

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

UNAUDITED

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

CONTENTS

	Page
Trustees' Report	1 - 12
Independent Examiner's Report	13
Statement of Financial Activities	14
Balance Sheet	15
Notes to the Financial Statements	16 - 32

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

TRUSTEES' REPORT FOR THE YEAR ENDED 31 DECEMBER 2025

The Trustees present their report with the financial statements of the charity for the year ended 31 December 2025. 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 two face to face meetings. One was in July and the other in October. Both were held in London. Regional Organisers have been organising events where and when it is safe to do so. The number of Regional organisers has continued to fall. The Association now has 10 Regional Organisers.

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 widow(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(er)s. The Treasury continues to find the idea of pension reinstatement one which they cannot 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 widow(er)s have been granted the payment and forty nine widows(ers) have been refused it. The grounds for refusal were that these widow(er)s are receiving an attributable pension. Applications for the ex gratis payment closed in October 2025.

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(er)s when suitable.

The Purple Book has been designed to provide you with information and contact details of organisations and networks who offer support should you wish to approach them in your own time. It does not try to answer every question, as the unique nature of each bereavement means that the answers may differ, but it does try to help point you to where some of the answers may lie. Many will be of immediate value, while other elements may be useful in the future.

This is available to all on the gov.uk site, search for Purple Book or type in the following short url: <https://shorturl.at/61rV7>

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2025

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 twice 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. We have a members' area on our website 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.

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2025

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.

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.

Since the announcement of the WRP in May 2023 the Association has responded to 113 enquiries across a range of pension subjects. Many early ones were specific to the WRP, some identifying cases where WWP had not been paid at the time of death. Many of these were due to the fact that the MOD and V-Uk did not cross refer to the other department in correspondence with widow(er)s. A successful appeal represented by the Association highlighted this and as a result both departments undertook to do so in the future.

More recently, enquiries have been about general entitlement issues, but many have highlighted excessively long delays in consideration of cases; one lady being told she would have to wait a year to have her pension reinstated after her second husband died. In another case a widow told in November 2024 that she was due a back payment of pension, and did not receive the money until August 2025.

Discussions have begun with the Ministry of Defence about the status of war widow(er)s. The Association feels that their status should not change on remarriage, eg 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.

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2025

Achievements and performance (continued)

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 April 2025 in Winchester. 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. Refreshments were later served in the Officers' mess. We also held our Remembrance Service on Saturday 8th November at the Cenotaph in London and met for refreshments and lunch in the RUSI Building at 61 Whitehall.

On 17th May members attended a Service of reflection at the National Memorial Arboretum and 14 members of WWA attended.

6 members attended the Royal Hospital Chelsea Founders' Day Service on June the 5th.

5 members attended a service in St Clement Danes Church on April the 13th to commemorate the anniversary of the formation of the RAF.

A large number of Members represented the Association at various local Services of Remembrance across the UK in 2025. 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 2025 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 2025, 52 Crosses were sent to Members throughout the UK.

The Opening of the Field of Remembrance at Westminster Abbey in 2025 saw 8 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 8th 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). 145 members and their families along with 35 guests attended the Service. Baroness Sue Garden of Frognal, an Association Vice President, laid the War Widows Chrysanthemum cross at the Cenotaph. Amongst the guests was Minister for People and Veterans, Louise Sandhar-Jones, and members of the Commonwealth Armed Forces of Australia, New Zealand and Canada. 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. Twelve members went on to enjoy the Festival of Remembrance in the Royal Albert Hall that evening.

The National Service of Remembrance and March Past the Cenotaph on Sunday 9th November saw 30 members represent the Association. They were led by Chairman Christine Dziuba and Trustees of the Association.

On the 11th November, the Chair attended a service at the National Memorial Arboretum and laid the War Widows wreath on behalf of the Association.

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2025

Achievements and performance (continued)

The National Telephone Line has been busy receiving an average of 15 calls per week. Many calls are received from both members and non members enquiring about pension issues, but some members use this as a means of notifying change of circumstances. Enquiries are also made online to 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 two editions of the magazine *Courage*; Spring/Summer and Autumn/Winter. *Courage* is now available online.

The new website continues to be of benefit to members. 45 new members have joined the members area since 1st Jan 2025. A total of 376 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

During 2025 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 2861 and with celebrity followers we continue to raise awareness of the important work we deliver. Facebook followers are now at 2004.

