

**WAR WIDOWS ASSOCIATION OF GREAT BRITAIN**

**UNAUDITED**

**TRUSTEES' REPORT AND FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31 DECEMBER 2023**

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**WAR WIDOWS ASSOCIATION OF GREAT BRITAIN**

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**CONTENTS**

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	Page
<b>Trustees' Report</b>	1 - 14
<b>Independent Examiner's Report</b>	15
<b>Statement of Financial Activities</b>	16
<b>Balance Sheet</b>	17
<b>Notes to the Financial Statements</b>	18 - 33

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## WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

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### TRUSTEES' REPORT FOR THE YEAR ENDED 31 DECEMBER 2023

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The Trustees present their report with the financial statements of the charity for the year ended 31 December 2023. 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 2015).

The Association does not have paid staff or office premises, and the Trustees continued to work mainly from home but did hold 3 face to face meetings. One was in March and held in Glasgow and the others in January and September were held in London. The continued inability of some members to socialise either locally or nationally has had a profound effect on their mental health. Regional Organisers have been organising events where and when it is safe to do so. The continued strikes on the railways are also making it difficult for firm plans to be made.

#### **Objectives and activities**

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

The objectives are to improve the conditions of War Widow(er)s in Great Britain 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 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 Treasury continues to find the idea of pension reinstatement one which they can not endorse. We therefore worked with the Ministry of Defence to ask for a one off ex gratis payment under the rules of the Armed Forces Covenant which allows for special consideration for the military bereaved. This has now been granted by the Treasury although it is not clear how many widows will be eligible for this payment.

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. We are seeking to be regarded in a similar way to that of Veterans. We would like to see all areas of assistance which are available to Veterans also made available to War Widow/ers when suitable.

We have been working on raising awareness of the specific needs which a military bereaved person may have which differ from those in the general population. All military charities who belong to Cobseo have been asked to look at their aims and objectives with a view to include military bereaved personnel wherever possible. Once all have replied we will have a better understanding of where we can signpost people in need specific help. We will also create a register of agencies which members can access.

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## WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

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### TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2023

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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 some 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 September the Trustees discussed again 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 has been fully investigated. While we have a "wish list" for the work we would like carry out we are at the moment unable to find volunteers who are in a position to fulfill the role. In the meantime the Regional Organiser Liaison Trustee is running events for those without their own regional organiser and is looking into running virtual meetings.

Nationally three annual events are organised; a three-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, audio version and online. Birthday cards are sent to members on reaching their 90th birthday, 95th birthday and 100. During 2023 our website was completely renewed to a more user friendly one and continues to be one source of delivering information to a wider audience. We have a new members' area which is widely used and has proved a useful way to obtain members' views and ideas. 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 third term to the Executive Committee of the Confederation of British Service Charities (Cobseo) in July 2023 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.

**TRUSTEES' REPORT (CONTINUED)  
FOR THE YEAR ENDED 31 DECEMBER 2023**

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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. The Association is now in its 53rd year and we continue to seek funds to allow us to look after our members. We now have a Trustee whose sole job is fundraising. She has collated all the necessary information and references and has started to apply for grants.

The Trustee Information Pack, policies and procedures are regularly reviewed to ensure its currency and relevance. We are continuing this year to concentrate on reviewing and updating our policies. We have two Trustees working on this and they regularly provide new terms for the Committee of Trustees to confirm.

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. We are receiving more enquiries etc. by email now but there is still a need to retain the PO Box for at least another year.

The WWA 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 cohabiting relationship) and on the disregard of the War Widow(er)s Pension when calculating social care costs.

The Chairman sought regular meetings with the Minister with responsibility for Defence Personnel and Veterans. The Association is grateful to the Daily Telegraph and the Daily Express who have supported the Association this year in its campaign for the reinstatement of pensions.

By way of background, in June 2022 the Secretary of State for Defence sent a letter to the Treasury which put forward an alternative to reinstatement – suggesting a one-off ex-gratia payment. But nothing was heard thereafter until May 2023, when, unexpectedly, an announcement in was made in Parliament. It said that war widows who had surrendered their pension and not had it reinstated on the end of the second marriage or relationship (and thus at the time of application were not receiving their War Widows' Pension) would be entitled to claim a one-off ex gratis payment – the Widows' Recognition Payment - of £87,500. It later became clear that this sum would be subject to income tax.

