

**WAR WIDOWS ASSOCIATION OF GREAT BRITAIN**

**UNAUDITED**

**TRUSTEES' REPORT AND FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31 DECEMBER 2024**

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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 2024

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The Trustees present their report with the financial statements of the charity for the year ended 31 December 2024. 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 2 face to face meetings. One was in July and the other in October. Both were held in London. Regional Organisers have been organising events, though the number of Regional Organisers has continued to fall. The Association now has 10 in total.

#### **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 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 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. Two hundred and twenty one widows(ers) have been granted the payment and forty nine widows(ers) have been refused it. The grounds for refusal were that these widows(ers) are receiving an attributable pension.

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 of 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 2024

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#### Objectives and activities (continued)

##### c. Caring:

Historically, the WWA has aimed to provide social interaction through a network of 60 Regions, managed by a Regional Organiser (RO) who would arrange local meetings and get-togethers for the members allocated to their region. The ability to find members willing to become ROs has become increasingly challenging and at our Committee meeting in October 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 to 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. Virtual meetings have been arranged but poorly attended. An online book club has proved popular with members.

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 and online. Birthday cards are sent to members on reaching their 90th birthday, 95th birthday and 100. During 2024 our website continued to be updated and refreshed to create a more user friendly feel 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 platforms, especially Facebook, Twitter and LinkedIn 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 and the Executive Committee of the Confederation of British Service Charities (Cobseo).

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.

**TRUSTEES' REPORT (CONTINUED)  
FOR THE YEAR ENDED 31 DECEMBER 2024**

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**Objectives and activities (continued)**

**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.

**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 55th year and we continue to seek funds to allow us to look after our members.

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 met with the Minister with responsibility for Defence Personnel and Veterans.

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 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-gratia 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, was disappointed about the tax situation which effectively means-tested the award. The Association lobbied extensively to have this changed, and in October 2023 it was announced that the liability for income tax would be removed.

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 new criteria excluded 49 war widows from receiving the ex-gratia payment. We continue our campaign to have the criteria changed to include these ladies.

Alongside the campaign issues, a large number of members and non members contacted the WWA on other pension related matters. The Vice-Chair undertook to reply and provide advice as best she could. These enquiries highlighted a number of issues. Widows who should have reclaimed their pension when their second marriage/relationship ended were advised to apply for their pension to be reinstated.

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## WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

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### TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2024

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#### Achievements and performance (continued)

Discussions have begun with the Ministry of Defence about the status of war widow/ers. The Association feels that their status should not change on remarriage, e.g. for the purposes of applying for Oyster Cards and other discounts and benefits.

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 expect all coroners conducting military inquests should 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 2024 in Stratford Upon Avon. Members were invited to attend a Families Remembering Day at the National Memorial Arboretum in May. We held our Founder's service in September at the Guards' Chapel in London, where our 2 new Standards, purchased to reflect our more streamlined branding, were dedicated. Refreshments were later served in the Officers' mess. We also held our Remembrance Service on Saturday 9th November at the Cenotaph in London and met for refreshments and lunch in the RUSI Building at 61 Whitehall.

On 18th May members attended a Service of reflection at the National Memorial Arboretum.

8 members attended the Royal Hospital Chelsea Founders' Day Service on June the 6th.

16 members attended a service in St Clement Danes Church on September the 15th to commemorate the Battle of Britain.

A large number of Members represented the Association at various local Services of Remembrance across the UK in 2024. 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 2024 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 2024, 48 Crosses were sent to Members throughout the UK.

The Opening of the Field of Remembrance at Westminster Abbey in 2024 saw 6 representatives from the War Widows' Association in attendance. On behalf of our members, 50 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 9th November we held our own Service of Remembrance at the Cenotaph. We invited guests to join us for the Service and for refreshments in 61 Whitehall, (RUSI). 160 members and their families along with 25 guests attended the Service. Baroness Christine Crawley, an Association Vice President, laid the War Widows Chrysanthemum cross at the Cenotaph. Amongst the guests was the Right Honorable John Healey, Minister of Defence. The Service was taken by the Reverend Wing Commander Ian Brown, and was accompanied by the RAF Halton Volunteer Band and the Southern Highlanders Pipes and Drums band. CCF cadets from Tunbridge Wells Girls Grammar School and the City of London School paraded the Association standard and acted as parade markers. Eleven members went on to enjoy the Festival of Remembrance in the Royal Albert Hall that evening.

