ROYAL ENGINEERS ASSOCIATION



ANNUAL REPORT

THE SAPPER CHARITY

2024



Mental Health App Launched for RE Veterans available from REA HQ



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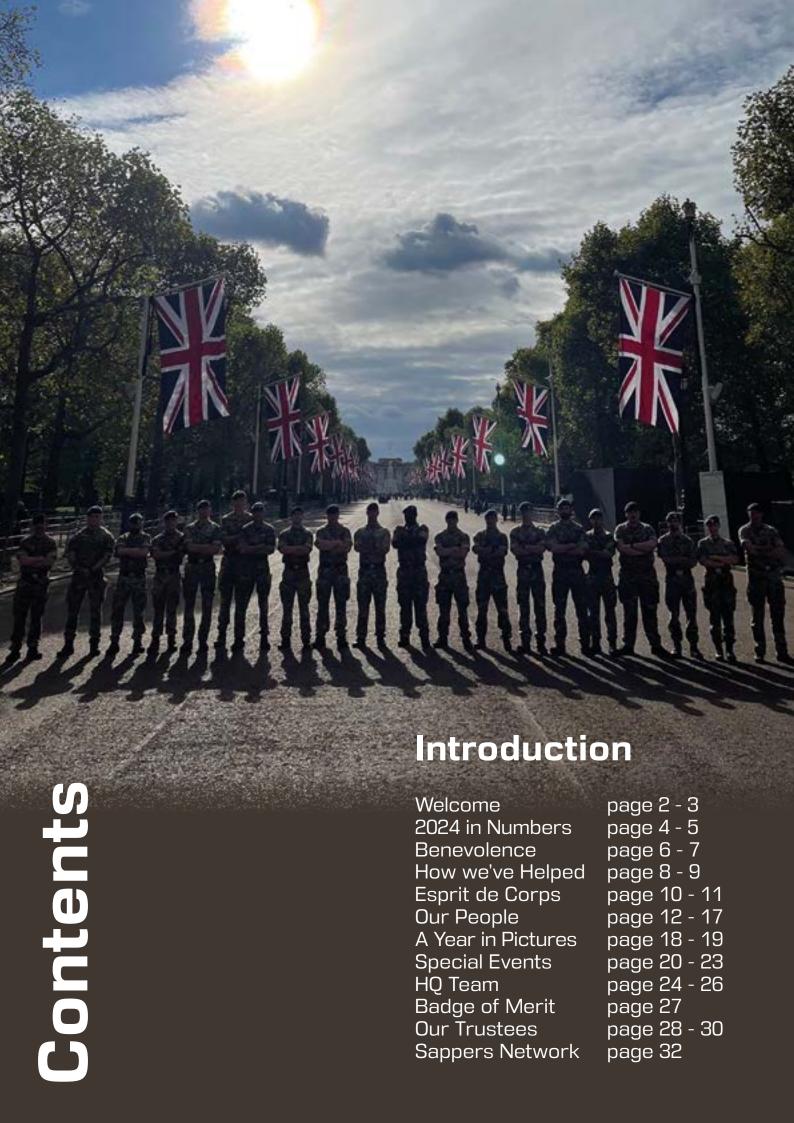


Daísies are used through out this Impact Report to represent the kindness, as well as other positive qualities like cheerfulness and innocence. While they don't have a specific, universally recognized "flower of kindness" title, their association with these values makes them a suitable symbol of kindness.

Daísíes are generally associated with purity, innocence, and new beginnings. They also symbolize cheerfulness, joy, and simplicity. The white petals of classic daisies are particularly linked to purity and innocence.

For more information on Op Courage visit www.nhs.net/opcourage







Welcome to the REA's Impact Report for 2024. As the President, I am pleased to present this comprehensive summary, which I highly recommend.

My heartfelt thanks go to the Trustees, all of whom are volunteers, for their clear and ambitious guidance for the Association. I also extend my gratitude to the Association staff, superbly led by Ken Kirk this year, for their industry, ideas, and excellent results. Finally, thank you to all the members who have worked tirelessly organising, raising funds, volunteering, and actively contributing to improving the lives of Sappers and their families.

Reflecting on 2024, we have made significant strides in enhancing our communication and engagement with the Sapper community. Our achievements include the adoption of a new community communication platform, Sappercom, the enhancement of our membership offer, the development of a new newsletter, and continued development of opportunities to connect through events, fundraising activities, and volunteering. These initiatives have been instrumental in providing better connectivity and support to our members. Looking forward, our vision for the future is guided by our Strategy 2030. We are determined to continue providing comprehensive support to all aspects of the Sapper family, ensuring that no one is left behind in times of need. Our focus will to maintain and grow our services, enabling us to expand our reach and impact . We will continue to adapt our membership offer to ensure that we remain relevant to future generations of Sappers.

