Trustees' Annual Report for the period	
Period start date	Period end date
01 January 2025	31 December 2025

Section A: Reference and administration details

Branch Name	RAFA Tamworth Branch
Other names / number Branch is known by	Branch 748
Registered charity number (if any)	503932
Branch's principal address	22 Lichfield Street
	Tamworth
	Staffs
	Postcode B79 7DQ

Names of the Branch charity trustees who manage the charity (generally known as the Branch Committee) (Please include all trustees for the Branch including custodian trustees in relation to branch property) ***(Note: Details required are for the period 1 Jan – 31 Dec 24 only)***

	Trustee name	Office (if any)	Dates acted if not for whole year
1	Lesley Adcock	Chair	
2	Sarah Morries-Bates	Secretary	
3	Peter Owen	Treasurer	
4	Anthony Morris	Wings Appeal Organiser/Branch President	
5	Mae Morris	Branch Welfare Caseworker	
6	Darren Bates	Vice Chairman	
7			
8			
9			
10			

Section B: Structure, governance and management

Description of the branch's trusts

Type of governing document (e.g. trust deed, constitution)	Royal Charter, Rules, Byelaws, Area and Branch Regulations of the Royal Air Forces Association.
How the Branch charity is constituted (e.g. trust, association, company)	Unincorporated association
Trustee selection methods (e.g. appointed by, elected by)	Elected by the branch membership

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 branch's organisational structure and any wider network with which the charity works. Relationship with any related parties (including branch club). Trustees' consideration of major risks and the system and procedures to manage them.	**The Charity's Organisational Structure** The charity is a branch of the Royal Air Forces Association which is a Royal Charter body and registered as a charity in England and Wales under number 226686 and in Scotland under SC037673 ("the Association"). The Association has many branches all of which share the same charitable object as the Association and are subject to the same constitution. **Trustee Induction & Training** *(Please insert any induction training or training courses completed by Trustees)* Nil However, President, Chair and HWO all attended Annual Conference and took part in Breakout groups and seminars at the conference. **Related Party Relationships** *(e.g. Club if operated)* Nil **Risk Management** *(include details of any Risk Management documents held)* Nil

Section C: Objectives and Activities

Summary of the objects of the branch set out in its governing document	To promote, through the comradeship engendered by its members, the welfare by charitable means of all serving and former members of Her Majesty's Air Forces, their spouses and dependents, together with the widows and widowers and dependents of those who died whilst serving or subsequently.

Section D: Achievements and performance in 2025

Summary of the main achievements of the branch during the year	**Chair Report** It has been a busy year for the Branch which has included attending many local events to support our RAFA Veterans and those of our local community. As we manage a 2nd class listed building, we called in specialists to clean, repair and waterproof the outside walls of the Stock room and cleaning cupboard which had become very damp. This was at a cost of over £3000. We also amended the tenant lease agreements separating the Gas and Electric bills from the Rent paid. The tenants now pay their own Gas and electricity bills in addition to rent payments. The social area of the Branch building has been used well and is hired out on a regular basis to various local groups to raise funds to maintain the building. This is going well. We also organised social activities to celebrate the 80TH Anniversaries of VE and VJ day which were well attended and brought in much needed revenue. Going forward: We are looking at ways in which we can identify Local RAF Veterans (and other Services Veterans) in our community who may not be members of RAFA and engage with them. To this end we aim to send a short letter of introduction from the Branch with a Veterans Afternoon Tea Flyer to local Nursing and Residential Homes inviting any residence they may have who are veterans (and accompanying family or Carers) to our Afternoon Teas. **Treasurer Report** Cost of Flats' maintenance for the year has been considerably lower than last year, however, the slack has been taken up by expenditure on 'our' part of the building, namely correcting problems with damp in two separate rooms on the ground floor. A close eye is kept on utilities expenditure – we have had our gas and electricity meters replaced with the 'SMART' versions. In addition to 'smart' readings, manual monthly readings take place and are duly recorded. You can't always trust the utility companies to get it right! We continue to look for opportunities in the room hire sector in order to raise revenue which we hope will increase as soon as our proposed pamphlet is published and distributed. Overall, thanks to the efforts of our members and committee, I am pleased the way our finances are heading.

