

OSCR ANNUAL REPORT

On behalf of

**ROYAL AIR FORCES ASSOCIATION
STORNOWAY BRANCH**

Registered Charity No:

SCO 37996

APPENDIX 1

OSCr

Office of the Scottish Charity Regulator

Trustees' Annual Report for the period

Period start date				Period end date			
From	Day	Month	Year	To	Day	Month	Year
	01	01	2025		31	12	2025

Reference and administration details

Charity name Royal Air Forces Association Stornoway Branch

Other names charity is known by

Registered charity number SC037996

Charity's principal address

Peter Avis

29b Lionel Port of Ness, Ness.

Isle of Lewis.

HS2 0XB

Names of the charity trustees on date of approval of Trustees' Annual Report

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Mr. M Macmillan	Chairman		Existing Trustees
2	Miss E Jappy	V/Chairman		
3	Mr P. W. Avis	Hon. Secretary		
4	Mr Ian Denny	Hon. Treasurer		
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

Reference and administration details

Names of all other charity trustees during the period, if any, (for example, those who resigned part way through the financial period)

Name	Dates acted if not for whole year

Structure, governance and management

Type of governing document

The Branch was founded in 1998 under Royal Charter, as per parent body the Royal Air Forces Association (RAFA). The Branch is governed by the overall rules of the Association. The Branch was recognised as a Scottish charity as of 23 March 2007.

Trustee recruitment and appointment

The Trustees are those who volunteered to the posts upon the Branch's application for charitable status in 2007 and those who have done so since. Appointment requires the unanimous approval of the existing Trustees, and removal of any Trustee is by the unanimous agreement of the others.

Objectives and activities

Charitable purposes

The purpose of the charity is to promote, through the comradeship engendered by its members, the welfare by charitable means of all serving and former members of our Air Forces, their spouses, and dependants, together with widows and widowers and dependants of those who died whilst serving or subsequently.

Summary of the main activities in relation to these objects

The charity primarily serves the welfare needs of eligible individuals within the local community. Providing home and hospital visits as and when required. Access to financial and respite care help, and engendering comradeship and social awareness.

APPENDIX 1

Achievements and performance

Summary of the main achievements of the charity during the financial period

The RAF Association Stornoway Branch concluded the 2025 fundraising year as reported by treasurer Ian Denny; with £4002 raised through local charity events and festivals, thanks to the generous Isle of Lewis community

Membership grew to 40 with three new members and two renewals. Members are being encouraged to understand and support committee roles such as and including Branch Secretary, Treasurer, and Welfare.

The Branch Trustees met on the Wednesday 24th January 2026 at the V/Chairmans residence and reviewed the RAFA Governance Documents with the aim of understanding its charity obligations regarding the Byelaws, Regulations, Annual Accounting, Branch welfare, and how it functions to reflect the changes agreed at conference October 2025.

The Secretary Peter Avis also outlined the roles and responsibilities of the Trustees in the positions of The Chairman, V/chair, Treasurer, and Secretary.

The charity was actively involved in a variety of local community events and those related to service members throughout the year. These activities included Armed Forces Day and the Battle of Britain commemorations week, which began with flag raising and lowering ceremonies. Both occasions were attended by HM Lord/Lieutenant and the Western Isles Convenor. Later in the week, there was a street collection in Stornoway on Saturday, 13th September, followed by our annual Battle of Britain dinner that evening.

This year's Remembrance weekend included three ceremonies: the Merchant Navy and Stornoway RAFA attended the Habost War Memorial in Ness on Saturday, 8th November, followed by a combined service at the Melbost/Branahue and RAF Memorials.

On Sunday, 9th November, the Stornoway Remembrance Day parade proceeded to Martins Memorial for a church service and then to the War Memorial, where Vice Chair Betty Jappy laid a wreath on behalf of Stornoway branch.

The welfare and Wellbeing aim of the charity were accomplished through various home visits to those eligible. Fund-raising, for the parent Association's annual 'Wings' appeal (which is used to fund nationwide help for eligible individuals and groups), and local branch expenses was carried out. Raising local public awareness Provision of information to relatives of those who died during WWII operating from RAF Stornoway. Close co-operation with other local ex-Service and youth organisations, and the establishment of ties with serving RAF personnel, and their families.