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## WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

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### TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2024

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

The National Service of Remembrance and March Past the Cenotaph on Sunday 10th November saw 34 members represent the Association. They were led by Chairman Christine Dziuba and Trustees of the Association.

The National Telephone Line has been busy receiving an average of 15 calls per week. While many calls are received from both members and non members enquiring about pension issues. Enquiries are also made online to [info@warwidows.org.uk](mailto:info@warwidows.org.uk) and monitored by the Chairman.

Birthday cards have been sent to all members on 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. Courage is now available online.

The new website continues to be of benefit to members. 70 new members have joined the members area since 1st Jan 2024. A total of 332 members are now using the members area.

Application forms and Courage are now online to help reduce postage costs. However, a hard copy of both are sent to those members without an email address.

The Regional Organisers area continues to be a work in progress, as does the introduction of special interest groups. An online book club set up in early 2024 has proved to be a great success with some members.

27 members have been paired with penpals; 9 with American War widows and 18 with Australian War Widows.

This will continue throughout 2025 with the new funds from Veterans' Foundation to continue our iPad training and provision and members area developments.

During 2024, the Association has worked hard to proactively communicate on all social media platforms. This has seen a considerable increase in both Twitter, Facebook and LinkedIn followers, helping to raise awareness of the Association, its events and support networks. Our Twitter following is now 2912 and with celebrity followers we continue to raise awareness of the important work we deliver. Facebook followers are now at 1,997.

We attracted 71 new members from January 2024, 69 members were recorded as deceased during 2024 and a further 30 listed as Gone Away.

#### **War Widows Connected - Project Update**

This project follows on from the success of the 'War Widows InTouch (WW.it)' project we ran during the pandemic, in which 37 members received iPads and training.

This most recent Veterans' Foundation grant has allowed us to provide a further 9 iPads to members along with some training in how to use it and get online safely. Some members are being able to access the internet from their homes and use video to call friends and family for the first time in their lives!

Training is still taking place on a regular basis for many of our participants given the new funding incorporates the continuation of training of this project's participants – some only needed a couple of sessions whilst others are onto their 9th and 10th sessions. There is no limit to how much training members get and they are being supported in using their device in ways that suit them, working to their timescales. The members area will continue to be developed and since the start of the project, 70 new members have joined the area.

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## WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

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### TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2024

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#### Achievements and performance (continued)

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 2024 the Association continued the process of review and refresh of the database, including the option for automatic upload of applications for events, reducing the need for manual input.

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.

All supporting documents relating to financial records from 2023 onwards are now held electronically. Paper documents relating to earlier years have been retrieved from commercial storage, documents over 7 years old where there is no need to retain them have been destroyed and more recent paper documents are being held locally.

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.

The annual Royal Garden Party at Buckingham Palace was changed again this year. We did not receive any allocation this year, unfortunately, largely due to the overview of Royal Patronages. We were delighted to be advised that His Majesty would retain patronage of the association.

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

During 2024 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.

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## WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

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### TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2024

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#### Achievements and performance (continued)

##### b. Fundraising activities

In 2024 the WWA continued to receive an income from legacies, although reduced from previous years.

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

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 2024. 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 2024. This meeting was held virtually.

The major investments continue to reflect the challenge of the wider money markets. Whilst there was some improvement in investment performance in 2024 we continue to live in turbulent times. Thus, the Trustees will continue to rely upon the experience of Evelyn Partners and Brewin Dolphin together with the support and guidance from our Independent Honorary Advisers.

##### d. Internal and external factors

The WWA relies heavily on the voluntary work of the Chair, 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 mainly from life membership subscriptions, fees to attend events, grants (for example, for War Widows Get Online) and small donations, often in memory of members who have died.