We attracted 26 new members from January 2025, 37 members were recorded as deceased during 2025 and a further 12 listed as Gone Away.

WAR WIDOWS GET ONLINE - PROJECT UPDATE

Due to the success of our War Widows InTouch and War Widows Connected projects, we were granted funding from the Veterans' Foundation to continue this work into 2025 and get more of our members online.

The War Widows Get Online project delivered measurable and meaningful improvements to the wellbeing and inclusion of their war widows community.

We directly impacted 7 members, 2 of whom are veterans themselves, along with approximately 30 friends and family. Some of whom joined in on occasional training sessions.

By providing refurbished iPads and tailored one-to-one digital training, the project directly addressed barriers to digital participation. Participants, aged between 61 and 95, reported significant increases in confidence when using technology and engaging with online platforms. Several participants, who previously avoided digital devices entirely, are now using email, video calls, and apps such as WhatsApp to stay in contact with family, friends, and support organisations.

The project also contributed to reducing social isolation - a key issue within the war widows community - by combining digital education with regular personal interaction. The trainer's supportive approach provided companionship and consistency, with some participants describing these sessions as a lifeline during periods of ill health or loneliness.

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2025

Achievements and performance (continued)

In addition to individual outcomes, the project strengthened the broader Armed Forces Community by:

- Increasing digital engagement within the War Widows Association, resulting in a 50-member increase in the website's Members' Area.
- Enhancing communication and administrative efficiency across the Association through improved systems such as Mailchimp and Jotform integration with the central database.
- Creating sustainable digital resources, including guides and local support listings, to ensure ongoing benefit beyond the project's end.

Overall, the project has fostered digital inclusion, reduced isolation, and strengthened community connection for some of the most vulnerable members of the Armed Forces Community. It has provided participants with the tools, confidence, and support needed to engage more fully with both their peers and the modern digital world.

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 2025 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 and destroyed when 7 years old.

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 saw 8 members attending for the first time. Prior to the Garden Party, they met with our President and Chairman for lunch at the RAF Club in Piccadilly.

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

During 2025 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.

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2025

Achievements and performance (continued)

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

b. Fundraising activities

In 2025 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 2025. 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 investment managers were reviewed by the Finance Sub Committee in October 2025. 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 2025 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 2026.

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2025

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 2025 and 2024, total funds comprised of:

	2025	2024
Unrestricted	£1,597,240	£1,557,889
Restricted	£3,094	£25,286
Total	£1,600,334	£1,583,175

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 2025.. 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, as indicated in last year's report, 4 new policies agreed by trustees and 5 current policies reviewed and updated.

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.

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2025

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 6 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 ROL 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.

At the June 2025 meeting the Trustees collectively received training on Investments and the associated risks.

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.

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2025

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

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

Trustees

Mrs Christine Dziuba, Chair
Mrs Debbie Bowles, Vice Chair
Mrs Sue Raw, Secretary
Mr Richard Steele, Treasurer
Lt Col Retd David Whimpenny OBE, Contracts & Discipline
Mrs Jeannette Strachan, Projects
Mr Terry Whittles CBE, Policies
Mrs Elizabeth Carter, Regional Organiser Liaison
Mrs Eileen Kelly-McGregor MBE, Governance (resigned 23 February 2025)
Mrs Kerry McNally, Events (appointed 12 April 2025)

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

**TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2025**

**Charity registered
number**

1002656

Principal office

c/o 199 Borough High Street
London
SE1 1AA

Independent Examiner

David Boosey BA(Hons) CA
MHA
Lydean House
30-32 Albion Place
Maidstone
Kent
ME14 5DZ

Bankers

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

Royal Patron

HM King Charles III KG KT GCB OM AK QSO CC PC ADC

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

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

**TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 DECEMBER 2025**

Ambassadors Dame Shirley Bassey DBE
David Domoney C Hort. FCI Hort

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

Statement of Trustees' responsibilities

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

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

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

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

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

Christine Dziuba

.....
Mrs Christine Dziuba
Chairman

Date: April 9, 2026

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

**INDEPENDENT EXAMINER'S REPORT
FOR THE YEAR ENDED 31 DECEMBER 2025**

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 2025.