Financial review

Brief statement of the charity's policy on reserves

The charity holds no specific reserves but maintains sufficient funds in its two accounts to support any future foreseeable demands.

Details of any deficit

The charity has no deficit.

Donated facilities and services (if any)

Other optional information

Vision, Mission, and Values.

Vision

An RAF Community that is connected and valued.

Mission

To support and enable the RAF community.

Approach

Help our RAF community overcome the challenges of everyday life, and recognise the unique contribution made by those of all nations who have served in the RAF.

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) Peter Avis

Position (e.g., Chair) Hon. Secretary

Date 4th March 2026

Receipts and payments accounts

For the period from				to			
	01	01	2025		31	12	2025

Section A Statement of receipts and payments

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total funds current period to nearest £	Total funds last period to nearest £
A1 Receipts						
Donations					-	
Legacies					-	
Grants					-	
Receipts from fundraising activities					-	
Gross trading receipts					-	
Income from investments other than land and buildings						
Rents from land & buildings					-	
Gross receipts from other charitable activities	4,533	150			4,683	3,581
A1 Sub total	4,533	150	-	-	4,683	3,581
A2 Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
A2 Sub total	-	-	-	-	-	-
Total receipts	4,533	150	-	-	4,683	3,581
A3 Payments						
Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities	6,695	1,000			7,695	4,041
Grants and donations					-	
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
Other					-	
A3 Sub total	6,695	1,000	-	-	7,695	4,041
A4 Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
A4 Sub total	-	-	-	-	-	-
Total payments	6,695	1,000	-	-	7,695	4,190
Net receipts / (payments)	4,533	150	-	-	4,683	3,581
A5 Transfers to / (from) funds					-	
Surplus / (deficit) for year	(2,161)	(850)	-	-	(3,011)	(460)

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Section B Statement of balances

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
B1 Cash funds	Cash and bank balances at start of year	3,963	2,861			6,824	7,284
	Surplus / (deficit) shown on receipts and	(2,161)	(850)			(3,011)	(460)
	Cash and bank balances at end of year (Agree balances with receipts and payments account(s))	1,802	2,011	-	-	3,813	6,824

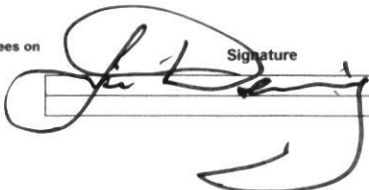
Categories	Details	Fund to which asset belongs	Market valuation to nearest £	Last year to nearest £
B2 Investments	nil			
		Total		

Categories	Details	Fund to which asset belongs	Cost (if available) to nearest £	Current value (if available) to nearest £	Last year to nearest £
B3 Other assets	nil				
		Total			

Categories	Details	Fund to which liability relates	Amount due to nearest £	Last year to nearest £
B4 Liabilities	nil			
		Total		

Categories	Details	Fund to which liability relates	Amount due (estimate) to nearest £	Last year to nearest £
B5 Contingent liabilities	nil			
		Total		

Signed by one or two trustees on behalf of all the trustees

 Signature

Print Name

IAN DENNY

Date of approval

/ 01/2026

Section C Notes to the Accounts

C1 Nature and purpose of funds (may be stated on analysis of funds worksheets)

Royal Air Forces Association Admin Account plus Royal Air Forces Association Welfare Account.

	Type of activity or project supported	Individual / institution	Number of grants made	£
C2 Grants	RAFA Central Welfare Fund	RAFA	one	1,000
	Dowding House (RAF Retirement home)	RAFA	one	1,000
Total				2,000

C3a Trustee remuneration	If no remuneration was paid during the period to any charity trustee or person connected to a trustee cross this box (otherwise complete section 3b)	x
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	Authority under which paid	£
C3b Trustee remuneration - details		

C4a Trustee expenses	If no expenses were paid to any charity trustee during the period then cross this box (otherwise complete section 4b)	x
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		Number of trustees	£
C4b Trustee expenses - details			X

	Nature of relationship	Nature of transaction	Transaction amount (£)	Balance outstanding at period end (£)
C5 Transactions with trustees and connected persons				

C6 Other information	
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Additional analysis (1)**Analysis of receipts and payments****1 Donations**

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Branch Membership rebate					-	159
Wings rebate		150			150	242
					-	
					-	
Total	-	150	-	-	150	401