The Association was pleased that these ladies were to receive something as a recognition of their loss, however we were disappointed about the tax situation which effectively means-tested the award and we lobbied extensively to have this changed. In October 2023 it was announced that the liability for income tax would be removed in total.

Then in October 2023 the form for applying for the compensation went live. Sadly, the wording excluded any widow who was in receipt of the Armed Forces Attributable Pension.

This Pension can be paid in parallel with the War Widows Pension (though not always due to different burdens of proof of attributability) and was made a pension for life in October 2000. It is clear that this new criteria may exclude a large proportion of widows from receiving the ex-gratis payment. We are continuing our campaign to get the criteria changed to include these ladies.

Alongside the campaign issues large number of members (and non-members) contacted the WWA on different matters and the Vice-Chair Designate undertook to reply and provide advice as best she could. These enquiries highlighted a number of other serious issues. A number of widows who should have reclaimed their pension when their second marriage/relationship ended discovered that they would not be eligible for the x-gratia payment, and were advised to contact Veterans-UK urgently to apply for their pension to be reinstated. Some then revealed that they had done so previously but been told by Veterans UK that they were not entitled to do this. Those who were refused before April 2018 had an opportunity to reclaim backdating, but those who had

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## WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

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### TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2023

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#### Achievements and performance (continued)

been refused after this had no option due to a change in the legislation in April 2018. This issues were highlighted to Veterans UK and the minister.

Discussions have begun with the Ministry of Defence about the status of war widow/ers. We feel that they are still a forgotten cohort and that there ought to be more parity with Veterans.

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.

Members of all ages benefit from social interaction at local and national level. We held a hybrid AGM in March 2023 in Glasgow. Members were invited to attend a Families Remembering Day at the National Memorial Arboretum in May. We held our Founder's service in July at the Guards' Chapel in London and refreshments were later served in the Officers' mess. We also held our Remembrance Service on Saturday 11th November at the Cenotaph in London and met for refreshments and lunch at The Royal Horseguards Hotel.

A large number of Members represented the Association at various local Services of Remembrance across the UK in 2023. 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 2023 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 2023, 48 Crosses were sent to Members throughout the UK.

The Opening of the Field of Remembrance at Westminster Abbey was a smaller ceremony in 2023 and there were 10 representatives from the War Widows' Association in attendance. On behalf of our members, 84 poppy crosses, each one bearing a handwritten 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 11th November we held our own service at the Cenotaph. We invited guests to join us and to partake in refreshments in the Royal Horseguards Hotel. 140 members and 25 guests attended, and Mrs Debbie Bowles laid the War Widows Chrysanthemum cross at the Cenotaph. They were accompanied by the RAF volunteer Band from RAF Halton, the Southern Highlanders Pipes and Drums band and CCF cadets from Tunbridge Wells Girls Grammar School and City of London School. Nine members went on to enjoy the Festival of Remembrance in the Royal Albert Hall in the evening.

The National Service of Remembrance and March Past the Cenotaph on Sunday 12th November saw 34 members represent the Association. They were led by Baroness Watkins, Vice President of WWA, Moira Kane, Chairman plus Sue Raw, Secretary.

The National Telephone Line has been very busy and on average it receives around forty calls per week. While many calls are received from members, especially those worried about the ex-gratis payment, a significant number are received from non-members. There are also many enquiries made online which come to [info@warwidows.org.uk](mailto:info@warwidows.org.uk) and monitored by the Chairman.

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## WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

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### TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2023

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#### Achievements and performance (continued)

Birthday cards have been sent to all members attaining their 90th, 95th and 100th birthdays.

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

The Association has published three editions of the magazine "Courage", Spring, Summer and Autumn/Winter. We have not produced colour supplements between production of Courage due to the increasing cost of printing and postage. After discussions with our members following the AGM it was decided to try and reduce the cost of Courage. We now use thinner paper and have removed some parts which we felt were unnecessary. The result has meant a reduction in cost of postage as well as the cost of producing the magazine.

