

**Service Non Public Funds Final Accounts,
Managing Trustee's Report, Internal Audit
Board Report and Independent Examiner's Report (SORP 2005 compliant)
Internal Audit Board Scheme**

Army Form N1514
(Rev 11/09)

Unit CHAPS(A)
Address Zone 2Z, Second Floor, Blenheim Building, Marlborough Lines, Andover SP11 8HT
In respect of the RACHD Association Fund/Charity
Charity Commission/Regulator registered number 259297
For the period from 01/02/2023 to 31/01/2024

Managing Trustee(s) during the period:

From	1 Feb 23	to	31 Jan 24	Name	Revd Michael Parker
From		to		Name	
From		to		Name	

Account Holder(s) during the period:

From	1 Feb 23	to	14 Jun 23	Name	Revd Dr S Paul Swinn
From	15 Jun 23	to	8 Aug 23	Name	Revd Matthew Coles
From	9 Aug 23	to	21 Jan 24	Name	Revd Dr S Paul Swinn
From	22 Jan 24	to	31 Jan 24	Name	Revd Dr Matthew Coles

The Internal Audit Board consists of:

President	Revd Kevin Jones				
Member					
Member					
Member					
Assembled at	Army HQ, Andover			On	26 Mar 24
By Order of	CG				

Notes to the Accounts (Paras 2 to 12 are to be completed by all funds which have a gross income of £100K or over and those funds already registered with the Charity Regulator, all other funds are to complete Paras 6 and 7 and the declarations at Para 12):

1. Principal Accounting Policies

a. Accounting Convention. The financial statements are prepared under the historical cost convention as modified by the inclusion of investments at market value and in accordance with applicable accounting standards. In preparing the financial statements the charity follows best practice as set out in the Statement of Recommended Practice 'Accounting and Reporting by Charities' (SORP) 2005 (<http://www.charitycommission.gov.uk/investigations/sorp/sorp05docs.asp>)

b. Incoming Resources. Income is recognised in the period in which the charity is entitled to receipt, and the amount can be measured with reasonable certainty. Grants from other agencies including donations and other income from activities are in furtherance of the charity's objects and are part of the general funds of the charity. A restricted fund is only recognised where this is an agreed and explicit condition of the grant or donor.

c. Intangible Income. Due to the close collaborative relationship and the manner in which the charity's activities compliment those of the Army, intangible income, reflected in time and use of premises is not quantifiable or measurable and so is not recognised in the accounts.

d. Resources Expended and Basis of Allocation of Costs. Expenditure is included when incurred or exceptionally where a commitment is made which requires an accrual when payment is to be made in the subsequent accounting period. Similarly, where prepayments are made in recognition of commitments falling due in a subsequent accounting period, the appropriate credit is entered in the accounts and reversed the following year. Grants payable are included in the SOFA when approved by the Managing Trustee. Expenditure is recognised in the period in which it is incurred. The majority of costs are directly attributable to specific activities. Irrecoverable VAT is charged to the activity for which it was incurred.

e. Governance Costs. Governance costs are the costs of professional advice, holding trustee meetings or committee meetings associated with decision making, any fee for audit or independent examination and any fee incurred in the preparation, statutory filing, printing or copying of the annual report and accounts.

f. Capitalisation and Depreciation of Tangible Fixed Assets. All assets having a purchase value of more than £500 are capitalised. The cost of tangible fixed assets are written off by equal annual instalments over their expected useful lives using the following methods of depreciation:

Furniture, fixtures and equipment	-	Straight Line over a period of 2 – 10 years.
Motor vehicles	-	Straight Line over a period of 2 – 10 years.

Assets with a life of more than one year but with a purchase value of below £500 are included within the inventory but the cost is written off in the year it is incurred and is not depreciated over the useful life of the asset. Where the asset is depreciated over a period of more than 10 years, details of the item and period are to be provided following the notes on page 14.

g. Fixed Asset Investments. Fixed asset investments are included at market value at the balance sheet date. Any gain or loss on revaluation is shown in the Statement of Financial Activities (SOFA).

h. Stocks. Purchased stocks are valued at the lower cost or net realisable value making due allowance for any obsolete or slow-moving items.

i. Funds Accounting. Funds held by the charity are:

(1) General Purpose/Unrestricted /Designated Funds. These are funds that can be used in accordance with the charitable objects at the discretion of the Managing Trustee. Designated funds are unrestricted funds which have been allocated/earmarked for a particular purpose by the Managing Trustee and are to be declared in the Managing Trustees comments in accordance with Para 12 to these notes stating what they are intended to be used for and when.

(2) Endowment Funds. Endowment funds are those investments and other gifts accepted by the unit, the capital sum or property being held in perpetuity and the income only being available for charitable use.