##### 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. The Investment Policy will be reviewed in 2025.

At the Finance Sub Committee meeting in October 2024, it was decided to keep the Brewin Dolphin investments at risk level 5 (on a scale of 3 [lowest risk] to 8 [highest risk]) and the Evelyn Partners portfolio will be managed using 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 2024

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#### Financial review (continued)

##### 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 remains the Trustees policy to hold a Finance sub-committee meeting each year to review the investment portfolios and make decisions on spending for the following year.

At 31 December 2024 and 2023, total funds comprised of:

	2024	2023
Unrestricted	£1,557,889	£1,539,989
Restricted	£25,286	£33,544
<b>Total</b>	<b>£1,583,175</b>	<b>£1,573,533</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 - March 2024. At our AGM it was agreed to create a third category of membership. This change was to Part 2 of the Constitution so did not require prior authority from the Charity Commission; the Commission was subsequently advised of the change.

##### b. 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 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 eight updated or new policies agreed and implemented by the trustees. This will continue into 2025 with currently 5 existing policies to be reviewed and 4 new policies to be agreed by trustees.

##### c. 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 2024 the Association utilised the Cobseo job site to advertise Trustee vacancies.

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## WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

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### TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2024

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

##### d. 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 8 times per year. Some of the 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) overseen by the RO where there is not a designated RO. The RO is the first point of contact for members in their area.

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

##### e. 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.

##### f. 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 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.

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## WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

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### TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2024

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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.

In late October 2024 we were informed that we had been successful in our application for a grant of £30,000 from the Veterans Foundation. £25,000 of this money is to pay the salary of one freelance person for a year to continue training our members in the use of IT, the other £5,000 is to cover the cost of iPads, accessories, sundries and postage required for the running of the project. We have email addresses for about half of our members and we want to increase this considerably. The IT trainer will also help continue to develop group meetings between members by further building on the private member's area in our website. The Association will (using grant money) pay for iPads for members who have no access to the internet but have indicated that they would like to learn how to use a device should the grant funds not cover all those eligible members who apply. 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 2024

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

<b>Trustees</b>	Mrs Christine Dziuba, Chair (appointed 23 March 2024) Mrs Moira Kane, Chair (resigned 23 March 2024) Mrs Debbie Bowles, Vice Chair Mrs Sue Raw, Secretary Mr Richard Steele, Treasurer Lt Col Retd David Whimpenny, Contracts & Discipline Mrs Jeannette Strachan, Projects (co-opted 26 January 2024) Mr Terry Whittles, Policies Mrs Elizabeth Carter, Regional Organiser Liaison Mrs Eileen Kelly-McGregor, Governance Mrs Sandy Dawson, Events (resigned 12 November 2024) Mrs Catherine Thomas, Courage (resigned 18 November 2024)
<b>Charity registered number</b>	1002656
<b>Principal office</b>	c/o 199 Borough High Street London SE1 1AA
<b>Independent Examiner</b>	David Boosey BA(Hons) CA MHA 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 King Charles III KG KT GCB OM AK QSO CC PC
<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

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## WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

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### TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2024

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<b>Ambassadors</b>	Dame Shirley Bassey DBE David Domoney C Hort. FCI Hort
<b>Investment Managers</b>	Evelyn Partners 45 Gresham Street London EC2V 7BG  Brewin Dolphin 12 Smithfield Street London EC1A 9BD
<b>Independent Honorary Advisers</b>	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

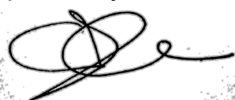
The Trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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:



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

Date: 07 April 2025

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## WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

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### INDEPENDENT EXAMINER'S REPORT FOR THE YEAR ENDED 31 DECEMBER 2024

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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 2024.

