

Registered Charity Number 270477

**REPORT OF THE TRUSTEES AND FINANCIAL STATEMENTS
FOR THE YEAR ENDING 31 DECEMBER 2021
FOR THE ROYAL ARMY PAY CORPS REGIMENTAL ASSOCIATION**

THE ROYAL ARMY PAY CORPS REGIMENTAL ASSOCIATION

REPORT OF THE TRUSTEES OF THE RAPC REGIMENTAL ASSOCIATION FOR THE YEAR ENDING 31 DECEMBER 2021

INTRODUCTION

1. The Trustees submit this their 74th report and the financial statements for the Royal Army Pay Corps (RAPC) Regimental Association for the year ending 31 December 2021. The Association 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 Regimental Association, as laid down in the Rules, are:
- a. To promote the efficiency of the Army by:
 - (1) Maintaining contact between former members of the former Royal Army Pay Corps (the former Corps) and former or serving members of the Adjutant General's Corps (Staff and Personnel Support Branch) (the Branch); fostering mutual friendship between them and providing for social gatherings for them; and
 - (2) Fostering esprit de corps, comradeship and the welfare of the Branch and preserving its traditions and those of the former Corps.
 - b. To relieve either generally or individually members of the Association, former members of the former Corps and former and serving members of the Branch and their dependants, who are 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. Through the standing committees it will continue to provide a broad range of support to former RAPC officers and soldiers.

RISK MANAGEMENT

6. The Council of the RAPC Regimental Association seeks to mitigate operational risks through the maintenance of a risk register and the creation of a risk management policy. The Finance Committee is responsible for the maintenance of the risk register and related risk management policy.

REVIEW OF ACTIVITIES

7. Activities over the year were heavily impacted by the COVID pandemic. Social events were cancelled, and the number of welfare referrals fell significantly. The pandemic has been particularly hard on the elderly with social isolation leading to mental health issues. Branch Chairmen and members have all played their part in maintaining contact with those most vulnerable.

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 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 9 applications for assistance – down from 21 in 2020

– were considered out of committee. Seven grants totalling £5,978.84 were authorised. During the same period, one grant of £521.87 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. Although the reduction in the number of cases being submitted continued in 2021, 5 of the 7 cases where a grant was awarded by the RAPC Regimental Association Welfare Committee, they were also granted additional assistance from other charities. The ABF The Soldiers' Charity granted a total of £2,420.00 for the 4 cases referred, and Poppy Scotland granted an additional £270 in one case.

11. **Grants.** All grants made by the Association have been categorised according to the costliest element of the application. The summary for 2021 is at Table 1 below:

Category	2020 Cases supported	2021 Cases supported	2020 Welfare Grants	2021 Welfare Grants ¹
Rent Arrears/Priority Debts	2	0	£604.76	
EPV's, Wheelchairs, Stairlifts	2	1	£1830.00	£1000.00
Clothing/Food Vouchers	1	0	£350.00	
Funerals/Memorials	0	1		£930.00
Heating, Home Repairs, Carpets, Painting	1	1	£1000.00	£400.00
Home Adaptation	0	0		
Homewares, white/brown goods, tv's etc	1	1	£700.00	£261.84
Nursing Home Fees or Annuities	2	1	£1700.00	£1100.00
Other	2	0	£400.00	
Riser-Recliners/Profiling Beds/Specialist Furniture	6	2	£3395.00	£2287.00
Total	17	7	£9979.76	£5978.84

Table 1 – Comparison of Welfare Grants in 2021 with the Previous Year

12. **Summary.** The pandemic continued to have a dramatic impact on the number of cases coming forward from SSAFA and the RBL during 2021 as caseworkers and occupational therapists were largely prohibited from undertaking home visits. Raising cases through telephone calls resulted in lengthy delays to the process where contact centres were operating with reduced staffing levels; changes to RBL's local networks and the introduction of a new case management system. 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

¹ In 2021, 5 cases were referred to the ABF- The Soldiers Charity or Poppy Scotland, securing additional funding of £2,690.

assistance with re-training and education for those veterans who have lost their employment during the lockdown.

c. Correspondence from the MoD suggests that the pandemic has led to a bow wave of welfare need building up. Once COVID restrictions are removed, they predict Service charities, including Regimental Funds, will see a significant increase in demand for support.

d. The cost of living, most notably utility and heating charges, is set to rise dramatically over the next calendar year. This will impact on the most vulnerable of our membership, and it is envisaged that there will be a significant rise in requests for assistance in relation to home adaptation and personal 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 7 applications for membership, contributing a total of £70 to the general purposes of the RAPC Regimental Association.