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 now producing an e-magazine for 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 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 2020. Trustees became aware that it was not working and members were finding it increasingly frustrating at their inability to access areas. We did apply for a grant to completely change the way we worked online but we were unsuccessful in this bid. The Trustees therefore decided to use Association money up to £25,000 to ensure we had a user friendly website and a secure online presence. This work was completed in spring 2023 and is proving very successful. ROs and Members continue to be encouraged to sign up and contribute to the secure 'members' area, which contains information specific to members. Our next aim is to get small groups interacting together. Some will be interest led and others region based.

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. We have updated our logo , headers and footers for all emails and paper.

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 2023 the Association has worked hard to proactively communicate on all social media platforms. This has seen a considerable increase in both Twitter, Facebook followers, helping to raise awareness of the Association, its events and support networks. Our Twitter following is now 2965 and with celebrity followers we continue to raise awareness of the important work we deliver. Our highest number of likes on a tweet was 103. This shows the level of engagement with our twitter page. Facebook followers are now at 1,955. In the 28 days prior to preparation of this report, our average post reach was 3240.

We attracted 66 new members from January 2023, largely due to the launch of the new website in May. 63 members were recorded as deceased during 2023 and a further 36 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:

**TRUSTEES' REPORT (CONTINUED)  
FOR THE YEAR ENDED 31 DECEMBER 2023**

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**Achievements and performance (continued)**

<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.

The results from this survey have been turned into a play by a company called Shell Shock. The one act play was previewed in October 2022 in the Victory Services Club. It was well acted but it was felt that it did not fully represent the outcome of the investigation. The company was given many ideas as to how it could be improved and there was to be another preview in 2023. This was subsequently platformed at our AGM in Glasgow and it was clear that the company had not listened to any of our objections or suggestions. We have removed our partnership with this company and they can not use any of the material or our logo in any future productions.

The Association has collaborated 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 widow/ers. This study has been completed and the final results can be found at:

<https://s31949.pcdn.co/wp-content/uploads/Military-Widows-Social-Isolation-and-Loneliness-Final-Report.pdf>

The survey concluded that there were areas of concern following a military bereavement which were not found in the general population and there was a significant rise in loneliness and isolation amongst military widows. This was particularly noticeable in those who had never joined one of the military widows associations and the report indicated that this cohort required special attention. It was accepted that peer to peer support was extremely beneficial. It also indicated that it should be made easier for military widows to gain support.

We are also involved in a project looking at peer support for war widows and widowers who are not members of any association. There is obviously a problem knowing who these people are but a start is being made via military padres.

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 2023 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. 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. This has increased hugely in cost therefore we are looking at digitalising everything to keep it compactly in our archive.

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.

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## WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

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### TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2023

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#### **Achievements and performance (continued)**

The annual Royal Garden Party at Buckingham Palace was changed again this year. We were allocated 2 places for a member plus guest to attend at Buckingham Palace and 1 member plus guest to attend at Holyrood. The President and Chair hosted a lunch in London for the London attendees and our Secretary hosted our Edinburgh attendee. King Charles III has been our patron for many years. We are waiting to hear if he is able to continue in this role or not.

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.

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

During 2023 Trustees have attended a number of online training events and webinars.

The Trustees and members wish to express our appreciation and thanks to His Majesty King Charles III 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.

#### **b. Fundraising activities**

In 2023 the WWA continued to receive an income from legacies, although reduced from previous years.

Innovative ways of encouraging donations and receiving funding are constantly being explored as financial pressures increase. We now have a Fundraising Trustee whose primary role is to search for suitable funding and to write bids.

The Association is sourcing new items for sale to members. These will have our new logo on them. 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 2023. Most income received by the Association is not within the scope of Gift Aid, for example legacies, small donations from unknown individuals and subscriptions.

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## WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

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### TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2023

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#### Achievements and performance (continued)

##### 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 2023. This meeting was held virtually.

The major investments continue to reflect the challenge of the wider money markets. We are living in very turbulent times, and this has seen the amount of revenue accrued through our investment policies decline. Thus, the Trustees will continue to rely upon the experience of Evelyn and Brewin Dolphin. Trustees agreed to review our portfolios in 2024 and to aim to make our events cost neutral where possible.