#### 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: 7 April 2025

**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 2024**

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	Note	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £	Total funds 2023 £
<b>Income from:</b>					
Donations and legacies	4	20,305	30,000	50,305	38,875
Charitable activities	5	5,756	-	5,756	5,120
Investments	6	39,270	-	39,270	37,366
<b>Total income</b>		<b>65,331</b>	<b>30,000</b>	<b>95,331</b>	<b>81,361</b>
<b>Expenditure on:</b>					
Raising funds	7	14,386	-	14,386	13,801
Charitable activities	8	100,713	38,258	138,971	119,654
<b>Total expenditure</b>		<b>115,099</b>	<b>38,258</b>	<b>153,357</b>	<b>133,455</b>
<b>Net expenditure before net gains on investments</b>		<b>(49,768)</b>	<b>(8,258)</b>	<b>(58,026)</b>	<b>(52,094)</b>
Net gains on investments		67,668	-	67,668	63,724
<b>Net movement in funds</b>		<b>17,900</b>	<b>(8,258)</b>	<b>9,642</b>	<b>11,630</b>
<b>Reconciliation of funds:</b>					
Total funds brought forward		1,539,989	33,544	1,573,533	1,561,903
Net movement in funds		17,900	(8,258)	9,642	11,630
<b>Total funds carried forward</b>		<b>1,557,889</b>	<b>25,286</b>	<b>1,583,175</b>	<b>1,573,533</b>

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

The notes on pages 16 to 30 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 2024**

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	Note	2024 £	2023 £
<b>Fixed assets</b>			
Tangible assets	13	2,034	2,291
Investments	14	1,529,030	1,501,547
		<u>1,531,064</u>	<u>1,503,838</u>
<b>Current assets</b>			
Stocks	15	296	565
Debtors	16	25,249	31,193
Cash at bank and in hand		31,141	43,326
		<u>56,686</u>	<u>75,084</u>
Creditors: amounts falling due within one year	17	(4,575)	(5,389)
		<u>52,111</u>	<u>69,695</u>
<b>Net current assets</b>		<u>52,111</u>	<u>69,695</u>
<b>Total net assets</b>		<u><u>1,583,175</u></u>	<u><u>1,573,533</u></u>
<b>Charity funds</b>			
Restricted funds	18	25,286	33,544
Unrestricted funds	18	1,557,889	1,539,989
<b>Total funds</b>		<u><u>1,583,175</u></u>	<u><u>1,573,533</u></u>

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



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



.....  
**Mrs Sue Raw**  
Secretary

Date: 07 April 2025

The notes on pages 16 to 30 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 2024

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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 2024**

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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.

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 2024**

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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 2024**

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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 2024

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#### 4. Income from donations and legacies

	<b>Unrestricted funds 2024 £</b>	<b>Restricted funds 2024 £</b>	<b>Total funds 2024 £</b>	<i>Total funds 2023 £</i>
Donations	9,710	-	<b>9,710</b>	8,249
Legacies	9,500	-	<b>9,500</b>	-
Grants	-	30,000	<b>30,000</b>	30,000
Subscriptions	1,095	-	<b>1,095</b>	626
<b>Total 2024</b>	<b>20,305</b>	<b>30,000</b>	<b>50,305</b>	<b>38,875</b>
<i>Total 2023</i>	<i>8,875</i>	<i>30,000</i>	<i>38,875</i>	

#### 5. Income from charitable activities

	<b>Unrestricted funds 2024 £</b>	<b>Total funds 2024 £</b>	<i>Total funds 2023 £</i>
Income from charitable activities - Sale of goods	66	<b>66</b>	22
Income from charitable activities - Activities to benefit war widows	5,690	<b>5,690</b>	5,098
<b>Total 2024</b>	<b>5,756</b>	<b>5,756</b>	<b>5,120</b>

#### 6. Investment income

	<b>Unrestricted funds 2024 £</b>	<b>Total funds 2024 £</b>	<i>Total funds 2023 £</i>
Dividends accumulated	38,883	<b>38,883</b>	37,023
Deposit account interest	387	<b>387</b>	343
<b>Total 2024</b>	<b>39,270</b>	<b>39,270</b>	<b>37,366</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 2024**

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**7. Investment management costs**

	<b>Unrestricted funds 2024 £</b>	<b>Total funds 2024 £</b>	<i>Total funds 2023 £</i>
Investment management fees	14,386	<b>14,386</b>	13,801

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

**Summary by fund type**

	<b>Unrestricted funds 2024 £</b>	<b>Restricted funds 2024 £</b>	<b>Total 2024 £</b>	<i>Total 2023 £</i>
Sale of goods	4,409	-	<b>4,409</b>	4,343
Memorials	235	-	<b>235</b>	298
Activities to benefit war widows	96,069	38,258	<b>134,327</b>	115,013
	<u>100,713</u>	<u>38,258</u>	<u><b>138,971</b></u>	<u>119,654</u>
<i>Total 2023</i>	<u>119,466</u>	<u>188</u>	<u>119,654</u>	

