

Registered Charity Number 270477

**REPORT OF THE TRUSTEES AND FINANCIAL STATEMENTS  
FOR THE YEAR ENDING 31 DECEMBER 2020  
FOR THE ROYAL ARMY PAY CORPS REGIMENTAL ASSOCIATION**

## RAPC REGIMENTAL ASSOCIATION FUNDS INDEPENDENT EXAMINATION FOR THE YEAR ENDING 31 DECEMBER 2020 - TECHNICAL OBSERVATIONS

1. MAS(A) was requested to conduct the IE of the RAPC Regimental Association Funds for the year ending 31 December 2020. A full audit of the accounting records was not required and has not been conducted, but a few observations were made by the Independent Examiner for the attention of the Honorary Treasurer and the Finance Committee.

2. In accordance with paragraph 13 of the report, the following point is made as technical observation:

a. **Stock Purchases.** During the FY, the Association bought stocks/goods for resale at the cost of £657.00 of which £445.00 was realised through sales; this accounted for 68% of purchases. A similar observation was made on the accounts by the Independent Examiner for the FY 2019, suggesting excessive purchases are being made against the fund.

**Table 1 – RAPC Association: Stock analysis**

FY	Stock Purchase (£)	Stock Income (£)	Stock Balance (£)	% of Sales to Purchases
(a)	(b)	(c)	(d)	(e)
2019	793.70	345.96	447.74	43.59
2020	657.00	445.00	212.00	67.73

It is understood that stock is expensed to the account when purchased and given to the AGC Museum to administer sales. It is not held on an inventory basis that enables unsold stock to be reflected in the accounts. It would be prudent however for the stock management, sales and inventory control process to be reviewed periodically in such circumstances.

3. As the observations were not deemed of material significance by the independent examiner, they have not been included in the examiner's report for the attention of the Charity Commission. The examiner has no reasonable cause to believe that the accounts have not been prepared and maintained in accordance with the Charities Act 2011.

## **THE ROYAL ARMY PAY CORPS REGIMENTAL ASSOCIATION**

### **REPORT OF THE TRUSTEES OF THE RAPC REGIMENTAL ASSOCIATION FOR THE YEAR ENDING 31 DECEMBER 2020**

#### **INTRODUCTION**

1. The Trustees submit this their 73<sup>rd</sup> report and the financial statements for the Royal Army Pay Corps (RAPC) Regimental Association for the year ending 31 December 2020. The Association President and Board of Trustees set the strategy and operating parameters for all activities including the policies for the making of grants, investments and reserves. The day-to-day routine administration is delegated to the 3 Committee Chairmen (Finance, Membership and Welfare) supported by the Association Administrator who is supervised by the Association's Honorary Secretary.

#### **OBJECTS**

2. The objects of the RAPC Association, as laid down in the Rules, are:
- a. To foster and encourage esprit de corps, comradeship and general welfare among all members of the Association.
  - b. To ensure that contact, particularly of a social nature, is maintained between the Association and the members of the Adjutant General's Corps (Staff and Personnel Support Branch), especially with those who formerly served with the RAPC.
  - c. To relieve, by way of financial or any other appropriate assistance, either generally or individually, any person (including dependants), who has had service in the RAPC and who finds himself (or herself) in conditions of need, hardship, or distress.

#### **GOVERNANCE**

3. The Association is a General Charity with a registered number of 270477. The Accounts are shown on pages A1 to A4 of this report. The address for communications is:

RAPC Regimental Association  
c/o 47 St James Road  
Southampton  
SO15 5FD

4. The Rules. The constitution, organisational structure, objects and the methods by which they are attained are as laid down in the Rules which also act as the Charity's governing document.

#### **PUBLIC BENEFIT**

5. The RAPC Association will continue to promote social events and provide welfare support to those in need providing a broad range of support to former RAPC officers and soldiers. The Trustees have established standing committees and pride themselves on their ability to respond rapidly to the changing environment, new and exciting opportunities for social contact and to requests for welfare assistance.

## **RISK MANAGEMENT**

6. The Council of the RAPC Regimental Association actively seeks to mitigate the operational risks associated with the routine management of the Association's affairs through the maintenance of a risk register and the creation of a risk management policy based thereon. Responsibility for the creation and maintenance of the risk register and related risk management policy fall to the Finance Committee.

## **REVIEW OF ACTIVITIES**

7. It is hard to encapsulate in words the impact of the Coronavirus (COVID) pandemic and lockdown arrangements. The Association has complied fully with the ever-changing government's policy but this has resulted in the cancellation of social events and has drastically reduced the numbers of welfare referrals. The pandemic has been particularly hard on the elderly with social isolation leading to mental health issues. Our Branch Chairmen and members have all played their part in maintaining contact with those most vulnerable. There is a running theme throughout this report explaining how COVID has impacted on our activities and membership.

8. The activities carried out in support of the objects, as laid down in the rules, are:

- a. To obtain funds in the form of subscriptions, donations, bequests or gifts of money or other property by means of appeals, public or otherwise.
- b. To apply any assets so obtained in defraying the working expenses of the Association and in creating a capital fund to be applied, with the income, in furtherance of the objects of the Association.
- c. To receive and administer any funds, donations, bequests or other gifts, now or in the future, whether by way of permanent endowment or otherwise, for charitable purposes connected with, or calculated to further, the objects of the Association.
- d. To assist or benefit beneficiaries by way of grant, loan, or other suitable means.
- e. To make grants to any military or civilian charity, or charitable fund or charitable institution existing or hereafter established which, in the opinion of the Council of the Association, directly or indirectly benefits the persons referred to in Paragraph 2 above.
- f. To form and maintain a central office and channel of communication for, and between, all past members of the former Corps and Branch.
- g. To print, publish, issue and circulate any journals, magazines, newspapers, pamphlets or other publications for the information, advantage and benefit of members in connection with the objects of the Association.

## WELFARE SUPPORT

9. Welfare Caseload. The COVID pandemic has prevented the Welfare Committee from holding meetings and therefore all 21 applications for assistance – down from 35 in the 2019 – were considered out of committee. Seventeen grants totalling £9,979.76 were authorised. During the same period, one grant of £750 was refunded because the applicant's health had deteriorated to such an extent that the assistance sought was no longer suitable.

10. Referrals to Other Charities. In a normal year the Association would seek assistance from other charities specifically the ABF The Soldiers Charity and Poppy Scotland. In the previous year this achieved an additional £9447.96 in grants however this year has not only seen a reduction in cases coming forward but also changes to the way these charities operate - no additional funds were granted from the ABF The Soldiers' Charity and there were no cases were eligible for referral to Poppy Scotland.

