

Trustees' Annual Report for the period	
Period start date	Period end date
01 January 2025	31 December 2025

Branch Name	AYR & PRESTWICK
Other names / number Branch is known by	N/A
Registered charity number (if any)	SCO 37936
Branch's principal address	10 ARDAYRE RD
	PRESTWICK
Postcode	KA9 1QL

Names of the Branch charity trustees who manage the charity (generally known as the Branch Committee) (Please include all trustees for the Branch including custodian trustees in relation to branch property) (Note: Details required are for the period 1 Jan – 31 Dec 25 only)

	Trustee name	Office (if any)	Dates acted if not for whole year
1	ALEXANDER LOBBAN	Chair	WHOLE YEAR
2	DONNA HUTCHISON	Secretary	WHOLE YEAR
3	ELIZABETH ROACH	Treasurer	WHOLE YEAR
4	ROBERT CHANDLER	Vice Chair	WHOLE YEAR
5	STUART LESLIE	Committee Member	WHOLE YEAR
6			
7			
8			
9			
10			

Description of the branch's trusts

Type of governing document (e.g. trust deed, constitution)	Royal Charter, Rules, Byelaws, Area and Branch Regulations of the Royal Air Forces Association.
How the Branch charity is constituted (e.g. trust, association, company)	Unincorporated association
Trustee selection methods (e.g. appointed by, elected by)	Elected by the branch membership

Additional governance issues (Optional information)

You may choose to include additional information, where relevant, about:

Policies and procedures adopted for the induction and training of trustees;

The branch's organisational structure and any wider network with which the charity works.

Relationship with any related parties (including branch club).

Trustees' consideration of major risks and the system and procedures to manage them.

The Charity's Organisational Structure

The charity is a branch of the Royal Air Forces Association which is a Royal Charter body and registered as a charity in England and Wales under number 226686 and in Scotland under SC037673 ("the Association"). The Association has many branches all of which share the same charitable object as the Association and are subject to the same constitution.

Trustee Induction & Training *(Please insert any induction training or training courses completed by Trustees)*

CHAIR COMPLETED COURSE FOR AREA COUNCIL

Related Party Relationships *(e.g. Club if operated)*

AYR & PRESTWICK BRANCH CLUB

Risk Management *(include details of any Risk Management documents held)*

FIRE RISK ASSESSMENT, ASBESTOS RISK ASSESSMENT, GAS CERTIFICATE, ELECTRICAL CERTIFICATE.

WB01 Whistleblowing

OE02 OSCR Enquiry

FR03 Financial Reserves

FP04 Anti-Fraud

RA05 Risk Assessment

INV06 Investment

PEC07 Privacy & Electronic Communications

RD08 Resignation or Dismissal of a Trustee

CI09 Conflict of Interest

	ME10 Museum Exhibits ME12 Museum Fire Safety
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Summary of the objects of the branch set out in its governing document	To promote, through the comradeship engendered by its members, the welfare by charitable means of all serving and former members of Her Majesty's Air Forces, their spouses and dependents, together with the widows and widowers and dependents of those who died whilst serving or subsequently.
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Treasurer's Report for the year ending December 2025.

Following another busy year, the Branch finances continue to remain in a healthy position. After reconciliation of the Income and Expenditure Accounts the balance of the General and Welfare Accounts is £58,890.38.

The management of the Branch Accounts is not solely my responsibility, it is also the responsibility of all the Trustees to look after the charity's assets, making sure that we fulfil our charitable obligations. Accounts were submitted for 2024 to the Office of the Scottish Charity Regulator in accordance with Section 44 (1) (c) of the Charities and Trustee Investment (Scotland) Act 2005 and Regulation 8 of the Charities Accounts (Scotland) Regulations 2006. There were no issues raised, and our current registration SCO37936 continues.