(3) 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. Further explanation of the nature and purpose of each fund is to be included in the notes to the accounts.

j. Heritage Assets. In the course of the unit's history, the charity may have acquired gifts, memorabilia, regalia, silverware, antiques and other historical artefacts in the course of distinguished military service in service of the Crown. The value of these pieces is in large part derived from their close association with Regimental history which precludes the use of conventional valuation techniques being applied. Whilst the objects of the charity do not specifically include preservation and conservation, the pieces represent an essential element of celebrating the unit's history and foster esprit-de-corps. Consequently, the Managing Trustee considers the charity to hold heritage assets both for functional use and as an element of national history on behalf of the nation. Heritage assets acquired prior to 1 Apr 06 are therefore not capitalised on the balance sheet but a description of those assets is disclosed as part of the notes to the accounts. Heritage assets acquired after 1 Apr 06, where the purchase price is known, and which exceed £500.00 are included in the balance sheet at acquisition value but are not depreciated.

k. Other Costs. Other costs are those costs not incurred in the undertaking of charitable activity in furtherance of the objects of the charity, i.e. the provision of facilities, recreational programmes or activities in furtherance of military efficiency. They are also costs incurred in the making of grants and donations, in the costs of generating funds, i.e. the costs incurred in trading or fundraising undertaken by the charity, or in governance costs.

2. Grants Made. (if total grants are over 5% of the charity's total expenditure).

The charity made the following grants/donations:

Grants to institutions

Name of institutions	Purpose	Total number of grants given	Total amount of grants paid
		0	0
Total grants to institutions		0	0

Grants to individuals

Purpose	Total number of grants given	Total amount of grants paid
See nominal lists attached	8	£10053.95
	8	£10053.95

3. Related Party Transactions & Remuneration and Expenses

Whilst the charity has a close working relationship with the Army, there are no transactions with the Army which require disclosure under SORP 2005. The only transactions made by the charity in favour of the unit are wholly attributable to the charitable activities of furthering military efficiency. The Managing Trustee is an officer or equivalent and fulfils the role as trustee in accordance with the applicable laws and regulations. No expenses have been paid to the trustee. In the event that expenses have been paid to the trustee these are disclosed under the Managing Trustee's comments.

4. Analysis of Capital Property

	Fixtures, fittings & equipment	Motor vehicles	Total
	£	£	£
Balance b/f	0.00	0.00	0.00
Purchases			
Sales & W/Os			
Depreciation			
Balance c/f	0.00	0.00	0.00

5. Total Value of Investments by Category

	Value £
Carrying value (market value) at beginning of year	482284.10
Add additions to investments at cost (investments purchased)	0.00
Less disposals at carrying value (investments sold)	0.00
Add/(deduct) net gain/(loss) on revaluation (gain/loss at end of accounting period/audit)	55022.19
Carrying value (market value) at end of year	537306.29

Breakdown of Market Values at

<u>Year End</u>	GPF/ Unrestricted Value £	Restricted Value £	Endowment Value £	Total value Value £	Income during year Value £
Investment properties				0.00	
Investments listed on a recognised stock exchange				0.00	
Investments held in unit trusts or other collective investment schemes	258380.99	278925.20	0.00	537306.19	
Investments in subsidiary or connected undertakings and companies				0.00	
Securities not listed on a recognised Stock Exchange				0.00	
Cash held as part of the investment portfolio				0.00	
Other investments				0.00	
Total	258380.99	278925.20	0.00	537306.19	

6. List of Debtors

Debtor	Date of Debt	Amount
None		
Total		0.00

* There are no amounts falling due after more than one year (delete as appropriate).

7. List of Creditors

Creditor	Date of Credit	Amount
None		
Total		0.00

* There are no amounts falling due after more than one year (delete as appropriate).

8. Paid Employees

	This year £	Last year £
Gross wages paid		
Employer's National Insurance paid		
Pension Contributions paid		
Total staff costs	0.00	0.00

Give the number of employees who were engaged in each of the following activities:

	This year	Last year
Costs of generating funds		
Charitable activities		
Other		
Total	0.00	0.00

No individual employee received a salary of over £60000.00

9. Governance Costs

	This year £	Last year £
Audit or independent examination fee	0.00	0.00

10. Restricted/Endowment Funds

Give details of the movements of the individual funds summarised in the restricted and endowment column of the Statements of Financial Activities (SOFA).

Fund Name	Fund Bal B/F	Incoming Resources for period	Outgoing Resources for period	Transfers	Gains and Losses	Fund Bal C/F
Benevolent Fund	134159.17	11055.77	0.00	0.00	0.00	145214.94
Ida Blackett Charitable fund	124545.73	0.00	0.00	0.00	0.00	124545.73
Royal Army Temperance Association	9364.53	0.00	200.00	0.00	0.00	9164.53

A brief explanation as to the nature and purpose of the charity's Restricted Funds is to be provided.

Name of Restricted Fund	Purpose of fund
Benevolent Fund	Provision of welfare to both serving and retired members of the RACHD
Ida Blackett Charitable fund	Originally set up to fund the equipping of Anglican Garrison churches in Aldershot and extended to include Anglican Garrison churches in Germany
Royal Army Temperance Association	Originally established to advice 'the temperance among soldiers 'of the lower orders'.

11. Heritage Assets.

Heritage assets that are owned by the charity but purchased/acquired prior to 1 Apr 06 are not included in the charity's capital property value (see note 1.j). A list/description of these assets is below:

Furniture, pictures, pipe organ, silverware, miscellaneous items, as per property list.