11. All grants made by the Association have been categorised according to the costliest element of the application. The summary for 2020 is at Table 1 below:

Category	2019 Cases supported	2020 Cases supported	2019 Welfare Grants <sup>1</sup>	2020 Welfare Grants
Rent Arrears / Priority Debts	0	2		£604.76
EPV's, Wheelchairs, Stairlifts	2	2	£2000.00	£1830.00
Clothing / Food Vouchers	2	1	£425.00	£350.00
Funerals / Memorials	4	0	£2968.60	
Heating, Home Repairs, Carpets, Painting	5	1	£3880.00	£1000.00
Home Adaptation	3	0	£2501.19	
Homewares, white/brown goods, tv's etc	5	1	£3940.00	£700.00
Nursing Home Fees / Annuities	1	2	£1000.00	£1700.00
Other	3	2	£1625.00	£400.00
Riser-Recliners / Profiling Beds / Specialist Furniture	2	6	£1400.00	£3395.00
<b>Total</b>	<b>27</b>	<b>17</b>	<b>£19739.79</b>	<b>£9979.76</b>

Table 1 – Comparison of Welfare Grants in 2020 with the Previous Year

<sup>1</sup> In 2019 the Association also secured £9447.96 from the ABF/RBL/Poppy Scotland whereas this year we have not had the cases to refer to them for help.

12. Summary. The pandemic has dramatically affected the number of cases coming forward from SSAFA and the RBL during 2020 – caseworkers and occupational therapists were unable to undertake home visits and raising cases through telephone calls resulted in lengthy delays to the process. Looking forward, we expect to see an increase in caseload given that:

- a. The RBL has reduced its internal threshold from £500 to £250 before approaching Regimental funds.
- b. The ABF is of the opinion that easing of lockdown restrictions will lead to a sharp increase in the number of welfare cases, in addition to many requests for assistance with re-training and education for those veterans who have lost their employment during the lockdown.
- c. Correspondence from the MoD predicts that the pandemic has led to a bow wave of welfare need building up. Once lockdown restrictions are removed, they predict Service charities, including Regimental Funds, will see a vast increase in demand for support.

## **MEMBERSHIP, REUNIONS AND EVENTS**

13. New Members. Despite the impact of COVID this year, the RAPC Regimental Association continued to attract new members most of whom have had no previous contact with Association activities. Membership is available in 3 classes:

- a. Life Membership – for those who served in the RAPC.
- b. Associate Membership – for those who served alongside the RAPC (WRAC, other units, civil servants, spouses and partners).
- c. Extraordinary Membership – for those who have a particular interest in the RAPC (historians, academics, family members of life members).

The one-off fee for membership in each of the classes was £10. During this year, there were 14 applications for membership, contributing a total of £140 to the general purposes of the RAPC Regimental Association. Seven widows and partners also elected to continue as Associate members of the RAPC Regimental Association.

14. Membership Database. The Association maintains a database which contains at least partial personal, service and address details for 7,142 members which is down from 7,223 at the start of the last period. This reduction was expected as we have lost members and the sterling efforts of volunteers to verify the accuracy of the information held.

15. Data Protection (General Data Protection Regulation). The RAPC Regimental Association is registered with the Office of the Information Commissioner. As a result of the exercise carried out during the previous period, the email addresses for those members who had not actively provided their consent for their storage by the Association were expunged from the database, and the associated user-account for the Members' Area of the Association website was also deleted.

16. Magazine. During the period, the Association produced and distributed one issue of the its magazine, Primrose & Blue. Printing and postal circulation was adversely affected by

the COVID pandemic as the company responsible for printing it closed-down pending a repair of one of its machines. The distribution of 2,413 hard copies of the magazine was therefore delayed until late May. Where appropriate, the magazine mailing targeted individuals eligible to attend the Apprentice reunion (now re-scheduled for 2021) and also a reminder to 116 individuals to return a gift aid declaration. Invoices presented for payment during the period totalled £4,824.00. The mean production and postage cost per individual newsletter was £1.95. The number of members who had elected to receive the Primrose and Blue by email was 895, up from 543 for the previous edition. This increase was as a result of the on-going, concerted effort to ensure that members' email addresses held by the Association are accurate.

17. Annual Reunion Dinner and AGM. For only the second time since World War 2, the Annual Reunion Dinner and AGM was not held because of the COVID restrictions on travel and social contact. Refunds were issued to those who requested reimbursement. The balance of these funds held is detailed on page A3 of the accounts.

18. Summer Party. The Annual Summer Party was cancelled because of the COVID restrictions on travel and social contact. The intention is to continue to plan for a Summer event in the future as and when the prevailing conditions permit.

19. Remembrance. Activities arranged around Remembrance by the Branches were significantly curtailed by COVID restrictions. Branch Chairmen and other members were instead encouraged to participate in Civic wreath-laying where possible, or to lay a wreath at another time.

20. Battlefield Tour. A Battlefield Tour based around the theme of Operation Overlord was scheduled to take place in October 2020. The tour, however, did not take place owing to the pandemic. The company who the tour was arranged through agreed to postpone the tour until October 2021 and the funds held on behalf of the passengers who have signed-up are detailed at page A3 of the accounts.

21. RAPC Association in Oz. During March and April, a series of social events for those Association members living in Australia was arranged. Events were organised in Perth, Adelaide but unfortunately the one planned for Sydney had to be cancelled because of COVID.

22. Golf. The RAPC Golf Society was prevented from running any events during the period due to the COVID restrictions. The Golf Society is already planning a full programme in 2021 should lockdown restrictions ease.

23. Apprentices Reunion. There was no reunion for the RAPC Apprentices this year but future events are being planned for when restrictions are lifted.

24. Branches. The Association provides support for a regional branch network currently made up of 15 active branches. The Fide et Fiducia Dining Club also collects monthly subscriptions and holds events in Scotland. Branches are actively encouraged to apply for grants in order to subsidise any social events that they may wish to hold for the benefit of Association members in their area. The ability of Branches to host events during 2020 was severely restricted by COVID restrictions on travel and social contact. Despite this some Branch Chairman managed to organise events and the total amount of subsidies paid to the

Branches during the period was £1,630.57 with minimal activity allowed for almost 9 months.