One final point, if I may: the REA currently has approximately 10,000 active members. Using the last UK Census, we can estimate that around 90,000 former Sappers exist. We are keen to ensure that the REA better connects with more of the extant Sapper community. This effort is crucial to enable every member to live their best life.

Thank you once again for your unwavering support and dedication. Together, we will continue to make a difference in the lives of those who need it most.

Major General Alastair Dickinson CBE

President

Royal Engineers Association - The Sapper Charity



As we reflect on the past year, I am filled with immense pride and gratitude for the remarkable achievements and unwavering support that have defined 2024 for the Royal Engineers Association (REA)- The Sapper Charity. This year has been a testament to our collective dedication to supporting the Sapper family in times of need and celebrating our shared values and camaraderie.

Looking Back at 2024

In 2024, we made significant strides in our mission to provide benevolence and welfare support to our members. Through the generous contributions of £429,519 from the Days Pay Scheme, we were able to distribute £515,570 in Benevolence Grants, assisting 1,234 individuals. The Sapper Charity Children's Fund supported 15 children across 10 families with a total grant of £79,439.75

Our efforts were further bolstered by generous contributions, including £100,005 from legacies and £114,000 from fundraising activities and website donations. The McCabe Fund continued to support up to £100,000 for Community Unit and Branch Grants (CUB Grants). The Ballard Fund provided £25,000 per annum for Extreme Adventure Training and £24,000 for Talented Athletes Sports. Overall, we supported the Corps with £353,396 for adventure training, operational tour grants, and support for the Sapper Games and other events.

Our network has grown stronger with 114 REA Branches across the UK and overseas, welcoming 554 new members and establishing eight new branches. We now have 8,691 registered (active) REA members, a testament to the enduring spirit and commitment of our community.

Looking Forward to 2025 and Beyond

As we look ahead to 2025 and beyond, our vision for the future is guided by our strategy for 2026 to 2030. We are determined to continue providing comprehensive support to all aspects of the Sapper family, ensuring that no one is left behind in times of need. Our focus will be on raising the necessary funds to maintain and grow our services, enabling us to expand our reach and impact. We will continue to adapt our membership offer to ensure that we remain relevant to future generations of Sappers.

We will continue to champion the splendid work done in benevolence, welfare support to the serving Corps, McCabe grants, the Sapper Charity Children's Fund, Ballard Grants, and the Gabriel Fund. These initiatives are the cornerstone of our mission, and we are committed to enhancing and expanding them in the years to come.

A Heartfelt Thank You

None of this would be possible without the unwavering support of our incredible community. I extend my deepest gratitude to all our supporters, the REA HQ team, the trustees, and most importantly, our members and the entire Sapper family. Your dedication, generosity, and commitment are the driving forces behind our success, and together, we will continue to make a difference in the lives of those who need it most. We should also take this opportunity to celebrate the continued efforts of all those who organise, support, and contribute to our events, such as the Gibraltar Team who deliver our fantastic Gibraltar Weekend, the Cassino Team who have provided us with the opportunity to remember and celebrate the building of the Amazon Bridge during the battle for Cassino, those who have run and attended battlefield tours, and maintained our memorials at weekend works parties here and abroad. The numerous volunteers who run our branches, visit our veterans, and act as caseworkers delivering support to the Sapper family. We have much to be proud of as a Charity and Association dedicated to the Sapper family.

Thank you for your continued support and for being an integral part of the REA family. Together, we will build a brighter future for all Sappers.

With heartfelt thanks and best wishes,

Ken Kirk

Chief Executive Officer
Royal Engineers Association (REA) - The Sapper Charity

2024 IN

£429,515

Funds raised through the Day's Pay scheme enabling the Sapper Charity to support those members of the Sapper family in need.

£81,992

Fundraising Activities

554 New members of the REA in 2024

994

REA Branches across the UK and overseas (including Social Branches)

£79,439.75
Sapper Charity Children's Fund

assisting seven families

489

Individuals assisted with benevolence support (including annual annuities and Christmas Grants)

£27,163 **Individual Donations**

£18,990

AdventureTraining Grants supporting 312 regulars and 20 reservists to take part in 21 adventure training exercises.

£737,307

Legacies and Donations

£105,0 Legacy

NUMBERS £716,570

In Benevolence Grants (including annual annuities and Christmas Grants). This includes grants to support other charities delivering support to Sappers - ABF, SSAFA, and RBLI

£353,396

On Corps Activities including:

New REA Branches in 2024

8,691

Registered (active) REA members across all branches in 2024

Talented Athletes Sports supporting six elite level athletes

£97,969

McCabe Fund Grants

On Stable belts and TRFs presented by the REA to Sappers completing their Phase Two Training at 3 RSME Regt.

