



RFA Association Trustees' Annual Report

	Period start date				Period end date		
	Day	Month	Year		Day	Month	Year
From	01	01	2021	To	31	12	2021

Reference and administration details

Charity name

ROYAL FLEET AUXILIARY ASSOCIATION

Other names charity is known by

RFA ASSOCIATION (RFAA)

Registered charity number (if any)

England & Wales 1093950

Scotland SC039054

Charity's correspondence address

48 Mays Lane

Fareham

Hants

Postcode

PO14 2EN

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Capt. R Bennett	Chair	01/01/21 ~ 31/12/21	Members AGM
2	Mr P Fry	Deputy Chair / Treasurer	01/01/21~ 20/10/21	Members AGM
3	Capt. R Settle	Welfare	01/01/21~ 20/10/21	Members AGM
4	Mr I Thompson		01/01/21 ~ 31/12/21	Members AGM
5	Capt. P Thompson		20/12/21 ~ 31/12/21	Members AGM
6	Mr K Escott		01/01/21 ~ 31/12/21	Members AGM
7	Mr M Troman		01/01/21 ~ 31/12/21	Members AGM
8				
9				
10	Royal Fleet Auxiliary Service	Ex-officio	(1 member)	Commodore RFA

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of advisor	Name	Address
Treasurer & Business Advisor (from 21.10.2021)	P M Fry	12A Beechcroft Road, Gosport, Hants, PO12 2ER

Name of chief executive or names of senior staff members (Optional information)

Structure, governance and management

Objectives and activities

Summary of the objects of the charity set out in its governing document

The Royal Fleet Auxiliary Association is an armed forces sector charity with around 650 members world-wide. The aims of the charity are to further the efficiency of the Service, and to give support and relief to serving and retired members of the Service, and their dependants, particularly in times of hardship, sickness, bereavement and supporting serving families during times of military conflict.

Summary of the main activities in relation to these objects

In furthering the aims of the Association, the charity arranges annual reunions, branch social functions and fundraising events. Advice, support, camaraderie and friendship is offered to all the RFA community and to bereaved families, with Service ceremonial arranged where the family wishes it. During hostilities, the Association aims to arrange family support groups at key locations in the UK.

The officials hold an archive collection of historic RFA material, and this is added to as ships and individuals give or bequeath papers, records, honours, pictures etc. The archive is currently located in Building 1/078 within HM Naval Base at Portsmouth.

The Association helps to promote knowledge and appreciation of Britain's maritime infrastructure and achievements through participating in national events and initiatives, and through publishing. The RFA Association also administers the (Commodore RFA) James Coull Memorial Award, which is presented annually to an RFA seafarer who has performed an outstanding act or achievement.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- Policy on grant making
- Policy programme related investment
- Contribution made by Volunteers

Grants. The charity makes modest grants to serving and retired members of the RFA in time of financial need and to other marine charities sharing our broad aims. Due to improved funding the Trustees were able to increase the maximum payment allowed. Additional help to individuals is in the form of friendship and advice, with referral to the main full time, professional Service and Maritime charities when appropriate. In 2021 5 requests for Welfare assistance were received and investigated with appropriate support provided where they met the criteria required for assistance to be given.

Reserves. Our reserves are held in cash deposits yielding minimal returns. Initial investigation has commenced into investing in equities for a potentially better return on investment.

Our volunteers run the regional branches, provide local welfare support and assist the trustees with their deep maritime experience and expertise. They give greater depth to the identity of the Royal Fleet Auxiliary. Their experience, enthusiasm, belief and love of the service are a great asset to the RFA community.

Has commenced into Description of the charity's trusts

Type of governing document (trust deed, constitution)	Constitution
How the charity is constituted (trust, association, company)	Unincorporated Association
Trustee selection methods)	Trustees are elected from amongst the full membership. These trustees are selected to provide a wide representation of geographical areas, specialisations and ranks and both former officers and ratings are represented. Three trustees may be co-opted prior to election at AGM and there may be one ex-officio trustees (representing the serving RFA)

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- Policies and procedures adopted for the induction and training of trustees.
- The charity's organisational structure and any wider network with which the charity works.
- Relationship with any related parties.
- Trustees' consideration of major risks and the system and procedures to manage them.

