

**WAR WIDOWS ASSOCIATION OF GREAT BRITAIN**

**UNAUDITED**

**TRUSTEES' REPORT AND FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31 DECEMBER 2021**

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**WAR WIDOWS ASSOCIATION OF GREAT BRITAIN**

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## WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

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### TRUSTEES' REPORT FOR THE YEAR ENDED 31 DECEMBER 2021

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The Trustees present their report with the financial statements of the charity for the year ended 31 December 2021. The Trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

The Covid-19 pandemic continued in 2021, with measures taken to contain the virus continuing to affect the Association's activity. This in turn has implications for financial reporting. The Association does not have paid staff or office premises, and the Trustees continued to work mainly from home but did hold two face-to-face meetings. One was in August and held in Catterick and the other in September was held in London. The indirect effects of the pandemic on our membership have been a major concern. The inability of members to socialise either locally or nationally has had a profound effect on some members' mental health. Regional Organisers were advised in August that they could resume meetings where and when they felt it was safe to do so.

#### **Objectives and activities**

##### **a. Objectives and aims**

The objectives are to improve the conditions of War Widow(er)s in Great Britain & NI and elsewhere, and their dependents, who may be encountering difficulties.

The WWA is essentially a campaigning organisation that aims to improve the quality of life for War Widow(er)s, Recognised Partners and their dependents in the United Kingdom, Channel Islands and Isle of Man. The WWA aims to be inclusive, to provide a framework for mutual support and to empower widow(er)s to move forward with their lives whilst acknowledging their loss and the contribution that their loved one made.

The WWA's work is based on three pillars: Campaigning, Caring and Remembering.

##### **b. Campaigning:**

We positively engage with the United Kingdom Government and the devolved administrations on matters relating to War Widows(er)s and their dependents, and where necessary, take action to ensure that War Widow(er)s are fairly treated and are not disadvantaged in any way. We continue to lobby to ensure that the War Widows' Pension is recognised as the Compensation that it is. There are on-going historical issues which remain a top priority; to ensure the reinstatement of the War Widow(er)s Pension surrendered through remarriage or on entering into a new relationship for all war widow/ers. The War Widows' Association aims to achieve a total disregard of the War Widow(er)s (Compensation) Pension when calculating social care costs and in relation to all means tested benefits.

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## WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

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### TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2021

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#### Objectives and activities (continued)

##### c. Caring:

The WWA aims to provide social interaction through our regional network. We have 60 regions each managed by a Regional Organiser (RO). The RO arranges local meetings and get-togethers for the members allocated to their region. At our Committee meeting in August, the Trustees discussed the difficulties in appointing new Regional Organisers when one retires. It was decided to canvas the members about their wishes for the caring aspect of our Association. This is a very important topic and will be fully discussed at a members engagement session in March 2022, following the AGM.

Nationally, three annual events are organised; a four-day spring "get together" to coincide with the Annual General Meeting (AGM), the 'Founders' Service and our Act of Remembrance at the Cenotaph in November. We produce a magazine called 'Courage' three times a year. In this magazine, we inform members about changes to legislation that affect the Association and provide information about upcoming events and where appropriate booking forms are enclosed. All publications are also available in large print or audio version. Birthday cards are sent to members on reaching their 90th and 95th birthdays and every year thereafter. During 2020 our website was refreshed and continues to be one source of delivering information to a wider audience. Our social media platform, especially Facebook, Twitter and Instagram continue to be widely used and their usage is increasing, with significant peaks especially occurring during our National Events. Interest is continuing to grow in the secure members' area introduced in 2015. This area of the site is available to members only and is accessed by a username and password.

##### d. Remembering:

In November 1972 a group of War Widows braved the traffic to place a small cross of white chrysanthemums on the steps of the Cenotaph. This tradition endures and we gather annually at the Cenotaph to join in the War Widows' Association Act of Remembrance, which is preceded by coffee and followed by a drinks reception and lunch. The WWA organises a plot at the Field of Remembrance at Westminster Abbey, where members can place their personal poppy cross or have it placed on their behalf. There are also plots in Edinburgh and Glasgow. The Association is afforded the privilege of receiving a small number of complementary tickets for the Festival of Remembrance at the Royal Albert Hall, these are passed on to members and where possible to those that have not previously attended. Members take part in the National Service of Remembrance and Parade on Remembrance Sunday at the Cenotaph. The WWA is represented at the National Memorial Arboretum Remembrance and at many local commemorations. The WWA funds the WWA Cross for members invited to represent the Association at local commemorative events.

To advance the campaigning, caring, and remembering work of the WWA we are represented on the MOD Central Advisory Committee on Compensation, the Veterans UK Customer Advisory Group, the Armed Forces Covenant Reference Working Group, External Partners Group, the Defence Bereaved Families Group. The WWA was elected for a second term to the Executive Committee of the Confederation of British Service Charities (Cobseo) in July 2020 for a period of three years.

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the Association's aims and objectives and in planning future activities.

##### e. Grantmaking

The WWA does not make grants to individuals or groups nor does it undertake welfare initiatives. Its funds are used solely to support the work and aims of the WWA, to encourage the maximum number of our members to attend organised events and to communicate regularly with our less able members.

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## WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

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### TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2021

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#### Achievements and performance

##### a. Charitable activities

The Trustees continue to concentrate on consolidation and building a good foundation to take the Association forward. As the Association is now in its 50th year, a review of the Association and its Constitution was commenced by the previous Chairman (Mary Moreland) in 2017 and is on-going; the aim is to ensure the longevity and sustainability of the Association for the future. A Constitutional review sub-committee has been formed and continues to move this piece of work forward. An updated draft version of the constitution has been sent to all members and this will be voted on at the AGM 2022

The Trustee Information Pack, policies and procedures are regularly reviewed to ensure its currency and relevance.

Under normal circumstances a Regional Organisers' (RO) meeting is held at the AGM taking the form of a training workshop. Due to Covid-19 it was not possible to hold this training event and we have since organised IT training for our regional organisers to enable them to host online meetings.

To continue to mitigate the security risk inherent in publishing personal contact details in our magazine the WWA postal address is now used for all communications. Due to the pandemic the WWA purchased a PO Box, the address was disseminated to all members and updated on the Website, this ensured that delays receiving hard-copy mail was kept to a minimum. In August 2021 all Trustees received training in security, GDPR and in using Microsoft technology.