12. Declarations

All of the charity's commitments are provided for in the accounts.

No guarantees have been given to third parties.

The charity has not received any loans that are outstanding at the year-end and secured on assets.

The charity has not granted any loans to institutions or companies connected with the charity.

The charity did not make any ex-gratia payments during the year.

Sufficient resources are held in an appropriate form to enable each fund to be applied in accordance with the restrictions imposed.

The financial activities, assets and liabilities of all the charity's branches or sections have been included.

The trustees have not changed the year end date or the length of the charity's financial year.

The charity has no designated funds (if there are designated funds the reason for designation and when each designated fund is intended to be used by is to be stated in the Managing Trustee report).

All the charity's operations are continuing operations and there were no operations discontinued or acquired during the year.

No funds (unrestricted, designated, restricted or endowment) are in deficit at the balance sheet date.

The charity has no intangible assets.

There were no inter-fund loans outstanding at the balance sheet date.

None of the charity's functional fixed assets have been re-valued during the year and the charity does not have a policy of revaluation of these assets.

The charity has no subsidiary companies.

The charity has no material fixed assets which have not been capitalised and included in the balance sheet.

No internal transfers have occurred out of restricted/endowment funds. In the event that a transfer has taken place, full details of the reason for the transfer are disclosed in the Managing Trustee's comments.

All investments held are investment assets in the UK unless otherwise stated.

Note: Where any of the declarations are not correct they are to be crossed out and details provided in the Managing Trustees comments.

Additional comments:

Signature



Revd Dr Matthew Coles

Name

Date: 26.03.24

Account Holder

Managing Trustee's Annual Report and Comments:

Unit CHAPS(A)

Address Zone 2Z, Second Floor, Blenheim Building, Marlborough Lines, Andover SP11 8HT

Charity name and Charity Commission/Regulator registered number. RACHD Association; 259297

Description of the charity's trusts

This should include:

- a. Details, including date if known of the charity's governing document (e.g. trust deed, will, constitution etc); and
- b. A brief explanation of the charity's objects.

Where applicable, you may choose to give details of any specific investment powers of the charity.

Governing Document (e.g. Trust Deed, Constitution)	Rules as amended on the 14 th October 2011
Objects of the Charity	The promotion of efficiency of the Armed Forces of the Crown by the provision and support of facilities and activities for the efficiency and well-being of service personnel.

Explain briefly how trustees are elected or appointed and details of any induction and trustee training attended.

Trustee selection method	Trustees are selected as per instructions contained in the Association Rules dated the 14th October 2011 at para 6.
Trustee induction and training	Details of trustee selection are held in the governing document. In November 2013 the fund was taken over as a service fund and from this date full SPS requirements for the induction of new trustees will be met.

Explain about what the charity is trying to do and how it is going about it. You are only required to provide a brief summary of the main activities and achievements of the charity during the year in relation to its objects.

Summary of main activities in relation to the Charity's objects	The fund exists to promote the efficiency of the RACHD and, in particular, by maintaining contact between past and present members of the Department whilst fostering esprit-de-corps and comradeship. In addition, the fund provides relief on either a general or individual basis to Chaplains, former Chaplains and their dependants who are in conditions of need, hardship or distress.
Summary of main achievements of the Charity during the year	The regional activities of the Association, in Scotland, Northern Ireland and the south of England took place, along with a residential event at the Armed Forces Chaplaincy Centre at the Defence Academy in Shrivenham, at which the Association's ASGM was held. The AGM approved some minor changes to the rules of the Association so as to admit serving regular chaplains among the trustees. Grants have been made by the Association in respect of particular needs of retired as well as serving chaplains. In addition, funds have also been made available to support and develop the chaplains in the regular and reserve service.

Provide a brief review of the financial position of the charity. This should include the principal types of income.

Financial Review	Principal income is derived from investments held and subscriptions from former Army Chaplains and One Day's Pay Scheme contributions from serving chaplains.
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The Managing Trustee should give in their report a description of the following policies:

- a. For the selection of investments for the charity.
- b. For determining the level of income reserves held, stating and explaining the level of reserves held.
- c. Where grants are made by the charity, the selection of individuals and institutions who are to receive grants out of the assets of the charity.

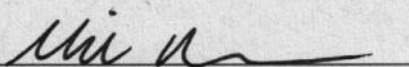
Financial reserves policy	No financial reserves policy is held within the governing document.
Investments selection policy and performance of those investments.	Investments are held with CCLA and Embark (formerly Sterling) and are deemed medium risk. The war in Ukraine, Israel and the Middle-East have all had an adverse effect on investment performance in many sectors. However, despite that, the CCLA investments have shown a 12.3% increase since the start of the year and the Embark (now Scottish Widows) has shown a 8.6% increase in value.

Provide the name of all trustees/the Managing Trustee(s) during the report year.