25. Comparison of Grants with 2019. The Trustees were quick to act on the government's restrictions and all support to events was withdrawn in order to protect the members from the increasing infection rate. Table 2 below shows the impact that COVID restrictions have had on RAPC Regimental Association events – one fifth of the events in a normal year have taken place.

	2020				2019			
Branch	Att	Events Held	Grants Made	Total Grants	Att	Events Held	Grants Made	Total Grants
Cardiff and S Wales*	25	1	1	£1,100.00	101	4	4	£1,100.00
East Anglia (North)	-	0	-	-	25	2	2	£220.00
Fide et Fiducia Dining Club	-	0	-	-	39	2	2	£425.00
Gloucester	-	0	-	-	41	2	2	£263.10
London		1	0	-	113	5	2	£272.81
Kent	13	1	1	£80.00	77	5	5	£575.00
North Wales and Chester	-	-	-	-	24	1	1	£312.45
Peterborough	49	2	0		38	3	3	£386.08
RAPCOB Hull	45	2	0		130	6	2	£249.00
RAPCOB Tyne and Wear	24	1	1	£100.00	93	4	4	£360.00
Salisbury	-	0	-	-	115	3	2	£760.00
Scotland	37	1	1	£315.00	49	1	1	£450.00
South Coast	14	1	1	£35.57	107	6	1	£300.00
Taunton	-	-	-	-	65	4	4	£550.00
Worthy Down	7	1	0	-	44	2	0	£0.00
York	-	0	-	-	94	5	3	£875.00
<b>TOTALS</b>	<b>214</b>	<b>11</b>	<b>5</b>	<b>£1,630.57</b>	<b>1,155</b>	<b>55</b>	<b>38</b>	<b>£7,098.44</b>

Table 2 – Comparison of Social Events in 2020 with the Previous Year.

\*Cardiff & South Wales routinely requests – and receives – its budgeted subsidy in February to facilitate payment of deposits. Any balance will be carried forward to 2021.



26. Summary. This has been a challenging year. Many social and sporting events were cancelled because of the pandemic. The impact of social isolation was mitigated to some degree by many of members keeping in touch with each other by telephone. During the period, the gross expenditure on social events and membership services, including the publication of Primrose & Blue and the Autumn Committees gathering was £8,454.57 – down from £27,342.14 for 2019.

## **PLANS AND EXPECTATIONS**

27. This year we have started a review of our objects in order to allow us to place a permanent monument to the RAPC at the National Memorial Arboretum. Many of our membership feel this is long overdue so looking forward we plan to complete the rewrite, consult the membership, consider their comments and adjust if necessary and then seek to obtain Charity Commission approval. If approved in time, the Association will commence fund raising for this project. The 30<sup>th</sup> anniversary of the disbandment of the RAPC is in 2022 and it would be a great opportunity for a commemoration event alongside the opening of the new RAPC monument.

28. COVID restrictions will continue to impact upon our support to members but as soon as it is safe to do so the Membership Committee will resume the social events. Getting members together is a great way to combat the mental strain of isolation but the Trustees will always place the safety of the members first.

29. On the welfare front, it is too early to gauge the quantity of cases will have been delayed by the pandemic. The Welfare Committee are expecting the worst and have adapted their working practices so that there will be no undue delays in processing the predicted bow wave of cases.

30. Finally, we hope that lockdown restrictions will be lifted to allow an Annual General Meeting to take place. In the meantime, the Association is using our website to deliver key messages to the members. The Association will continue to use technology to operate as long as lockdown persists.

## **FINANCIAL REVIEW**

### **THE ANNUAL ACCOUNTS**

31. The annual accounts for the year 2020 are at Pages A1 to A4.

32. In compliance with the accounting practice for Charities, all changes in investment valuations as at 31st December 2020 are accounted for although no gains or losses are actually made on investments until they mature or are sold. The accounts and the Trustee Annual Report are prepared in accordance with SORP 2005.

33. Summary. There was an operational excess of expenditure over income in unrestricted Association funds of £2,930.94. Accounting for the change in the market value of the investment portfolio as at 31<sup>st</sup> December 2020 of £92,697.52 gives a reduction in general purpose funds of £95,628.46 and a total value of unrestricted RAPC Regimental Association funds of £1,204,996.03.

34. Policy on Reserves. The policy on reserves is to hold sufficient funds in bank accounts to meet the Association's objectives. Drawdowns from the investments are made periodically to maintain sufficient funds to enable the Association to meet its obligations. The Council approved the sale of investments during 2020 to the value of £15,000. As at the 31<sup>st</sup> of December, the RAPC Regimental Association had cash in hand and at bank to the value of £10,133.62 down from £11,176.65 in 2019.

35. Investments. The Association's investments, which are managed by Blackrock Investment Management (UK) Ltd, are detailed on page A4 of the accounts. The policy adopted by the Council was one of a balance between income generation and capital preservation in real terms.

36. Value Added Tax (VAT). The total value of taxable supplies purchased during the period was below the HMRC threshold throughout the period. The Association was consequently unregistered for VAT during the period and the Council does not foresee any change in this regard.

37. The RAPC Charitable Fund. This was a separate charity registered with the Charity Commissioners that, with the approval of the Commissioners, is maintained within the accounts of the Association. The Capital of the RAPC Charitable Fund is permanently-endowed, however its only capital is made up of the investments themselves. With this in mind, Council has agreed an investment policy of income generation. A breakdown of the investments held by the RAPC Charitable Fund is shown on page A4 of the accounts.

## **THE ASSOCIATION'S BANKERS**

38. Throughout the period, the Association operated current accounts with Lloyds and Natwest. They are covered in the provisions of the Financial Services Compensation Scheme and as at the 31<sup>st</sup> December 2019 no balances held were in excess of the compensation limit of £85,000.

## **INDEPENDENT EXAMINATION OF THE ACCOUNTS**

39. The accounts are independently examined by personnel appointed by the Management Accountancy Services (Army), Marlborough Lines, Monxton Road, Andover.

## **INCOME**

40. Main Source of Income. The Association's main sources of income are dividends on investments; donations from members; legacies from individuals and Gift Aid claimed on donations.

## **EXPENDITURE**

41. Governance Costs. The Association met the cost of the conferencing facilities necessary to hold 1 Membership Committee meeting. There were 2 meetings of both the Finance Committee and the Council of Trustees during the period. These costs totalled £649.25 down from £1,454.40 in 2019.

42. Consultant Administrator. The Association uses consultancy support to deliver administrative support. This year the fees paid to the Consultant Administrator were £38,665 down from £42,225 in 2019.