£25,000

Adventure Training (Ballard Fund - Salty Sappers who went on to win the 3000-mile Pacific Ocean rowing race)

On Operational Tour Grants supporting seven deployments. In a remarkable display of support, the Sapper Charity distributed an impressive £716,570 in Benevolence grants, part of this was an impressive £243,775.68 to 386 members of the Sapper Family in 2024. This financial aid was channelled through referrals from Regimental Sergeant Majors (RSM), Unit Welfare Officers (UWO), the Royal British Legion (RBL), and SSAFA case workers. Out of 489 cases presented, 103 did not meet the stringent criteria for benevolence, underscoring the charity's commitment to assisting those in genuine need.

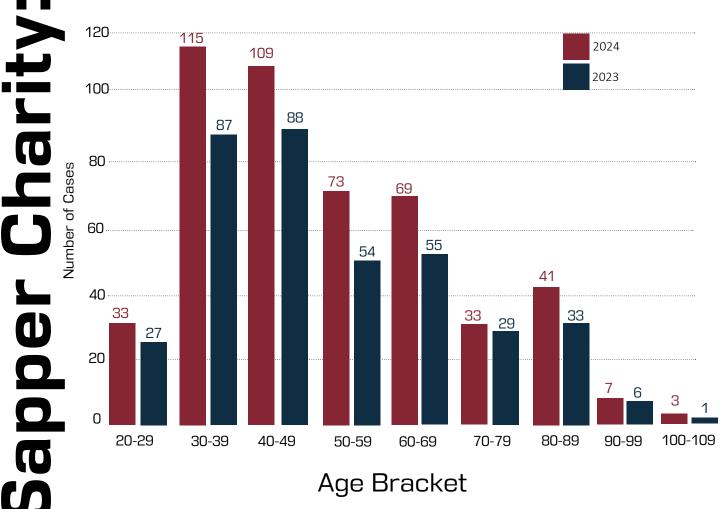
Much of the aid was facilitated by SSAFA, RBL case workers, Regimental Sergeant Majors, and Unit Welfare Officers (UWO). Serving soldiers can access this vital support through their chain of command or UWO, highlighting the need for increased awareness and accessibility of these resources.

In 2024, 38 widows and widowers received ongoing support through weekly grants, tailored to their living situations, whether in care homes or their own residences. Retired regular soldiers emerged as the primary beneficiaries, with the 40-49 age group being the most common recipients, followed closely by those aged 30-39. This trend indicates a significant need among working-aged veterans, many of whom are not connected to the Royal Engineers Association (REA).

A striking 87% of those supported were not members of any REA Branch, prompting a review of the Branch and Membership structures to better understand their role in benevolence. Typically, those seeking support had served for four to seven years, aligning with the average service length of RE Officers and Soldiers. Interestingly, the data challenges the narrative that longer service increases vulnerability upon leaving the Corps.

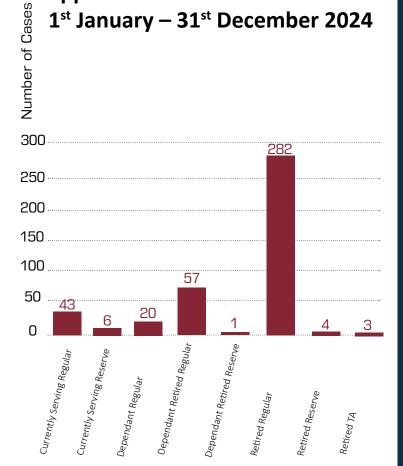
The Sapper Charity Children's Fund, formerly known as the Kitchener Fund, continued to support eight families, demonstrating the charity's broad and inclusive approach to benevolence.

The report highlights the Sapper Charity's unwavering commitment to financial assistance, welfare support, and inclusivity. Despite a decreasing veteran population, the number of cases assisted has risen, reflecting the charity's growing profile. However, the work is far from over. Continued collaboration with other charities, the serving Corps, and the REA membership is essential to reach and assist Sapper Family members in need, embodying the spirit of "ubique" – everywhere.





Sapper Connection of Benevolence 1st January - 31st December 2024



I am writing to express my sincere gratitude for the support provided by the Royal Engineers Association in making my recent respite and recuperation trip to London possible. The generosity extended by the RE Association, particularly in assisting with the travel expenses from Manchester, has had a profound impact on my family and me. Your willingness to allocate additional funds has allowed us to overcome financial barriers and create cherished memories during our visit to London. Your support has provided us with a much needed respite, enabling us to share a memorable experience together. Once again, thank you for your invaluable support.