Managing Trustee's name/trustees' names	Rev Michael Parker QHC, Revd David Barrett, Rev Dr David Hart, Lt Col (Retd) Tim Purdon, Rev Stephen Blakey, Rev Jeremy Hellier, Rev James Francis, Canon William Grant Ashton, Revd Simon Rowlands. Mrs Domini Barrett became a new Trustee.
Serious Incidents	None
Public Benefit Statement	<p>This fund provides public benefit by assisting service personnel to be more effective in the performance of their roles within the Armed Forces of the Crown. It does this by providing and supporting facilities and social activities.</p> <p>The fund promotes the efficiency of the Armed Forces of the Crown by enhancing the British Army's capability to undertake the roles demanded of it including the defence of the United Kingdom and its interests.</p> <p>(I confirm that I have paid due regard to the Charity Commission of England and Wales's guidance on public benefit when deciding what activity the charity should undertake.)</p>

Additional comments (include any declarations which were not correct (Pg 8/9)):

Date: 26 MAR '24

Signature 

Name Revd Michael Parker

Appointment Chaplain General

Internal Auditor's/Audit Board Report

1. *I/We have examined the books of account and records from which the final accounts were prepared and have obtained all the information and explanations that were necessary for the purpose of *my/our internal audit.
2. *I/We certify that end of period checks have been conducted in accordance with Service Funds Regulations.
3. Subject to the observations given below I am/we are* satisfied that proper books of account have been kept and that the final accounts give a true and fair view of the results of transactions over the period and of the state of the Fund's affairs as at the date of the balance sheet. Subject also to *my/our observations *I am/we are satisfied that cash and bank balances and stocks on hand have been properly checked at prescribed intervals and that adequate insurance exists.
4. *I/We have stamped and signed the original books of account and the original records I/we have checked. All vouchers relating to this account period have been cancelled.
5. *I/We have made the following observations whilst carrying out the internal audit:
 - a. Previous observations *have/have not been actioned (list those observations outstanding).

Signature

Name Revd Kevin Jones

Date: _____

Appointment President

Internal Audit Board Report

RACHD Association Accounts Year Ended 31 January 2024

1. I have examined the books of account and records from which the final accounts were prepared and have obtained all the information and explanations that were necessary for the purpose of my internal audit.
2. I certify that end of period checks have been conducted in accordance with Service Funds Regulations.
3. Subject to my observation set out below I am satisfied that proper books of account have been kept and that the final accounts give a true and fair view of the results of transactions over the period and of the state of the Fund's affairs as at the date of the balance sheet. I am satisfied that cash and bank balances and stocks on hand have been properly checked at prescribed intervals and that adequate insurance exists.
4. I have signed the original books of account and the original records I have checked. All vouchers relating to this account period have been cancelled.
5. I have made the following observation whilst carrying out the internal audit:
 - a. Previous observations have been actioned.
 - b. My observations are as follows:
 - (i) Account Holder Monthly Check Sheet. The Account Holder/Trustee Internal Financial Control checklist should be completed on a 6 monthly basis. This was last signed as completed on 19 April 2023 and is therefore overdue.
 - (ii) Nominal Account Codes. These should be reviewed every 2 years to identify and delete obsolete codes and to amalgamate account codes that overlap where only one is necessary.

Signature

Kevin P Jones

Name Kevin Jones (Revd.)

Date: 26 Mar 2024

Appointment President of the Audit Board

January 2024

<u>End of last year</u>		<u>Balance</u>
	Fixed Assets	
0.00	CAPITAL PROPERTY	0.00
215,494.92	CCLA INVESTMENT	241,987.63
114,361.21	Embark INVESTMENT	124,151.36
152,427.97	CCLA INVESTMENT (IDA BLACKETT)	171,167.30
482,284.10	Total Fixed Assets	537,306.29
	Current Assets	
27,193.22	Current bank account	21,652.92
923.62	CCLA DEPOSIT	968.30
0.00	CASH	0.00
0.00	Debtors	0.00
0.00	OPENING STOCK ON HAND	0.00
28,116.84	Total Current Assets	22,621.22
510,400.94	Total Assets	559,927.51
	Liabilities	
0.00	Creditors	0.00
4.71	VAT control	4.71
0.00	VAT payable	0.00
(4.71)	Total Liabilities	(4.71)
510,396.23	Total Assets Minus Liabilities	559,922.80
	Total Funds	
268,069.43	Total Restricted Funds	278,925.20
0.00	Total Endowment Funds	0.00
0.00	Total Designated Funds	0.00
242,326.80	Accumulated Trading & GPF	280,997.60
510,396.23	Total Funds	559,922.80

<u>End of last year</u>		<u>Balance</u>
	Funds Analysis	

	Designated Funds	

0.00		0.00
	Restricted Funds	

134,159.17	Benevolent Fund	145,214.94
124,545.73	Ida Blackett Charitable Fund	124,545.73
9,364.53	Royal Army Temperance Assoc'n	9,164.53
0.00	RACHD Centenary Summer Event	0.00
0.00	Ebor regional lunch	0.00
0.00	RACHD Memorial Day NMA	0.00
0.00	Association AGM 2023	0.00
0.00	ARITC CPD Dinner Night 2023	0.00
268,069.43		278,925.20
	Endowment Funds	