14. **Membership Database.** The Association maintains a database which contains at least partial personal, service and address details for 6,967 members believed to not be deceased, down from 7,142 at the start of the last period. This reduction was expected as we have lost members and work continues 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 our continued efforts to gain proactive consent from members for the storage and usage of their email addresses, the Association has received consent from 1,866 members.

16. **Magazine.** During the period, the Association produced and distributed one issue of its magazine, Primrose & Blue. Printing and postal circulation was again adversely affected by the COVID pandemic. The distribution of 2,432 hard copies of the magazine was therefore delayed until July 2021. On this occasion, the mailing also included a new copy of the amended Rules and Code of Conduct for each member. Invoices presented for payment during the period totalled £5,269.42. The mean production and postage cost per individual newsletter was £2.17. The number of members who had elected to receive the Primrose & Blue by email was 887, slightly down from 895 for the previous edition.

17. **Annual Reunion Dinner and AGM.** COVID restrictions on travel and social contact meant that the Annual Reunion Dinner and AGM could not be held. This is only the third time since World War 2 it has not taken place. The calendar of events for 2022 includes an

Annual Dinner and AGM planned for April 2022. Some members elected to leave their deposits for the cancelled 2021 Annual Dinner with the Association to secure a place at the 2022 dinner. These are detailed on Page A4 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 remained significantly curtailed by COVID restrictions. The London Branch, however, was able to run its traditional Act of Remembrance at the RAPC plot at the Field of Remembrance which was followed by high tea at Wellington Barracks. The event was also attended by the families of some life members whose death had been reported during the year to October 2021. The costs of family attendance were met by the Association and are detailed at Para. 37a. and on page A2 of the accounts. Branch Chairmen and other members were encouraged to participate in civic wreath-laying where possible, or to lay a wreath at another time.

20. **Battlefield Tour.** The Battlefield Tour based around the theme of Operation Overlord scheduled to take place in October 2021 was once again postponed until June 2022. The funds held on behalf of the passengers who have signed-up are detailed at page A3 of the accounts.

21. **Golf.** The RAPC Golf Society enabled 124 members to attend social golf events including 29 who went on the tour to Tenerife, and a further 26 players were involved in representative fixtures over the last 6 months of the year. The Association provided subsidies totalling £8,685 during the period. The Golf Society is already planning a full programme in 2022.

22. **Apprentices Reunion.** The reunions planned for 2020 were postponed until September 2021. These events, held over 2 days at the Union Jack Club, were strongly supported with 207 attending. The total subsidy paid by the Association for these events was £2,510.

23. **Branches.** During the period, one Branch – East Anglia (North) – closed, but the formation of 2 new Branches - Tees Valley and the Highlands & Islands of Scotland - were approved by the Council of Trustees. The Association continues to support a regional branch network of 16 active branches and one nationwide branch specifically for former Apprentices. 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 2021 remained impacted by prevailing COVID restrictions but as restrictions eased the Trustees authorised Branch gatherings from August 2021. The total amount of subsidies paid to the Branches during the period was £6,562.70.

24. **Comparison of Grants with 2020.** As noted in the 2020 annual report support to events was withdrawn to comply with Government restrictions. These were lifted – albeit with some exceptions – in July 2021 and Table 2 below shows the recovery in the number of

events held, subsidies paid and number of members attending in spite of the impact that COVID restrictions have had on RAPC Regimental Association events.

Branch	2020				2021			
	Att	Events Held	Grants Made	Total Grants	Att	Events Held	Grants Made	Total Grants
Apprentices	-	0	-	-	54	1	2	£3,350.00 ²
Cardiff and S Wales	25	1	1	£1,100.00	34	2	0	-. ³
Fide et Fiducia Dining Club	-	0	-	-	22	1	1	£240.00
Gloucester	-	0	-	-	38	2	2	£403.50
Kent	13	1	1	£80.00	20	2	2	£115.00
London		1	0	-	51	3	2	£280.43
North Wales and Chester	-	0	-	-	-	-	-	-
Peterborough	49	2	0	-	-	-	-	-
RAPCOB Hull	45	2	0	-	15	1	1	£90.00
RAPCOB Tyne and Wear	24	1	1	£100.00	19	1	1	£100.00
Salisbury	-	0	-	-	76	2	2	£800.00
Scotland (Central Belt & Lowlands)	37	1	1	£315.00	-	-	-	-
Scotland (Highlands & Islands)	-	-	-	-	6	1	1	£25.00
South Coast	14	1	1	£35.57	26	2	2	£221.92
Taunton	-	0	-	-	26	1	1	£450.00
Tees Valley	-	-	-	-	8	2	0	£0.00
Worthy Down	7	1	0	-	16	1	0	£0.00
York	-	0	-	-	32	2	2	£486.85
TOTALS	214	11	5	£1,630.57	443	25	19	£6,562.70