Due to the steep increase in the cost of fuel and accommodation the Trustees have reviewed the expenses allowances and these new figures took effect after the finance meeting in October.

##### 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. We looked at how we can increase our income and decrease our spending in March after the AGM. We have discussed having an annual membership fee and charging members for Courage but came to the conclusion that it was too much administrative work to be worthwhile. We also looked at the possibility of running a lottery but decided that it was not something which our members would enjoy and that any participation would be small.

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## WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

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### TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2023

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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 2023, it was decided to remain at risk level 5. The Trustees also enquired about the ethical values of the company and those they were investing in. Brewin Dolphin subsequently sent an outline of their approach to ethical values.

In October 2023 it was agreed by Trustees that the investment portfolio that the Association holds with Evelyn should continue to follow their most cautious strategy to provide a greater potential for capital preservation in this period of market uncertainty.

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## WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

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### TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2023

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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 2023 the total funds comprised of:

Unrestricted	£1,541,215
Restricted	£33,544
<b>Total</b>	<b>£1,574,759</b>

#### 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 2022.

##### 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 and the 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 2022, 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 eight times per year. The majority of meetings are virtual and held on dates and times which suit all Trustees. In their work the Trustees 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.

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

**TRUSTEES' REPORT (CONTINUED)  
FOR THE YEAR ENDED 31 DECEMBER 2023**

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**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 confirm that they have complied with the duty in section 4 of the Charities Act 2006 to have due regard to the public benefit guidance published by the Charity Commission.

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 are 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 continued 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 Constitution.

An important part of governance is ensuring that the Association maintains an up-to-date series of policies that, as a minimum, meet all the legal requirements of a charity. All policies are reviewed either annually or bi-annually. Updating and, in some instances creating additional, policies continued this year, with four updated or new policies agreed and implemented by the trustees. This will continue into 2024 with currently six existing policies to be reviewed and three new policies to be agreed by trustees.

**TRUSTEES' REPORT (CONTINUED)  
FOR THE YEAR ENDED 31 DECEMBER 2023**

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

We are looking at changing our membership categories. This would require approval at the AGM in 2024. We would like to offer 3 types of membership.

1. Full members i.e. those in receipt of a war widows pension or the armed forces compensation scheme.
2. Associate members i.e. military bereaved family who are not in receipt of the war widows pension or the armed forces compensation scheme.
3. Friends of the Association i.e. those who are not directly members of a military bereaved family but support our aims.

In late December 2023 we learnt that we had been successful in our application for a grant of £30,000 from the Veterans Foundation. This money is to pay the salary of one person for a year to continue training our members in the use of IT. We have email addresses for about half of our members and we want to increase this considerably. The IT trainer will also help to develop group meetings between members. The Association will pay for some iPads for members who have no access to the internet but have indicated that they would like to learn how use a device. We feel that it is an essential aid for those who find it difficult to get to meetings and are feeling very isolated.

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## WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

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### TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2023

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

Mrs Moira Kane, Chair (until 23 March 2024) (resigned 23 March 2024)  
Mrs Sue Raw, Secretary  
Mr Richard Steele, Treasurer (co-opted 18 May 2023)  
Lt Col Retd David Whimpenny (appointed 18 March 2023)  
Mrs Debbie Bowles (appointed 19 April 2023)  
Mrs Jilly Carrell (appointed 18 March 2023, resigned 31 December 2023)  
Mrs Jeannette Strachan (co-opted 26 January 2024)  
Mrs Christine Dziuba, Chairman (from 23 March 2024)  
Mr Terry Whittles  
Mrs Gemma Polino (resigned 18 March 2023)  
Mrs Elizabeth Carter  
Mrs Sylvia Worth (resigned 18 March 2023)  
Mrs Eileen Kelly-McGregor

**Charity registered  
number**

1002656

**Principal office**

c/o 199 Borough High Street  
London  
SE1 1AA

**Independent Examiner**

David Boosey BA(Hons) CA  
MHA  
Victoria Court  
17-21 Ashford Road  
Maidstone  
Kent  
ME14 5DA

**Bankers**

CAF Bank Limited  
25 Kings Hill Avenue  
West Malling  
Kent  
ME19 4JQ

**Royal Patron**

HRH King Charles III KG KT GCB OM AK QSO CC PC

**President**

Baroness Fookes of Plymouth DBE DL

**Vice Presidents**

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 2023

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**Investment Managers** Evelyn Partners  
45 Gresham Street  
London  
EC2V 7BG

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

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:

**Chris Dziuba**

.....  
**Mrs Christine Dziuba**

Chairman

Date: 18 July 2024

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## WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

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### INDEPENDENT EXAMINER'S REPORT FOR THE YEAR ENDED 31 DECEMBER 2023

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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 2023.