The WWA has continued to lobby the Government on the historical issues of reinstatement of the War Widow(er)s Pension surrendered through remarriage or on entering into a new relationship and on the disregard of the War Widow(er)s Pension when calculating social care costs. The Chairman continues to seek regular meetings with the Minister with responsibility for Defence Personnel and Veterans. The Association is grateful to the Daily Telegraph who have supported the Association this year in its campaign for the reinstatement of pension. The Defence correspondent for the Daily Telegraph interviewed some of the members affected by loss of pension and an article was published which included a plea from the Archbishop of Canterbury for the Government to re-assess the situation. A number of questions have been tabled in the House of Lords and in the House of Commons.

Through membership of the Armed Forces Covenant Review Group the Association can ensure that war widow(er)s can benefit from government department schemes to access Housing, Education and Healthcare on the same footing as serving and transitioning Armed Forces personnel.

The WWA continues to maintain a watching brief on the conduct of military inquests and would assert that all coroners conducting military inquests must be properly trained in the special nature of military bereavement.

The WWA continues to work closely with the Royal British Legion, and SSAFA Forces Help and supports their aims to improve conditions for War Pensioners. The WWA continues to build positive working relationships with the three single Service Widows' Associations. The Association continues to support their aim to improve conditions for bereaved service families.

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## WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

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### TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2021

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#### Achievements and performance (continued)

A large number of Members represented the Association at various local Services of Remembrance across the UK in 2021. In 2018 Trustees of the Association agreed that all wreaths laid on its behalf would be in the form of a replica of the War Widows' Association Cross which is laid at the Cenotaph each year during our Annual Service of Remembrance. The tradition continued in 2021 and the Cross was provided to Members representing the Association at local Remembrance Events. The War Widows Cross is sourced from the Poppy Factory and is funded by the Association for these official events. In 2021, 39 Crosses were sent to Members throughout the UK.

The Opening of the Field of Remembrance at Westminster Abbey was a smaller ceremony in 2021 and there were 8 representatives from the War Widows' Association in attendance. On behalf of our members, 70 poppy crosses, each one bearing a hand-written message, were planted in the War Widows' Association plot. Mrs Sue Raw took part in the Field of Remembrance ceremony in Edinburgh and laid a cross on behalf of the Association and Mrs Kate Thomas performed a similar role in Glasgow.

On Saturday 13th November we held our own service at the Cenotaph. We invited guests to join us and to partake in refreshments in the Churchill War Rooms. 125 members and guests attended and seven went on to enjoy the Festival of Remembrance in the Albert Hall in the evening.

The National Service of Remembrance and March Past the Cenotaph on Sunday 14th November saw 35 members represent the Association. They were led by Baroness Fookes, the President of WWA, Moira Kane (Chairman), Sue Raw (Secretary), Chris Dziuba (Events Trustee), Chris Tinker (Fundraising Trustee), and Debbie Bowles (Treasurer).

Trustee Mrs Deborah Bowles represented the Chairman, Mrs Moira Kane, at the Armistice Day Service at the National Memorial Arboretum for their 11th November Remembrance Service and laid the Association Cross at the Armed Forces Memorial.

This year the Association is celebrating its 50th year. The Trustees have organised various events for the members. Our Patron, HRH The Prince of Wales was unable to attend any of our events and so he offered to host an afternoon tea at Clarence House with himself and the Duchess of Cornwall for 40 of our members. All members could apply and then 40 were selected to attend. Our oldest attendee was 103 years old and travelled to London from Cornwall. She presented the Duchess of Cornwall with a bouquet which was warmly received.

The National Telephone Line has been steadily busy and on average it receives around thirty calls per week. While many calls are received from members a significant number are received from non-members.

Birthday cards have been sent to all members attaining their 90th, 95th and subsequent birthdays.

An official Christmas card signed by all Trustees was sent to all members.

The Association ran 2 competitions during the year. The first one involved growing a flower or vegetable from seed and the second one saw members baking a cake to celebrate 50 years. The winners were presented with a gift voucher.

The Association has published three editions of the magazine "Courage", Spring, Summer and Autumn/Winter. Our normal three colour supplements were not issued due to Covid-19. We have collected many photographs during our 50th year and we intend to produce a book for members which shows the Association at 50.

### TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2021

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#### Achievements and performance (continued)

A number of Chairman's information letters have also been published. In common with the general population, we are increasingly an ageing population and more of our members are finding it difficult to attend local and national meetings. The rationale behind increasing the mailings is inclusivity and to maintain contact with all of our members; engagement and contributions to Courage would indicate that our members appreciate the increased contact. The Association continues to explore how we can make our communication more member centric, examining how we can provide members with the communication that they wish. The Association is also exploring the possibility of producing an e-magazine to those members that prefer to be communicated with in this manner. The Chairman writes an introductory letter each month for the website which keeps members up to date with everything she is doing.

The positive feedback from the members' virtual meetings and encouraging response to the War Widows' in touch project funded by the Armed Forces Covenant Fund Trust suggest that members are engaged and that a hybrid of face to face and virtual communication is the way forward for the Association.

The previous major review of the Association's website was completed in 2015. Trustees agreed that a refresh was required and in 2020, working with an external consultant, the website received a major overhaul. The Association has continued to develop and consolidate this platform in 2021. ROs and Members continue to be encouraged to sign up and contribute to the secure 'members' area, which contains information specific to members.

The Trustees agree to maintain our more streamlined, modern and professional look; and ensure that the WWA's image is prominent and uniform across the UK.

In addition to refreshing our image the Association continues to adjust and review our marketing strategy. We continue to produce segment-specific advertisements. We continue to maintain our presence in military related publications, but develop additional contacts and cultivate a variety of strategies to engage with a wider market.

During 2021 the Association has worked hard to proactively communicate on all social media platforms. This has seen a considerable increase in both Twitter, Facebook and Instagram followers, helping to raise awareness of the Association, its events and support networks. Our twitter following is now at 2987 and with celebrity followers we continue to raise awareness of the important work we deliver. Our highest number of likes on a tweet was 146 This shows the level of engagement with our twitter page. Facebook followers are now at 1,325. An example of the reach of the posts is one from December 2021 with a reach of 24.6K and 1.4k engagements. On average we are receiving 34 new followers a month. Towards the end of this year, we joined Instagram and we have 146 followers already.

While the WWA attracted 12 new members from January 2021 it remains evident that further work is needed to raise our public image. A number of new members have been War Widows for some time and have only just heard about the Association. 83 members were recorded as deceased during 2020 and a further 42 listed as Gone Away.

The "Knock on the Door" survey, which explored the casualty notification and the long term impact on Military families in the UK, has now completed and the report can be read at:

<https://www.tandfonline.com/doi/full/10.1080/15325024.2021.2009264>

The survey indicated that while many improvements had been made in how a family was told about a bereavement, there were still problem areas which should be looked at. Some members had experienced problems with their visiting officer whilst others had difficulty in processing the enormous amount of information given to them.