Table 2 – Comparison of Branch Grants in 2021 with the Previous Year

25. **Summary.** This year has been another challenging year which saw many social and sporting events cancelled because of the pandemic. Our Branch Chairmen have done a sterling job keeping in touch with our members and arranging suitable events once the restrictions were lifted. Demand for these events from our membership was higher than expected and this shows the spirit of our membership and the suitability of events being organised. During the period, the gross expenditure on social events and membership

² The Apprentice Branch was advanced £1,400 in respect of a deposit for the annual "Dan Graham Trophy" event set for 2022

³ Cardiff & South Wales carried forward an unspent grant from 2020 and hence no grants were made in this year.

services, including the publication of Primrose & Blue and the Autumn Committees gathering was £25,854.47 – significantly up from £8,454.57 for 2020.

PLANS AND EXPECTATIONS

26. The plans and expectations for 2022 are to:

- a. Move our investments from BlackRock to Sarasin and Partners and continue to achieve a growth in real terms of around 4% pa.
- b. Continue developing our plans for a permanent memorial at the National Memorial Arboretum (NMA) culminating in an unveiling ceremony and celebration in the summer of 2023.
- c. Embark on a fundraising campaign to raise funds in support of the NMA project and to increase our long-term income.
- d. Be prepared for an influx of welfare cases from our veterans as we emerge from the COVID restrictions and see the effect of the economic pressures currently being faced by the general public.
- e. Encourage more Branch events to boost morale after the last 2 years of isolation for many.

FINANCE

THE ANNUAL ACCOUNTS

27. The annual accounts for the year 2021 are at Pages A1 to A5 and have been prepared in accordance with SORP 2005.

28. **Summary.** There was an operational excess of income over expenditure in unrestricted Association funds of £3,154.80, which with the increase in the market value of the investment portfolio as at 31 December 2021 of £80,421.73 gives an increase in general purpose funds of £83,576.53 and a total value of unrestricted Association funds of £1,288,572.56.

29. **Policy on Reserves.** The policy on reserves is to hold sufficient funds 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 2021 to the value of £30,000. As at 31 December 2021 the RAPC Regimental Association had cash in hand and at bank to the value of £12,731.00 up from £10,133.62 in 2020.

30. **Investments.** The Association's investments, which are managed by Blackrock Investment Management (UK) Ltd, are detailed on page A5 of the accounts. The policy adopted by the Council was one of a balance between income generation and capital preservation in real terms. In compliance with the accounting practice for Charities, all changes in investment valuations as at 31 December 2021 are accounted for although no gains or losses are actually made on investments until they mature or are sold.

31. **Value Added Tax (VAT).** As the total value of taxable supplies purchased during the period was below the HMRC threshold throughout the period the Association has not registered for VAT.

32. **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, shown at page A5, is permanently endowed and is only to be used for welfare activities. The Council has agreed an investment policy of income generation to fulfil the requirements of the endowment.

THE ASSOCIATION'S BANKERS

33. Throughout the period, the Association operated current accounts with Lloyds and NatWest banks. They are covered by the provisions of the Financial Services Compensation Scheme and no balances held were in excess of the £85,000 limit.

INDEPENDENT EXAMINATION OF THE ACCOUNTS

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

INCOME

35. **Main Source of Income.** The Association's main sources of income are: dividends and drawdowns from investments; donations from members; and Gift Aid claimed on donations. The total was £94,363.13 up from £65,159.97 in 2020; the main variations being increases members donations, dividends and the drawdown from investments.

EXPENDITURE

36. **Welfare Activities.** COVID restrictions have continued to impact on welfare activities, as shown in the welfare section of this report, resulting in expenditure of £5,978.84 down from £9,979.76.

37. **Membership & Social Activities.** There have been more activities than last year, as detailed in the membership section of this report, with expenditure of £20,585.05 up from £3,630.57 in 2020.