Trustees may serve up to nine years, and every effort is made to identify recruits to ensure continuity and the spread of expertise. New trustees are provided with Charity Commission guidance documents and encouraged to read themselves into their role. Training through COBSEO can be provided to those who need it. An area on the RFA Association website (www.rfa-association.org.uk) exists to provide a central point of information, guidance and recent history.

The charity has a governing board, which is led by the Chair of the Trustees. The board currently comprises of 5 trustees and nil ex-officio members appointed by the Commodore Royal Fleet Auxiliary. There are six branches throughout the UK, each with Branch Chair and a committee of volunteers, who deliver the aims of the charity locally.

The charity has a Memorandum of Understanding (MOU) with the parent Service (RFA) that is of mutual benefit. The RFA Association is a member of the Confederation of British Servicemen's' and ex-Servicemen's' Organisations (COBSEO) and of National Council for Voluntary Organisations (NCVO).

The risks to the Association, its property and to the trustees, are regularly assessed and appropriately insured. A formal risk management process is in place.

Achievements and performance

Summary of the main achievements of the charity during the year

Membership and Publishing.

The membership is currently steady at 650. Following the lifting of COVID restrictions an AGM and reunion was held in Portsmouth, the RFAA Golf Day was held at Waterlooville and social gatherings resumed in all branches around the UK.

Information is mainly provided to Members and others via our web site, www.rfa-association.org.uk and on an ad hoc basis sent by MailChimp. We operate Facebook and Twitter accounts.

The RFA Memorial.

Following the funding, erection, and dedication of the RFA memorial at the National Memorial Arboretum in October 2012, a repair contract for the memorial will undertake minor repairs in 2022. It is planned to hold a memorial service at the Arboretum in August 22 combined with a Falklands 40 memorial event. The RFAA also supports the RFA Falklands memorial at Marchwood which will host a Falklands 40 event in June.

Charity Offices.

The Association has its archive held in Room 15, Building 1/078, Stony Lane, HM Naval Base, Portsmouth. This location remains significantly cheaper and more secure than other options. It is also close to RFA HQ in Whale Island. Most of the charity management is conducted using electronic means with up to 3 video meetings per annum.

Achievements and performance

Remembrance.

Members were able to attend services in 2021. This included a contingent at the Cenotaph in Whitehall, at the RFA memorial at Marchwood and many small groups and individuals around the country.

Financial review

Brief statement of the charity's policy on reserves

The charity has published a Reserves Policy and currently has unrestricted reserves of £137,937 thus ensuring the Association can operate for at least seven years in the event of loss of future income.

Details of any funds materially in deficit

No funds are in deficit

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- The charity's principal sources of funds (including any fundraising).
- How expenditure has supported the key objectives of the charity.
- Investment policy and objectives including any ethical investment policy adopted.

Sources of Funding.

The charity's income is derived from member subscriptions (enhanced by Gift Aid) which has increased due to a concerted membership campaign, social internal fundraising events (e.g.the annual Reunion) and sales of books and regalia (within permitted limits). The RFAA Golf Society holds an annual commercially sponsored golf tournament and this is now the major funding source, raising £10,243 in 2021. No public fundraising is undertaken.

Income has returned to pre COVID levels at over £25,000. Reserves increased by £10,381

Expenditure.

Expenditure also returned to pre COVID levels at £14,365. The charity spends funds on media and communication as a means of informing and supporting the RFA community world-wide. We operate a web site, Facebook and Twitter accounts and e-mail system, telephone service, and newsletter and bulk mailing. We also pay rent on our offices which house the entire RFA collection of artefacts and an insurance premium to cover the work of the charity and its trustees. The Book Keeper is paid an honorarium for their services. Trustees' expenses are paid in the normal way. Coffin flags are provided for funerals and poppy wreaths purchased for UK wide memorial ceremonies. Representatives and flagbearers travel expenses to attend national commemoration services are paid. Welfare grants are paid out to deserving RFA and RFAA individuals in times of severe financial hardship with £1500 paid out in 2021. The only non-routine payment was £974 for a photograph copyright bill.

Other optional information

Trustees Statement

In 2021 the trustees held a belated annual general meeting in October.