0.00		0.00
	Trading and General Purpose Funds	

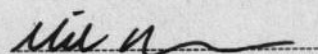
0.00	Trading surplus	0.00
0.00	Non Primary Purpose trading surplus	0.00
(82,434.39)	General Purpose Fund surplus	38,670.80
(82,434.39)	Trading & GPF surplus	38,670.80
324,761.19	Balance at last balance sheet	242,326.80
242,326.80	Accumulated Trading & GPF	280,997.60
510,396.23	Grand total	559,922.80

Signature of A/C Holder/Fund Manager



Date 26.03.24

Signature of Managing Trustee



Date 26 MAR '24

Statement of Financial Activities as at 31/01/2024

Paxton+

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Printed: 06/02/2024

CHAPS (Army)

RACHD Association

	Unrestricted/ Designated/GPF Funds	Restricted Funds	Endowment Funds	Total Funds	Previous Period Total Funds
Incoming Resources					
Voluntary Income	10.00	0.00	0.00	10.00	0.00
Activities for Generating Funds	100.00	0.00	0.00	100.00	1,985.00
Investment Income	324.33	0.00	0.00	324.33	63.69
Income Resources from Charitable Activities	15,082.31	11,055.77	0.00	26,138.08	27,177.59
Other Incoming Resources	90.00	0.00	0.00	90.00	250.00
Total Incoming Resources	15,606.64	11,055.77	0.00	26,662.41	29,476.28
Resources Expended Cost of Generating Funds					
Investment Management Costs	0.00	0.00	0.00	0.00	-10.93
Costs of Generating Funds	0.00	0.00	0.00	0.00	0.00
Charitable Activities	14,285.12	0.00	0.00	14,285.12	15,616.09
Governance Costs	2,091.39	0.00	0.00	2,091.39	2,000.00
Grants and Donations	10,353.95	200.00	0.00	10,553.95	63,754.46
Other Costs	5,227.57	0.00	0.00	5,227.57	2,265.94
Total Resources Expended	31,958.03	200.00	0.00	32,158.03	83,625.56
Net Incoming/Outgoing Resources Before Transfers	-16,351.39	10,855.77	0.00	-5,495.62	-54,149.28
Transfers					
Gross transfers between funds (internal transfers)	0.00	0.00	0.00	0.00	0.00
Net Incoming resources before holding gains and losses	-16,351.39	10,855.77	0.00	-5,495.62	-54,149.28
Holding Gains/Losses					
Gains on revaluation of the charity's fixed assets	0.00	0.00	0.00	0.00	0.00
Unrealised Gains/Losses on investment assets	55,022.19	0.00	0.00	55,022.19	-16,936.04
Net Movement in Funds	38,670.80	10,855.77	0.00	49,526.57	-71,085.32
Reconciliation of Funds					
Total funds brought forward from previous year	242,326.80	268,069.43	0.00	510,396.23	
Total funds carried forward	280,997.60	278,925.20	0.00	559,922.80	

Date

26.03.24

Account Holder Signature

Date

26 MAR 24

Managing Trustee Signature

January 2024

	<u>Turnover this month</u>		<u>Turnover year to date</u>	
GPF Analysis				
Income				

Voluntary Income				

G001 Donations received	0.00	0.00	10.00	10.00
Activities for Generating Funds				

G050 ASSOCIATION DINNER INCOME	0.00	0.00	100.00	100.00
Investment Income				

G125 Bank Interest	22.43		279.65	
G126 CCLA Deposit Interest	16.48		44.68	
		38.91		324.33
Income Resources from Charitable Activities				

Trading Income	0.00		0.00	
G150 SUBS CURRENT MEMBERS	3,786.50		4,026.50	
G151 SUBS ODPS	923.89		11,055.81	
G152 GIFT AID	0.00		0.00	
		4,710.39		15,082.31
Other Income				

Non Primary Purpose Trading Income	0.00		0.00	
G301 OTHER INCOME	0.00		90.00	
G302 INSURANCE CONTRIBUTION	0.00		0.00	
G310 BOOK ROYALTY INCOME	0.00		0.00	
		0.00		90.00
Internal Transfers In				

		0.00		0.00
Gains on Revaluation of Fixed Assets				

		0.00		0.00
Unrealised Gains on Investment Assets				

G460 UNREALISED GAIN CCLA	15,755.90		26,492.71	
G461 UNREALISED GAIN EMBARK	5,734.57		9,790.15	
G462 UNREALISED GAIN CCLA (IDA BL)	11,144.76		18,739.33	
		32,635.23		55,022.19
GPF Total Income		37,384.53		70,628.83

	<u>Turnover this month</u>	<u>Turnover year to date</u>
Expenditure		

Investment Management Costs		

G500 BANK CHARGES	0.00	0.00
G501 INVESTMENT MANAGEMENT COST	0.00	0.00
	0.00	0.00
Costs of Generating Funds		