**9. Analysis of expenditure by activities**

	<b>Activities undertaken directly 2024 £</b>	<b>Support costs 2024 £</b>	<b>Total funds 2024 £</b>	<i>Total funds 2023 £</i>
Sale of goods	755	3,654	<b>4,409</b>	4,343
Memorials	235	-	<b>235</b>	298
Activities to benefit war widows	108,293	26,034	<b>134,327</b>	115,013
	<u>109,283</u>	<u>29,688</u>	<u><b>138,971</b></u>	<u>119,654</u>
<i>Total 2023</i>	<u>86,107</u>	<u>33,547</u>	<u>119,654</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 2024

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

##### Analysis of direct costs

	<b>Total funds 2024 £</b>	<i>Total funds 2023 £</i>
Production and postage of "Courage"	<b>21,997</b>	17,596
AGM events	<b>23,464</b>	24,112
November remembrance service and luncheon	<b>19,325</b>	19,507
Cost of goods sold (net of stock)	<b>755</b>	549
Armed forces day	-	265
Christmas cards	<b>768</b>	3,761
50th Anniversary	-	5,064
Gifts and wreaths	-	60
Funded RO's lunches	<b>2,740</b>	3,094
Publicity	<b>500</b>	2,100
Founders day	<b>1,389</b>	1,163
Project costs	<b>38,345</b>	8,836
<b>Total 2024</b>	<b>109,283</b>	<i>86,107</i>

Project costs in the year relate to War Widows Connected (£29,005) and War Widows Get Online (£9,340). In 2023, these costs related to War Widows in Touch (£8,836).

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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 2024

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9. Analysis of expenditure by activities (continued)

Analysis of support costs

	<b>Total funds 2024 £</b>	<i>Total funds 2023 £</i>
Insurance	866	846
Telephone	638	464
Postage and stationery	1,481	2,247
Trustee, Committee and RO costs	18,506	18,185
Bank charges	110	52
Website and computer costs	2,513	5,707
Miscellaneous expenses	1,371	590
Trustees & RO's training and conferences	-	765
Depreciation	549	897
Governance costs	3,654	3,794
<b>Total 2024</b>	<b>29,688</b>	<b>33,547</b>

Governance costs

	<b>2024 £</b>	<i>2023 £</i>
Independent examiner's remuneration	<b>3,654</b>	<b>3,794</b>

10. Independent examiner's remuneration

	<b>2024 £</b>	<i>2023 £</i>
Fees payable to the Charity's independent examiner for the independent examination of the Charity's annual accounts	1,827	1,897
Fees payable to the Charity's independent examiner in respect of: All other services not included above	<b>1,827</b>	<b>1,897</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 2024

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#### 11. Employees

The Charity did not have any employees in the current or prior year.

#### 12. Trustees' remuneration and expenses

During the year, no Trustees received any remuneration or other benefits (2023 - £NIL).

Travel, hotel and subsistence expenses totalling £17,871 were reimbursed to 9 trustees. In the previous year, £20,652 was reimbursed to 9 trustees.

#### 13. Tangible fixed assets

	Computer equipment £	Other fixed assets £	Total £
<b>Cost or valuation</b>			
At 1 January 2024	3,394	2,214	5,608
Additions	-	292	292
At 31 December 2024	<u>3,394</u>	<u>2,506</u>	<u>5,900</u>
<b>Depreciation</b>			
At 1 January 2024	3,096	221	3,317
Charge for the year	298	251	549
At 31 December 2024	<u>3,394</u>	<u>472</u>	<u>3,866</u>
<b>Net book value</b>			
At 31 December 2024	<u>-</u>	<u>2,034</u>	<u>2,034</u>
At 31 December 2023	<u>298</u>	<u>1,993</u>	<u>2,291</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 2024

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#### 14. Fixed asset investments

	Listed investments £
<b>Cost or valuation</b>	
At 1 January 2024	1,501,547
Additions	631,741
Disposals	(645,843)
Revaluations	41,585
At 31 December 2024	<u>1,529,030</u>

There were no investment assets outside the UK.