Summary of the main achievements of the branch during the year (cont)	
	Branch Welfare Officer Report
	Welfare continues though it has been a fairly quiet year. 5 visits made to clients needing financial help, bereavements, help with RAF Pensions and mobility equipment requests requiring occupational assessments to provide for their needs. I have made numerous telephone calls checking that the ex-RAF community are well cared for and are aware of the allowances they can apply for. The RAF Benevolent Fund continues to help those in need. If any of the RAF family are in need of help for any reason, please contact me on 01283 760737. Mae Morris HWO and Caseworker
	Fundraising Report *(please insert details of the Branch Fundraising activities i.e. Wings Appeal events)*
	The Branch Wings appeal collected **£3608.70p** this year, unfortunately, I made the cheque out for £3608.07 so we have £0.63p left in the Branch Wings account. So far for next year we have the usual Collections arranged for Morrisons, ASDA and Ankerside Shopping Centre plus a new collecting site at Home Bargains. .The Swadlincote ATC Sqn helped me raise £1000.00 plus and Tamworth Sqn came in with £89.00, hopefully that might improve in 2026. My thanks to all who helped me to collect at all the venues. Tony Morris Wings Appeal Organiser
	Membership Engagement Report *(please insert details of the Branch Membership Engagement (newsletters, social media etc.)*
	The number of people following the Branch Facebook Page has increased, and the Branch Secretary has now established an email distribution list for members who consent to receiving communication from the Branch and started distributing the Minutes of the monthly Branch meetings near the end of 2025. The Branch aim for 2026 is to establish a newsletter to distribute to our members.

Summary of the main achievements of the branch during the year (cont)	**Wellbeing / Social Report** *(please insert details of the Branch Wellbeing and Social events/activities)* The Branch continue to run several social activities to support our Veterans and members. The Branch holds Bingo sessions on Wednesday and Friday evenings on a weekly basis. We continue to run a Veterans Afternoon Tea on the third Tuesday every month. Attendance at these is slowly increasing month by month and we now have a small number of regulars that attend and are getting to know each other. In addition to these regular events: 10 May 25 - we had an 80TH Anniversary VE Day celebration BBQ early afternoon with a street party themed evening buffet. 9 Aug 25 – We held an 80TH Anniversary VJ Day celebration BBQ and evening Buffet. 20 Dec 25 – RAFA Tamworth Branch Christmas Party. **Commemoration Report** *(please insert details of the Branch Commemoration events/activities (Remembrance, Standard Bearers Attendance at Funerals etc.)* 8 May 25 – President, Chair and HWO attended a local VE Proclamation and Church Service of Remembrance, followed by our own Veterans Afternoon tea which was also supported by the local Community Police Support Officers who popped in to say hello. 20 Sep 25 – The Branch organised the Local Battle of Britain Static Parade and Church Service of Remembrance, attended by the Commanding Officer of Defence Medical Services Whittington who laid the wreath. This was followed by a reception and Buffet at the Branch HQ. 9 Nov 25 – President, Chair, Vice Chair, Secretary and HWO all attended the Annual Tamworth Remembrance Parade and Church Service, followed by a buffet held at the RAFA Tamworth HQ. Our Standard Bearer has also attended a number of funerals this year at the request of families. **Community Engagement Report** *(please insert details of the Branch Community Engagement activities (other groups you connect with, joint events such as Veterans Breakfasts)* We continue to raise the profile of RAFA Tamworth in the local community. We are now members of the Tamworth Local Town Forum which brings Local community businesses and organisations together to discuss local issues and has a link at local council level. We continue our involvement in the 'Support Staffordshire Organisation' attending Quarterly meeting and Presentations from local Charity and volunteer organisation. 26 July 25 – representatives of the Branch joined the Tamworth 'Cherry Parade' and church Service. 13 Dec 25. In conjunction with 'The Staffordshire 3' fundraisers we held a Veterans Breakfast which was very well attended by Veterans from all 3 services and the Mayor of Tamworth Attended in support for the venture. We hope to be able to repeat this initiative in 2026. Tamworth RBL continue to use our Lounge for their Monthly Branch meetings.

Section E: Financial Review

Statement on Branch Expenditure *(How has branch expenditure supported the key objectives of the branch)*

Our key objective regarding Branch expenditure continues to be survival, following the cease in trading of the Branch Club. It has been 2 ½ years since the Club Closed and the viability of it reopening is now being reviewed by the Branch Trustees.
Repairs and maintenance costs of the Branches two flats, to keep them in good condition for the tenants is an ongoing cost, but as the Branch main source of income it is a cost which cannot be avoided.
Without the rent income from the two flats the branch survival would be jeopardised greatly.
Next years project is to refurbish the buildings toilet facilities that need updating to ensure they continue to meet health and hygiene standards. A current quote for the cost of this venture is approx. £20,000 and a second quote is awaited.