	0.00	0.00
Charitable Activities		

Trading costs	0.00	0.00
G600 ASSOCIATION DINNER COSTS	0.00	0.00
G601 ASSOCIATION REUNION COSTS	0.00	353.28
G602 JOURNAL COSTS	0.00	9,647.03
G604 MEMORIAL DEDICATION COSTS	0.00	0.00
G605 NMA Memorial day costs	0.00	4,284.81
G610 SUBS REFUNDS	0.00	0.00
	0.00	14,285.12
Governance Costs		

G750 JOURNAL POSTAGE	0.00	0.00
G751 STATIONERY	0.00	91.39
G753 PROPERTY VALUATION COSTS	0.00	0.00
G754 ASSOC'N SECRETARY HONORARIUM	0.00	2,000.00
	0.00	2,091.39
Grants and Donations		

G770 GRANTS OTHER	0.00	10,053.95
G771 BENEVOLENT FUND WELFARE	0.00	0.00
G772 CHARITY DONATIONS	0.00	300.00
G773 FUNERAL DONATIONS	0.00	0.00
G774 BENEVOLENT FLOWERS	0.00	0.00
G775 PRESENTATIONS	0.00	0.00
	0.00	10,353.95
Other Costs		

Non Primary Trading Costs	0.00	0.00
G800 HOSPITALITY AND TRAVEL	0.00	1,565.74
G801 INSURANCE	0.00	636.11
G802 TRUSTEES EXPENSES	0.00	550.59
G803 Regional Lunches	0.00	1,881.25
G807 WEBSITE COSTS	420.00	420.00
G810 Other costs	0.00	173.88
	420.00	5,227.57
Internal Transfers Out		

	0.00	0.00

	<u>Turnover this month</u>	<u>Turnover year to date</u>
Unrealised Losses on Investments		

G950 LOSS ON INVESTMENT CCLA	0.00	0.00
G951 LOSS ON EMBARK INVESTMENT	0.00	0.00
G952 LOSS ON INVESTMNT CCLA (IDA B)	0.00	0.00
	0.00	0.00
	-----	-----
GPF Total Expenditure	420.00	31,958.03
	-----	-----
GPF Income Over Expenditure	36,964.53	38,670.80
	-----	-----

	<u>Turnover this month</u>	<u>Turnover year to date</u>
Trading Account Analysis		

Trading Expenditure		

Trading Income		

Income Over Expenditure	0.00	0.00
Non Primary Purpose Trading Analysis		

Trading Expenditure		

Trading Income		

Income Over Expenditure	0.00	0.00

	<u>Turnover this month</u>	<u>Turnover year to date</u>
Restricted Funds Analysis		
Income		

Voluntary Income		

R001 Benevolent Fund	0.00	0.00
R002 Ida Blackett Charitable Fund	0.00	0.00
R003 Royal Army Temperance Assoc'n	0.00	0.00
R004 RACHD Centenary Summer Event	0.00	0.00
R005 Ebor regional lunch	0.00	0.00
R006 RACHD Memorial Day NMA	0.00	0.00
R007 Association AGM 2023	0.00	0.00
R008 ARITC CPD Dinner Night 2023	0.00	0.00
	0.00	0.00
Activities for Generating Funds		

R001 Benevolent Fund	0.00	0.00
R002 Ida Blackett Charitable Fund	0.00	0.00
R003 Royal Army Temperance Assoc'n	0.00	0.00
R004 RACHD Centenary Summer Event	0.00	0.00
R005 Ebor regional lunch	0.00	0.00
R006 RACHD Memorial Day NMA	0.00	0.00
R007 Association AGM 2023	0.00	0.00
R008 ARITC CPD Dinner Night 2023	0.00	0.00
	0.00	0.00
Investment Income		

R001 Benevolent Fund	0.00	0.00
R002 Ida Blackett Charitable Fund	0.00	0.00
R003 Royal Army Temperance Assoc'n	0.00	0.00
R004 RACHD Centenary Summer Event	0.00	0.00
R005 Ebor regional lunch	0.00	0.00
R006 RACHD Memorial Day NMA	0.00	0.00
R007 Association AGM 2023	0.00	0.00
R008 ARITC CPD Dinner Night 2023	0.00	0.00
	0.00	0.00
Income Resources from Charitable Activities		

R001 Benevolent Fund	923.88	11,055.77
R002 Ida Blackett Charitable Fund	0.00	0.00
R003 Royal Army Temperance Assoc'n	0.00	0.00
R004 RACHD Centenary Summer Event	0.00	0.00
R005 Ebor regional lunch	0.00	0.00
R006 RACHD Memorial Day NMA	0.00	0.00
R007 Association AGM 2023	0.00	0.00
R008 ARITC CPD Dinner Night 2023	0.00	0.00
	923.88	11,055.77
Other Incoming Resources		

R001 Benevolent Fund	0.00	0.00
R002 Ida Blackett Charitable Fund	0.00	0.00
R003 Royal Army Temperance Assoc'n	0.00	0.00
R004 RACHD Centenary Summer Event	0.00	0.00
R005 Ebor regional lunch	0.00	0.00
R006 RACHD Memorial Day NMA	0.00	0.00
R007 Association AGM 2023	0.00	0.00