This year the Income total increased, and the Expenditure total decreased. The overall surplus for 2025 was £4,236.86. The Branch committee is normally kept advised of working capital each month, and they would not approve expenditure that would place the account in deficit. We remain committed to keeping expenses within a reasonable figure. Accounts are emailed to committee members, and paper copies are available at committee meetings as necessary.

As the balance of the General Account remains below £100,000.00 Regulation 11 enables us to have the accounts independently examined rather than audited. It is my proposal to the AGM to continue to use John Duthie of Galbraith Pritchards in 2026 as they have examined the accounts now for a number of years, and they also audit the Club's Accounts and I am very happy with their assistance.

Wings Appeal (Note 1)

This year we were able to send £2,807.18 to HQ being our Wings Appeal collection total. This is an increase of over £800 on last year's total. In addition to this we had a very successful weekend at the Scottish Airshow where we assisted at the MET van and takings were £28,563.44. Although this doesn't show in our accounts our proportion of £ 2,964.13 will be credited to us at HQ and form part of our Wings Appeal total, which will stand at £5,771.31.

We were able to attend Prestwick Prom, The Lowland Gathering and attend instore collections in Tesco Kilbirnie and Saltcoats. These events together with the various schemes that the Club hold for us, for example the Book Exchange, Teddy in the Bar and the Display Case in the Bar all helped towards our total.

This year we also held a VE Day Dance and a Summer Picnic. Donations were also received at various events.

The policy of placing collecting cans in various retail establishments continues. A few stores have withdrawn from holding cans and many customers are going cashless, however we managed to raise £764.84 by this method, again an increase on last year.

I would like to thank everyone who gave of their time to assist with all of these enterprises.

Membership Rebate (Note 2)

We received £1066.10 which was due for 2025.

Donations (Note 3)

In the main donations are credited to the Wings Appeal, unless expressly specified.

Building Fund (Note 4) Ongoing work was required on the roof and garden plants were purchased.

Branch Contingency (Note 5)

It is the responsibility of the Branch to pay for Building Insurance. The Club paid rent this year of £3,480.00 and this amount has been credited to the Contingency account to offset the cost to the Branch of the insurance. The increase from last year is because the rent was previously paid in arrears and is now paid in advance.

Savings Account (Note 6)

£10,000.00 has been set aside for any future projects.

Museum Account (Note 7)

The work on the rooms designated for the museum is proceeding well. The work on the floor has now been finished. Blinds have been purchased and installed.

Battle of Britain Reserve (Note 8)

This sub account is to save for expenses incurred for the annual Battle of Britain events. The proceeds from Armed Forces Day and the Battle of Britain Dance are included in this account. We have charged a donation to the clergy and to the piper for the Battle of Britain Parade. A few new decorations for the dance have been purchased, together with Poppy Wreaths.

Sundry (Note 9)

Committee Expenses, Ink and Postages were kept at a reasonable cost of £214.84. We purchased Polo Shirts for new committee members, the cost of the shirts was £56.11

We were able to send delegates to our Local Conference this year, the expenses incurred were £254.00.

Membership fees totalling £130.50 which had lapsed were paid. One member paid the Branch and also paid HQ. He has donated the overpayment to the Wings Appeal and this will be transferred in the new year's accounts.

Welfare / Wellbeing (Note 10)

The guidelines regarding expenses include, for example, hospitality at functions. We received donations to help offset the cost of hospitality of £100 each from the RAFA Club and from South Ayrshire Council and £200 from the Polish Consulate.

I would now like to ask the AGM for a seconder for my proposal to continue to use John Duthie of Galbraith Pritchards as our branch examiner.

Seconded A. LOBBAN

That ends my report. Are there any questions?