Listed investments are measured at fair value, determined by the market price of the shares in an active market. If the investments were accounted for using the historic cost basis, the cost at 31 December 2024 would be £1,411,517 (2023 - £1,418,606).

#### 15. Stocks

	2024 £	2023 £
Stock in hand	<u>296</u>	<u>565</u>

#### 16. Debtors

	2024 £	2023 £
Prepayments and accrued income	<u>25,249</u>	<u>31,193</u>

#### 17. Creditors: Amounts falling due within one year

	2024 £	2023 £
Accruals and deferred income	<u>4,575</u>	<u>5,389</u>

Included in the above is a total of deferred income amounting to £355. This amount relates to attendance fees received for the Charity's 2025 AGM and has been deferred until the AGM has taken place and the Charity becomes entitled to the income. There was no deferred income in the prior year.

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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 2024**

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**18. Statement of funds**

**Statement of funds - current year**

	Balance at 1 January 2024 £	Income £	Expenditure £	Gains/ (Losses) £	Balance at 31 December 2024 £
<b>Unrestricted funds</b>					
General Fund	1,539,989	65,331	(115,099)	67,668	1,557,889
<b>Restricted funds</b>					
SW Wales	185	-	-	-	185
Birmingham	312	-	-	-	312
Plymouth	16	-	-	-	16
Cardiff	33	-	-	-	33
Dundee & Central Scotland	353	-	(116)	-	237
Warwickshire Coventry	64	-	-	-	64
N. Ireland & Isle of Man	364	-	(160)	-	204
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	-	(28,622)	-	1,378
War Widows Get Online	-	30,000	(9,340)	-	20,660
	<u>33,544</u>	<u>30,000</u>	<u>(38,258)</u>	<u>-</u>	<u>25,286</u>
<b>Total of funds</b>	<b><u>1,573,533</u></b>	<b><u>95,331</u></b>	<b><u>(153,357)</u></b>	<b><u>67,668</u></b>	<b><u>1,583,175</u></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 2024**

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

**Statement of funds - prior year**

	<i>Balance at 1 January 2023 £</i>	<i>Income £</i>	<i>Expenditure £</i>	<i>Gains/ (Losses) £</i>	<i>Balance at 31 December 2023 £</i>
<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 & Central Scotland	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 2024

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19. Summary of funds

Summary of funds - current year

	Balance at 1 January 2024 £	Income £	Expenditure £	Gains/ (Losses) £	Balance at 31 December 2024 £
General funds	1,539,989	65,331	(115,099)	67,668	1,557,889
Restricted funds	33,544	30,000	(38,258)	-	25,286
	<u>1,573,533</u>	<u>95,331</u>	<u>(153,357)</u>	<u>67,668</u>	<u>1,583,175</u>

Summary of funds - prior year

	Balance at 1 January 2023 £	Income £	Expenditure £	Gains/ (Losses) £	Balance at 31 December 2023 £
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>

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2024**

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**19. 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 18, are the remaining funds that were ringfenced prior to the policy change and are still used for the same original purpose.

**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.

**War Widows Get Online**

Funding received from the Veterans' Foundation is restricted to funding the War Widows Get Online project. Following on from the War Widows Connected project, the War Widows Get Online project hopes to reach more of our members by providing more iPads, training and support along with further utilisation of the members area of our website to host some online 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 2024

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

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

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £
Tangible fixed assets	2,034	-	2,034
Fixed asset investments	1,529,030	-	1,529,030
Current assets	31,400	25,286	56,686
Creditors due within one year	(4,575)	-	(4,575)
<b>Total</b>	<u>1,557,889</u>	<u>25,286</u>	<u>1,583,175</u>

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

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

#### 21. Related party transactions

During the year, amounts totalling £33,091 (2023 - £8,669) were paid to committee member Helen Raw, the daughter of Trustee and Secretary of the Charity, Sue Raw. The amounts paid were for the provision of her services in the role of projects manager and related work on grant applications.

No other related party transactions took place during the year, other than those Trustees' expenses already disclosed in note 12.