How We've Helped

Mr. H's Journey to Independence

Background: Mr. H reached out to the REA through SSAFA for assistance with home adaptations and a mobility scooter to help him maintain some independence. He faced several health issues that affected his mobility, and his wife became his main carer while working full-time.

Challenge: Due to the need for these adaptations, the case was presented to the Benevolence Committee to secure a higher pledge approval. The committee approved funds amounting to £3,500 to go towards the adaptation.

Solution: The case was then referred to RBL and ABF for their pledges. Through collaborative efforts, sufficient funds were raised to provide Mr. H with the necessary adaptations and a mobility scooter.

Outcome: As a result, Mr. H was able to live in his house for a longer period and maintain his independence.

Assistance for a Soldier in Need

Background: Mr. A, a serving soldier, faced a challenging situation when he needed to attend an overseas family funeral. Despite his efforts to secure funding from various organisations, he was unsuccessful.

Intervention: The Royal Engineers Association (REA) stepped in to assist Mr. A. We awarded him £1000 and referred him to the Army Benevolent Fund (ABF) for the remaining £138.39 needed for his travel expenses.

Outcome: Mr. A expressed immense gratitude for the support provided during such a difficult time. Our assistance enabled him to be with his family and say his goodbyes, offering much-needed emotional support.

Mr. M's Journey to Secure Housing

Background: Mr. M came to the REA seeking help with a deposit after having to vacate their last property. They had limited time to get funds and needed our support to ensure that they could move their family into a new place.

Intervention: The REA acted quickly and provided a grant of £800. We then referred the case to ABF and RBL, who made up the rest of the funds.

Outcome: Mr. M was very grateful for our help in providing the assistance to help him move his family.



How We've Helped

Bathroom Adaptation for Mr. H

Background: Mr. H reached out to us for assistance with a bathroom adaptation due to his worsening mobility. Despite not qualifying for a Disabled Facilities Grant (DFG), he required these adaptations to maintain his independence and continue living in his home for a longer period.

Challenge: To address Mr. H's needs, the case was presented to the Benevolence Committee to secure a higher pledge. The Committee approved funds amounting to £3,800.

Solution: The case was then referred to ABF and RBL for their contributions to the works. Through collaborative efforts, sufficient funding was raised and provided to Mr. H for his bathroom adaptation. Outcome: As a result, Mr. H was able to live in his home for a longer period and maintained his independence.

Repatriation Assistance for Mr. C

Background: Mr. C needed assistance from the REA to return home after being involved in a serious accident abroad, which resulted in life-changing injuries. Initially, he had planned to reside abroad, but due to the incident, he had to find a way to get back to the UK for medical

Challenge: The situation was urgent and required a quick response. The case was presented to the committee as an urgent matter to secure a larger pledge for Mr. C.

Solution: The Benevolence Committee approved funds amounting to £5,656 for repatriation flights back to England for Mr. C. Additionally, the case was referred to RBL and ABF for the remaining funds. Through collaborative efforts, sufficient funding was raised to bring Mr. C home. Outcome: As a result, Mr. C was able to return to the UK and receive the necessary medical assistance to support him through this difficult time.

Supporting Mrs G with Housing

Background: Mrs G approached the REA seeking support with housing for herself and her children after her marriage broke down. Due to the urgency of her situation, she was unable to gather the necessary funds for the deposit and first month's rent.