Elizabeth Roach, Honorary Treasurer RAFA Ayr & Prestwick

SCO 37936

<u>2024</u>			Note	<u>2025</u>	
£	£	INCOME		£	£
1985.24		Wings Appeal	1	3145.85	
1059.10		Membership	2	1066.10	
338.00		Donations	3	0.00	
0.00		Building Fund	4	0.00	
1555.00		Branch Contingency	5	3480.00	
0.00		Savings Account	6	0.00	
0.00		Museum Account	7	0.00	
1421.60		Battle of Britain Reserve	8	1808.26	
137.10		Sundry Income	9	146.50	
875.34		Welfare / Wellbeing	10	1980.07	
638.56		Bank Interest		502.28	
	8009.94			12129.06	
		EXPENDITURE			
2028.67		Wings Appeal	1	2807.18	
0.00		Membership	2	0.00	
0.00		Donations	3	0.00	
1009.84		Building Fund	4	228.00	
1555.03		Branch Contingency	5	1682.75	
0.00		Savings Account	6	0.00	
2436.15		Museum Account	7	873.72	
674.46		Battle of Britain Reserve	8	370.35	
1590.33		Sundry Expenditure	9	1188.91	
656.11		Welfare /Wellbeing	10	741.29	
	9950.59			7892.20	
	-1940.65	Surplus/(Deficit) for year		4236.86	
		Opening Balances			
5280.43		General Fund		5862.86	
216.40		Wings Appeal		172.97	
9930.17		Building Fund		8920.33	
10101.57		Building Ins Contingency		10101.54	
10000.00		Savings Account		10000.00	
9028.30		Museum Account		6592.15	
1215.32		Battle of Britain Reserve		1962.46	
10821.98		Welfare		11041.21	
	56594.17			54653.52	
		Closing Balances 31/12/25			
5862.86		General Fund		6388.83	
172.97		Wings Appeal		511.64	
8920.33		Building Fund		8692.33	
10101.54		Building Ins Contingency		11898.79	
10000.00		Savings Account		10000.00	
6592.15		Museum Account		5718.43	
1962.46		Battle of Britain Reserve		3400.37	
11041.21		Welfare/ Wellbeing		12279.99	
	54653.52			58890.38	

Page 1

THE ROYAL AIR FORCES ASSOCIATION AYR & PRESTWICK BRANCH

Notes to the Accounts year ending 31st December 2025

		INCOME	EXPENDITURE
		£	£
1	WINGS APPEAL		
	Summer Picnic	88.00	
	Static Cans	764.84	
	Teddy/ Ducks in the Bar	96.00	
	Chq Wings Appeal		2777.18
	Collection Tesco Stores	767.51	
	Book Exchange	87.61	
	Prestwick Prom/ Pitch Fee	232.99	30.00
	Donations	201.45	
	VE Day Dance	866.11	
	Lowland Gathering	41.34	
	Total	3145.85	2807.18
2	MEMBERSHIP REBATE	1066.10	0.00
3	DONATIONS	0.00	0.00
4	BUILDING FUND		
	Garden Plants		18.00
	Roof Work		210.00
	Total	0.00	228.00
5	BRANCH CONTINGENCY		
	Club Rent	3480.00	
	Building Insurance		1682.75
	Total	3480.00	1682.75
6	SAVINGS ACCOUNT	0.00	0.00
7	MUSEUM ACCOUNT		
	Blinds		690.00
	Floor		142.76
	Consumables		40.96
	Total	0.00	873.72

THE ROYAL AIR FORCES ASSOCIATION AYR & PRESTWICK BRANCH

Notes to the Accounts year ending 31st December 2025

		INCOME	EXPENDITURE
		£	£
8	BATTLE OF BRITAIN RESERVE		
	AFD/Pitch Fee	355.06	92.00
	B of B Dance	1453.20	
	Donation		30.00
	Decorations		47.85
	Piper		80.00
	Poppy Wreaths		120.50
	Total	1808.26	370.35
9	SUNDRY		
	Membership	146.50	130.50
	Standard Insurance		163.46
	Accountants fees		300.00
	Signwriting		55.00
	Polo Shirts		56.11
	Field Cross		15.00
	Postage		24.46
	Conference Fees Local		254.00
	Consumables		190.38
	Total	146.50	1188.91
10	WELFARE/ WELLBEING		
	Wings Rebate	1443.53	
	Bank Interest	136.54	
	Membership W/O		10.00
	Hospitality Remembrance Day		82.52
	Hospitality Summer Picnic		27.30
	Hospitality Polish Naval Day	200.00	220.05
	Hospitality H Richardson VE Day	200.00	401.42
	Total	1980.07	741.29