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: *David Boosey*

Dated: April 9, 2026

David Boosey BA(Hons) ACA
Independent Examiner
For and on behalf of MHA
Maidstone
United Kingdom

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2025**

	Note	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	<i>As restated</i> <i>Total</i> <i>funds</i> <i>2024</i> <i>£</i>
Income from:					
Donations and legacies	4	3,017	-	3,017	50,305
Charitable activities	5	15,284	-	15,284	21,111
Investments	6	33,028	-	33,028	39,270
Total income		51,329	-	51,329	110,686
Expenditure on:					
Raising funds	7	12,181	-	12,181	14,386
Charitable activities	8	102,131	22,192	124,323	154,326
Total expenditure		114,312	22,192	136,504	168,712
Net expenditure before net gains on investments		(62,983)	(22,192)	(85,175)	(58,026)
Net gains on investments		102,334	-	102,334	67,668
Net movement in funds		39,351	(22,192)	17,159	9,642
Reconciliation of funds:					
Total funds brought forward		1,557,889	25,286	1,583,175	1,573,533
Net movement in funds		39,351	(22,192)	17,159	9,642
Total funds carried forward		1,597,240	3,094	1,600,334	1,583,175

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

The notes on pages 16 to 32 form part of these financial statements.

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

**BALANCE SHEET
AS AT 31 DECEMBER 2025**

	Note	2025 £	2024 £
Fixed assets			
Tangible assets	13	1,783	2,034
Investments	14	1,572,749	1,529,030
		<u>1,574,532</u>	<u>1,531,064</u>
Current assets			
Stocks	15	222	296
Debtors	16	2,254	25,249
Cash at bank and in hand		37,342	31,141
		<u>39,818</u>	<u>56,686</u>
Current liabilities			
Creditors: amounts falling due within one year	17	(14,016)	(4,575)
		<u>25,802</u>	<u>52,111</u>
Net current assets		<u>25,802</u>	<u>52,111</u>
Total net assets		<u><u>1,600,334</u></u>	<u><u>1,583,175</u></u>
Charity funds			
Restricted funds	19	3,094	25,286
Unrestricted funds	19	1,597,240	1,557,889
Total funds		<u><u>1,600,334</u></u>	<u><u>1,583,175</u></u>

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

Christine Dziuba

.....
Mrs Christine Dziuba
Chair

Date: April 9, 2026

Sue Raw

.....
Mrs Sue Raw
Secretary

The notes on pages 16 to 32 form part of these financial statements.

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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 Charity 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.

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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.

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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.

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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.

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025**

4. Income from donations and legacies

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	<i>Total funds 2024 £</i>
Donations	2,417	-	2,417	9,710
Legacies	-	-	-	9,500
Grants	-	-	-	30,000
Subscriptions	600	-	600	1,095
Total 2025	3,017	-	3,017	50,305
<i>Total 2024</i>	<i>20,305</i>	<i>30,000</i>	<i>50,305</i>	

5. Income from charitable activities

	Unrestricted funds 2025 £	Total funds 2025 £	<i>As restated Total funds 2024 £</i>
Income from charitable activities - Sale of goods	2	2	66
Income from charitable activities - Activities to benefit war widows	3,910	3,910	5,690
Income from charitable activities - AGM events	11,372	11,372	15,355
Total 2025	15,284	15,284	21,111

6. Investment income

	Unrestricted funds 2025 £	Total funds 2025 £	<i>Total funds 2024 £</i>
Dividends accumulated	32,872	32,872	38,883
Deposit account interest	156	156	387
Total 2025	33,028	33,028	39,270

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025**

6. Investment income (continued)
7. Investment management costs

	Unrestricted funds 2025 £	Total funds 2025 £	<i>Total funds 2024 £</i>
Investment management fees	12,181	12,181	14,386

8. Analysis of expenditure on charitable activities
Summary by fund type

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	<i>As restated Total 2024 £</i>
Sale of goods	65	-	65	755
Memorials	1,072	-	1,072	235
Activities to benefit war widows	74,129	22,192	96,321	114,517
AGM events	26,865	-	26,865	38,819
	<u>102,131</u>	<u>22,192</u>	<u>124,323</u>	<u>154,326</u>
<i>Total 2024 as restated</i>	<u>116,068</u>	<u>38,258</u>	<u>154,326</u>	