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## WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

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### TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2021

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#### Achievements and performance (continued)

The Association is collaborating on two further research projects in partnership with the Northern Hub. Commenced on 1st September 2020 a two-year study funded by Forces in Mind Trust examining Social Isolation and Loneliness in the Military Widowed population. The aim of this study is to explore the experiences of social isolation and loneliness as well as understand services targeting military.

The War Widows in touch project funded by the Armed Forces Covenant Fund Trust commenced on 1st October 2020 and has three main components.

- iPad provision: iPads will be given to 50 full members of the Association over 65 years old, who do not already own a tablet, with the aim being to increase digital skills and online communication, ultimately reducing social isolation and loneliness.

- iPad training: training will be group-based; it is anticipated this will be set up and carried out at community centres across the UK and volunteer led. The aim is to improve digital skills to enable individuals connect with others online. It will act as a place to connect others. In order to maximise attendance we will link with community transport for those with limited transportation links. Members who own their own tablet/smart device will also be welcomed to these training sessions; and

- the development of an online community space within the association's website. A safe space as part of the War Widows' Association website for members to connect with each other.

The Northern Hub will complete an evaluation of the WW.it project. It is envisaged that all three pieces of research will help inform future policy development to improve the conditions of War Widows.

Due to the Covid pandemic, training could not be carried out at community centres and all members who received an iPad had to receive one to one training using zoom or facetime. Many had a relative on hand to guide them through the instructions and the results are very positive. The aim of getting these members to use email and the internet has been successful and they are now capable of meeting their families online, ordering their groceries and using internet banking. They continue to receive support and have their own online group on the website.

Historically, the WWA database of members has included the minimum of information. As the WWA continues to be recognised as the leading representative organisation for widow(er)s of armed forces personnel, during 2021 the Association continued the process of review and refresh of the database and for this purpose all members were sent their personal information which is held and ask if there are any changes or anything which they would like removed. We continue to engage support from ShoNet to cleanse the database and develop a more intelligent platform.

Recent developments with the database include the ability to 'map' where members are so that, for example, we can target those without ROs and ensure that they are included wherever possible in Association events. We are now also able to track who has applied to attend our events, which allows us to work more efficiently and ensure fairness of allocation.

To preserve the history of the Association, in 2016 we instigated an initial sift of the archive material held. This work continues. In 2018 the Association secured a permanent home for the 'archive' at Staffordshire University to which we continue to add materials. Work is on-going to catalogue the archive, however due to the pandemic this work stalled; it is hoped to move this work forward in 2021. The archive has proved valuable as it continues to be accessed by academics completing research. The financial records have now been removed from the archive and are held in safe storage.

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## WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

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### TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2021

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#### Achievements and performance (continued)

The WWA continues to provide a subsidy towards the cost of a regional lunch/afternoon tea organised by the Regional Organiser for all members allocated to their Region. The subsidy is provided twice a year and is £15 per member. Due to the pandemic all local meetings ceased at the beginning of the year and resumed in September 2021 at the Regional Organiser's discretion.

The annual Royal Garden Party at Buckingham Palace hosted by Her Majesty the Queen was cancelled, another casualty of Covid-19. It is hoped members due to attend in 2021 will have the opportunity to attend in 2022 and enjoy usual pre-event light lunch at the Rubens Hotel jointly hosted by our President and Chairman.

The "Welcome Pack" designed in 2016, which includes relevant information for new members, on the History, our Structure, Contact Details, the Constitution, the Code of Good Practice, the Grievance/Complaints Policy and procedure, the Committee of Trustees and Important Dates, continues to be issued to all new members and is in a format that enables it to be updated as the need arises.

During 2018, the WWA began an organisational review with the aim to ensure the longevity and sustainability of the Association and to respond to the demands of the 21st century and an ever-changing society. Following a consultation with members, Trustees agreed to establish a Constitutional Review sub-committee to move this important piece of work forward. The constitution has now been rewritten and in draft form has been sent to all members giving them the opportunity to ask any questions before it is voted on at the AGM 2022. The format of the constitution has been changed in accordance with the Charity Commission Guidelines.

The guidance on claiming expenses for attending members' funerals was also reviewed, agreed and disseminated.

During 2021, Trustees have attended a number of online training events and webinars.

The Trustees and members wish to express our appreciation and thanks to His Royal Highness the Prince of Wales for his continued support and encouragement.

The Trustees wish to thank our Regional Organisers and all our volunteers, without whom the Association would function less well.

The Trustees are very grateful to the many organisations who have assisted us during the year and to all those who have supported us in the past.

We are very thankful for the generous legacy and donations received throughout this year. Our sincere thanks go to members who have sent donations.

The Trustees are saddened to hear of those members who have passed away during the year.

**TRUSTEES' REPORT (CONTINUED)  
FOR THE YEAR ENDED 31 DECEMBER 2021**

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**Achievements and performance (continued)**

**b. Fundraising activities**

In 2021 the WWA continued to receive an income from legacies, although reduced from previous years. Active fundraising in 2020 enabled us to provide refreshments and lunch after our Service of Remembrance free of charge to all members. The Trustees felt that this was important as it had been so long since the majority had been able to attend any of our events.

Innovative ways of encouraging donations and receiving funding are constantly being explored as financial pressures increase.

The Association purchased a number of small items for sale to members. These are not intended to make a profit, though sales prices aim to cover the cost of purchase and postage. Thus, they are not considered as a trading activity, but allow members to purchase branded items for use as souvenirs, as publicity or promotional material, or for use as small gifts of thanks.

In 2021 it was agreed to include a donate button on the website to make it simpler for individuals wishing to make a donation.

The WWA did not make a Gift Aid claim in 2021. Most income received by the Association is not within the scope of Gift Aid, for example legacies, small donations from unknown individuals and subscriptions.

**c. Investment performance**

The first of the major investments was acquired between 2008 and 2011. The performance of the investments managers was reviewed by the Finance Sub Committee in October 2021. This meeting was held virtually due to the Covid-19 restrictions in place at the time.

The major investments continue to reflect the challenge of the wider money markets but both portfolios continue to perform better than benchmark, matching key market measures. Thus the Trustees will continue to rely upon the experience of Tilney and Brewin Dolphin. Trustees agreed to review our portfolios in 2022 and to aim to make our events cost neutral where possible. A finance sub-committee will be established to move this work forward.

**d. Internal and external factors**

The WWA relies heavily on the voluntary work of the Chairman, Trustees, Committee Assistants and Regional Organisers to achieve its objectives.

**Financial review**

**a. Principal funding sources**

The WWA continues to rely upon the income generated from generous bequests of recent years. Other income is derived from life membership subscriptions, sales of branded merchandise, and small donations, often in memory of members who have died.

