Trustees' Annual Report for the period

	Period start date				Period end date		
From	01	April	2025	To	31	March	2026

Section A Reference and administration details

Charity name	THE LIFE GUARDS ASSOCIATION CHARITABLE TRUST
Other names charity is known by	
Registered charity number (if any)	229144
Charity's principal address	COMBERMERE BARRACKS, WINDSOR, BERKSHIRE
Postcode	**SL4 3DN**

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				The Trustees of The Life Guards Association Charitable Trust
2	Lt Col (Retd) Harry SJ Scott			
3	Mrs J C Dwerryhouse			
4	Lt.Col T J Armitage			
5	Captain JR Dove			
6	Mr W T Gormon		Appointed 1.3.26	
7	Mr Ian M Fearnley			
8	Paul J Richards MBE			
9	Lt Col (Retd) Bill R Lindsay OBE			
10	Mr Charlie J Trietline			
11	Mr Daniel D Stafford			
12	Mr (RCM) Daniel D Snoxell			
13				
14				
15				
16				
17				
18				
19				
20				

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 adviser	Name	Address

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

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	CHARITABLE SCHEME DATED 25TH OCTOBER 2010
How the charity is constituted (eg. trust, association, company)	CHARITABLE TRUST
Trustee selection methods (eg. appointed by, elected by)	APPOINTED BY THE TRUSTEES

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.

The Life Guards Association Charitable Trust continues to work very closely with The Life Guards Association in identifying potential beneficiaries. The Trust also works with the Household Cavalry Foundation and The Blues and Royals Association in meeting its overall charitable objectives.

In furtherance of these objectives there is a close relationship with ABF, The Soldiers' Charity, The Royal British Legion and SSAFA Forces Help

Section C Objectives and activities

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

To relieve members, or former members, of the Regiment, or their dependants who are in need by virtue of financial hardship, sickness, disability, or the effects of old age.

To promote the efficiency of the Regiment in any charitable way as the Trustees from time to time may decide.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

The charity makes grants to a wide group of people in support of welfare and hardship. In addition, the Scheme that governs the operation of the charity specifically allows for the promotion of the efficiency of the Armed Forces. The charity therefore is able to award initiative, support adventurous training, sport and other welfare activities which are not adequately, or directly, provided for from Public Funds. Thus the Government's prime responsibility of providing Defence of the Realm is enhanced, resulting in a direct benefit to the public.

The Trustees consider, therefore, that The Life Guards Association Charitable Trust fully meets the requirement to provide Public Benefit under the appropriate charitable purpose of promoting of the efficiency of the Armed Forces of the Crown in addition to its existing welfare objectives.

Additional details of objectives and activities (Optional information)

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

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

The Trustees follow an approved policy in making grants to both retired and serving Lifeguardsmen and their dependents for the relief of need.

Priority is given to:

- Veterans of conflicts and their dependents.
- The special needs of the disabled who may not be able to benefit from support from the statutory benefit system. Consideration in respect of their dignity, encouraging independence and welfare to work are important factors.
- Supporting the cohesion of the family
- Supporting the unemployed and homeless, where appropriate.

Each case is looked at on its own merit and evaluated in relationship with other grants available.

Section D Achievements and performance

Summary of the main achievements of the charity during the year

20 cases were considered during the year and grants totalling £ 21,000 were made in the "Relief of Need" category.

The Charitable Trust has also support events that connect serving soldiers and veterans, including the annual Association Dinner, Cavalry Memorial Sunday, regional dinners and Ypres 100 years commemorations.

Section E Financial review

Brief statement of the charity's policy on reserves	The reserves policy of the Trustees is that the charity shall have adequate reserves to ensure that, when invested by the appointed investment manager, they shall produce sufficient income to fund the budgeted costs or grants of the charity and, over the long term, maintain their effective value. The reserve is reviewed on an annual basis.
Details of any funds materially in deficit	NONE

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.	The Life Guards Association Charitable Trust is primarily a grant making charity. It relies on income from its investments, an annual grant from serving Household Cavalry soldiers (Days Pay Scheme), donations and other fundraising events to support the annual level of grant making.

Section F Other optional information

Section G 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)	KENNETH WILLIAM ROBERTSON	
Position (eg Secretary, Chair, etc)	SECRETARY	

Date 24 Sep 2026

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of	The Life Guards Association Charitable Trust		
On accounts for the year ended	31 March 2026	**Charity no (if any)**	229144
Set out on pages	1-2		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 / 03 / 2026.

Responsibilities and basis of report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust'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 Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed:	TC Group	**Date:**	24 Sep 2026
Name:	Daniel Robins FCCA – T C Stiles Accountants Ltd		
Relevant professional qualification(s) or body (if any):	Association of Chartered Certified Accountants		
Address:	2 Lake End Court, Taplow Road, Taplow, Maidenhead, Berkshire SL6 0JQ		

Section B Disclosure

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.	None

CHARITY COMMISSION FOR ENGLAND AND WALES

Charity Name	No (if any)
The Life Guards Association Charitable Trust	229144

Receipts and payments accounts

CC16a

For the period from	Period start date	To	Period end date
	01 April 2025		31 March 2026

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Donations, Legacies and Grants	63,412	5,376	-	68,788	104,272
Fundraising Events	5,387	-	-	5,387	19,586
Dividends and interest on investments	57,697	-	-	57,697	56,456
Miscellanous Revenue	3,686	-	-	3,686	1,964
Poppies and Wreaths	496	-	-	496	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total *(Gross income for AR)*	130,678	5,376	-	136,054	182,278
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	130,678	5,376	-	136,054	182,278
A3 Payments					
Donations, Legacies and Grants	30,134	29,674	-	59,808	99,580
Cost of Fund raising Events	16,898	-	-	16,898	31,507
Poppies and Wreaths	4,300	-	-	4,300	1,999
Miscellaneous Expenses	610	-	-	610	4,339
Honoraria	16,343	-	-	16,343	17,173
Accountancy	-	1,260	-	1,260	-
Telephone costs less recovered	767	-	-	767	-
I.T. and related costs less recovered	5,150	-	-	5,150	-
Insurance	172	-	-	172	-
Publishing and banners	5,476	-	-	5,476	-
Bank charges	16	-	-	16	-
Hotel	1,099	-	-	1,099	-
Sub total	80,965	30,934	-	111,899	154,598
A4 Asset and investment purchases, (see table)					
Waverton Investment Management	50,000	-	-	50,000	50,000
	-	-	-	-	
Sub total	50,000	-	-	50,000	50,000
Total payments	130,965	30,934	-	161,899	204,598
Net of receipts/(payments)	- 287	- 25,558	-	- 25,845	- 22,320
A5 Transfers between funds	- 25,795	25,795	-	-	4,192
A6 Cash funds last year end	76,001	10,215	-	86,216	104,344
Cash funds this year end	49,919	10,452	-	60,371	86,216

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Lloyds Bank (No1 account)	-	10,452	-
	Lloyds Bank (No 2 account)	32,773	-	-
	Loyds Bank (No 3 account)	17,146	-	-
	Total cash funds	49,919	10,452	-
	(agree balances with receipts and payments account(s))			

	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets	Waverton Investment Management		1,933,390	2,596,985
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval
		Paul J Richards	21 Sep 2026