounts Manager
FGH Inns Ltd.



Section A

Independent Examiner's Report

Report to the trustees

The Blues and Royals Association

**On accounts for the
year ended**

31st March 2023

Charity no (if any)

259191

Set out on pages

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **DD / MM / YYYY**.

**Responsibilities and
basis of report**

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

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

**Independent
examiner's statement**

[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. *Delete [] if not applicable.*

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of 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.

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.

** Please delete the words in the brackets if they do not apply.*

Signed:



Date:

11th Jan 2024

Name:

Mrs J Rozario

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

Address:

The Old School House

Petworth Road, Chiddingfold

Godalming GU8 4UF

Section B

Disclosure

Only complete if the examiner needs to highlight material 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.

Nothing to report.

THE BLUES AND ROYALS ASSOCIATION

England & Wales - Charity number 259191

Accounts

The Blues and Royals Association Annual Financial Report for 2021/2022

Aims and Object

During the past year the Association has continued to maintain its aims and objectives as laid down in the Constitution and Rules. Specifically, the sum of £14,991.65 has been distributed from funds to applications for assistance from a total of 26 cases dealt with by the committee. The Annual Dinner was held at The Castle hotel, Windsor on Saturday 26th March 2022 with 225 members attending. The Annual General Meeting was held prior to the Dinner, and the minutes of this meeting are in the Regimental Journal.

Summary of Financial assistance given during the year:

Applications received	26
Grants / Donations made	21(Incl 2 grants to In-Pens)
Applications referred to other funds	23

Reasons for assistance

The following is a summary of the main purposes for which grants / donations were made during the past year.

Accommodation Cost	1
Clothing/Food Vouchers	2
Brown/White Goods	7
Invalidity / EPV	4
IT Equipment	1
In-Pensioner Grants	2
Removals	1
Property Maintenance	3

Income

Income was £99,024.96 of which £44,629.80 was either contributed by serving officers and soldiers under the 'Days Pay Scheme', 51% was kept by the Association for charitable use, 49% was transferred to the HCF. monies are also received from membership donations. The Dividends received for our investments amounted to £14,010.06 for this financial year, this was only 1 Qtr payment as the remainder was reinvested.

Expenditure

Expenditure for the period totaled £81,846.61

Miscellaneous costs were £29,227.48 however £10,799.30 was recovered so administrative costs amount to £18,428.18. The Miscellaneous column includes the cost of Honorariums, transport and hotel costs for BFT and other various smaller events as well as such admin costs as IT Support, insurances, memorabilia and NMA Maintenance.

Financial Statement

Income	2020-2021	2021-2022
One Days Pay	£16,920.35	£44,629.80
Dividends	£22,148.00	£14,010.06
Bank Interest	£1.50	£0.07
Donations	£5,225.82	£7,725.48
Dinners	£1,150.00	£12,437.36
Christmas Cards	£2,772.95	£6,401.43
Grant Refunds	£2,938.48	£1,064.00
Wreaths/Memorials	£15,597.82	£127.21
Diaries	£216.00	2,770.00
Postage received for Cards	£451.52	£953.87
Miscellaneous	£10,799.30	£4,849.50
BFT	0	£3,180.00
IT	0	£876.18
Total	£78,221.74	£99,024.96

Expenditure	2020-2021	2021-2022
One Days Pay	£5,249.35	£21,868.43
Dividends	£0.00	£0.00
Bank Interest	£0.00	£0.00
Donations	£0.00	£1,015.25
Dinners	£1,412.50	£16,296.63
Christmas Cards	£2,762.41	£3,808.28
Grant in Aid	£8,498.44	£14,991.65
Wreaths/Memorials	£32,475.63	£787.54
Diaries	£0.00	£0.00
Postage received for Cards	£2,385.69	£1,048.76
Miscellaneous	£29,227.48	£13,783.90
BFT	£0.00	£3,580.55
IT	£0.00	£3,478.93
Transfer to Investments	£20,000.00	0.00
Total	£102,011.50	£81,846.61

CASH AND BANK

	2020-2021	2021-2022
Cash in Hand	£0.00	£0.00
Current and Deposit Accts	£73,884.21	£79,262.91
Total Cash and Bank	£73,884.21	£79,262.91
Debtors	£0.00	£0.00
Creditors	£0.00	£0.00
Total Funds	£73,884.21	£65,557.87

Investment Portfolio

The total investment portfolio currently sits at £1,413,376.00. The RHG/D Association Investments make up 19.2% of this total thus making our share of the portfolio at £7,102,046.00.

Report of the Independent Examiner

I have examined the Balance Sheet and the Income and Expenditure accounts and report that, in my opinion, these accounts give a true and fair view of the Association's affairs as at 31st March 2022 and the excess of income over expenditure for the year ended on that date.



Mrs J Harron CeMap
Financial Paraplanner
Haven Global Strategies Ltd



Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name

THE BLUES AND ROYALS ASSOCIATION

On accounts for the year
ended

31st MARCH 2022

Charity no
(if any)

259191

Set out on pages

(remember to include the page numbers of additional sheets)

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention (other than that disclosed below *)

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

* Please delete the words in the brackets if they do not apply.

Signed:

Date:

20 Oct 2022

Name:

Mrs Jessica Harron

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

CeMAP (Mortgage Advisor)

Address:

10 Harris View, Stone , Staffordshire, ST15 0WU

Section B Disclosure

Only complete if the examiner needs to highlight material problems.