THE ROYAL AIR FORCES ASSOCIATION AYR & PRESTWICK BRANCH

Income and Expenditure Account year ending 31st December 2025

EXTRACT GENERAL ACCOUNT

<u>2024</u>			Note	<u>2025</u>	
£	£	INCOME		£	£
1059.10		Membership	2	1066.10	
338.00		Donations	3	0.00	
2976.60		Legacy Accounts etc	4,5,6,7,8	5288.26	
137.10		Sundry Income	9	146.50	
638.56		Bank Interest		502.28	
	5149.36				7003.14
		EXPENDITURE			
0.00		Membership	2	0.00	
0.00		Donations	3	0.00	
5675.48		Legacy Accounts etc	4,5,6,7,8	3154.82	
1590.33		Sundry Expenditure	9	1188.91	
	7265.81				4343.73
	-2116.45	Surplus/(Deficit) for year			2659.41

Balance Sheet as at 31st December 2025

		Opening Balances			
5280.43		General Fund		5862.86	
40275.36		Legacy Accounts etc		37576.48	
	45555.79				43439.34
		Closing Balances 31/12/25			
5862.86		General Fund		6388.83	
37576.48		Legacy Accounts etc		39709.92	
	43439.34				46098.75

Verified by the Branch Treasurer and signed on behalf of the Committee Elizabeth Roach
Elizabeth Roach, Honorary Treasurer.

THE ROYAL AIR FORCES ASSOCIATION AYR & PRESTWICK BRANCH

Income and Expenditure Account year ending 31st December 2025

EXTRACT WINGS APPEAL

<u>2024</u>		INCOME	<u>2025</u>	
£	£		£	£
0.00		VE Day Dance	866.11	
767.47		Tesco Collections	767.51	
43.50		Dementia Group	0.00	
662.38		Static Cans	764.84	
25.00		Ducks / Teddy in the Bar	96.00	
50.00		Christmas Teddy	0.00	
51.94		Book Exchange	87.61	
324.60		Prestwick Prom	232.99	
0.00		Canada Day	0.00	
60.35		Donations	201.45	
0.00		Lowland Gathering	41.34	
0.00		Summer Picnic	88.00	
	1985.24			3145.85
		EXPENDITURE		
1968.67		Wings Appeal Chq to HQ	2777.18	
60.00		Prestwick Prom	30.00	
	2028.67			2807.18
	-43.43	Surplus/(Deficit) for year		338.67

Balance Sheet as at 31st December 2025

Opening Balances			
	216.40	Wings Appeal	172.97
Closing Balances 31/12/25			
	172.97	Wings Appeal	511.64

Verified by the Branch Treasurer and signed on behalf of the Committee Elizabeth Roach
Elizabeth Roach, Honorary Treasurer.

THE ROYAL AIR FORCES ASSOCIATION AYR & PRESTWICK BRANCH

Income and Expenditure Account year ending 31st December 2025

EXTRACT WELFARE ACCOUNT

<u>2024</u>		INCOME	<u>2025</u>	
£	£		£	£
715.54		Wings Rebate	1443.53	
159.80		Bank Interest	136.54	
0.00		Hospitality Polish Naval Day	200.00	
0.00		H. R. / VE Day Celebrations	200.00	
	875.34			1980.07
		EXPENDITURE		
500.00		J Higgins Funeral Tea	0.00	
0.00		Subs W/Off	10.00	
0.00		Hospitality Summer Picnic	27.30	
21.45		Hospitality Remembrance Day	82.52	
84.66		H. R. / VE Day Celebrations	401.42	
50.00		Hospitality Polish Naval Day	220.05	
	656.11			741.29
	219.23	Surplus/(Deficit) for year		1238.78