43. Communication Costs. General postage costs over the period were £998.59 up slightly from £998.25 in 2019. The Peterborough Branch and South Coast Branches chose to send a personalised Christmas card to each Branch member but only expenditure of £63.87 had been presented for reimbursement by year end. Total expenditure on communication (except Primrose & Blue, and Website & Database) during the period was therefore £1062.46 down from £1,822.36 in 2019.

44. Insurance. The Association's insurance requirements were met through subscription to a Charity & Community Connect policy brokered by Finch Group and provided by Ansvar. The cost of this policy was £1,013.15 slightly more than the £1,006.52 in 2019.

45. Remembrance. Given the restrictions imposed for the COVID pandemic, the social aspect of gathering at the Field of Remembrance, similar events around the country and mass veteran participation in the Cenotaph March Past on Remembrance Sunday were cancelled for the first time in a century. As usual, however, a number of RAPC badged wreaths were purchased from the RBL Poppy Appeal and Lady Haig's poppy factory which were laid at ceremonies across the country. Total expenditure on Remembrance Activities in 2020 was £1,624.00 down from £2,627.41 in 2019.

46. Memorials – NMA. Further to the application made to the NMA in 2019 for an upgraded plaque to mark the site of the RAPC grove within the Arboretum, a design was finalised during the period and £48 was spent on the services of a graphic designer.

47. Flowers and Donations In-Memoriam. During the period, the RAPC Regimental Association continued to show support for families of departed servicemen the provision of an appropriate flower arrangement in the regimental colours, or a donation of £20 in accordance with family wishes. Total expenditure in this category was £828.00 down slightly from the £837.00 spent in 2019.

48. Database and Website Development. The database is available for use by Branch Chairmen and other volunteers who require access and was developed by BlueBox Ltd of Worcester. BlueBox also provide the hosting for the database and the website [www.rapc-association.org.uk](http://www.rapc-association.org.uk) as well as access to its proprietary content management system. There was no expenditure on the website during the period, however expenditure on business-as-usual aspects of the database including hosting and backup was £1,438.74 down from £2,692.28 in 2019.

49. Christmas Gifts. During the period, the Association provided 3 gifts of £25 cash totalling £75 to the Corps' three in-pensioners at the Royal Hospital, Chelsea which was the same as spent in the previous year.

50. Travel Claims. The Association reimburses volunteer committee members and Trustees for travel costs incurred through their attendance at meetings. Costs reimbursed are standard class rail travel, parking and/or motor mileage at £0.40p per mile. These costs totalled £1,047.87 down significantly from the £5,777.50 refunded in 2019.

51. Presentation Items. Over the period, the cost of two engraved RAPC shields and one floral arrangement were made to former RAPC personnel who had reached their Century. The cost of these special items was £107.92 down from £333.46 in 2019.

52. Technical Support and User Licences. The Association engages the services of Safe Data Storage Ltd which provides a cloud-based storage facility and daily back-up of important documentation which is invoiced quarterly in advance. The Association also pays for a user and tech support licence to use the Paxton Charity Accounting package. The total cost of these services during the period was £531.84 up from £496.80 in 2019.

53. Digital Archive, Storage and Other Supplies. The Association meets the cost of storing some of its heritage information at a location where it can be easily accessed by the Administrator. This year £439.00 was expended on 12 months of self-storage and the costs of moving to a smaller storage space and secure disposal of information that was no longer required. As a result of the reduction in storage space, the Trustees approved expenditure of £375.22 so that all the Gift-Aid declarations hitherto held in hard copy could be scanned. There was also expenditure of £118.11 on stationery items for the franking machine. The total expended on Digital Archive, Storage and other supplies was £932.33 up significantly from the £273.48 expended in 2019.

## MANAGEMENT

54. The Trustees (The Council). The appointed officers and other members of the Council during the report period were:

Lieutenant Colonel EJ Dawson FCMA CGMA	President
Lieutenant Colonel RA Rosenhead MBE FCG	Treasurer
Colonel N Dransfield	Secretary
Mr RA Bonwick	
Colonel A Brown	
Lieutenant Colonel MJR Cotton MBE	
Colonel TCL Drake FCMI ACIS	
Captain PN Hawkins	
Mr PA Lloyd	
Mr RJ McBlain	
Major PM O'Callaghan	
Lieutenant Colonel I Pendlebery	
WO1 SW Roden	
Colonel AJ Ward	
Lieutenant Colonel RT Ward	

55. Standing Committees. The rules of the RAPC Regimental Association provide for the creation of 3 standing committees responsible to the Council for the management of the charities' affairs and the attainment of the objects. The Council has appointed at least one Trustee to each committee to act as Chairman of that committee and be responsible for reporting its proceedings to the Council. The standing Committees of the RAPC Regimental Association, their membership and responsibilities are covered in the following paragraphs.

56. Finance Committee. The purpose of the Finance Committee is to recommend the investment policy to be followed by the Council; to monitor the performance of funds invested on behalf of the Association; oversight of the Association accounts; to create and maintain standard financial operating procedures; to maintain a risk register; to assist the

consultant administrator in the execution of his duties; to appoint an independent examiner of the accounts. The Finance Committee comprises:

Lieutenant Colonel RA Rosenhead MBE FCG (Chairman & Hon Treasurer)  
Mr RJ McBlain ACMA  
Major PM O'Callaghan  
Lieutenant Colonel CG Head FCMA (co-opted)

57. Welfare Committee. The purpose of the Welfare Committee is to consider and action all requests for welfare assistance received by the Association; to oversee all benevolent activities carried out by the Association, including the management of the Thaxton Holiday Scheme and the maintenance of RAPC links with other benevolent institutions such as the Royal Hospital, Chelsea. The Welfare Committee has a wide range of experience and although on first appearance it would seem to have mostly officers, a large majority of these had full careers as soldiers before being commissioned. The Welfare Committee comprises:

Colonel AJ Ward (Chairman and In-Memoria Officer)  
Lieutenant Colonel MJR Cotton MBE  
Lieutenant Colonel SM Gleed  
Mr PR Goodwin  
Captain PN Hawkins  
Captain SA Innes,  
Major SJP James,  
Colonel DB McCulloch  
Mr DC McKirdy  
Lieutenant Colonel AM McTaggart ACMA  
WO1 SW Roden  
Mr JH Sale

58. Membership Committee. The purpose of the Membership Committee is to be responsible for the efficiency of membership services, communication and social activities. The Membership Committee comprises:

Colonel TCL Drake (Chairman of the Committee and Chair of Salisbury Branch)  
Mr RA Bonwick (Vice-Chair of the Committee and Chair of North Wales / Chester Branch)

And the following Branch Chairmen:

Mr DJ Page (South Coast)  
Mr SJ Jervis (Taunton)  
Mr DJ Cole (Cardiff & S. Wales)  
Captain T Edgar (York from Oct 2019)  
Mr B Atkinson (RAPC Old Boys Tyne & Wear)  
Mr JH Booth (RAPC Old Boys Hull)  
Captain W Forsyth (Scotland)  
Mr C Martin (Fide et Fiducia Dining Club)  
Lieutenant Colonel MJA Lemon (Kent)  
Mr RL Vaughan (London)  
Mr AJ Hobson (East Anglia - North)  
Mr D Grundy (Peterborough)  
Lieutenant Colonel AR Fairclough (Apprentices)

Sports Representative:  
Lieutenant Colonel I Pendlebery (Golf)

Website & IT:

Major PF Bamforth

Major N Bayes

## ADMINISTRATOR

59. Administrative Arrangements. Administrative support to the Board of Trustees and all standing committee meetings is provided by a consultant Administrator - Mr Jeremy W Drake – who is retained in order to provide the support required by the Association in order to attain its objects. The fees paid to the Administrator are listed under Governance Costs on page A2 of the Accounts and are at para 42.

## RECRUITMENT AND TRAINING OF TRUSTEES

60. Trustees. Individuals are invited to become a member of the Council by the President, after due consideration by the other Trustees. Trustees ordinarily serve for a term of 5 years and, unless they declare otherwise, shall be available for re-election by the other members of Council.

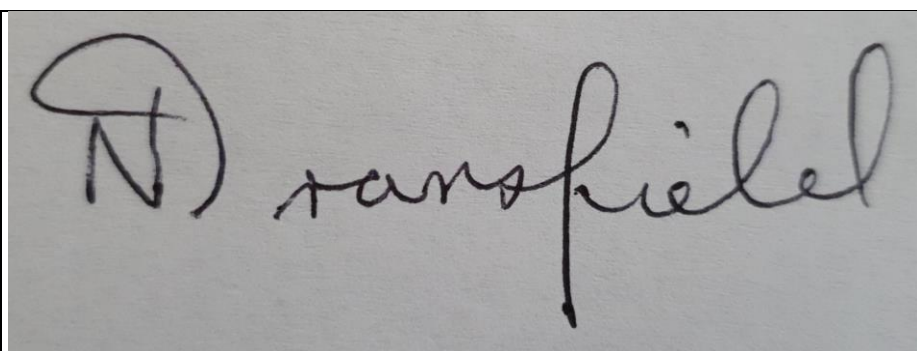
61. Training. Trustees and other members of the standing committees are encouraged to identify opportunities to improve their understanding of Charity Governance and Management. Expenses for training are met by the RAPC Regimental Association. During the report period Lt Col Rosenhead attended the BlackRock Annual Charities Conference.

## DECLARATION

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

Signed on behalf of the charity's trustees

Signature(s)



Full name(s)

Colonel (ret'd) Nigel Dransfield

Position Secretary

Date 25/06/2021

Previous (£ )	2019	<b>FIXED ASSETS &amp; INVESTMENTS</b>	2020	Current (£ )
		Capital Property (tangible fixed assets)		
	103,459.40	Charinco	106,933.37	
	1,189,448.45	Charishare	1,093,276.96	
1,292,907.85		<b>Total Fixed Assets</b>		1,200,210.33

<b>CURRENT ASSETS</b>				
	4.20	Petty Cash	-	
	11,111.45	Current Account (Natwest)*	10,097.62	
	61.00	Current Account (Lloyds)	36.00	
	880.00	Debtors	0.00	
12,056.65		<b>Total Current Assets</b>		10,133.62
1,304,964.50		<b>Total Assets</b>		1,210,343.95

<b>CREDITORS</b>				
		<b>Total Liabilities</b>		
1,304,964.50		<b>Total Assets Minus Liabilities</b>		1,210,343.95

<b>TOTAL FUNDS</b>				
	4,340.01	Total Non-GPF	5,347.92	
		Total Endowment Funds		
	1,300,624.49	Accumulated Unrestricted/General Purpose Funds	1,204,996.03	
1,304,964.50		<b>Total Funds</b>		1,210,343.95

<b>RESTRICTED FUNDS</b>				
	2,320.43	Officers Dinner Club	2,086.34	
	428.00	Battlefield Tour	-100.00	
	100.00	Annual Dinner	580.00	
		Apprentice College Reunions	1,290.00	
	1,491.58	Brig Bernard Fullerton Memorial	1,491.58	
4,340.01		<b>Total Restricted/Specific Purpose Funds</b>		5,347.92

<b>GENERAL PURPOSE FUND</b>				
	1,142,167.16	Balance as per last Balance Sheet	1,300,624.49	
		Add Excess of Income		
	2,341.72	Deduct Excess of Expenditure	2,930.94	
	160,799.05	Unrealised Gain (Loss) on investments	-92,697.52	
1,300,624.49		<b>Accumulated Unrestricted/General Purpose Fund</b>		1,204,996.03