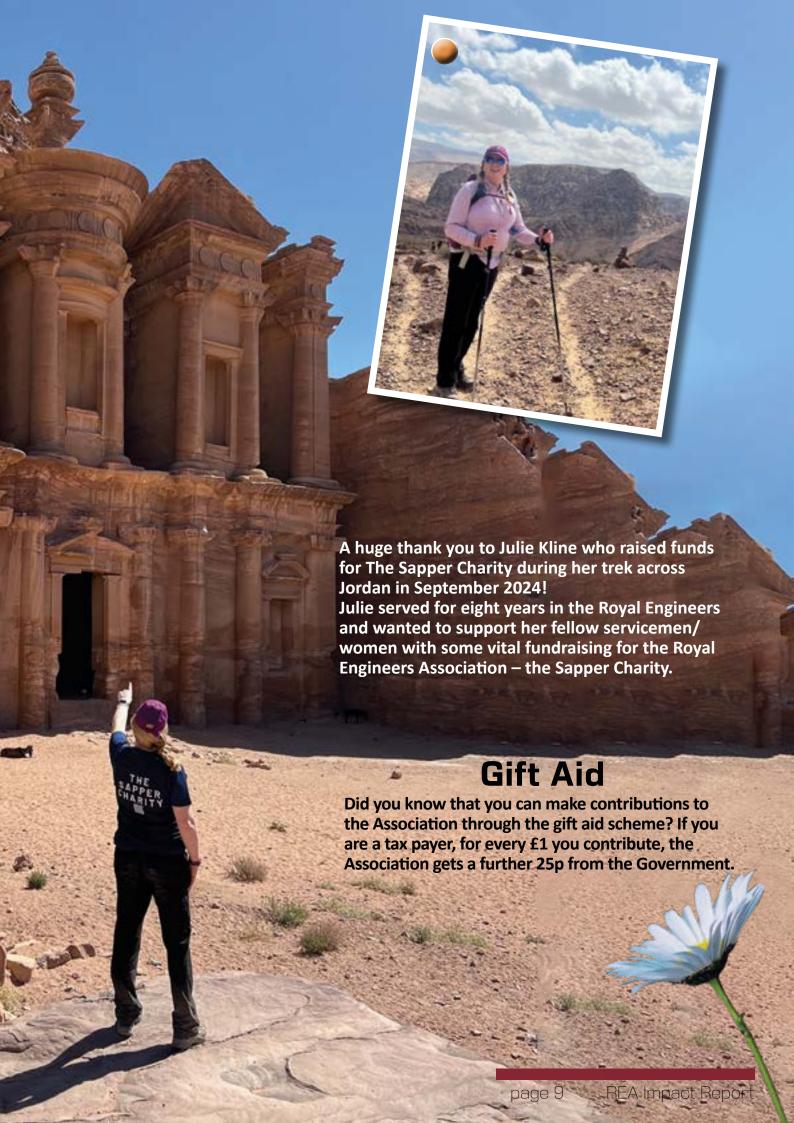
Intervention: The REA acted swiftly and provided a grant of £1000. Additionally, we referred Mrs G to ABF and RBL for the remaining £400. Outcome: Through these collaborative efforts, the required funds were raised, enabling Mrs G to move into her new property. Mrs G expressed immense gratitude for the support.

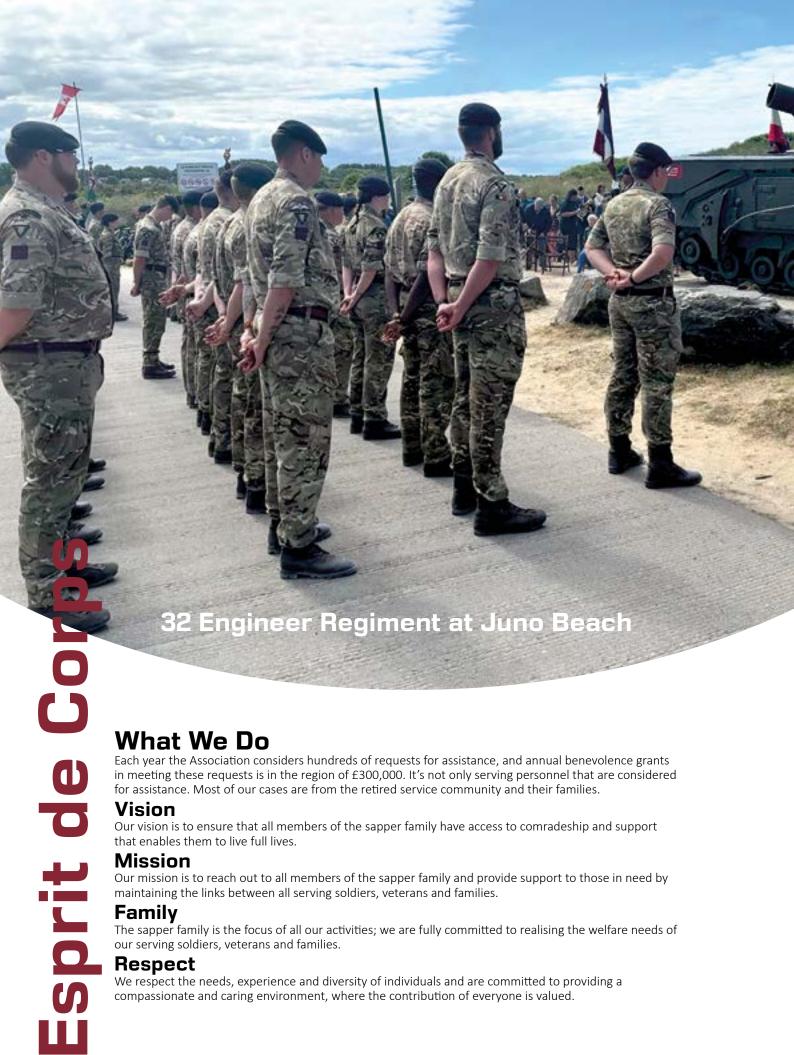
Supporting Mr N with Family Emergency

Background: Mr N, a currently serving regular, approached the REA seeking assistance with flights back to Fiji. His wife had fallen ill, and he needed to be there to help look after his family during this difficult time. **Intervention:** Due to the cost of the flights, the case was taken to the Benevolence Committee to secure a higher pledge approval. The Committee approved full payment to the soldier.