#### 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: 19 July 2024

**David Boosey BA(Hons) ACA**  
Independent Examiner  
For and on behalf of MHA  
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 2023**

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	Note	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £	Total funds 2022 £
<b>Income from:</b>					
Donations and legacies	4	8,875	30,000	38,875	21,271
Charitable activities	5	5,120	-	5,120	4,369
Other trading activities	6	-	-	-	8,153
Investments	7	37,366	-	37,366	30,345
<b>Total income</b>		<b>51,361</b>	<b>30,000</b>	<b>81,361</b>	<b>64,138</b>
<b>Expenditure on:</b>					
Raising funds	8,9	13,801	-	13,801	18,225
Charitable activities	10	119,466	188	119,654	141,760
<b>Total expenditure</b>		<b>133,267</b>	<b>188</b>	<b>133,455</b>	<b>159,985</b>
<b>Net (expenditure)/income before net gains/(losses) on investments</b>		<b>(81,906)</b>	<b>29,812</b>	<b>(52,094)</b>	<b>(95,847)</b>
Net gains/(losses) on investments		63,724	-	63,724	(197,155)
<b>Net movement in funds</b>		<b>(18,182)</b>	<b>29,812</b>	<b>11,630</b>	<b>(293,002)</b>
<b>Reconciliation of funds:</b>					
Total funds brought forward		1,558,171	3,732	1,561,903	1,854,905
Net movement in funds		(18,182)	29,812	11,630	(293,002)
<b>Total funds carried forward</b>		<b>1,539,989</b>	<b>33,544</b>	<b>1,573,533</b>	<b>1,561,903</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 2023**

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	Note	2023 £	2022 £
<b>Fixed assets</b>			
Tangible assets	14	2,291	974
Investments	15	1,501,547	1,534,754
		<u>1,503,838</u>	<u>1,535,728</u>
<b>Current assets</b>			
Stocks	16	565	1,098
Debtors	17	31,193	11,678
Cash at bank and in hand		43,326	24,561
		<u>75,084</u>	<u>37,337</u>
Creditors: amounts falling due within one year	18	(5,389)	(11,162)
		<u>69,695</u>	<u>26,175</u>
<b>Total net assets</b>		<u><u>1,573,533</u></u>	<u><u>1,561,903</u></u>
<b>Charity funds</b>			
Restricted funds	19	33,544	3,732
Unrestricted funds	19	1,539,989	1,558,171
<b>Total funds</b>		<u><u>1,573,533</u></u>	<u><u>1,561,903</u></u>

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

**Chris Dziuba**  
.....  
**Mrs Christine Dziuba**

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

Date: 18 July 2024

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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### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023

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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 c/o 199 Borough High Street, London, SE1 1AA.

#### 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.

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2023**

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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.

Grants are included in the Statement of Financial Activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance Sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

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 2023**

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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
Other fixed assets	-	10% on cost

**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 2023**

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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 2023

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#### 4. Income from donations and legacies

	<b>Unrestricted funds 2023 £</b>	<b>Restricted funds 2023 £</b>	<b>Total funds 2023 £</b>	<i>Total funds 2022 £</i>
Donations	8,249	-	<b>8,249</b>	18,951
Legacies	-	-	-	100
Grants	-	30,000	<b>30,000</b>	2,000
Subscriptions	626	-	<b>626</b>	220
<b>Total 2023</b>	<b>8,875</b>	<b>30,000</b>	<b>38,875</b>	<b>21,271</b>
<i>Total 2022</i>	<i>19,271</i>	<i>2,000</i>	<i>21,271</i>	