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

A large, empty rectangular box with a thin black border, occupying most of the page. It is intended for the user to provide details as requested in the text to the left.

THE BLUES AND ROYALS ASSOCIATION

England & Wales - Charity number 259191

Accounts



Independent examiner's report on the accounts

**Report to the trustees/
members of**

THE BLUES AND ROYALS ASSOCIATION

**On accounts for the year
ended**

31 ST MARCH 2021	Charity no (if any)	259191
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Set out on pages

(number to include the page numbers of additional sheets)

**Respective
responsibilities of trustees
and examiner**

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

**Basis of independent
examiner's statement**

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

**Independent examiner's
statement**

In connection with my examination, no matter has come to my attention (other than that disclosed below *)

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

** Please delete the words in the brackets if they do not apply.*

Signed: [Signature]

Date: 28.6.2021

Name: FRANK HAYES

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

ASSOCIATION CHARTERED CERTIFIED ACCOUNTANTS

The Blues and Royals Association Annual Financial Report for 2020/2021

Aims and Object

During the past year the Association has continued to maintain its aims and objectives as laid down in the Constitution and Rules. Specifically, the sum of £8,498.44 has been distributed from funds to applications for assistance from a total of 24 cases dealt with by the committee (due to Covid the requests for assistance declined across the Military Welfare sector). The Annual Dinner was cancelled this year due to the COVID19 epidemic. The Annual General Meeting was held via ZOOM on 13th February 2021 at 1100 hours and the minutes of this meeting are set out in the following pages.

Summary of Financial assistance given during the year:

Applications received	24
Grants / Donations made	19
Applications referred to other funds	21

Reasons for assistance

The following is a summary of the main purposes for which grants / donations were made during the past year.

Accommodation Cost	1
Clothing/Food Vouchers	2
Brown/White Goods	6
Invalidity / EPV	4
Training Course	1
In-Pensioner Grants	3
Property Maintenance	2

Income

Income and Expenditure was £84,112.44 of which £22,146.17 was either contributed by serving officers and soldiers under the 'One Days Pay Scheme' or received from membership subscriptions and donations. Interest on bank deposits was £1.50. The Dividends received for our investments amounted to £24,571.00 for this financial year.

Expenditure

Expenditure for the period totaled £102,011.50

Miscellaneous costs were £29,227.48 however £10,799.30 was recovered so administrative costs amount to £18,428.18. The Miscellaneous column accounts for monies received and expended which cannot be accounted for in their own column in the accounts and includes such items as Honorariums, IT Support, insurances, memorabilia, etc.

Financial Statement

Income	2019-2020	2020-2021
One Days Pay	£19,467.02	£20,388.05
Dividends	£18,881.81	£24,571.00
Bank Interest	£1.20	£1.50
Subs and Donations	£5,039.32	£5,225.82
Annual Dinner	£1,871.00	£1,150.00
Christmas Cards	£3,937.00	£2,772.95
Grant Refunds	£3,918.91	£2,938.48
Wreaths/Memorials	£1,234.00	£15,597.82
Diaries	£1,832.00	£216.00
Postage received for Cards	£270.07	£451.52
Miscellaneous	£8,881.25	£10,799.30
Total	£65,333.58	£84,112.44

Expenditure	2019-2020	2020-2021
Grants in Aid	£13,909.34	£8,498.44
ODP Scheme	£0.00	5,249.35
Wreaths/memorials	£2,722.73	£32,475.63
Postage incl Cards	£2,182.98	£2,385.69
Annual Dinner	£17,375.39	£1,412.50
Christmas Cards	£2,530.80	£2,762.41
Misc (Admin, Honorariums, BFT, Tpt)	£37,156.07	£29,227.48
Transfer to Investments	£0.00	£20,000.00
	£75,877.31	£102,011.50

CASH AND BANK

	2019-2020	2020-2021
Cash in Hand	£0.00	£0.00
Current and Deposit Accts	£73,884.21	£65,557.87
Total Cash and Bank	£73,884.21	£65,557.87
Debtors	£0.00	£0.00
Creditors	£0.00	£0.00
Total Funds	£73,884.21	£65,557.87

Investment Portfolio

During September 2020 RHG/D reinvested: £44,343.09 in the Household Cavalry Foundation's Cazenove Fund.

On 11 March 2021 £1,350,000 was transferred from Cazenove to the same Waverton fund as the Life Guards' Association's.

The Life Guards' Association's and the Household Cavalry Foundation's stakes are the same size at Waverton; and the percentage size of individual stakes in both portfolios, at Cazenove and Waverton, is the same.

The Household Cavalry Foundation total value of both its investment portfolios on 31 March 2021 = £6,714,058.00:
Waverton £1,353,903.00 plus Cazenove £5,360,155.00.

The RHG/D Association Investments make up 19.78% of this total £6,714,058.00 thus making our share of both portfolios: £1,398,503.00.
(£1,131,639.00 Cazenove + £267,666.00 Waverton).

Report of the Independent Examiner

I have examined the Balance Sheet and the Income and Expenditure accounts and report that, in my opinion, these accounts give a true and fair view of the Association's affairs as at 31st March 2021 and the excess of income over expenditure for the year ended on that date.



Mr F Hovell FCCA
Director
Perfect Accountancy Services Limited
Westwind Management Solutions Limited