Balance Sheet as at 31st December 2025


	Opening Balances	
10821.98	Welfare Account	11041.21
	Closing Balances 31/12/25	
11041.21	Welfare Account	12279.99

Verified by the Branch Treasurer and signed on behalf of the Committee Elizabeth Roach
Elizabeth Roach, Honorary Treasurer.

APPENDIX 3



Independent examiner's report on the accounts v2						
Report to the trustees/members of		Charity name ROYAL AIR FORCES ASSOCIATION - AIR & PRESTWICK				
Registered charity number		SC 037936				
On the accounts of the charity for the period		Period start date		Period end date		
Day	Month	Year	Day	Month	Year	
01	01	2025 ^{to}	31	12	2025	
Set out on pages		1 TO 6 (remember to include the page numbers of additional sheets)				

Respective responsibilities of trustees and examiner	The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) 2005 Act and the Charities Accounts (Scotland) Regulations 2006 (as amended). The charity trustees consider that the audit requirement of Regulation 10(1) (d) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.
Basis of independent examiner's statement	My examination is carried out in accordance with Regulation 11 of the 2006 Accounts Regulations. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, I do not express an audit opinion on the view given by the accounts.
Independent examiner's statement	<p>In the course of my examination, no matter has come to my attention [other than that disclosed on the attached page*]</p> <p>1. which gives me reasonable cause to believe that in any material respect the requirements:</p> <ul style="list-style-type: none"> to keep accounting records in accordance with section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and to prepare accounts which accord with the accounting records and comply with Regulation 9 of the 2006 Accounts Regulations <p>have not been met, or</p> <p>2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.</p>
Signed**:	 Date: 06/03/2026
Name:	MR JOHN DUTHIE, CA
Relevant professional qualification(s) or body (if any):	CHARTERED ACCOUNTANT, MEMBER OF ICAEW
Address:	20 BARNES STREET AYR KA7 1XA

*Please delete the words in the brackets if they do not apply. If the words do apply, set out those matters which have come to your attention on the following page.

** OSCR will accept digital or typed signatures

APPENDIX 3

Disclosure section

Only complete if the examiner needs to highlight material problems.

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

Independent Examiner's Report

**Report to the trustees /
management committee
of**

ROYAL AIR FORCES ASSOCIATION - AYR & PRESTWICK

On accounts for the year ended

31/12/2025

Charity no
(if any)

SC037936

Independent examiner's statement

You are responsible for the preparation of the accounts in accordance with applicable legal requirements.

I have completed my examination of the accounts of the charity.

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

- the accounting records were not sufficient to show and explain all the (Branch/Branch Club's) transactions for the year
- the accounts did not accord with the accounting records; or
- the accounts did not contain a sufficient record of the assets and liabilities of the (Branch/Branch Club)

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn.

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

Signed:



Date:

06/03/2026

Name:

MR. JOHN DUTHIE, C.A.

[illegible]

Only complete if the examiner needs to highlight material matters of concern

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

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THE
OFFICE OF THE
TREASURER

1900

RECEIVED
JAN 17 1900

PAID TO THE ORDER OF THE
TREASURER OF THE
UNITED STATES

FOR THE
FEDERAL RESERVE BANK

OF THE
UNITED STATES

AT THE
TREASURY DEPARTMENT

WASHINGTON, D. C.

IN FULL PAYMENT OF

THE
TREASURY DEPARTMENT

OF THE
UNITED STATES

FOR THE
FEDERAL RESERVE BANK

OF THE
UNITED STATES



RECEIVED
JAN 17 1900