38. **Remembrance, Commemorative and Benevolence.** This covers a number of activities as follows:

a. **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 once again heavily restricted. Fortunately, the London Branch Act of Remembrance followed by a high tea in Wellington Barracks did take place and the Association also purchased a number of RAPC badged wreaths from the RBL Poppy Appeal and the Lady Haig Poppy Factory, which were laid at ceremonies across the country. Total expenditure on remembrance activities was £1,901.79, up from £1,624.00 in 2020.

b. **Memorials – Devizes Stone and Falkland Islands.** The work carried out to repair and conserve the Devizes Stone which marks the site of the former RAPC Training Centre cost £336.00. The Council of Trustees also authorised expenditure

on a plaque to be hung on the Falkland Islands Memorial Wall at Pangbourne College at a cost of £1,500. Total expenditure during the year was therefore £1,836.00 with no corresponding expenditure in 2020.

c. **Flowers and Donations In-Memoriam.** During the period the Association continued to show support for families of departed servicemen by the provision of appropriate flower arrangements in the regimental colours, or a charitable donation of £20 in accordance with family wishes. Total expenditure in this category was £765.50 down slightly from £828.00 in 2020.

d. **Christmas Gifts.** The Association provided three gifts of £25 cash totalling £75 to the Association's three In-Pensioners at the Royal Hospital, Chelsea which was the same as in 2020.

39. **Communication Costs.** The main communication cost was the design, printing and postage of Primrose & Blue at £5,269.42 up from £4,824.00 in 2020. Ad-hoc printing and mailing of information to members regarding initiatives and changes in the Rules and Code of Conduct totalled £2,041.20. The Association continued to purchase roller banners requested by Branches, which together with an advertisement in the Royal British Legion Magazine published in December cost £1,092.20 up from £63.87 in 2020. Postage increased to £1,036.11 compared with £998.59 in 2020. A reduction in database costs partially offset by website expenditure, resulting an overall cost for communications and marketing of £10,544.13 up from £7,325.20 in 2020.

40. **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 £1,037.21, slightly up from £1,013.15 in 2020.

41. **Governance and Other Expenditure.**

a. **Conferencing Arrangements.** Conferencing facilities were provided for the following meeting: two full Council of Trustees; two Executive Committee; and one meeting of both the Finance Committee and the Membership Committee during the period. These costs totalled £699.25 slightly up from £649.25 in 2020.

b. **Consultant Administrator.** The Association uses a consultant to deliver administrative support. This year the fees paid were £42,225 compared with £38,665 in 2020.

c. **Travel Claims.** The Trustees and volunteer committee members are reimbursed for travel costs incurred through their attendance at meetings and other activities related the Association's activities. These costs totalled £3,130.27 up from £1,047.87 refunded in 2020.

d. **Presentation Items.** During the period presentations of a watercolour print, a decanter, and 2 floral arrangements were made to volunteers who had completed sixty years of service to the Association. The cost of these items was £609.02 up from £107.92 in 2020.

e. **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. The Association also pays for a user and tech support licence for the Paxton Charity Accounting package. The total cost of these services during the period was £627.84 up from £531.84 in 2020.

f. **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 £562.43 was expended down from £932.33 in 2020.

g. **Stock Purchases for Resale.** Periodically, PRI type stock has been purchased for sale by either the Administrator or the AGC Museum. A review of the stock movement and current holdings revealed an accumulation of slow-moving stock, with very little movement in some items. In view of the limited benefit to the Association and the administrative effort involved, the Trustees have decided to dispose of the stock and not make any more purchases. Members can, in future, obtain the items from commercial sources at competitive prices. Purchases during the period were £591.00 compared with £657.00 in 2020.

MANAGEMENT

42. **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	(Retired November 2021)
Captain PN Hawkins	
Mr PA Lloyd	
Mr RJ McBlain ACMA	
Major PM O'Callaghan	
Lieutenant Colonel I Pendlebery	
WO1 SW Roden	
Colonel AJ Ward	
Lieutenant Colonel RT Ward ACMA	
Lieutenant Colonel Alan McTaggart FCMA, CGMA, CPFA	
Colonel Vicki Whiting (Corps Colonel AGC)	ex-Officio

43. **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.

44. **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

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 & Treasurer)
Mr RJ McBlain ACMA
Major PM O'Callaghan
Lieutenant Colonel RT Ward ACMA
Lieutenant Colonel CG Head FCMA (co-opted)

45. **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) (resigned October 2021)
Lieutenant Colonel AM McTaggart ACMA (Chair vice Col AJ Ward, October 2021)
Lieutenant Colonel MJR Cotton MBE
Lieutenant Colonel SM Gleed
Mr PR Goodwin (resigned Oct 2021)
Captain PN Hawkins
Captain SA Innes,
Major SJP James,
Colonel DB McCulloch
Mr DC McKirdy
WO1 SW Roden
Mr JH Sale

46. **Membership Committee.** The Membership Committee is responsible for the efficiency of membership services, communication and social activities. It comprises:

Colonel TCL Drake (Chairman of the Committee and Chair of Salisbury Branch)
(resigned November 2021)
Colonel A J Ward (Chair vice Col TCL Drake, November 2021)
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) – Branch closed Oct 2021