	<u>Turnover this month</u>	<u>Turnover year to date</u>
R008 ARITC CPD Dinner Night 2023	0.00	0.00
	0.00	0.00
Total Income excluding transfers	923.88	11,055.77

	<u>Turnover this month</u>	<u>Turnover year to date</u>	
Expenditure			

Investment Management Costs			

R001 Benevolent Fund	0.00	0.00	
R002 Ida Blackett Charitable Fund	0.00	0.00	
R003 Royal Army Temperance Assoc'n	0.00	0.00	
R004 RACHD Centenary Summer Event	0.00	0.00	
R005 Ebor regional lunch	0.00	0.00	
R006 RACHD Memorial Day NMA	0.00	0.00	
R007 Association AGM 2023	0.00	0.00	
R008 ARITC CPD Dinner Night 2023	0.00	0.00	
	0.00		0.00
Costs of Generating Funds			

R001 Benevolent Fund	0.00	0.00	
R002 Ida Blackett Charitable Fund	0.00	0.00	
R003 Royal Army Temperance Assoc'n	0.00	0.00	
R004 RACHD Centenary Summer Event	0.00	0.00	
R005 Ebor regional lunch	0.00	0.00	
R006 RACHD Memorial Day NMA	0.00	0.00	
R007 Association AGM 2023	0.00	0.00	
R008 ARITC CPD Dinner Night 2023	0.00	0.00	
	0.00		0.00
Charitable Activities			

R001 Benevolent Fund	0.00	0.00	
R002 Ida Blackett Charitable Fund	0.00	0.00	
R003 Royal Army Temperance Assoc'n	0.00	0.00	
R004 RACHD Centenary Summer Event	0.00	0.00	
R005 Ebor regional lunch	0.00	0.00	
R006 RACHD Memorial Day NMA	0.00	0.00	
R007 Association AGM 2023	0.00	0.00	
R008 ARITC CPD Dinner Night 2023	0.00	0.00	
	0.00		0.00
Governance Costs			

R001 Benevolent Fund	0.00	0.00	
R002 Ida Blackett Charitable Fund	0.00	0.00	
R003 Royal Army Temperance Assoc'n	0.00	0.00	
R004 RACHD Centenary Summer Event	0.00	0.00	
R005 Ebor regional lunch	0.00	0.00	
R006 RACHD Memorial Day NMA	0.00	0.00	
R007 Association AGM 2023	0.00	0.00	
R008 ARITC CPD Dinner Night 2023	0.00	0.00	
	0.00		0.00
Grants and Donations			

R001 Benevolent Fund	0.00	0.00	
R002 Ida Blackett Charitable Fund	0.00	0.00	
R003 Royal Army Temperance Assoc'n	0.00	200.00	
R004 RACHD Centenary Summer Event	0.00	0.00	
R005 Ebor regional lunch	0.00	0.00	
R006 RACHD Memorial Day NMA	0.00	0.00	
R007 Association AGM 2023	0.00	0.00	
R008 ARITC CPD Dinner Night 2023	0.00	0.00	
	0.00		200.00

	<u>Turnover this month</u>	<u>Turnover year to date</u>
Other Costs		

R001 Benevolent Fund	0.00	0.00
R002 Ida Blackett Charitable Fund	0.00	0.00
R003 Royal Army Temperance Assoc'n	0.00	0.00
R004 RACHD Centenary Summer Event	0.00	0.00
R005 Ebor regional lunch	0.00	0.00
R006 RACHD Memorial Day NMA	0.00	0.00
R007 Association AGM 2023	0.00	0.00
R008 ARITC CPD Dinner Night 2023	0.00	0.00
	0.00	0.00
	-----	-----
Total Expenditure excluding transfers	0.00	200.00
Internal Transfers		

R001 Benevolent Fund	0.00	0.00
R002 Ida Blackett Charitable Fund	0.00	0.00
R003 Royal Army Temperance Assoc'n	0.00	0.00
R004 RACHD Centenary Summer Event	0.00	0.00
R005 Ebor regional lunch	0.00	0.00
R006 RACHD Memorial Day NMA	0.00	0.00
R007 Association AGM 2023	0.00	0.00
R008 ARITC CPD Dinner Night 2023	0.00	0.00
	0.00	0.00
	-----	-----
Restricted funds Income Over Expenditure	923.88	10,855.77
	-----	-----

	<u>Turnover this month</u>	<u>Turnover year to date</u>
Designated Funds Analysis		
Income		

Voluntary Income		

	0.00	0.00
Activities for Generating Funds		

	0.00	0.00
Investment Income		

	0.00	0.00
Income Resources from Charitable Activities		

	0.00	0.00
Other Incoming Resources		

	0.00	0.00
	-----	-----
Total Income excluding transfers	0.00	0.00

	<u>Turnover this month</u>	<u>Turnover year to date</u>
Expenditure		

Investment Management Costs		

	0.00	0.00
Costs of Generating Funds		

	0.00	0.00
Charitable Activities		

	0.00	0.00
Governance Costs		

	0.00	0.00
Grants and Donations		

	0.00	0.00
Other Costs		

	0.00	0.00
	-----	-----
Total Expenditure excluding transfers	0.00	0.00
Internal Transfers		