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## WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

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### TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2021

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#### **b. Investment policy and objectives**

In 2010 the Association developed an investment policy to identify funds for use in the short term (2-5 years) and, whilst the level of membership is relatively high, to ring fence funds for the longer term. The Trustees continue to monitor membership numbers and the demographic trends relating to the membership group, so that any significant changes may be reflected in the balance of short term and long term financial needs. In doing this, the Trustees relied upon the MOD DASA statistics produced in March of each year and the advice of the President, Vice - Presidents and the external advisers.

The Trustees assessed that the ages of current members continue to reflect those of the wider ex-service population, the majority being those whose husbands served during World War II and the major campaigns of the 1950s, 1960s and as National Servicemen. Since the 1970s there has been a continuous and significant reduction in the number of personnel serving in the Armed Forces. The DASA MOD figures at March 2019 showed that of all widow(er)s in receipt of a war widow(er)s' pension, over 99% were female with 89% over the age of 65. The number of Association members lost through death due to age and illness is not matched by the acquisition of new members, especially those whose husbands have died as a result of military service in more recent times (post 1982 - Falklands War). The Trustees accept that whilst the number of members may continue to fall, the core work of the Association will continue into the long term in support of younger widow/widowers, civil partners and their dependents. The Trustees agreed that their spending strategy was in line with the number of current members, their age and the level of participation at events, and with the prior agreed decisions it was therefore decided to continue the current investment plans.

As a result of the increased capital sum that was being managed by Brewin Dolphin due to the legacy income received in 2015, the volatility that appeared in financial markets towards the latter part of the year and the suitability review Brewin Dolphin were undertaking of all their clients, at the November 2015 Committee Meeting the Board of Trustees reviewed the Association's investment policy with Brewin Dolphin. At this meeting the investment proposals put forward by Brewin Dolphin for the new legacy income were approved, the adoption of the Brewin Dolphin new Risk Level 5 was agreed and the Statement of Investment approved, but with the caveat that the statement on ethical investment should include a reference to the fact that investment in companies directly involved in the manufacture, production or trade in armaments is inappropriate for this Association. The Trustees reviewed this strategy in January 2017 and agreed to make no substantial changes to their strategy. An interim review of the investment portfolio was carried out by Brewin Dolphin during the summer of 2017 and at their Committee meeting in August 2017, Trustees agreed to continue with the Risk Level 5 strategy until the next full review planned for January 2019. Subsequently, this investment policy was continued through the remainder of 2019. Due to the volatile financial market in 2019 the financial advisers suggested a further review in January 2020 and the Trustees agreed to this. At the finance meeting in October 2021 it was decided to remain at risk level 5. The Trustees also enquired about ethical values of the company and those they were investing with. Brewin Dolphin subsequently sent an outline of their approach to ethical values.

In October 2021 it was agreed by Trustees that the investment portfolio that the Association holds with Tilney should continue to follow their most cautious strategy to provide a greater potential for capital preservation in this period of market uncertainty.

The Covid virus restrictions had a significant effect upon Association finances in 2021.

Association expenditure was curtailed with the cancellation of the major events and the abandonment of local lunches due to social distancing restrictions. Income was not directly affected, bar the impact on the investments, and we were fortunate to receive a number of donations from a private fundraising activity and the introduction of the remembrance wall on the new website.

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## WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

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### TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2021

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#### c. Reserves policy

The WWA holds sufficient funds on immediate call and at short notice, to support routine activities for the next 12 months.

The level of reserves on the unrestricted fund is considered sufficient to meet all expected and necessary annual expenditure over the next 5 Years subject to the number of members and the level of approved expenditure. It has been the Trustees policy to hold a Finance sub-committee meeting each year to review the investment portfolios and make decisions on spending during the year. To assist with future planning the Finance Sub-Committee meeting was brought forward from January and is held in October; the outcomes of decisions are published to Committee and Regional Organisers by the Trustees.

At 31 December 2021 the total funds comprised of:

Unrestricted:	1,842,499
Restricted:	<u>12,406</u>
Total:	1,854,905

#### Structure, governance and management

##### a. Constitution

The Constitution, as approved by the Charity Commission, is the Governing Document of the Association. The latest document is The War Widows' Association of Great Britain (WWA) Amended Constitution and Rules - April 2013.

##### b. Recruitment and appointment of new Trustees

Trustees are recruited from the membership; nominations are approved by the Committee of Trustees before being put to a postal ballot of the members; appointment of successful candidates is announced at the Annual General Meeting. The term of office is three years with the option of standing for election for a further three years before retiring. In 2021, the Association utilised the Cobseo job site to advertise Trustee vacancies.

##### c. Organisational structure

The Committee of Trustees is responsible for the strategic management and day-to-day executive management of the WWA and meets a minimum of four times per year. In their work they are supported and advised by three Independent Honorary Advisers, the President and Vice Presidents.

The WWA has members in Great Britain, Northern Ireland, the Channel Islands, the Isle of Man and has some overseas members. The area of operation is divided into sixty regions (including overseas), each with a volunteer Regional Organiser (RO) recruited from the membership. The RO is the first point of contact for members in their area. A Trustee provides Regional Organiser Liaison support to the Regional Organisers. Two RO Training Meetings are held during the year, usually at the AGM event and in October. Sadly in 2021 neither of these training meetings took place and they will in future be run virtually until such time as we can safely meet together.

Trustees and Volunteers do not receive remuneration, only approved out of pocket expenses are paid on production of an expenses claim form and receipts.

**Structure, governance and management (continued)**

**d. Induction and training of new Trustees**

New Trustees are given information regarding the duties and responsibilities of Trustees. New Trustees have been asked to attend virtual training run by NCVO which clearly explains all duties and responsibilities of a Trustee. There are also notes and slides available for future reference to all Trustees in the Shared Google Drive. Training days are organised, and relevant external training may be funded by the WWA.

**e. Risk management**

The Trustees refer to the guidance contained in the Charity Commission's guidance on public benefit when reviewing the WWA's Aims and Objectives and in planning future activities and is satisfied that systems are in place to mitigate against risks to which it is exposed. Trustees continue to review policy and procedures to minimise risk.

**f. Governance**

Under the guidance of the Governance Trustee, the Committee has begun to look at specific areas of governance as suggested in the report compiled by David Whimpenny in 2020. This is ongoing and some of the points raised have been incorporated into the draft constitution.