Mr D Grundy (Peterborough)
Lieutenant Colonel AR Fairclough (Apprentices)
Mr D Dyson (Tees Valley)
Lieutenant Colonel Graham Charge (Scotland - Highlands & Islands)
Mr D Evans (Gloucester)
Maj DA Cromar (Worthy Down/Winchester) – resigned Oct 2021
Maj WA Forsyth (Worthy Down/Winchester) – assumed Oct 2021

Sports Representative:
Lieutenant Colonel I Pendlebery (Golf)

Website & IT:

Major PF Bamforth
Major N Bayes

ADMINISTRATOR

47. **Administrative Arrangements.** Administrative support to the Council 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 paragraph 41b.

RECRUITMENT AND TRAINING OF TRUSTEES

48. **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. During the period, Lieutenant Colonel Alan McTaggart was invited to become a Trustee.

49. **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. Opportunities for training were limited by restrictions related to the pandemic, however opportunities for Trustee training have been identified for 2022 and details forwarded to interested Trustees.

DECLARATION

The Trustees list above declare that they have approved this their annual report.

Signature(s)

Full name(s)

Appointment

Date

Previous (£)	2020	FIXED ASSETS & INVESTMENTS	2021	Current (£)
		Capital Property (tangible fixed assets)		
	106,933.37	Charinco	99,714.01	
	1,093,276.96	Charishare	1,180,918.05	
1,200,210.33		Total Fixed Assets		1,280,632.06

CURRENT ASSETS				
		Petty Cash		
	10,097.62	Current Account (Natwest)*	12,700.00	
	36.00	Current Account (Lloyds)	31.00	
	0.00	Debtors	0.00	
10,133.62		Total Current Assets		12,731.00
1,210,343.95		Total Assets		1,293,363.06

CREDITORS				
		Total Liabilities		
1,210,343.95		Total Assets Minus Liabilities		1,293,363.06

TOTAL FUNDS				
	5,347.92	Total Non-GPF	4,790.50	
		Total Endowment Funds	99,714.01	
	1,204,996.03	Accumulated Unrestricted/General Purpose Funds	1,188,858.55	
1,210,343.95		Total Funds		1,293,363.06

RESTRICTED FUNDS				
	2,086.34	Officers Dinner Club	1,724.92	
	-100.00	Battlefield Tour	608.00	
	580.00	Annual Dinner	1,080.00	
	1,290.00	Apprentice College Reunions	0.00	
	1,491.58	Brig Bernard Fullerton Memorial	1,377.58	
5,347.92		Total Restricted/Specific Purpose Funds		4,790.50

GENERAL PURPOSE FUND				
	1,300,624.49	Balance as per last Balance Sheet	1,204,996.03	
		Add Excess of Income	3,154.80	
	2,930.94	Deduct Excess of Expenditure		
	-92,697.52	Unrealised Gain (Loss) on investments	80,421.73	
1,204,996.03		Accumulated Unrestricted/General Purpose Fund		1,288,572.56