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025**

9. Analysis of expenditure by activities

	Activities undertaken directly 2025 £	Support costs 2025 £	Total funds 2025 £	<i>As restated</i> Total funds 2024 £
Sale of goods	65	-	65	755
Memorials	1,072	-	1,072	235
Activities to benefit war widows	66,351	29,970	96,321	114,517
AGM events	26,865	-	26,865	38,819
	<u>94,353</u>	<u>29,970</u>	<u>124,323</u>	<u>154,326</u>
<i>Total 2024 as restated</i>	<u>124,638</u>	<u>29,688</u>	<u>154,326</u>	

Analysis of direct costs

	Total funds 2025 £	<i>As restated</i> Total funds 2024 £
Production and postage of "Courage"	17,998	21,997
AGM events	26,865	38,819
November remembrance service and luncheon	18,473	19,325
Cost of goods sold (net of stock)	65	755
Christmas cards	798	768
King's garden party	478	-
Gifts and wreaths	26	-
Funded RO's lunches	1,721	2,740
Publicity	-	500
Founders day	1,101	1,389
Project costs	26,828	38,345
Total 2025	<u>94,353</u>	<u>124,638</u>

Project costs in the year relate to War Widows Connected (£5,000) and War Widows Get Online (£21,828). In 2024, these costs related to War Widows Connected (£29,005) and War Widows Get Online (£9,340)

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025**

9. Analysis of expenditure by activities (continued)
Analysis of support costs

	Total funds 2025 £	<i>Total funds 2024 £</i>
Insurance	906	866
Telephone	655	638
Postage and stationery	1,289	1,481
Trustee, Committee and RO costs	18,468	18,506
Bank charges	59	110
Website and computer costs	3,899	2,513
Miscellaneous expenses	423	1,371
Depreciation	251	549
Governance costs	4,020	3,654
Total 2025	29,970	29,688

Governance costs

	2025 £	<i>2024 £</i>
Independent examiner's remuneration	4,020	<i>3,654</i>

10. Independent examiner's remuneration

	2025 £	<i>2024 £</i>
Fees payable to the Charity's independent examiner for the independent examination of the Charity's annual accounts	2,010	<i>1,827</i>
Fees payable to the Charity's independent examiner in respect of: All other services not included above	2,010	<i>1,827</i>

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025**

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 (2024 - £NIL).

Travel, hotel and subsistence expenses totalling £9,672 were reimbursed to 9 trustees. In the previous year, £17,871 was reimbursed to 9 trustees.

13. Tangible fixed assets

	Computer equipment £	Other fixed assets £	Total £
Cost or valuation			
At 1 January 2025	3,394	2,506	5,900
Disposals	(946)	-	(946)
At 31 December 2025	<u>2,448</u>	<u>2,506</u>	<u>4,954</u>
Depreciation			
At 1 January 2025	3,394	472	3,866
Charge for the year	-	251	251
On disposals	(946)	-	(946)
At 31 December 2025	<u>2,448</u>	<u>723</u>	<u>3,171</u>
Net book value			
At 31 December 2025	<u>-</u>	<u>1,783</u>	<u>1,783</u>
At 31 December 2024	<u>-</u>	<u>2,034</u>	<u>2,034</u>

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025**

14. Fixed asset investments

	Listed investments £
Cost or valuation	
At 1 January 2025	1,529,030
Additions	266,793
Disposals	(298,898)
Revaluations	75,824
At 31 December 2025	<u>1,572,749</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 2025 would be £1,371,602 (2024 - £1,411,517).

15. Stocks

	2025 £	2024 £
Stock in hand	<u>222</u>	<u>296</u>

16. Debtors

	2025 £	2024 £
Prepayments and accrued income	<u>2,254</u>	<u>25,249</u>

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025**

17. Creditors: Amounts falling due within one year

	2025	2024
	£	£
Accruals and deferred income	14,016	4,575
	<u> </u>	<u> </u>
	2025	2024
	£	£
Deferred income at 1 January 2025	355	-
Resources deferred during the year	598	355
Amounts released from previous periods	(355)	-
	<u> </u>	<u> </u>
	598	355
	<u> </u>	<u> </u>

Deferred income amounting to £598 (2024 - £355) relates to attendance fees for the Charity's annual AGM that were paid prior to the year end and have been deferred to the correct period.