At every RFAA AGM the majority of the votes cast are postal with those attending in the minority. In 2021 there were 120 postal votes cast of which 33 were intending to attend and vote at the AGM and 1 was spoiled. The results of the 119 cast were as follows:

Votes	For	Against	
Receive Trustees Annual Report and accounts	118	0	1
Appoint Peter Nicholls as Independent Examiner	118	0	1
To elect Ray Bennett	118	0	1
To elect Ian Thompson	118	0	1
To elect Keith Escott	118	0	1
To elect Martin Troman	118	0	1
To elect Pat Thompson	119	0	0

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Captain Ray Bennett	Mr Peter Fry
Position (eg secretary, chair, etc)	National Chair	Honorary Treasurer
Date	08/05/2022	08/05/2022



ROYAL FLEET AUXILIARY ASSOCIATION

End of year accounts

01/01/2021 to 31/12/21

Receipts and payments

Receipts in	2021	2020	2019	2018	2017	2016
Donations and Fund Raising Activities	£14,983.55	£4,556.69	£11,917.73	£16,368.34	£17,551.89	£23,277.78
<i>Central Benevolent Fund</i>						£4,500.00
<i>RFA Golf Event</i>	£13,532.00	£4,100.00	£10,815.00	£15,956.34	£14,565.00	£15,205.92
<i>Fundraising Events/General Donations</i>	£951.55	£456.69	£302.73	£412.00	£2,986.89	£811.86
<i>Donation to J.Coull</i>	£500.00		£800.00			£1,750.00
<i>Welfare Donations</i>						£1,010.00
Membership Fees	£5,772.00	£3,738.00	£3,978.00	£3,788.00	£4,067.00	£4,253.00
<i>Annual Subscriptions</i>	£5,142.00	£3,588.00	£3,813.00	£3,788.00	£3,617.00	£3,803.00
<i>Life Memberships</i>	£630.00	£150.00	£165.00	£0.00	£450.00	£450.00
Reunion Income	£3,440.44	£2,576.29	£2,827.50	£1,844.34		£5,215.00
Branch Fundraising	£1,019.70	£1,095.67	£3,095.00	£1,776.50	£1,300.00	£1,500.00
<i>Plymouth & District</i>	500.00		£2,000.00			
<i>Solent</i>	59.56		£1,000.00			
<i>North West</i>		£450.00		£1,250.00		£1,300.00
<i>S&N</i>		£40.00	£95.00	£526.50	£1,000.00	
<i>Retailing</i>	£460.14	£605.67			£300.00	£200.00
Bank Interest	£7.37	£163.10	£351.08	£278.96	£142.85	£259.73
Total Receipts	£25,223.06	£12,129.75	£22,169.31	£24,056.14	£23,061.74	£34,505.51

Payments out	2021	2020	2019	2018	2017	2016
Business and Operational Costs	£12,841.81	£6,674.37	£16,583.05	£13,188.09	£18,269.23	£23,819.51
<i>Accounts Administration</i>	£4,500.00	£1,500.00	£4,875.00	£3,250.00	£1,625.00	£3,275.00
<i>Yearbook, Force4 and Curating</i>						£3,000.00
<i>Website, eForce4, Ceremonial</i>					£3,000.00	£1,500.00
<i>Rent and Rates</i>	£758.14	£1,050.62	£741.87		£825.00	£825.00
<i>Postage</i>	£1,019.79	£1,277.75	£1,698.42	£1,468.56	£961.54	£988.10
<i>Insurance</i>	£571.40	£539.20	£507.34	£372.40	£511.40	£504.28
<i>Branch Costs</i>					£1,080.31	
<i>Printing</i>	£230.00		£476.00	£400.00		£969.96
<i>Telephone</i>	£143.88		£19.79	£60.73		~
<i>Trustees Expenses (Mandatory)</i>	£72.84	£1,169.32	£2,522.84	£1,796.41	£2,265.58	£4,038.27
<i>Other Ceremonial Expenses</i>		£571.29		£646.90	£370.55	£2,038.86
<i>Office Supplies</i>	£69.70	£371.19		£475.14	£97.97	£79.98
<i>Bank Charges</i>					£154.16	£179.00
<i>Subscriptions/Professional Fees</i>	£1,169.00	£195.00	£337.00	£175.00	£115.00	£610.40
<i>AGM costs</i>	£1,018.00		£382.00	£-200.00	£2,780.00	£1,950.00
<i>Golf Expenses</i>	£3,289.06		£5,022.79	£4,742.95	£4,482.72	
<i>Marchwood Memorial Expenses/Query</i>						£3,860.66
J.Coull Award	£23.26	£128.40	£92.55	£270.49	~	~
Welfare Support	£1,500.00	£3,110.00	£4,550.00	£2,962.00	£500.00	£1,250.00
Other Trustee Expenses					~	~
Total Payments	£14,365.07	£9,912.77	£21,225.60	£16,420.58	£18,769.23	£25,069.51