A2

Payments	Current Period (2021)	Previous Period (2020)	Receipts	Current Period (2021)	Previous Period (2020)
<u>MEMBERSHIP & SOCIAL ACTIVITIES</u>			<u>VOLUNTARY INCOME</u>		
Grants to Branches	£6,562.70	£1,630.57	Membership Income	£70.00	£140.00
Grants to Sporting Branches	£8,685.00	£0.00	Donations from Members	£20,436.24	£16,202.63
Membership & Trustees Meeting and Reception	£2,692.35	£0.00	Gift Aid Recovered on Donations & Subs	£4,755.55	£3,318.85
Summer Party	£0.00	£0.00	Legacy Income	£45.04	£500.00
Annual Dinner & Reunion	£0.00	£0.00			
Battlefield Tour	£0.00	£0.00	<u>INVESTMENT INCOME</u>		
RAPC "Down Under"	-	£2,000.00	Association: Charishare	£34,906.95	£24,493.06
Apprentice Reunions	£2,510.00	-	Charitable Fund: Charinco	£3,256.84	£3,438.71
Wakefield Event (Deposit re 2022)	£100.00	-	Realised Proceeds of Investment Sale	£30,000.00	£15,000.00
Trustee Attendance at Branch Events	£35.00				
<u>REMEMBRANCE, COMMEMORATIVE & BENEVOLENT</u>			<u>OTHER INCOMING RESOURCES</u>		
Flowers & Funeral Donations	£765.50	£828.00	Interest on Cash Deposits	£2.27	£3.34
Christmas & Birthday Gifts for In-Pensioners	£75.00	£75.00	Returned Welfare Grants	£521.87	£750.00
Field of Remembrance & Remembrance Sunday	£1,901.79	£1,624.00	Stock Sales	£228.37	£445.00
NMA Plaque for RAPC Grove of Trees	-	£48.00	Returned Branch Grants	-	£736.38
Repairs to Memorials	£336.00	-	GPF Transfer re ODC	£90.00	£95.00
Falkland Islands Memorial Plaque	£1,500.00	-	GPF Xfers In re App Coll No-Shows	£50.00	
			GPF Xfers In re Batt Tour		£37.00
<u>WELFARE ACTIVITIES</u>					
Individual Welfare Grants	£5,978.84	£9,979.76			
Holiday Grants	-	-			
<u>COMMUNICATION COSTS</u>					
Primrose and Blue (incl postage, printing & design)	£5,269.42	£4,824.00			
Database	£876.00	£1,438.74			
Website - RAPC-Association.org.uk	£229.20	-			
Other Printing Costs	£2,041.20	-			
Postage	£1,036.11	£998.59			
Advertising & Marketing Materials	£1,092.20	£63.87			
<u>INSURANCE</u>					
Public Liability Insurance					
Trustee Liability Insurance	£1,037.21	£1,013.15			
<u>GOVERNANCE & OTHER</u>					
Conferencing Arrangements	£699.25	£649.25			
Administration	£42,225.00	£38,665.00			
Travel Claims	£3,130.27	£1,047.87			
Professional Fees / COBSEO / ICO	£40.00	£40.00			
Presentation Items	£609.02	£107.92			
Stock Purchase for Re-Sale	£591.00	£657.00			
Storage, Archive, Stationery & Repairs	£562.43	£932.33			
IT Backup and User Licenses	£627.84	£531.84			
GPF Xfers Out					
GPF Xfers Out re Battlefield Tour		£336.00			
GPF Xfers Out re Opening Balance Correction		£600.02			
TOTAL EXPENDITURE	£91,208.33	£68,090.91	TOTAL INCOME	£94,363.13	£65,159.97
EXCESS OF INCOME	£3,154.80		EXCESS OF EXPENDITURE		£2,930.94
GRAND TOTALS	£94,363.13	£68,090.91	GRAND TOTALS	£94,363.13	£68,090.91

<i>Officers' Dinner Club</i>					
Opening Balance	£2,086.34				
Payments	Current Period (2021)	Previous Period (2020)	Receipts	Current Period (2021)	Previous Period (2020)
<u>Cost of Activities</u>			<u>INCOME</u>		
Curry Lunch	£1,066.42		Curry Lunch	£785.00	£300.00
SPS Annual Dinner	£90.00	£259.09	Donation P Keating	£100.00	
R BALL GPF XFER RE SPS	£15.00	£20.00			
REFUNDS RE CURRY	-	£180.00			
Admin Levy - Transfer to GPF	£75.00	£75.00			
Total Expenditure	£1,246.42	£534.09	Total Income	£885.00	£300.00
Excess of Income			Excess of Expenditure	£361.42	£234.09
Grand Total	£1,246.42	£534.09	Grand Total	£1,246.42	£534.09
Balance Carried Forward	£1,724.92				

<i>Bernard Fullerton Memorial</i>					
Opening Balance	£1,491.58				
Payments	Current Period (2021)	Previous Period (2020)	Receipts	Current Period (2021)	Previous Period (2020)
<u>Cost of Activities</u>			<u>VOLUNTARY INCOME</u>		
Port for October Reception	£114.00	£0.00	Income	£0.00	£0.00
Total Expenditure	£114.00	£0.00	Total Income	£0.00	£0.00
Balance Carried Forward	£1,377.58				

<i>Battlefield Tour Fund</i>					
Opening Balance	-£100.00				
Payments	Current Period (2021)	Previous Period (2020)	Receipts	Current Period (2021)	Previous Period (2020)
<u>Cost of Activities</u>			<u>INCOME</u>		
Invoices Paid	£800.00	£2,877.00	Funds from Passengers re 2021	£1,508.00	£2,050.00
Correcting Xfers to GPF		£37.00	Funds from Passengers re 2022		
			Correcting Xfer from GPF		£336.00
Total Expenditure	£800.00	£2,914.00	Total Income	£1,508.00	£2,386.00
Balance Carried Forward	£608.00				