18. Prior year adjustments

The prior year Statement of Financial Activities has been adjusted to correctly disclose income relating to the annual AGM event that was previously netted off with the associated expenditure.

As a result, both income and expenditure arising from charitable activities in 2024 have increased by £15,355. There has been no impact on the net expenditure for the year.

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025**

19. Statement of funds
Statement of funds - current year

	Balance at 1 January 2025 £	Income £	Expenditure £	Gains/ (Losses) £	Balance at 31 December 2025 £
Unrestricted funds					
General Fund	1,557,889	51,329	(114,312)	102,334	1,597,240
Restricted funds					
SW Wales	185	-	-	-	185
Birmingham	312	-	-	-	312
Plymouth	16	-	-	-	16
Cardiff	33	-	-	-	33
Dundee & Central Scotland	237	-	(154)	-	83
Warwickshire Coventry	64	-	-	-	64
N. Ireland & Isle of Man	204	-	-	-	204
Cornwall	64	-	-	-	64
Derby	1,279	-	-	-	1,279
Kent	200	-	-	-	200
Bristol	250	-	-	-	250
Nottingham	260	-	-	-	260
Wolverhampton	38	-	-	-	38
London	100	-	-	-	100
Gloucester	6	-	-	-	6
War Widows Connected	1,378	-	(1,378)	-	-
War Widows Get Online	20,660	-	(20,660)	-	-
	<u>25,286</u>	<u>-</u>	<u>(22,192)</u>	<u>-</u>	<u>3,094</u>
Total of funds	<u>1,583,175</u>	<u>51,329</u>	<u>(136,504)</u>	<u>102,334</u>	<u>1,600,334</u>

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025**

19. Statement of funds (continued)
Statement of funds - prior year

	<i>Balance at 1 January 2024 £</i>	<i>Income £</i>	<i>Expenditure £</i>	<i>Gains/ (Losses) £</i>	<i>Balance at 31 December 2024 £</i>
Unrestricted funds					
General Fund	1,539,989	65,331	(115,099)	67,668	1,557,889
Restricted funds					
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>
Total of funds	<u><u>1,573,533</u></u>	<u><u>95,331</u></u>	<u><u>(153,357)</u></u>	<u><u>67,668</u></u>	<u><u>1,583,175</u></u>

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025**

20. Summary of funds
Summary of funds - current year

	Balance at 1 January 2025 £	Income £	Expenditure £	Gains/ (Losses) £	Balance at 31 December 2025 £
General funds	1,557,889	51,329	(114,312)	102,334	1,597,240
Restricted funds	25,286	-	(22,192)	-	3,094
	<u>1,583,175</u>	<u>51,329</u>	<u>(136,504)</u>	<u>102,334</u>	<u>1,600,334</u>

Summary of funds - prior year

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

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025**

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 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.

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025**

21. Analysis of net assets between funds
Analysis of net assets between funds - current year

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £
Tangible fixed assets	1,783	-	1,783
Fixed asset investments	1,572,749	-	1,572,749
Current assets	36,724	3,094	39,818
Creditors due within one year	(14,016)	-	(14,016)
Total	1,597,240	3,094	1,600,334

Analysis of net assets between funds - prior year

	<i>Unrestricted funds 2024 £</i>	<i>Restricted funds 2024 £</i>	<i>Total funds 2024 £</i>
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)
Total	1,557,889	25,286	1,583,175

22. Contingent assets

Prior to the year end, the Charity was notified that it was a named beneficiary in a will that would see it benefit from a legacy with an estimated value of up to £1,000,000. At the date of authorisation of these accounts, probate has not yet been granted and uncertainty exists over the amount and timing of any receipt due to the Charity. As such, no income has been recognised in these accounts in relation to this legacy. This is separate from the legacy disclosed in Note 23.

WAR WIDOWS ASSOCIATION OF GREAT BRITAIN

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025**

23. Related party transactions

During the year, amounts totalling £23,833 (2024 - £33,091) 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.

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

24. Post balance sheet events

In February 2026, after the year end, the Charity became aware of its entitlement to a legacy estimated to be in the region of £400,000. Probate has been granted and the legacy is expected to be received during 2026. No income has been recognised in these accounts in relation to this legacy. This is separate from the legacy disclosed in Note 21.