Outcome: This was a sensitive case, and Mr N was grateful to have the REA's support. This helped him be there for his son and wife and ease the pressure during such an emotional time.







What We Do

Each year the Association considers hundreds of requests for assistance, and annual benevolence grants in meeting these requests is in the region of £300,000. It's not only serving personnel that are considered for assistance. Most of our cases are from the retired service community and their families.

Vision

Our vision is to ensure that all members of the sapper family have access to comradeship and support that enables them to live full lives.

Mission

Our mission is to reach out to all members of the sapper family and provide support to those in need by maintaining the links between all serving soldiers, veterans and families.

Family

The sapper family is the focus of all our activities; we are fully committed to realising the welfare needs of our serving soldiers, veterans and families.

Respect

We respect the needs, experience and diversity of individuals and are committed to providing a compassionate and caring environment, where the contribution of everyone is valued.





Existing Members

You can update your details, such as your address via our website www.reahq.org.uk

Membership

Anyone who served in the Corps of Royal Engineers, Regular or Reserve, is eligible to join the REA. Those that contributed to the Day's Pay Scheme (DPS) can take up life membership free of charge.

Those that did not subscribe to the DPS will be required to pay a membership fee. You will be able to apply online at our website www.reahq.org.uk The Sapper Charity Branch network allows Sapper Family members to socialise, maintain a link with the Corps and participate in events. A residual benefit of the Branch network is that it provides the opportunity for Sappers to look out for other Sappers. However, with a declining veteran population the sustainment of local branches is becoming more challenging. The Recruitment and Management Committee have reacted to this and in February 2024 branch membership categories were expanded to include:

- 1. All Arms Membership: Veterans and serving members of any arm or service, including Cadet Force Instructors, are eligible for this type of membership.
- 2 .Family & Friends Membership: Open to parents, children (over 18), partners, siblings, and friends of former and serving Sappers (Regular and Reserve).
- 3. Widow & Widowers Membership: Widows and widowers of any former Royal Engineer or veteran (regular or reserve) are eligible for this type of membership.

The expansion also bought with it clarity and consistency across the Sapper Charity where in some instances a degree of unnecessary bureaucracy and exclusivity had developed. Membership figures for 2024 were 554 new Branch members., surpassing the figure of 516 in 2023. The average age of new members was 49 years old. Ubique membership has replaced membership to the HQ branch. This reduces the ambiguity of the HQ branch and allows individuals who are unable or unwilling to access a branch the ability to have a contact card and receive the newsletter.

The Sapper Charity membership card has had a rebrand to the contact card and been given a practical function. The card has retained the individual's details and photo, but it now includes the essential contact information from the Sapper Charity - if a member of the Sapper Charity is in trouble they know how to get help and support.

The aims of the Association are to promote and support the Corps of Royal Engineers among our members, by fostering esprit de corps and a spirit of comradeship and service, and by maintaining an awareness of Corps traditions. The Association also acts as a link between serving and retired members of the Corps. It also provides financial and other assistance to serving and former members of the Corps, their spouses, widows and dependents who are in need. Grants, within Association guidelines, are made to the Army Benevolent Fund and to other charities that further the objectives of the Association.







Celebrating Heroes:

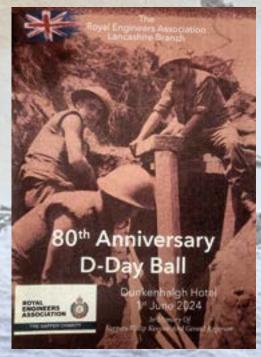
Lancashire REA Hosts D-Day Garden Party and Ball

On June 1, 2024, the Lancashire Branch of the Royal Engineers Association (REA) hosted a memorable D-Day Garden Party and Ball at the Dunkenhalgh Hotel and Spa. This event was held in honour of two branch members who participated in the D-Day landings on June 6, 1944, but sadly passed away during the COVID-19 pandemic.

The afternoon Garden Party kicked off the celebrations, attended by five World War II veterans from all three services, along with their families. The evening Ball saw 180 guests enjoying a night filled with delicious food, fine wine, heartfelt speeches, and exuberant dancing. The pool and Jacuzzi provided much-needed relief after the festivities.

The principal guest was the Lord Lieutenant of Lancashire, accompanied by the REA Chief Executive and the Director of Manufacturing and Future Projects at BAE Systems (Air). Representatives from all three services were present, making it a truly collaborative event.