\*Reconciled Balance - includes unrepresented cheque for £25

Payments	Current Period (2020)	Previous Period (2019)	Receipts	Current Period (2020)	Previous Period (2019)
<b>MEMBERSHIP &amp; SOCIAL ACTIVITIES</b>			<b>VOLUNTARY INCOME</b>		
Grants to Branches	£1,630.57	£8,038.44	Membership Income	£140.00	£130.00
Grants to Sporting Branches	£0.00	£5,660.00	Donations from Members	£16,202.63	£15,922.16
Membership & Trustees Meeting and Reception	£0.00	£2,902.75	Gift Aid Recovered on Donations & Subs	£3,318.85	£5,418.90
Summer Party	£0.00	£1,829.28	Legacy Income	£500.00	£2,240.78
Annual Dinner & Reunion	£0.00	£1,706.00			
Battlefield Tour	£0.00	£2,000.00	<b>INVESTMENT INCOME</b>		
RAPC "Down Under"	£2,000.00	-	Association: Charishare	£24,493.06	£33,150.06
Intake 60 Reunion	-	£245.07	Charitable Fund: Charinco	£3,438.71	£4,342.48
Kohima Platoon Reunion	-	£236.00	Realised Proceeds of Investment Sale	£15,000.00	£45,500.00
			<b>OTHER INCOMING RESOURCES</b>		
<b>REMEMBRANCE, COMMEMORATIVE &amp; BENEVOLENT</b>					
Flowers & Funeral Donations	£828.00	£837.00	Interest on Cash Deposits	£3.34	
Christmas & Birthday Gifts for In-Pensioners	£75.00	£75.00	Returned Welfare Grants	£750.00	£981.79
Field of Remembrance & Remembrance Sunday*	£1,624.00	£2,627.41	Stock Sales	£445.00	£345.96
NMA Plaque for RAPC Grove of Trees	£48.00	£600.00	Returned Branch Grants	£736.38	
			GPF BAL ADJUSTMENT RE BATT TOUR		£206.00
<b>WELFARE ACTIVITIES</b>			GPF Transfer re ODC	£95.00	£75.00
Individual Welfare Grants	£9,979.76	£19,739.79	GPF Xfers In		£317.00 "
Holiday Grants	-	£1,350.00	GPF Xfers In re Batt Tour	£37.00 "	
<b>COMMUNICATION COSTS</b>					
Primrose and Blue (incl postage, printing & design)	£4,824.00	£4,724.60			
Database	£1,438.74	£1,187.98			
Website - RAPC-Association.org.uk	-	£1,504.30			
Other Printing Costs	-	£168.51			
Postage	£998.59	£998.25			
Advertising & Marketing Materials	£63.87	£655.60			
Questionnaire Printing & Distribution	-	£1,266.01			
<b>INSURANCE</b>					
Public Liability Insurance					
Trustee Liability Insurance	£1,013.15	£1,006.52			
<b>GOVERNANCE &amp; OTHER</b>					
Conferencing Arrangements	£649.25	£1,454.40			
Administration	£38,665.00	£42,225.00			
Travel Claims	£1,047.87	£5,777.50			
Professional Fees / COBSEO / ICO	£40.00	£100.00			
Presentation Items	£107.92	£333.46			
Stock Purchase for Re-Sale	£657.00	£793.70			
Storage, Archive, Stationery & Repairs	£932.33	£273.48			
IT Backup and User Licenses	£531.84	£496.80			
Bank Charges		£60.00			
GPF Xfers Out		£99.00			
GPF Xfers Out re Battlefield Tour	£336.00 "				
GPF Xfers Out re Opening Balance Correction	£600.02 "				
<b>TOTAL EXPENDITURE</b>	<b>£68,090.91</b>	<b>£110,971.85</b>	<b>TOTAL INCOME</b>	<b>£65,159.97</b>	<b>£108,630.13</b>
<b>EXCESS OF INCOME</b>			<b>EXCESS OF EXPENDITURE</b>	<b>£2,930.94</b>	<b>£2,341.72</b>
<b>GRAND TOTALS</b>	<b>£68,090.91</b>	<b>£110,971.85</b>	<b>GRAND TOTALS</b>	<b>£68,090.91</b>	<b>£110,971.85</b>

\* Due to the pandemic, there were no catered gatherings related to the Field of Remembrance

" The adjustments over the last two years are a result of difficulties in reconciling the Battlefield Tour. It stems from an erroneous opening balance in 2018. The sum total of the relevant adjustments is £476.02 and the size of the error due to a missing (negative) balance is £492. -£15.98 was written off.



Army vs Navy Tickets (Debtors)					
Opening Balance	-£880.00				
Payments	Current Period (2020)	Previous Period (2019)	Receipts	Current Period (2020)	Previous Period (2019)
Cost of Activities			INCOME		
Cost of Tickets via AGC		£2,000.00	Ticket Sales 2019		£935.00
Refunds issued to Members	£1,880.00		Ticket Sales 2020	£760.00	£1,120.00
			Xfer re Op Bal		£30.00
			Correction		
			Refund from AGC	£2,000.00	
Total Expenditure	£1,880.00	£2,000.00	Total Income	£2,760.00	£2,085.00
Balance Carried Forward	£0.00				

Officers' Dinner Club					
Opening Balance	£2,320.43				
Payments	2020	2019	Receipts	2020	2019
Cost of Activities			INCOME		
Curry Lunch		£1,509.32	Curry Lunch	£300.00	£765.00
SPS Annual Dinner	£259.09	£180.84			
R BALL GPF XFER RE SPS	£20.00				
REFUNDS RE CURRY	£180.00				
Admin Levy - Transfer to GPF	£75.00	£75.00			
Total Expenditure	£534.09	£1,765.16	Total Income	£300.00	£765.00
Excess of Income			Excess of Expenditure	£234.09	£1,000.16
Grand Total	£534.09	£1,765.16	Grand Total	£534.09	£1,765.16
Balance Carried Forward	£2,086.34				

Bernard Fullerton Memorial					
Opening Balance	£1,491.58				
Payments	Current Period (2020)	Previous Period (2019)	Receipts	Current Period (2020)	Previous Period (2019)
Cost of Activities			VOLUNTARY INCOME		
Port for October Reception	£0.00	£90.00	Income	£0.00	£0.00
Total Expenditure	£0.00	£90.00	Total Income	£0.00	£0.00
Balance Carried Forward	£1,491.58				

<i>Battlefield Tour Fund</i>					
<b>Opening Balance</b>	<b>£428.00</b>				
Payments	Current Period (2020)	Previous Period (2019)	Receipts	Current Period (2020)	Previous Period (2019)
<u>Cost of Activities</u>			<u>INCOME</u>		
Invoices Paid	£2,877.00	£11,185.00	Funds from Passengers re 2020	£2,050.00	£727.00
Xfer to GPF re Op Balance Correction		£206.00	Funds from Passengers re 2019		£8,695.00
Correcting Xfers to GPF	£37.00		GPF Xfer re Subsidy		£2,000.00
			Correcting Xfer from GPF	£336.00	
Total Expenditure	£2,914.00	£11,391.00	Total Income	£2,386.00	£11,422.00
<b>Balance Carried Forward</b>	<b>-£100.00</b>				

<i>Apprentice College Reunions - 3rd/4th September 2021 (postponed)</i>					
<b>Opening Balance</b>	<b>£0.00</b>				
Payments	Current Period (2020)	Previous Period (2019)	Receipts	Current Period (2020)	Previous Period (2019)
<u>Cost of Activities</u>			<u>VOLUNTARY INCOME</u>		
Invoices Paid	£0.00	£0.00	Income	£1,290.00	£0.00
Total Expenditure	£0.00	£0.00	Total Income	£1,290.00	£0.00
<b>Balance Carried Forward</b>	<b>£1,290.00</b>				