Statement on Branch's Reserve Policy (*Branch Regulations stipulate that any Branch with total assets amounting to more than £5,000 should have a reserves policy and any Branch with assets over £10,000 should consider transferring excess funds across to the Branch Deposit Fund held at Association HQ. A template reserves policy can be found on the Branch Portal)*

We support the idea of transferring fund to the Branch deposit fund, however, in view of our constant outgoings to maintain the building this is not a workable solution for our Branch currently.

Statement on Branch's Investment Policy (*Please include a statement on Branch investments and holdings and how these are managed (if applicable))*

The Branch holds no investments or holdings.

Section F: Declaration

We confirm that trustees have had regard to the guidance issued by the Charity Commission on public benefit

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

Signed on behalf of the branch's trustees

We confirm that trustees have had regard to the guidance issued by the relevant Charity Regulator on public benefit.

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

Signed on behalf of the branch's trustees

Signature	L A Adcock
Full Name	Lesley Ann Adcock
Position (eg. Chair, Secretary)	Chair
Date	27 February 2026

R.A.F.A. - Tamworth Branch

Unaudited Financial Statements

for the Year Ended 31 December 2025

Contents of the Financial Statements
for the Year Ended 31 December 2025

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R.A.F.A. - Tamworth Branch

General Information
for the Year Ended 31 December 2025

TREASURERS:	Branch: P Owen Wings: Mr A S Morris Welfare: Mrs M Morris
ADDRESS:	22 Lichfield Street Tamworth Staffordshire B79 7QD
ACCOUNTANTS:	Tamworth Accountancy Services Limited Office 3 Swan Park Kettlebrook Road Tamworth Staffordshire B77 1AG

Financial Statements

for the Year Ended 31 December 2025

Accountants' Report to

R.A.F.A. - Tamworth Branch

In accordance with instructions given to us we have prepared without carrying out an audit the ar
statements from the accounting records of R.A.F.A. - Tamworth Branch and from information and e
supplied to us.

Tamworth Accountancy Services Limited
Office 3 Swan Park
Kettlebrook Road
Tamworth
Staffordshire
B77 1AG

Date: 10th February 2026

R.A.F.A. - Tamworth Branch

Profit and Loss Account – Number 1 Account
for the Year Ended 31 December 2025

	2025		2024	
	£	£	£	£
Income				
Members subscriptions	889		954	
(Less) remitted to headquarters	(-)		(-)	
	889			
Income from social events & fund raising	8,140		8,942	
Donations	1,927		638	
		10,956		10,534
		10,956		10,534
Expenditure				
Telephone and broadband	284		280	
Printing, stationery and postage	68		250	
Conference expenses	250		129	
Battle of Britain	150		150	
Entertainment expenses	2,525		2,286	
Standard replacement	969		-	
PRS/PPL	632		1,190	
Sundry expenses	411		77	
		5,289		4,362
		5,667		6,172
Depreciation				
Fixtures and fittings	1		1	
		1		1
NET SURPLUS		5,666		6,171

R.A.F.A. - Tamworth Branch

Profit and Loss Account – Number 2 Account
for the Year Ended 31 December 2025

	2025		2024	
	£	£	£	£
Income				
Rent received	17,474		17,365	
		17,474		17,365
		17,474		17,365
Expenditure				
Rates and insurance	4,910		3,792	
Light and heat	1,992		4,625	
Property repairs	8,171		12,462	
Accountancy	510		510	
Professional fees	1,613		1,613	
		17,196		23,002
NET SURPLUS/(DEFICIT)		278		(5,637)

R.A.F.A. - Tamworth Branch

Balance Sheet – Number 1 Account
31 December 2025

	Notes	2025 £	2025 £	2024 £	2024 £
FIXED ASSETS					
Tangible assets	1		3		4
CURRENT ASSETS					
Cash in hand				383	
Cooperative bank plc		3,292		3,040	
			3,675		3,402
NET ASSETS			3,678		3,406
FINANCED BY					
RESERVES AND FUNDS					
Surplus account	2		3,678		3,406
			3,678		3,406