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## WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

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### TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2021

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#### Future plans

#### The War Widows' Association has the following plans for the future:

To work with the United Kingdom Government and devolved administrations to ensure that all members are not disadvantaged by Government policy and where necessary to lobby on their behalf;

To work with the United Kingdom Government and devolved administrations to ensure that the 'Special Consideration' provision within the Armed Forces Covenant is recognised and acted upon;

To work with Veterans UK to ensure that all our members receive the service to which they are entitled;

To continue to engage with other agencies working in parallel areas to benefit our members;

To maintain a financially strong and well-managed WWA;

To ensure that we have a motivated Committee of Trustees with appropriately skilled people;

To forward plan and use an evidence-based approach to the management of the WWA;

To continue to review our election process and secure it for the future;

To continue to make our database more intelligent enabling a more focused service to be provided to our members;

To continue to ensure that our procedures are GDPR compliant; To promote inclusion by reviewing our practice in all areas;

To work with the Regional Organisers to encourage a consistent and appropriate approach to all members;

To reach out to widow(er)s and bereaved partners to inform them of the advantages of being a member of the WWA;

To keep national and local events under review and aim to make them meaningful and accessible to as many members as possible;

To improve communication with members through our Magazine, Chairman's Letter and various social media;

To raise the profile of the WWA through improved publicity material, contact with the press, and participation in events such as Armed Forces Day;

To review our cyber security;

To continue work on preserving the history of the WWA through the 'archive';

To develop a resource directory for members;

To continue our partnership with Liverpool John Moores University on the War Widows' Stories Project;

To continue to work with the Northern Hub for Veterans and Military Families at Northumbria University on focused War Widow(er) research;

To seek innovative ways to increase our income and attract donations and sponsorship.

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## WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

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### TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2021

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#### Reference and administrative details of the Charity, its trustees and advisers

<b>Trustees</b>	Mrs Mary Moreland, Chairman (retired 20 March 2021) Mrs Moira Kane, Chairman Mrs Sue Raw, Secretary Mrs Susan Williams, Public Relations Officer (retired 20 March 2021) Mrs Lisa Craig-Crawford, Public Relations Officer Mrs Debbie Bowles, Treasurer Mrs Wendy Parker (retired 20 March 2021) Mrs Christine Tinker Mrs Christine Dziuba Mrs Irene Wills (co-opted 18 May 2021) Mrs Linda Fisher (resigned 17 March 2021) Mr Terry Whittles (co-opted 18 May 2021) Mrs Kate Thomas (resigned 15 April 2021)
<b>Charity registered number</b>	1002656
<b>Principal office</b>	c/o 199 Borough High Street London SE1 1AA
<b>Independent Examiner</b>	Duncan Cochrane-Dyet BSc BFP FCA MHA MacIntyre Hudson Victoria Court 17-21 Ashford Road Maidstone Kent ME14 5DA
<b>Bankers</b>	CAF Bank Limited 25 Kings Hill Avenue West Malling Kent ME19 4JQ
<b>Royal Patron</b>	HRH The Prince of Wales KG KT GCB OM AK QSO CC PC ADC
<b>President</b>	Baroness Fookes of Plymouth DBE DL
<b>Vice Presidents</b>	The Viscount Younger of Leckie The Rt Hon Baroness Garden of Frognal PC The Rt Hon Baroness Crawley of Edgbaston The Rt Hon Baroness Watkins of Tavistock  Ambassadors Dame Shirley Bassey DBE David Domoney C Hort. FCI Hort

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## WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

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### TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2021

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**Investment Managers**      Tilney  
6 Chesterfield Gardens  
Mayfair  
London  
W1J 5BQ

Brewin Dolphin  
12 Smithfield Street  
London  
EC1A 9BD

**Independent Honorary Advisers**      Mr G Hextall CBE - Director  
Mrs Angela Knight CBE, Senior Independent Director, Brewin Dolphin plc and  
Tullett Prebon plc  
Mrs Lynn Verity - Judge of the First Tier Tribunal

#### Statement of Trustees' responsibilities

The Trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England & Wales requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charity and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgements and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in business.

The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the Charity's transactions and disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the Trust deed. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the members of the board of Trustees and signed on their behalf by:

.....  
**Mrs Moira Kane**  
Chairman  
Date:

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## WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

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### INDEPENDENT EXAMINER'S REPORT FOR THE YEAR ENDED 31 DECEMBER 2021

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#### Independent Examiner's Report to the Trustees of War Widows Association of Great Britain ('the Charity')

I report to the charity Trustees on my examination of the accounts of the Charity for the year ended 31 December 2021 which are set out on pages 16 to 33.

#### Responsibilities and Basis of Report

As the Trustees of the Charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 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 the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

#### Independent Examiner's Statement

I have completed my examination. I confirm that no 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 2011 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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

Signed:

Dated:

**Duncan Cochrane-Dyett BSc BFP FCA**  
Independent Examiner  
For and on behalf of MHA MacIntyre Hudson  
Maidstone  
United Kingdom

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**WAR WIDOWS ASSOCIATION OF GREAT BRITAIN**

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**STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 DECEMBER 2021**

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	Note	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £	Total funds 2020 £
<b>Income from:</b>					
Donations and legacies	4	63,974	46,560	110,534	66,277
Charitable activities:	5				
Sale of goods		40	-	40	125
Activities to benefit war widows		1,086	-	1,086	745
Investments	6	58,672	-	58,672	36,606
<b>Total income</b>		<b>123,772</b>	<b>46,560</b>	<b>170,332</b>	<b>103,753</b>
<b>Expenditure on:</b>					
Raising funds	7	15,767	-	15,767	14,078
Charitable activities	8	94,445	74,991	169,436	111,272
<b>Total expenditure</b>		<b>110,212</b>	<b>74,991</b>	<b>185,203</b>	<b>125,350</b>
<b>Net income/(expenditure) before net gains on investments</b>		<b>13,560</b>	<b>(28,431)</b>	<b>(14,871)</b>	<b>(21,597)</b>
Net gains on investments		71,374	-	71,374	58,797
<b>Net income/(expenditure)</b>		<b>84,934</b>	<b>(28,431)</b>	<b>56,503</b>	<b>37,200</b>
Transfers between funds	17	(1,961)	1,961	-	-
<b>Net movement in funds</b>		<b>82,973</b>	<b>(26,470)</b>	<b>56,503</b>	<b>37,200</b>
<b>Reconciliation of funds:</b>					
Total funds brought forward		1,759,526	38,876	1,798,402	1,761,202
Net movement in funds		82,973	(26,470)	56,503	37,200
<b>Total funds carried forward</b>		<b>1,842,499</b>	<b>12,406</b>	<b>1,854,905</b>	<b>1,798,402</b>

The Statement of Financial Activities includes all gains and losses recognised in the year.

The notes on pages 18 to 33 form part of these financial statements.