	0.00	0.00
	-----	-----
Designated funds Income Over Expenditure	0.00	0.00
	-----	-----

	<u>Turnover this month</u>	<u>Turnover year to date</u>
Endowment Funds Analysis		
Income		

Voluntary Income		

	0.00	0.00
Activities for Generating Funds		

	0.00	0.00
Investment Income		

	0.00	0.00
Income Resources from Charitable Activities		

	0.00	0.00
Other Incoming Resources		

	0.00	0.00
	-----	-----
Total Income excluding transfers	0.00	0.00

	<u>Turnover this month</u>	<u>Turnover year to date</u>
Expenditure		

Investment Management Costs		

	0.00	0.00
Costs of Generating Funds		

	0.00	0.00
Charitable Activities		

	0.00	0.00
Governance Costs		

	0.00	0.00
Grants and Donations		

	0.00	0.00
Other Costs		

	0.00	0.00
	-----	-----
Total Expenditure excluding transfers	0.00	0.00
Internal Transfers		

	0.00	0.00
	-----	-----
Endowment funds Income Over Expenditure	0.00	0.00
	-----	-----

CHAPS(A) – RACHD Association

SO2 SPS – Independent Examiner's Report on the Accounts, and Comments

1. **Direction 1: Check whether the charity is eligible to have an independent examination.** I've used the guidance summary at para 2114 of the SFRs to ensure independent examination by the Comd/SO2 SPS is authorised.
2. **Direction 2: Check for any conflict of interest that prevents the examiner from carrying out their independent examination.** I declare that I have not acted as IA or had any other involvement in the day to day running of a service fund (e.g., in a previous assignment) within the last three years.
3. **Direction 3: Record your independent examination.** A record of associated documents used for this audit is being stored along with the report and accounts.
4. **Direction 4: Plan your independent examination.** As the examiner I obtained the relevant constitution, objectives, organisational structure, the funds managed, its activities and accounting records and systems prior to conducting my examination.
5. **Direction 5: Check that accounting records are kept to the to the required standard.**
 - a. As the examiner I satisfied myself that all relevant PAXTON+/AB 397 accounting records and subsidiary books are maintained and up to date, including an examination of transactions carried within the fund during the fund's last G1 audit.
 - b. I have checked that the 6-monthly FM/Trustee internal financial controls checklist (British Army) was completed (see Annex B to Chapter 2 of these regulations).
6. **Direction 6: Check that the accounts are consistent with the accounting record.** As the IE I examined the final accounts to ascertain if they revealed any unusual items, unexpected fluctuations or inconsistencies.
7. **Direction 7: Check that the Charity is operated in line with the accruals basis of accounting.** The accounts are prepared on an accruals basis and the relevant checks have been made to confirm that the charity accounting complies with the accruals method of accounting. Wherever deviation may exist, guidance was provided to the MT and are recorded within this report.
8. **Direction 8. Check the reasonableness of the significant estimates and judgments and accounting policies used in accounting for the types of funds held and in the preparation of the accounts.** I have checked:
 - a. The general accounting policies of the service fund have been agreed with the Charity Commission and are listed in the AF N1514.
 - b. Any significant income expectations listed in the Managing Trustee's Financial Reviews in previous accounting periods are noted and their continued receipt considered against future planned expenditure where appropriate.
 - c. I checked that separate funds of the charity have been correctly accounted for and reported correctly in the accounts.
 - d. I checked to ensure that no material breach of trust has taken place in the use of charitable funds in the reporting period e.g., use of monies in a restricted fund for a purpose outside of the restriction.

9. **Direction 9. The examiner must check whether the trustees have considered the financial circumstances of the charity at the end of the reporting period and, if the accounts are prepared on an accruals basis, check whether the trustees have made an assessment of the charity's position as a going concern when approving the accounts.**

- a. The IE should consider if the service fund remains viable for future accounting periods.
- b. Consider the worth of the service fund over the periods of previous AF N1514s – Consider if the worth of the fund reduced over an extended period.
- c. I've considered the worth of the service fund over the periods of previous AF N1514s and assessed if the worth of the fund reducing over an extended period.
- d. Debtors and Creditors have been examined and guidance provided to FM where necessary.

10. **Direction 10. Check the form and content of the account. I have:**

- a. The service fund accounts and AF N1514 complies with SORP and the minimum accounting standard required (SOFA, balance Sheet and completed notes to the accounts).
- b. Checked for the correct completion of the AF N1514.

11. **Direction 11. Direction 11 directs independent examiners to identify items from the analytical review of the accounts that need to be followed up for further explanation or evidence.**

- a. Any follow up action or request for further explanation can be found at paragraph 13 below.

12. **Direction 12: I have compared the trustees' annual report with the Accounts.**

Comments

13. The IA comments are noted. I have the following comments, some of which requires action:

- a. No comments

Date: 17 Sep 2024

Independent Examiner's
Signature



Name:

Maj SP Adcock AGC(SPS)

Appointment:

SO2 SPS, HQ Southeast