	2021	2020	2019	2018	2017	2016
Receipts - Payments =	£10,857.99	£2,216.98	£943.71	£ 7,635.56	£4,292.51	£9,436.00
Balance in bank 31/12/20	£140,854.51	£138,637.53	£137,693.82	£130,058.26	£125,765.75	£116,329.75
Total Funds accounted for year end	£151,712.50	£140,854.51	£138,637.53	£137,693.82	£130,058.26	£125,765.75

Banked at:

Lloyds TSB Current Account	£89,505.24	£78,654.62	£76,600.74	£76,008.11	£68,651.51	£64,501.85
CCLA Savings Account	£62,207.26	£62,199.89	£62,036.79	£61,685.71	£61,406.75	£61,263.90
Total Funds in bank at year end	£151,712.50	£140,854.51	£138,637.53	£137,693.82	£130,058.26	£125,765.75

Restricted Monies - in bank but not available for the RFA Association to spend freely.

J Coull Memorial Endowment Fund	£6,295.62	£5,818.59	£5,931.40	£5,210.75	£5,469.51	£5,463.30
RFA Memorial Fund	£7,479.06	£7,479.06	£7,479.06	£7,479.06	£7,479.06	£7,479.06
Total Restricted Funds	£13,774.68	£13,297.65	£13,410.46	£12,689.81	£12,948.57	£12,942.36

Designated Monies in bank but ring-fenced

RFA Summer Ball	£2,200.00	£2,200.00	£2,200.00	£2,200.00	£2,200.00	£2,200.00
Welfare	£9,000.00	£6,500.00	£6,500.00	£5,000.00	£3,960.00	£4,460.00
Golf	£5,000.00	£5,000.00	£5,000.00	£5,000.00	£10,082.28	
Total Designated Funds	£16,200.00	£13,700.00	£13,700.00	£12,200.00	£16,242.28	£6,660.00

UN-RESTRICTED FUNDS AVAILABLE AT THE END OF THE YEAR						
Total Funds - Restricted Money =	£137,937.82	£127,556.86	£125,227.07	£125,004.01	£117,109.69	£112,823.39

Additional Monetary Assets	<i>Plymouth and District Branch</i>	£1,799.05
	<i>Scottish and Newcastle Solent Branch</i>	£297.63
	<i>London</i>	£1,518.50
	<i>North West</i>	£319.81
	<i>Midlands</i>	£203.75
	<i>PayPal</i>	£560.00
		£250.00 (Estimated)

Signed by two trustees on behalf of all the trustees

Ray Bennett National Chairman



Peter Fry: Deputy Chairman



Independent Examiner's Report to the Trustee of the Royal Fleet Auxiliary Association

I report on the accounts of the Charity for the year ended 31 December 2021 which are set out on pages 1 to 2 attached to the Trustees Annual Report.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year (under section 144(2) of the Charities Act 2011 (the 2011 Act) or under Regulation 10(1)(d) of the Charities Accounts (Scotland) Regulations 2006 (the 2006 regulations) and that an independent examination is needed. It is my responsibility to

- examine the accounts under section 145 of the Charities Act 2011 and section 44(1) (c) of Charities and Investment (Scotland) Act 2005 (the 2005 Act);
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission and in accordance³ with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustee for any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention

- (1) which gives me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 130 of the 2011 Act and section 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations; and
 - to prepare accounts that accord with the accounting records and to comply with the accounting requirements of the 2011 Act and section 44 (1)(b) of the 2005 Act and Regulation 9 of the 2006 Regulations

have not been met, or

- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed on Original

P A Nicholls MBE MAAT
5 Nursery Road
Havant
Hants PO9 3BG

5 October 2022