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**WAR WIDOWS ASSOCIATION OF GREAT BRITAIN**

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**BALANCE SHEET  
AS AT 31 DECEMBER 2021**

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	Note	2021 £	2020 £
<b>Fixed assets</b>			
Tangible assets	12	872	241
Investments	13	1,753,100	1,702,424
		<u>1,753,972</u>	<u>1,702,665</u>
<b>Current assets</b>			
Stocks	14	1,650	1,650
Debtors	15	5,033	4,736
Cash at bank and in hand		107,770	101,143
		<u>114,453</u>	<u>107,529</u>
Creditors: amounts falling due within one year	16	(13,520)	(11,792)
		<u>100,933</u>	<u>95,737</u>
<b>Total net assets</b>		<u><u>1,854,905</u></u>	<u><u>1,798,402</u></u>
<b>Charity funds</b>			
Restricted funds	17	12,406	38,876
Unrestricted funds	17	1,842,499	1,759,526
<b>Total funds</b>		<u><u>1,854,905</u></u>	<u><u>1,798,402</u></u>

The financial statements were approved and authorised for issue by the Trustees and signed on their behalf by:

.....  
**Mrs Moira Kane**

.....  
**Mrs Susan Raw**

Date:

The notes on pages 18 to 33 form part of these financial statements.

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2021**

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**1. General information**

War Widows Association of Great Britain is an unincorporated charitable organisation, registered in England and Wales in the United Kingdom. The address of the registered office is given in the charity information on page 15 of these financial statements.

**2. Accounting policies**

**2.1 Basis of preparation of financial statements**

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair' view. This departure has involved following the Charities SORP (FRS 102) published on 16 July 2014 rather than the Accounting and Reporting by Charities: Statement of Recommended Practice effective from 1 April 2005 which has since been withdrawn.

War Widows Association of Great Britain meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

The financial statements are presented in pound sterling, which is the functional currency of the Charity, and rounded to the nearest £1.

**2.2 Going concern**

The Trustees assess whether the use of going concern is appropriate i.e. whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the Trust to continue as a going concern. The Trustees make this assessment in respect of a period of at least one year from the date of authorisation for issue of the financial statements and have concluded that the Charity has adequate resources to continue in operational existence for the foreseeable future and there are no material uncertainties about the Charity's ability to continue as a going concern, thus they continue to adopt the going concern basis of accounting in preparing the financial statements.

In response to the COVID-19 pandemic, the Trustees have performed a robust analysis of forecast future cashflows taking into account the potential impact on the Charity. This analysis also considers the effectiveness of available measures to assist in mitigating the impact. Based on these assessments and having regard to the resources available to the Charity, the Trustees have concluded that there is no material uncertainty and that they can continue to adopt the going concern basis in preparing the Trustees' Report and financial statements.

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2021**

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**2. Accounting policies (continued)**

**2.3 Income**

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

No amounts are included in the financial statements for services donated by volunteers.

No income is included in the financial statements net of expenditure, apart from small fundraising activities.

No income has been deferred.

Voluntary income includes subscriptions, donations, legacies, some grants receivable and fund raising activities undertaken by individuals, the proceeds of which are subsequently donated to the charity.

Lifetime subscriptions are recognised in full in the year they are received.

Legacies are accounted for as soon as the charity is notified of its legal entitlement, the amount is quantifiable and its receipt by the charity is reasonably certain.

Investments are shown at market value with any unrealised gains or losses shown within the financial statements.

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2021**

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**2. Accounting policies (continued)**

**2.4 Expenditure**

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Expenditure on raising funds includes all expenditure incurred by the Charity to raise funds for its charitable purposes and includes costs of all fundraising activities events and non-charitable trading.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charity's objectives, as well as any associated support costs.

All expenditure is inclusive of irrecoverable VAT.

**2.5 Interest receivable**

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Charity; this is normally upon notification of the interest paid or payable by the institution with whom the funds are deposited.

**2.6 Tangible fixed assets and depreciation**

Tangible fixed assets costing £100 or more are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably.

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives.

Depreciation is provided on the following basis:

Computer equipment	-	33% on cost
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**2.7 Investments**

Fixed asset investments are a form of financial instrument and are initially recognised at their transaction cost and subsequently measured at fair value at the Balance Sheet date, unless the value cannot be measured reliably in which case it is measured at cost less impairment. Investment gains and losses, whether realised or unrealised, are combined and presented as 'Gains/(Losses) on investments' in the Statement of Financial Activities.

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2021**

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**2. Accounting policies (continued)**

**2.8 Stocks**

Stocks are valued at the lower of cost and net realisable value after making due allowance for obsolete and slow-moving stocks. Cost includes all direct costs and an appropriate proportion of fixed and variable overheads.

**2.9 Debtors**

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

**2.10 Cash at bank and in hand**

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

**2.11 Liabilities and provisions**

Liabilities are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

**2.12 Financial instruments**

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

**2.13 Fund accounting**

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

**3. Critical accounting estimates and areas of judgement**

No key judgements (apart from those involving estimates as disclosed in the notes above) have been made in the process of applying the above accounting policies.

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## WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

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### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021

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#### 4. Income from donations and legacies

	<b>Unrestricted funds 2021 £</b>	<b>Restricted funds 2021 £</b>	<b>Total funds 2021 £</b>	<i>Total funds 2020 £</i>
Donations	24,904	-	<b>24,904</b>	22,037
Legacies	31,000	-	<b>31,000</b>	4,000
Grants	8,000	46,560	<b>54,560</b>	40,000
Subscriptions	70	-	<b>70</b>	240
<b>Total 2021</b>	<b>63,974</b>	<b>46,560</b>	<b>110,534</b>	<b>66,277</b>
<i>Total 2020</i>	<i>26,277</i>	<i>40,000</i>	<i>66,277</i>	

#### 5. Income from charitable activities

	<b>Unrestricted funds 2021 £</b>	<b>Total funds 2021 £</b>	<i>Total funds 2020 £</i>
Income from charitable activities - Sale of goods	40	<b>40</b>	125
Income from charitable activities - Activities to benefit war widows	1,086	<b>1,086</b>	745
<b>Total 2021</b>	<b>1,126</b>	<b>1,126</b>	<b>870</b>

#### 6. Investment income

	<b>Unrestricted funds 2021 £</b>	<b>Total funds 2021 £</b>	<i>Total funds 2020 £</i>
Dividends accumulated	58,665	<b>58,665</b>	36,578
Deposit account interest	7	<b>7</b>	28
<b>Total 2021</b>	<b>58,672</b>	<b>58,672</b>	<b>36,606</b>

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**WAR WIDOWS ASSOCIATION OF GREAT BRITAIN**

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**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2021**

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**7. Investment management costs**

	<b>Unrestricted funds 2021 £</b>	<b>Total funds 2021 £</b>	<i>Total funds 2020 £</i>
Investment management fees	15,664	<b>15,664</b>	13,628