Looking ahead, a Victory Garden Party and Ball will be held at the same venue on August 9, 2025, maintaining the high standards of the previous event. This occasion will once again honour the memory of those who are no longer with us and celebrate the veterans who continue to inspire us.











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Honouring Heroic Engineers:

80th Anniversary of the Amazon Bridge Crossing

In May 2024, the Royal Engineers Association (REA) commemorated the 80^{th} anniversary of the historic Amazon Bridge crossing at Monte Cassino, Italy. This event, held from May 12^{th} to 13^{th} , celebrated the extraordinary bravery and engineering prowess of the Royal Engineers during World War II.

Leading the commemorations was George Cowie, a former Royal Engineer dedicated to preserving the history of this pivotal moment. The events began with an informal social gathering at the Hotel Rocca, allowing attendees to connect and share stories. The following day, a formal service at the crossing site featured the Last Post and pipers, creating a poignant atmosphere of remembrance.

The service included a wreath-laying ceremony at the Bailey Bridge Panel memorial, followed by a visit to the Commonwealth War Graves Commission cemetery. This allowed attendees to pay their respects to the fallen soldiers who played a crucial role in the crossing. The day concluded with visits to the Polish Cemetery and the Monastery, deepening the understanding of the area's historical significance.

This commemoration not only honoured the past but also highlighted the enduring legacy of the Royal Engineers' contributions to history.