R.A.F.A. - Tamworth Branch

Balance Sheet – Number 2 Account
31 December 2025

	Notes	2025 £	2025 £	2024 £	2024 £	
CURRENT ASSETS						
Cash in hand		22		34		
Cooperative bank plc		32,899		27,215		
			362			32,921
CURRENT LIABILITIES						
Accrued expenses		510		510		
			32,411		26,739	
NET ASSETS			32,411		26,739	
FINANCED BY						
RESERVES AND FUNDS						
Surplus account	2		32,411		26,739	
			32,411		26,739	

R.A.F.A. - Tamworth Branch

Notes to the Financial Statements
for the Year Ended 31 December 2025

1. TANGIBLE FIXED ASSETS

	Fixtures and fittings
	£
COST	
At 1 January 2025 and 31 December 2025	235
DEPRECIATION	
At 1 January 2025	231
Charge for year	1
At 31 December 2025	232
NET BOOK VALUE	
At 31 December 2025	3
At 31 December 2024	4

2. SURPLUS ACCOUNT

	2025		2024	
	£	£	£	£
Brought forward	30,145		29,611	
Add				
Net surplus	5,944		534	
		36,089		30,145
		36,089		30,145

R.A.F.A. TAMWORTH BRANCH

WINGS APPEAL ACCOUNT
for the Year Ended 31 December 2025

	31.12.25		31.12.24	
	£	£	£	
INCOME:				
Raffles and fund raising events	-		9	
Donations	285		90	
Collections	3,256		2,744	
HCB-Sum Up	-		-	
		3,541		2,843
EXPENDITURE:				
Central wings appeal	3,608		2,962	
		(3,608)		(2,962)
(DEFICIT) OF INCOME FOR THE YEAR		£ (67)		£ (119)

BALANCE SHEET AS AT 31 DECEMBER 2025

CURRENT ASSETS:				
National Westminster Bank plc		£ 1		£ 68
SURPLUS ACCOUNT:				
Balance as at 1st January 2025	68			
Less: (Deficit) of Income for the Year	(67)			
		£ 1		£ 68

In accordance with instructions given to us we have prepared without carrying out an audit the ar
statements for the accounting records of R.A.F.A. - Tamworth Branch and from information and explanations
to us.

Tamworth Accountancy Services Limited
Office 3 Swan Park Business Centre
Kettlebrook
Tamworth
Staffs
B77 1AG

Date: 10th February 2026

R.A.F.A. - TAMWORTH BRANCH

WELFARE ACCOUNT
for the Year Ended 31 December 2025

	31.12.25		31.12.24	
	£	£	£	
INCOME:				
Wings appeal rebate	291		-	
RAF benevolent fund - receipts	-		-	
Donations		-		-
Sundries		-		-
		291		-
EXPENDITURE:				
Travelling accommodation and subsistence	-		-	
RAF benevolent fund - grants		-		-
Welfare officers expenses	330		345	
Refreshments (Battle of Britain &AGM)	150		150	
Donations	-		-	
Sundries - Wreaths	360		-	
		(840)		(495)
(DEFICIT) OF INCOME FOR THE YEAR		£ (549)		£ (495)

BALANCE SHEET AS AT 31 DECEMBER 2025

ASSETS:				
Cash at Bank		6,714		7,263
		£ 6,714		£ 7,263
SURPLUS ACCOUNT:				
Balance as at 1st January 2025	7,263			
Plus: (Deficit) of Income for the Year	(549)			
		£ 6,714		£ 7,263

In accordance with instructions given to us we have prepared without carrying out an audit the annexed financial statements for the accounting records of R.A.F.A. – Tamworth Branch and from information and explanations supplied to us.

Tamworth Accountancy Services Limited
Office 3 Swan Park Business Centre
Kettlebrook Road
Tamworth
Staffs
B77 1AG

Date: 10th February 2026

Independent Examiner's Report

Report to the trustees / management committee of	RAFA Tamworth Branch		
On accounts for the year ended	2025	**Charity no (if any)**	503932

Independent examiner's statement

You are responsible for the preparation of the accounts in accordance with applicable legal requirements.

I have completed my examination of the accounts of the charity.

I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below*) which give me cause to believe that:

- the accounting records were not sufficient to show and explain all the (Branch/Branch Club's) transactions for the year
- the accounts did not accord with the accounting records; or
- the accounts did not contain a sufficient record of the assets and liabilities of the (Branch/Branch Club)

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn.

** Please delete the words in the brackets if they do not apply.*

Signed: for K. Turner

Date: 16 March 2026

Name: David Kenneth Falconer

Disclosure

Only complete if the examiner needs to highlight material matters of concern

Give here brief details of any items that the examiner wishes to disclose.