#### 5. Income from charitable activities

	<b>Unrestricted funds 2023 £</b>	<b>Total funds 2023 £</b>	<i>Total funds 2022 £</i>
Income from charitable activities - Sale of goods	22	<b>22</b>	302
Income from charitable activities - Activities to benefit war widows	5,098	<b>5,098</b>	4,067
<b>Total 2023</b>	<b>5,120</b>	<b>5,120</b>	<b>4,369</b>

#### 6. Income from other trading activities

##### Income from fundraising events

	<b>Unrestricted funds 2023 £</b>	<b>Total funds 2023 £</b>	<i>Total funds 2022 £</i>
Fundraising events	-	-	8,153
<i>Total 2022</i>	<i>8,153</i>	<i>8,153</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 2023

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7. Investment income

	<b>Unrestricted funds 2023 £</b>	<b>Total funds 2023 £</b>	<i>Total funds 2022 £</i>
Dividends accumulated	37,023	<b>37,023</b>	30,253
Deposit account interest	343	<b>343</b>	92
<b>Total 2023</b>	<u>37,366</u>	<u><b>37,366</b></u>	<u>30,345</u>

8. Expenditure on raising funds

Costs of raising voluntary income

	<b>Unrestricted funds 2023 £</b>	<b>Total funds 2023 £</b>	<i>Total funds 2022 £</i>
Cost of fundraising events	-	-	3,230
<i>Total 2022</i>	<u>3,230</u>	<u>3,230</u>	

9. Investment management costs

	<b>Unrestricted funds 2023 £</b>	<b>Total funds 2023 £</b>	<i>Total funds 2022 £</i>
Investment management fees	13,801	<b>13,801</b>	14,995

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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 2023**

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**10. Analysis of expenditure on charitable activities****Summary by fund type**

	<b>Unrestricted funds 2023 £</b>	<b>Restricted funds 2023 £</b>	<b>Total 2023 £</b>	<i>Total 2022 £</i>
Sale of goods	549	-	<b>549</b>	354
Memorials	298	-	<b>298</b>	823
Activities to benefit war widows	118,619	188	<b>118,807</b>	132,023
Repayment of grants	-	-	-	8,560
	<hr/>	<hr/>	<hr/>	<hr/>
	119,466	188	<b>119,654</b>	141,760
	<hr/>	<hr/>	<hr/>	<hr/>
<i>Total 2022</i>	<i>125,682</i>	<i>16,078</i>	<i>141,760</i>	

**11. Analysis of expenditure by activities**

	<b>Activities undertaken directly 2023 £</b>	<b>Support costs 2023 £</b>	<b>Total funds 2023 £</b>	<i>Total funds 2022 £</i>
Sale of goods	549	-	<b>549</b>	354
Memorials	298	-	<b>298</b>	823
Activities to benefit war widows	85,260	33,547	<b>118,807</b>	132,023
Repayment of grants	-	-	-	8,560
	<hr/>	<hr/>	<hr/>	<hr/>
	86,107	33,547	<b>119,654</b>	141,760
	<hr/>	<hr/>	<hr/>	<hr/>
<i>Total 2022</i>	<i>87,011</i>	<i>54,749</i>	<i>141,760</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 2023

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11. Analysis of expenditure by activities (continued)

Analysis of direct costs

	<b>Total funds 2023 £</b>	<i>Total funds 2022 £</i>
Production and postage of "Courage"	<b>17,596</b>	25,460
Rose garden	-	1,114
AGM events	<b>24,112</b>	19,213
November remembrance service and luncheon	<b>19,507</b>	17,480
Cost of goods sold (net of stock)	<b>549</b>	354
Armed forces day	<b>265</b>	795
Christmas cards	<b>3,761</b>	-
50th Anniversary	<b>5,064</b>	700
Gifts and wreaths	<b>60</b>	79
Funded RO's lunches	<b>3,094</b>	3,950
Publicity	<b>2,100</b>	819
Founders day	<b>1,163</b>	1,083
War Widows in Touch	<b>8,836</b>	7,404
Repayment of grants	-	8,560
<b>Total 2023</b>	<b>86,107</b>	87,011

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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 2023

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11. Analysis of expenditure by activities (continued)