**8. Analysis of expenditure on charitable activities**

**Summary by fund type**

	<b>Unrestricted funds 2021 £</b>	<b>Restricted funds 2021 £</b>	<b>Total funds 2021 £</b>	<i>Total funds 2020 £</i>
Sale of goods	-	-	-	377
Memorials	748	-	<b>748</b>	501
Activities to benefit war widows	93,697	74,991	<b>168,688</b>	110,394
<b>Total 2021</b>	<b>94,445</b>	<b>74,991</b>	<b>169,436</b>	<b>111,272</b>
<i>Total 2020</i>	<i>106,183</i>	<i>5,089</i>	<i>111,272</i>	

**9. Analysis of expenditure by activities**

	<b>Activities undertaken directly 2021 £</b>	<b>Support costs 2021 £</b>	<b>Total funds 2021 £</b>	<i>Total funds 2020 £</i>
Memorials	748	-	<b>748</b>	501
Activities to benefit war widows	123,629	45,059	<b>168,688</b>	110,394
Sale of goods	-	-	-	377
<b>Total 2021</b>	<b>124,377</b>	<b>45,059</b>	<b>169,436</b>	<b>111,272</b>
<i>Total 2020</i>	<i>60,061</i>	<i>51,211</i>	<i>111,272</i>	

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## WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

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### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021

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#### 9. Analysis of expenditure by activities (continued)

##### Analysis of direct costs

	<b>Total funds 2021 £</b>	<i>Total funds 2020 £</i>
Production and postage of "Courage"	<b>22,519</b>	24,385
AGM events	<b>5,665</b>	13,019
November remembrance service and luncheon	<b>18,704</b>	2,023
Cost of goods sold (net of stock)	-	377
Armed forces day	<b>714</b>	632
Garden party	-	180
Cost of venues	-	54
Gifts and wreaths	<b>75</b>	-
Funded RO's lunches	<b>1,091</b>	1,497
Publicity	<b>112</b>	1,737
Project costs	<b>75,497</b>	16,157
<b>Total 2021</b>	<b>124,377</b>	<b>60,061</b>

##### Analysis of support costs

	<b>Total funds 2021 £</b>	<i>Total funds 2020 £</i>
Insurance	<b>692</b>	716
Telephone	<b>294</b>	391
Postage and stationery	<b>13,183</b>	21,157
Trustees and ROs expenses	<b>10,435</b>	13,059
Bank charges	<b>263</b>	61
Website and computer costs	<b>14,628</b>	8,220
Miscellaneous expenses	<b>1,772</b>	3,643
Trustees meeting expenses	<b>549</b>	640
Trustees & ROs training & conferences	<b>(378)</b>	569
Depreciation	<b>315</b>	129
Governance costs	<b>3,306</b>	2,626
<b>Total 2021</b>	<b>45,059</b>	<b>51,211</b>

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**WAR WIDOWS ASSOCIATION OF GREAT BRITAIN**

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**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2021**

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**9. Analysis of expenditure by activities (continued)**

**Analysis of support costs (continued)**

**Governance costs**

	<b>2021</b>	<i>2020</i>
	£	£
Independent examiner's remuneration	<b>3,306</b>	2,626
	<b><u>3,306</u></b>	<u>2,626</u>

**10. Independent examiner's remuneration**

	<b>2021</b>	<i>2020</i>
	£	£
Fees payable to the Charity's independent examiner for the independent examination of the Charity's annual accounts	<b>1,653</b>	1,313
Fees payable to the Charity's independent examiner in respect of: All other services not included above	<b>1,653</b>	1,313
	<b><u>1,653</u></b>	<u>1,313</u>

**11. Trustees' remuneration and expenses**

During the year, no Trustees received any remuneration or other benefits (*2020 - £NIL*).

Travel, hotel and subsistence expenses totalling £8,205 were reimbursed to six trustees. In the previous year, £17,654 was reimbursed to eleven trustees.

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WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

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NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2021

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12. Tangible fixed assets

	Computer equipment £
<b>Cost or valuation</b>	
At 1 January 2021	1,597
Additions	946
	<hr/>
At 31 December 2021	2,543
	<hr/>
<b>Depreciation</b>	
At 1 January 2021	1,356
Charge for the year	315
	<hr/>
At 31 December 2021	1,671
	<hr/>
<b>Net book value</b>	
At 31 December 2021	872
	<hr/> <hr/>
<i>At 31 December 2020</i>	241
	<hr/> <hr/>

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WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

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NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2021

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13. Fixed asset investments

	Listed investments £
<b>Cost or valuation</b>	
At 1 January 2021	1,702,424
Additions	435,070
Disposals	(388,009)
Revaluations	3,615
At 31 December 2021	<u>1,753,100</u>
<b>Net book value</b>	
At 31 December 2021	<u>1,753,100</u>
<i>At 31 December 2020</i>	<u>1,702,424</u>

There were no investment assets outside the UK.

14. Stocks

	2021 £	2020 £
Stock in hand	<u>1,650</u>	<u>1,650</u>

15. Debtors

	2021 £	2020 £
<b>Due within one year</b>		
Other debtors	-	4,000
Prepayments and accrued income	5,033	736
	<u>5,033</u>	<u>4,736</u>

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**WAR WIDOWS ASSOCIATION OF GREAT BRITAIN**

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**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2021**

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**16. Creditors: Amounts falling due within one year**

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Other creditors	<b>13,520</b>	<b>11,792</b>
	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Deferred income at 1 January 2021	<b>5,100</b>	<b>1,835</b>
Resources deferred during the year	<b>-</b>	<b>5,100</b>
Amounts released from previous periods	<b>(5,100)</b>	<b>(1,835)</b>
	<b>-</b>	<b>5,100</b>

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**WAR WIDOWS ASSOCIATION OF GREAT BRITAIN**

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**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2021**