<i>Annual Dinner</i>					
<b>Opening Balance</b>	<b>£100.00</b>				
Payments	Current Period (2020)	Previous Period (2019)	Receipts	Current Period (2020)	Previous Period (2019)
<u>Cost of Activities</u>			<u>VOLUNTARY INCOME</u>		
Refunds	£80.00				
Printing	-	£48.00	Xfer from GPF (Sub)		£1,706.00
Cost of Dinner	-	£3,438.00	Income	£560.00	£1,880.00
Total Expenditure	£80.00	£3,486.00	Total Income	£560.00	£3,586.00
<b>Balance Carried Forward</b>	<b>£580.00</b>				

**Capital Values**

<b><u>ASSOCIATION</u></b>	<b><u>HOLDING</u></b>	<b><u>31-Dec-16</u></b>	<b><u>31-Dec-17</u></b>	<b><u>31-Dec-18</u></b>	<b><u>31-Dec-19</u></b>	<b><u>31-Dec-20</u></b>
BLK Charities UK Equity Fund A Inc*	169,369.01	1,130,078.69	1,207,453.62	1,031,146.33	1,189,448.45	1,093,276.96
<b><u>CHARITABLE FUND</u></b>						
BLKUK Charities UK Bond Fund A Inc	54,280.90	107,367.62	105,902.04	100,962.47	103,459.40	106,933.37
<b>INVESTMENTS TOTAL (A+B)</b>		<b><u>1,237,446.31</u></b>	<b><u>1,313,355.66</u></b>	<b><u>1,132,108.80</u></b>	<b><u>1,292,907.85</u></b>	<b><u>1,200,210.33</u></b>

**Income Payments**

<b><u>ASSOCIATION</u></b>		<b><u>2016</u></b>	<b><u>2017</u></b>	<b><u>2018</u></b>	<b><u>2019</u></b>	<b><u>2020</u></b>
BLK Charities UK Equity Fund A Inc*		<u>29,590.45</u>	<u>32,154.33</u>	<u>33,333.37</u>	<u>33,150.06</u>	<u>24,493.06</u>
<b><u>CHARITABLE FUND</u></b>						
BLKUK Charities UK Bond Fund A Inc		4,342.48	4,342.48	4,342.48	4,342.48	3,438.71
<b>GRAND TOTAL</b>		<b><u>33,932.93</u></b>	<b><u>36,496.81</u></b>	<b><u>37,675.85</u></b>	<b><u>37,492.54</u></b>	<b><u>27,931.77</u></b>

\*units were sold during the year resulting in net proceeds of £15,000.



**ARMY**

**INDEPENDENT EXAMINATION  
ROYAL ARMY PAY CORPS (RAPC)  
REGIMENTAL ASSOCIATION FUNDS  
YEAR ENDING 31 DECEMBER 2020**

Prepared by

**MANAGEMENT ACCOUNTANCY  
SERVICES (ARMY)**

**OFFICIAL - SENSITIVE**

**INDEPENDENT EXAMINATION OF RAPC REGIMENTAL ASSOCIATION FUNDS FOR  
THE YEAR ENDING 31 DEC 20**

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**COST MODEL AND MDAL VERIFICATION**

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Date Verified:		
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**INDEPENDENT EXAMINATION OF RAPC REGIMENTAL ASSOCIATION FUNDS FOR  
THE YEAR ENDING 31 DEC 20**

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**INDEPENDENT EXAMINATION OF RAPC REGIMENTAL ASSOCIATION FUNDS FOR  
THE YEAR ENDING 31 DEC 20**

**Introduction**

1. This report has been prepared by Management Accountancy Services (Army) (MAS(A)) on behalf of the Chairman of the RAPC Regimental Association who is the sponsor, and to whom any queries should be addressed.

**Background**

2. The RAPC Regimental Association Funds comprises the RAPC Regimental Association and the RAPC Charitable Fund, which is a separate charity, but with the approval of the Charity Commission is maintained within the accounts of the Association.

3. The fund is run as a Service Non-Public Fund (SNPF) in accordance with Service Funds Regulations (SFRs) where practicable and is registered with the Charities Commission (CC)<sup>1</sup>. The accounts conform to the Statement of Recommended Practice (SORP)<sup>2</sup>.

4. The accounts are maintained on a Receipt and Payments principle under Section 133 of the Charities Act 2011. Oversight and periodic checks are the responsibility of the Finance Committee. As the funds' income and investments fall below the thresholds of £1M and £3.26M respectively, there is a requirement to conduct an Independent Examination (IE)<sup>3</sup> of the funds in accordance with Part 8, Section 145 of the Charities Act 2011<sup>4</sup>.

**Aim**

5. MAS(A) is to conduct the IE of the RAPC Regimental Association Funds for the year ending 31 Dec 20.

**Approach**

6. Eligibility to examine the accounts and conduct an IE as per the thresholds was confirmed.

7. A detailed briefing was received from the RAPC Administrator on the charities constitution, organisation, accounting systems, activities, nature of assets, liabilities, income and expenditure.

8. An examination of the 2019 IE Report was undertaken to establish if observations from that report had been actioned.

9. An Examination of the RAPC Regimental Association Annual Report for the year ending 31 December 2020 was conducted in accordance with CC32 as detailed in Annex A<sup>5</sup>. This included a review of the accounting records kept by the Association, a comparison with previous accounting records and a review of any unusual items. Where necessary,

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<sup>1</sup> RAPC Regimental Association Fund Charity Registration Number 270477.

<sup>2</sup> [Charities SORP \(FRS 102\)](#).

<sup>3</sup> [Independent examination of charity accounts: Directions and Guidance for Examiners \(CC32\)](#).

<sup>4</sup> [Charities Act 2011 - Examination of accounts, an option for lower-income charities](#).

<sup>5</sup> [Independent examination of charity accounts checklist \(CC32a\): A recommended checklist for examiners](#).



additional explanation was sought from the RAPC Administrator regarding any items or disclosures.

## **Findings**

10. **IE Report.** The IE established that the requirements of Section 133 of the Charities Act 2011<sup>6</sup> had been met; an unqualified IE Report for the RAPC fund is at Enclosure 1.