Analysis of support costs

	<b>Total funds 2023 £</b>	<i>Total funds 2022 £</i>
Insurance	846	930
Telephone	464	391
Postage and stationery	2,247	9,817
Trustees and ROs expenses	18,185	15,232
Bank charges	52	213
Website and computer costs	5,707	22,265
Miscellaneous expenses	590	1,281
Trustees & ROs training and conferences	765	129
Depreciation	897	749
Governance costs	3,794	3,742
<b>Total 2023</b>	<b>33,547</b>	<b>54,749</b>

Governance costs

	<b>2023 £</b>	<i>2022 £</i>
Independent examiner's remuneration	3,794	3,742
	<b>3,794</b>	<b>3,742</b>

12. Independent examiner's remuneration

	<b>2023 £</b>	<i>2022 £</i>
Fees payable to the Charity's independent examiner for the independent examination of the Charity's annual accounts	1,897	1,871
Fees payable to the Charity's independent examiner in respect of: All other services not included above	1,897	1,871

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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 2023

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#### 13. Trustees' remuneration and expenses

During the year, no Trustees received any remuneration or other benefits (2022 - £NIL).

Travel, hotel and subsistence expenses totalling £20,652 were reimbursed to 9 trustees. In the previous year, £22,670 was reimbursed to 11 trustees.

#### 14. Tangible fixed assets

	Computer equipment £	Other fixed assets £	Total £
<b>Cost or valuation</b>			
At 1 January 2023	3,394	-	3,394
Additions	-	2,214	2,214
At 31 December 2023	<u>3,394</u>	<u>2,214</u>	<u>5,608</u>
<b>Depreciation</b>			
At 1 January 2023	2,420	-	2,420
Charge for the year	676	221	897
At 31 December 2023	<u>3,096</u>	<u>221</u>	<u>3,317</u>
<b>Net book value</b>			
At 31 December 2023	<u>298</u>	<u>1,993</u>	<u>2,291</u>
At 31 December 2022	<u>974</u>	<u>-</u>	<u>974</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 2023

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15. Fixed asset investments

	Listed investments £
<b>Cost or valuation</b>	
At 1 January 2023	1,534,754
Additions	469,726
Disposals	(535,490)
Revaluations	32,557
At 31 December 2023	<u>1,501,547</u>
<b>Net book value</b>	
At 31 December 2023	1,501,547
<i>At 31 December 2022</i>	<u>1,534,754</u>

There were no investment assets outside the UK.

16. Stocks

	2023 £	2022 £
Stock in hand	<u>565</u>	<u>1,098</u>

17. Debtors

	2023 £	2022 £
Prepayments and accrued income	<u>31,193</u>	<u>11,678</u>

18. Creditors: Amounts falling due within one year

	2023 £	2022 £
Accruals and deferred income	<u>5,389</u>	<u>11,162</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 2023**

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**19. Statement of funds**

**Statement of funds - current year**

	Balance at 1 January 2023 £	Income £	Expenditure £	Gains/ (Losses) £	Balance at 31 December 2023 £
<b>Unrestricted funds</b>					
General Fund	1,558,171	51,361	(133,267)	63,724	1,539,989
<b>Restricted funds</b>					
SW Wales	185	-	-	-	185
Birmingham	312	-	-	-	312
Plymouth	27	-	(11)	-	16
Cardiff	33	-	-	-	33
Dundee	400	-	(47)	-	353
Warwickshire Coventry	64	-	-	-	64
N. Ireland & Isle of Man	494	-	(130)	-	364
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 Connected	-	30,000	-	-	30,000
	<u>3,732</u>	<u>30,000</u>	<u>(188)</u>	<u>-</u>	<u>33,544</u>
<b>Total of funds</b>	<u><u>1,561,903</u></u>	<u><u>81,361</u></u>	<u><u>(133,455)</u></u>	<u><u>63,724</u></u>	<u><u>1,573,533</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 2023**