<i>Apprentice College Reunions - 3rd/4th September 2021 (postponed from 2020)</i>					
Opening Balance	£1,290.00				
Payments	Current Period (2021)	Previous Period (2020)	Receipts	Current Period (2021)	Previous Period (2020)
<u>Cost of Activities</u>			<u>VOLUNTARY INCOME</u>		
Xfer to GPF re No-Shows	£50.00				
Ticket Printing	£36.00		Xfer Sub from GPF	£2,510.00	
Invoices Paid	£5,639.00	£0.00	Income	£1,925.00	£1,290.00
Total Expenditure	£5,725.00	£0.00	Total Income	£4,435.00	£1,290.00
Balance Carried Forward	£0.00				

<i>Annual Dinner - Postponed (22nd April 2022)</i>					
Opening Balance	£580.00				
Payments	Current Period (2021)	Previous Period (2020)	Receipts	Current Period (2021)	Previous Period (2020)
<u>Cost of Activities</u>			<u>VOLUNTARY INCOME</u>		
Refunds	£20.00	£80.00			
Cost of Dinner	-		Income	£520.00	£560.00
Total Expenditure	£20.00	£80.00	Total Income	£520.00	£560.00
Balance Carried Forward	£1,080.00				

Capital Values

<u>ASSOCIATION</u>	<u>HOLDING</u>	<u>31-Dec-18</u>	<u>31-Dec-19</u>	<u>31-Dec-20</u>	<u>31-Dec-21</u>
BLK Charities UK Equity Fund A Inc*	169,369.01	1,031,146.33	1,189,448.45	1,093,276.96	1,180,918.05
<u>CHARITABLE FUND</u>					
BLKUK Charities UK Bond Fund A Inc	54,280.90	100,962.47	103,459.40	106,933.37	99,714.01
INVESTMENTS TOTAL (A+B)		<u>1,132,108.80</u>	<u>1,292,907.85</u>	<u>1,200,210.33</u>	<u>1,280,632.06</u>

Income Payments

<u>ASSOCIATION</u>		<u>2018</u>	<u>2019</u>	<u>2020</u>	<u>2021</u>
BLK Charities UK Equity Fund A Inc*		<u>33,333.37</u>	<u>33,150.06</u>	<u>24,493.06</u>	<u>34,906.95</u>
<u>CHARITABLE FUND</u>					
BLKUK Charities UK Bond Fund A Inc		4,342.48	4,342.48	3,438.71	3,256.84
GRAND TOTAL		<u>37,675.85</u>	<u>37,492.54</u>	<u>27,931.77</u>	<u>38,163.79</u>

*units were sold during the year resulting in net proceeds of £30,000.



ARMY

**INDEPENDENT EXAMINATION OF
THE ROYAL ARMY PAY CORPS (RAPC)
REGIMENTAL ASSOCIATION FUNDS
FOR THE YEAR ENDING 31 DECEMBER 2021**

Prepared by

**MANAGEMENT ACCOUNTANCY
SERVICES (ARMY)**

INDEPENDENT EXAMINATION OF THE RAPC REGIMENTAL ASSOCIATION FUNDS FOR THE YEAR ENDING 31 DEC 21

DOCUMENT INFORMATION

Report Name:	Independent Examination of The RAPC Regimental Association funds for the year ending 31 Dec 21
Document Title:	Final
Report Version No:	1.0
Financial Model Version:	N/A
Reference:	ArmyHQ/Res/MAS(A)/Projects/1-008-Independent Examinations
Produced By:	MAS(A) Army Headquarters Ramillies Building First Floor, Zone 6, IDL 403 Marlborough Lines, Monxton Road ANDOVER, Hampshire SP11 8HJ
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Distribution Copy:	MAS(A) SharePoint Project Area

DOCUMENT AUTHORISATION

Document Authoriser:	Maj PN Carcone	SO2 Prog Man, MAS(A)
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COST MODEL AND MDAL VERIFICATION

Cost Analysis Model and MDAL Verified By:	N/A	WO1 Technical
Date Verified:		
Cost Analysis Model and MDAL Author:	N/A	Management Accountant

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**INDEPENDENT EXAMINATION OF THE RAPC REGIMENTAL ASSOCIATION FUNDS
FOR THE YEAR ENDING 31 DEC 21**

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INDEPENDENT EXAMINATION OF THE RAPC REGIMENTAL ASSOCIATION FUNDS FOR THE YEAR ENDING 31 DEC 21

Introduction

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

Background

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

3. The fund is registered with the Charities Commission (CC)¹ and the accounts conform to the Statement of Recommended Practice (SORP)².

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' gross income in the year exceeded £250,000 threshold, there is a requirement to conduct an Independent Examination (IE)³ of the funds in accordance with Part 8, Section 145 of the Charities Act 2011⁴.