11. **Gross Income.** A review of the annual report confirmed that the gross income of the RAPC Association Funds was below the £1M threshold supporting the Receipt and Payment principles of maintaining the Account. As at 31 Dec 20, the balances were:

**Table 1 – RAPC Association: Balances as at 31 Dec 20**

<b>Serial</b>	<b>Fund</b>	<b>Gross Income (£)</b>	<b>Gross Asset (£)</b>
<b>(a)</b>	<b>(b)</b>	<b>(c)</b>	<b>(d)</b>
1	RAPC Regimental Association	50,159.97	1,210,343.95

12. **General Observations.** Whilst the IE report provides a statement to confirm the operability of the fund within the stipulated CC Accounting and Governance regulations, the following points are made as general observations to the accounts:

- a. **Quarterly Review Procedures.** It is recommended each voucher reviewed/checked in detail is to be initialled or stamped “audited” in red. Other vouchers are to be struck through in red if not cancelled with a dated paid stamp or similar so that the voucher cannot be reused.
- b. **Fund Membership.** Membership of the RAPC Regimental Association will decline in future years. The membership database of the Association indicates a reduction in membership from 7,223 to 7,142 during this reporting year. If a reduction in membership is sustained year on year, it may have implications on the Association in the future.
- c. **Gross Income.** The gross income of RAPC Regimental Association Fund has, in recent years, always been below the threshold of £250,000, therefore an IE on the fund can be carried out by any person who is independent.
- d. **Receipt Vouchers (RVs).** The Receipt Vouchers (RVs) were not in a simple chronological order, which made tracing some of the figures in the accounts to the vouchers difficult.
- e. **Bank Reconciliation Statement.** It is good practice and prudent to prepare a bank reconciliation at the end of the financial year. This helps ensure that the Association’s transactions are correctly recorded and confirms the accuracy of the recorded balance in the financial statement.

13. **Technical Observations.** A report covering a minor technical observation is detailed at Annex B.

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<sup>6</sup> [Charities Act 2011 - Preparation of statement of accounts.](#)

**Recommendations**

14. **Review Procedures.** All vouchers that have been subjected to review are to be crossed through in red pen and cancelled to ensure the voucher cannot be re-used, this must include all supporting documentation/invoices.
15. **Supporting Paperwork.** The system of accounting and control should be adequate and provide reasonable safeguards against fraud. This includes ensuring all payments and receipts are supported by adequate evidence, and payment and receipt vouchers properly numbered; it is suggested that all vouchers are numbered in chronological order.
16. **Bank Reconciliation Statement.** A Bank Reconciliation Statement should be prepared and submitted to the IE to reconcile transactions to the end of year Financial Statement.

**Conclusion**

17. The RAPC Association Fund is operating within the accounting and governance tolerances set by the Charity Commission.

**Annexes:**

- A. The Charity Commission's directions on the Independent Examination of Charity Accounts (CC32).
- B. RAPC Regimental Association Funds Independent Examination for the year ending 31 December 2020 – Technical Observations.

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## THE CHARITY COMMISSION'S DIRECTIONS ON THE INDEPENDENT EXAMINATION OF CHARITY ACCOUNTS

The Charities Commission produce an examiners' guide to IE of Charity Accounts. It is specifically written for Independent Examiners and explains their role and duties in examining the accounts of a charity. In accordance with Section E of the guidance, the 10 specific directions and how they were addressed are as follows:

- a. **Accounting thresholds.** The annual report for the period 1 Jan– 31 Dec 20 was examined to confirm IE thresholds<sup>7</sup> had not been breached.
- b. **Conflict of interest.** There is no conflict of interest that will prevent carrying out the IE of the RAPC accounts.
- c. **Documentation.** Working papers were examined and evidenced.
- d. **Understanding the charity.** The detailed briefs received and the free access to charity documentation have ensured the full understanding of the charity's constitution, organisation, accounting systems and application of resources to undertake the examination.
- e. **Accounting records.** The charity accounting records have been subject to a simple review and appear complete, well organised and consistent with statutory requirements of receipts and payment principles.
- f. **Consistent with accounting records.** A comparison of the charities accounts with the accounting documentation provided, demonstrated that the accounts are consistent.
- g. **Accruals basis of accounting.** Not applicable.
- h. **Accounting policies estimates and judgements.** Not applicable.
- i. **Financial circumstances, going concern and outstanding commitments.** The charity's annual report and financial statements demonstrate the charity's ability to meet its liabilities and achieve its long-term objective.
- j. **Analytical procedures.** An analysis of income, expenditure, assets, and liabilities between the current and previous two years was conducted. Where unexpected fluctuations were identified, detailed briefs were received. The fluctuations identified were not deemed to be material and are included in a report covering the minor technical observations.
- k. **Trustees' Annual Report.** Financial references in the Trustees' Annual Report are consistent with the accounts.
- l. **Examiner's report.** The IE report can be found at Enclosure 1.

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<sup>7</sup> [Gross income not to exceed £1M and value of assets not to exceed £3.26M, otherwise a full audit is required.](#)

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Enclosure:

1. IE Report to the RAPC Regimental Association fund (270477), dated 18 Aug

**Enclosure 1 to Annex A  
ARMYHQ/RES/MAS(A)/Projects/1-008  
Dated 18 Aug 21**

**INDEPENDENT EXAMINER'S REPORT FOR TO THE TRUSTEES OF THE RAPC  
REGIMENTAL ASSOCIATION (A NON-COMPANY CHARITY, REGISTERED 270477).**

**Period of Report**

I report on the accounts of the Royal Army Pay Corps Regimental Association for the 12 months ended 31 December 2020.

**Respective responsibilities of Trustees and Independent Examiner**

Trustees of the Regimental Association are responsible for preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 and have elected to submit their accounts for an Independent Examination. The Charity is preparing its accounts in a receipts and payments format and as the IE, I am qualified to undertake this examination.

It is my responsibility to:

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

**Basis of Independent Examiner's Report**

My examination was carried out in accordance with the Directions given by the Charity Commission. The examination included a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also included a consideration of any unusual items or disclosures in the accounts, seeking explanations from trustees concerning any such matters. The report is limited to those matters set out in the statement below.

**Independent Examiner's Statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- accounting records were not kept in respect of the Charity as required by Section 130 of the Act; or
- the accounts do not accord with those records.

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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 to enable a proper understanding of the accounts to be reached.

*Original Signed*

WO2 Amoh Adiyiah ACMA CGMA  
Management Accountancy Services (Army)  
Army Headquarters, Marlborough Lines, Andover, Hampshire  
SP11 8HT  
18 Aug 21