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

**Statement of funds - prior year**

	<i>Balance at 1 January 2022 £</i>	<i>Income £</i>	<i>Expenditure £</i>	<i>Transfers in/out £</i>	<i>Gains/ (Losses) £</i>	<i>Balance at 31 December 2022 £</i>
<b>Unrestricted funds</b>						
General Fund	1,842,499	62,138	(143,907)	(5,404)	(197,155)	1,558,171
<b>Restricted funds</b>						
SW Wales	185	-	-	-	-	185
Birmingham	312	-	-	-	-	312
Plymouth	27	-	-	-	-	27
Cardiff	33	-	-	-	-	33
Dundee	434	-	(34)	-	-	400
Warwickshire						
Coventry	64	-	-	-	-	64
N. Ireland & Isle of Man	574	-	(80)	-	-	494
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	-	2,000	(7,404)	5,404	-	-
Bereavement Buddies	8,560	-	(8,560)	-	-	-
	<u>12,406</u>	<u>2,000</u>	<u>(16,078)</u>	<u>5,404</u>	<u>-</u>	<u>3,732</u>
<b>Total of funds</b>	<u><u>1,854,905</u></u>	<u><u>64,138</u></u>	<u><u>(159,985)</u></u>	<u><u>-</u></u>	<u><u>(197,155)</u></u>	<u><u>1,561,903</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 2023**

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**20. Summary of funds**

**Summary of funds - current year**

	<b>Balance at 1 January 2023 £</b>	<b>Income £</b>	<b>Expenditure £</b>	<b>Gains/ (Losses) £</b>	<b>Balance at 31 December 2023 £</b>
General funds	1,558,171	51,361	(133,267)	63,724	1,539,989
Restricted funds	3,732	30,000	(188)	-	33,544
	<u>1,561,903</u>	<u>81,361</u>	<u>(133,455)</u>	<u>63,724</u>	<u>1,573,533</u>

**Summary of funds - prior year**

	<i>Balance at 1 January 2022 £</i>	<i>Income £</i>	<i>Expenditure £</i>	<i>Transfers in/out £</i>	<i>Gains/ (Losses) £</i>	<i>Balance at 31 December 2022 £</i>
General funds	1,842,499	62,138	(143,907)	(5,404)	(197,155)	1,558,171
Restricted funds	12,406	2,000	(16,078)	5,404	-	3,732
	<u>1,854,905</u>	<u>64,138</u>	<u>(159,985)</u>	<u>-</u>	<u>(197,155)</u>	<u>1,561,903</u>

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2023**

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**20. 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 7 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 was restricted for the sole purpose of funding the War Widows in Touch project. Through this project, the Charity donated iPads to 37 full members over the age of 65, and provided the necessary training to enable the members to use them. The goal of the project was to provide another means of communication so that members are able to keep in touch with friends and family, something that became increasingly important during the Covid-19 pandemic. The externally funded part of the project was completed in April 2022.

**War Widows Connected**

Funding received from the Veterans' Foundation is restricted to funding the War Widows Connected project. Following on from the War Widows In Touch project, the War Widows Connected project (funded jointly by Veterans' Foundation and WWA) is to reach more of our members by providing more iPads and training along with a programme of online and hybrid events to help alleviate loneliness and isolation in a world that is becoming increasingly reliant on digital technology.

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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 2023

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

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

	<b>Unrestricted funds 2023 £</b>	<b>Restricted funds 2023 £</b>	<b>Total funds 2023 £</b>
Tangible fixed assets	2,291	-	<b>2,291</b>
Fixed asset investments	1,501,547	-	<b>1,501,547</b>
Current assets	41,540	33,544	<b>75,084</b>
Creditors due within one year	(5,389)	-	<b>(5,389)</b>
<b>Total</b>	<b>1,539,989</b>	<b>33,544</b>	<b>1,573,533</b>

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

	<i>Unrestricted funds 2022 £</i>	<i>Restricted funds 2022 £</i>	<i>Total funds 2022 £</i>
Tangible fixed assets	974	-	974
Fixed asset investments	1,534,754	-	1,534,754
Current assets	33,605	3,732	37,337
Creditors due within one year	(11,162)	-	(11,162)
<b>Total</b>	<b>1,558,171</b>	<b>3,732</b>	<b>1,561,903</b>

#### 22. Related party transactions

During the year, amounts totalling £8,669 (2022: £17,508) 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 and related work on grant applications and updating the website.

No other related party transactions took place during the year, other than those Trustees' expenses already disclosed in note 13.