2 Grants

	Unrestricted funds to nearest £	Restricted funds to nearest £			Total current period to nearest £	Total last period to nearest £
					-	
					-	
					-	
Total	-	-			-	-

3 Gross receipts from other charitable activities

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Fund Raising	4,533				4,533	3,339
					-	
					-	
					-	
					-	
					-	
Total	4,533		-	-	4,533	3,339

4 Payments relating directly to charitable activities

	Unrestricted funds to nearest £	Restricted funds to nearest £	Expendable endowment funds to nearest £	Permanent endowment funds to nearest £	Total current period to nearest £	Total last period to nearest £
Wings	4,002				4,002	3,000
Branch expenses	1,693				1,693	614
HWO Expenses	1,000				1,000	427
Total	6,695	-	-	-	6,695	4,041

Additional analysis (2)

5 Breakdown of unrestricted funds

					Total unrestricted funds	Total unrestricted funds last period
Receipts						
Donations	531				531	180
Legacies						
Grants						
Receipts from fundraising activities	4,002				4,002	3,000
Gross trading receipts						
Income from investments other than land and buildings						
Rents from land & buildings						
Gross receipts from other charitable activities						
Sub total	4,533				4,533	3,180
Receipts from asset & investment sales						
Proceeds from sale of fixed assets	-	-				
Proceeds from sale of investments						
Sub total						
Total receipts	4,533				4,533	3,180
Payments						
Expenses for fundraising activities						
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities	5,695				6,695	3,614
Grants and donations	1,000				1,000	
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
					-	
					-	
Sub total	6,695	-	-	-	6,695	3,614
Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
Sub total	-	-	-	-	-	-
Total payments	6,695	-	-	-	6,695	3,614
Net receipts / (payments)	4,533	-	-	-	4,533	3,339
Transfers to / (from) funds						
					-	
Surplus / (deficit) for year	(2,161)	-	-	-	(2,161)	(275)

Nature and purpose of funds

Administrative

ROYAL AIR FORCES ASSOCIATION

Additional analysis (3)

6 Breakdown of restricted funds

					Total restricted funds	Total restricted funds last period
Receipts						
Donations					-	
Legacies					-	
Grants					-	
Receipts from fundraising activities	150				150	242
Gross trading receipts					-	
Income from investments other than land and buildings					-	
Rents from land & buildings					-	
Gross receipts from other charitable activities					-	
Sub total	150	-	-	-	150	242
Receipts from asset & investment sales						
Proceeds from sale of fixed assets					-	
Proceeds from sale of investments					-	
Sub total	-	-	-	-	-	-
Total receipts	150	-	-	-	150	242
Payments						
Expenses for fundraising activities					-	
Gross trading payments					-	
Investment management costs					-	
Payments relating directly to charitable activities	1,000				1,000	427
Grants and donations					-	
Governance costs:					-	
Audit / independent examination					-	
Preparation of annual accounts					-	
Legal costs					-	
Wings Appeal					-	
Sub total	1,000	-	-	-	1,000	427
Payments relating to asset and investment movements						
Purchases of fixed assets					-	
Purchase of investments					-	
Sub total	-	-	-	-	-	-
Total payments	1,000	-	-	-	1,000	427
Net receipts / (payments)	150	-	-	-	150	242
Transfers to / (from) funds						
					-	
Surplus / (deficit) for year	(850)	-	-	-	(850)	(185)

Nature and purpose of funds

Welfare Fund

APPENDIX 3

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Office of the Scottish Charity Regulator

Independent examiner's report on the accounts

Report to the
trustees/members of

Charity name

Royal Air Forces Association – Branch 1348

Registered charity
number
On the accounts of the
charity for the period

SC SC037996

Period start date				Period end date		
Day	Month	Year		Day	Month	Year
01	01	2025	to	31	12	2025

Set out on pages

(remember to include the page
numbers of additional sheets)Respective
responsibilities of
trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) 2005 Act and the Charities Accounts (Scotland) Regulations 2006. The charity trustees consider that the audit requirement of Regulation 10(1) (a) to (c) 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 Charities Accounts (Scotland) Regulations 2006. 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 accounts.

Independent examiner's
statement

In the course of my examination, no matter has come to my attention.

1. which gives me reasonable cause to believe that in any material respect the requirements:
 - 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

Signed:

Name:

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

Address:

Date:

22/01/26



OSCAR JIMENEZ