5. **Declaration of propriety and influence.** Head MAS(A) is a trustee and chairman of the RAPC Regimental Association Welfare Committee. The Independent Examiner who is also a member of MAS(A) does not have a close personal relationship with the trustee and, as such no influence has taken place to compromise the Examiner's independence.

6. In order to ensure no undue influence, the MAS(A) Programme Manager is the MAS(A) release authority for this report.

Aim

7. MAS(A) is to conduct the IE of the RAPC Regimental Association Funds for the year ending 31 Dec 21.

Approach

8. Eligibility to examine the accounts and conduct an IE as per the thresholds was confirmed whereupon a detailed briefing was received from the RAPC Administrator on the charities constitution, organisation, accounting systems, activities, nature of assets, liabilities, income and expenditure.

9. An examination of the 2020 IE Report was undertaken to establish if observations from that report had been actioned.

¹ RAPC Regimental Association Fund Charity Registration Number 270477.

² [Charities SORP \(FRS 102\)](#).

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

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

10. An Examination of the RAPC Regimental Association Annual Report for the year ending 31 December 2021 was conducted in accordance with CC32 as detailed in Annex A⁵. 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.

11. Where necessary, additional explanation was sought from the RAPC Administrator regarding any items or disclosures.

Findings

12. **IE Report.** The IE established that the requirements of Section 133 of the Charities' Act 2011⁶ had been met. The unqualified certification for the IE Report in respect of the RAPC Fund is at Enclosure 1 to Annex A.

13. **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 21, the balances were:

Table 1 – RAPC Association: Balances as at 31 Dec 21

Serial	Fund	Gross Income (£)	Gross Assets (£)
(a)	(b)	(c)	(d)
1	RAPC Regimental Association	64,363	1,293,363

14. **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. **Payment authorisation.** The Charity's Delegated Expenditure Limits set parameters for seeking approval prior to making payments by the Administrator. Some payment vouchers which required prior approval were paid without authority from the Treasurer or other Trustees as stipulated in the document.

b. **Travel Claims.** Majority of the travel claims vouchers did not include supporting documents explaining the purpose of the travel. There were also inconsistencies in reimbursement rate used for the motor mileage allowance paid.

c. **Grants to Branches and RAPC Golf society.** Some of the payment vouchers to Branches and RAPC Golf society included receipts from the expenditure, whereas most of the other vouchers were not supported with receipts for the payment.

d. **The RAPC Charitable Fund.** Serial 32 of the Trustees report stipulates that the RAPC Charitable fund is permanently endowed and is only to be used for welfare activities. However, the income from the fund is added to the General Purpose Fund which makes it difficult to track whether the money is used for that specific purpose.

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

⁶ [Charities Act 2011 - Preparation of statement of accounts.](#)

Recommendations

15. The recommendations following the IE are as follows:

- a. **Review Procedures.** The Charity's rules and procedures are to be followed to provide reasonable safeguards against potential fraud and errors. It is recommended that the delegated expenditure limits are reviewed alongside the development of a clear policy for the accounting of grants paid to Branches. Concurrently, a consistent travel and subsistence policy should be promulgated and adhered to.
- b. **Supporting Paperwork.** The system of accounting and control should be adequately robust to ensure all payments and receipts are supported by appropriate payment vouchers. These vouchers are to be supported with suitable documents explaining its purpose and should include receipts and attendees list for a comprehensive transparency.
- c. **Restricted Fund.** A Restricted Welfare Fund should be considered for the RAPC Charitable Fund and managed through this fund. This will help to ensure that the income is spent directly on welfare activities and provides an audit trail on the use of the fund.

Conclusion

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

Annex:

A. The Charity Commission's directions on the Independent Examination of Charity Accounts (CC32).

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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 21 was examined to confirm IE thresholds⁷ 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 year was conducted. Where unexpected fluctuations were identified, detailed briefs were received. The fluctuations identified were not deemed to be material and were mainly because of the Covid restrictions.
- 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.

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

Enclosure:

1. IE Report to the RAPC Regimental Association fund (270477), dated 21 Jun 22

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

I report to the trustees on my examination of the accounts of the Royal Army Pay Corps Regimental Association for the year ended 31 December 2021.

Responsibilities and basis of report

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

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

Independent Examiner's Statement

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:

1. Accounting records were not kept in respect of the Charity as required by Section 130 of the Act; or
2. The accounts do not accord with those records.

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

Pawan Rai BEng (Hons) ACMA CGMA
Chartered Institute of Management Accountants
Management Accountancy Services (Army)
Army Headquarters, Marlborough Lines, Andover, Hampshire, SP11 8HT
21 Jun 22