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**17. Statement of funds**

**Statement of funds - current year**

	Balance at 1 January 2021 £	Income £	Expenditure £	Transfers in/out £	Gains/ (Losses) £	Balance at 31 December 2021 £
<b>Unrestricted funds</b>						
General Fund	1,759,526	123,772	(110,212)	(1,961)	71,374	1,842,499
<b>Restricted funds</b>						
South West Wales Fund	185	-	-	-	-	185
Birmingham Fund	312	-	-	-	-	312
Plymouth Fund	27	-	-	-	-	27
Cardiff	33	-	-	-	-	33
Dundee	482	-	(48)	-	-	434
Warwickshire Coventry	64	-	-	-	-	64
Northern Ireland & Isle of Man	574	-	-	-	-	574
Cornwall	64	-	-	-	-	64
Derby	1,279	-	-	-	-	1,279
Kent	200	-	-	-	-	200
Bristol	250	-	-	-	-	250
Nottingham	260	-	-	-	-	260
Wolverhampton	38	-	-	-	-	38
West Yorkshire	20	-	-	-	-	20
London	100	-	-	-	-	100
Gloucester	6	-	-	-	-	6
War Widows in Touch	34,982	38,000	(74,943)	1,961	-	-
Bereavement Buddies	-	8,560	-	-	-	8,560
	<u>38,876</u>	<u>46,560</u>	<u>(74,991)</u>	<u>1,961</u>	<u>-</u>	<u>12,406</u>
<b>Total of funds</b>	<u><u>1,798,402</u></u>	<u><u>170,332</u></u>	<u><u>(185,203)</u></u>	<u><u>-</u></u>	<u><u>71,374</u></u>	<u><u>1,854,905</u></u>

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**WAR WIDOWS ASSOCIATION OF GREAT BRITAIN**

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**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2021**

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**17. Statement of funds (continued)**

**Statement of funds - prior year**

	<i>Balance at 1 January 2020 £</i>	<i>Income £</i>	<i>Expenditure £</i>	<i>Gains/ (Losses) £</i>	<i>Balance at 31 December 2020 £</i>
<b>Unrestricted funds</b>					
General Fund	1,757,237	63,753	(120,261)	58,797	1,759,526
<b>Restricted funds</b>					
South West Wales Fund	185	-	-	-	185
Birmingham Fund	383	-	(71)	-	312
Plymouth Fund	27	-	-	-	27
Cardiff	33	-	-	-	33
Dundee	482	-	-	-	482
Warwickshire Coventry	64	-	-	-	64
Northern Ireland & Isle of Man	574	-	-	-	574
Cornwall	64	-	-	-	64
Derby	1,279	-	-	-	1,279
Kent	200	-	-	-	200
Bristol	250	-	-	-	250
Nottingham	260	-	-	-	260
Wolverhampton	38	-	-	-	38
West Yorkshire	20	-	-	-	20
London	100	-	-	-	100
Gloucester	6	-	-	-	6
War Widows in Touch	-	40,000	(5,018)	-	34,982
	<u>3,965</u>	<u>40,000</u>	<u>(5,089)</u>	<u>-</u>	<u>38,876</u>
<b>Total of funds</b>	<u><u>1,761,202</u></u>	<u><u>103,753</u></u>	<u><u>(125,350)</u></u>	<u><u>58,797</u></u>	<u><u>1,798,402</u></u>

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**WAR WIDOWS ASSOCIATION OF GREAT BRITAIN**

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**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2021**

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**18. Summary of funds**

**Summary of funds - current year**

	<b>Balance at 1 January 2021 £</b>	<b>Income £</b>	<b>Expenditure £</b>	<b>Transfers in/out £</b>	<b>Gains/ (Losses) £</b>	<b>Balance at 31 December 2021 £</b>
General funds	1,759,526	123,772	(110,212)	(1,961)	71,374	1,842,499
Restricted funds	38,876	46,560	(74,991)	1,961	-	12,406
	<u>1,798,402</u>	<u>170,332</u>	<u>(185,203)</u>	<u>-</u>	<u>71,374</u>	<u>1,854,905</u>

**Summary of funds - prior year**

	<i>Balance at 1 January 2020 £</i>	<i>Income £</i>	<i>Expenditure £</i>	<i>Gains/ (Losses) £</i>	<i>Balance at 31 December 2020 £</i>
General funds	1,757,237	63,753	(120,261)	58,797	1,759,526
Restricted funds	3,965	40,000	(5,089)	-	38,876
	<u>1,761,202</u>	<u>103,753</u>	<u>(125,350)</u>	<u>58,797</u>	<u>1,798,402</u>

NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2021

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18. Summary of funds (continued)

**General funds**

Includes donations and legacies made principally to support the activities of the Charity not restricted by specified projects. It also includes funds for which donations have been made in advance of any restriction applied by or notified to the Trustees.

**Restricted funds**

**Regional Organisers**

In the past, some bequests have been left to specific regions, usually those to where the member belonged. These bequests were ringfenced from the general funds in order to be used for activities to benefit members of those regions. For example, they have been used to cover the costs of flowers for members that are in hospital, to subsidise tickets to Christmas pantomimes, etc. About 5 years ago, the Charity revised their policy and since then any money received must be for the benefit of all members. The restricted funds for regional organisers, as shown in note 16, are the remaining funds that were ringfenced prior to the policy change and are still used for the same original purpose.

**War Widows in Touch**

Funding received from the Armed Forces Covenant Fund Trust has been restricted with the sole purpose of funding the War Widows in Touch project. Through this project, the Charity has donated iPads to 50 full members over the age of 65, and provided the necessary training to be able to use them. The goal of the project is to provide another means of communication so that members are able to keep in touch with friends and family, something that has become increasingly important during the Covid-19 pandemic.

**Bereavement Buddies**

The funding for this project has been provided by the Armed Forces Covenant Fund Trust. The aims of this project are to provide mobile phones and training to all regional organisers so that they can better stay in touch with their local members, especially those who are unable to attend regular meetings. At the date of these accounts, none of the funding had been used.

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## WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

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### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021

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#### 19. Analysis of net assets between funds

##### Analysis of net assets between funds - current year

	<b>Unrestricted funds 2021 £</b>	<b>Restricted funds 2021 £</b>	<b>Total funds 2021 £</b>
Tangible fixed assets	872	-	<b>872</b>
Fixed asset investments	1,753,100	-	<b>1,753,100</b>
Current assets	101,218	13,235	<b>114,453</b>
Creditors due within one year	(12,691)	(829)	<b>(13,520)</b>
<b>Total</b>	<b>1,842,499</b>	<b>12,406</b>	<b>1,854,905</b>

##### Analysis of net assets between funds - prior year

	<i>Unrestricted funds 2020 £</i>	<i>Restricted funds 2020 £</i>	<i>Total funds 2020 £</i>
Tangible fixed assets	241	-	241
Fixed asset investments	1,702,424	-	1,702,424
Current assets	68,653	38,876	107,529
Creditors due within one year	(11,792)	-	(11,792)
<b>Total</b>	<b>1,759,526</b>	<b>38,876</b>	<b>1,798,402</b>

#### 20. Related party transactions

During the year, amounts totalling £12,608 (2020: £2,490) were paid to Helen Raw, the daughter of Trustee and Secretary of the Charity, Sue Raw. The amounts paid were for the provision of her services in managing the 'War Widows in Touch' project.

No other related party transactions took place during the year, other than those Trustees' expenses already disclosed in note 9.