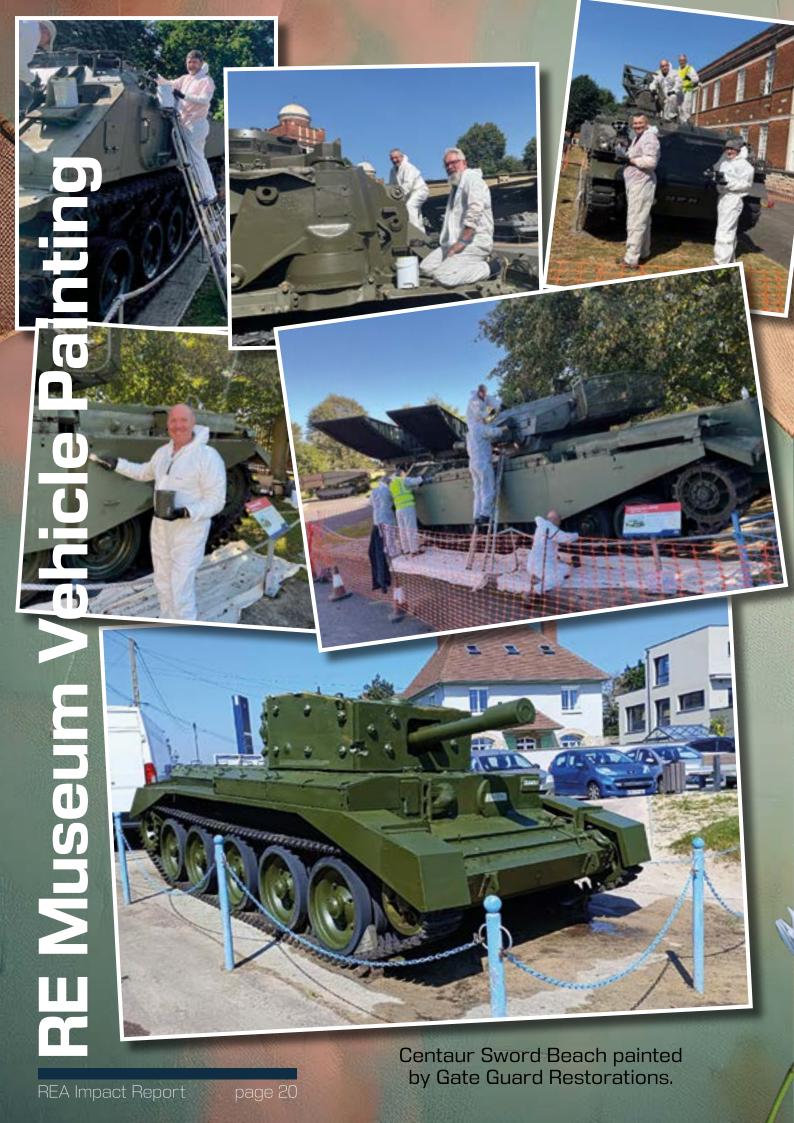




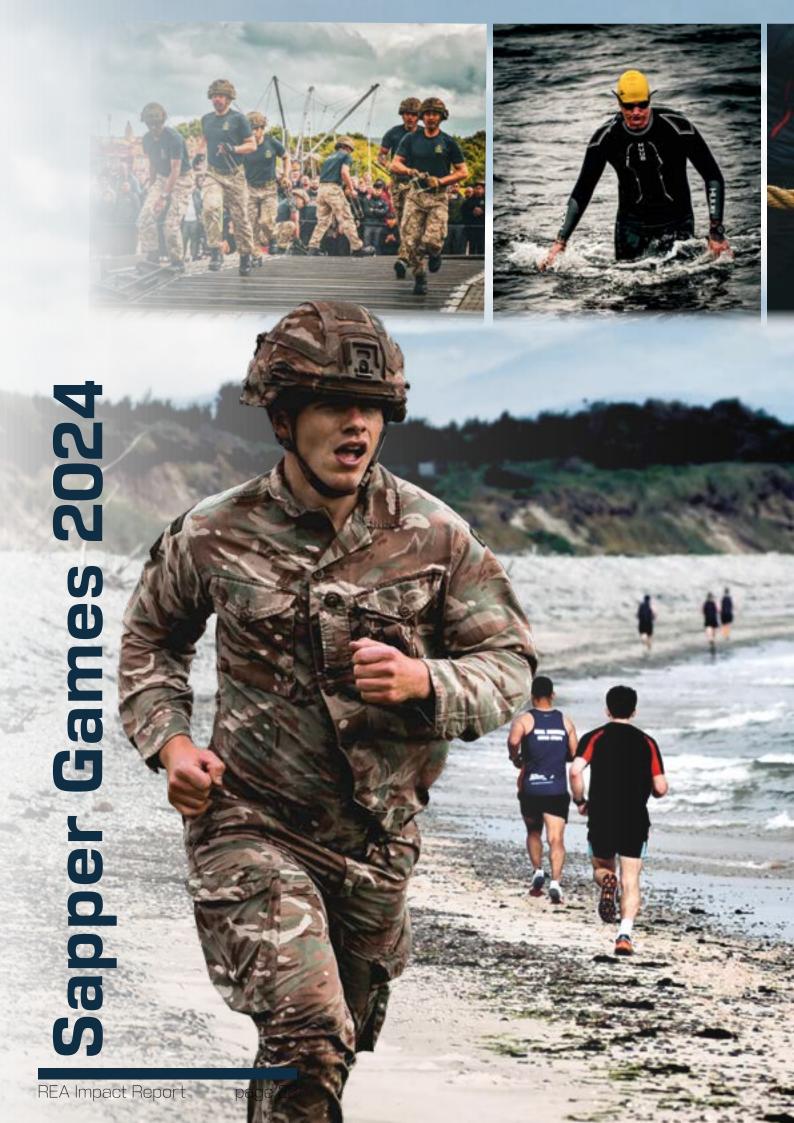




On behalf of my mother and myself I am writing to thank you and all those involved in the decision to provide weekly support to my mother. We are deeply grateful and relieved to know that the Royal Engineers Association is prepared to give a helping hand in a difficult situation. We hope that other charities will also contribute so that my mother at 102 can stay safe and happy in a familiar environment. It is good to know that the Royal Engineers Association is there for those who have served our country and their families. In gratitude and with all best wishes. Ms S











Kenneth Kirk

Chief Executive Officer

Ken served with the Corps from 1981 to 1989 serving mainly in BAOR with 28 Amphibious Engineer Regiment, 23 Engineer Regiment, 25 Engineer Regiment and Junior Leaders Regiment RE. On leaving the Corps he joined the Port of London Authority at Tilbury Docks.

He held various senior management posts in Forth Ports Plc, including project managing major capital infrastructure projects building new Port Operating Facilities. Following this he became Managing Director of a major UK Port Operator for several years with operations across the UK.

He then went on to own and run a marine manufacturing business based on the South Coast. Having enjoyed a varied and rewarding career, he was delighted and honoured to have the opportunity to return to serve the Corps as Controller (now CEO) of the Royal Engineers Association.

Ken is married with two grown up sons and lives in Wouldham, where as well as still enjoying running and cycling, he is church warden of All Saints Parish Church and the local Poppy Appeal Organiser.

Nick Gunnell

Operations Director

Nick joined the Corps in 2004, completing Phase 1 Training at ATR Lichfield. Before leaving in 2022 he served at various units including; 35 Engineer Regiment, 101 Engineer Regiment, 22 Engineer Regiment, HQ 12 Force Support Group, HQ RSME Group and ATR Winchester. On leaving the Corps he took a gap year prior to assuming his current role as Operations Director, REA.

Whilst serving Nick deployed on Op *Telic 13*, Op *Herrick 14* and Op *Herrick 18*. He also deployed to the South Korean Demilitarised Zone to conduct Body Recovery and Demining Observation on behalf on the UN Command.

Nick is married and lives in St.Ives, Cambridgeshire where he is a member of the Fenland Sappers REA Branch and is involved with his local rugby club.

Ann Richardson

Membership Secretary

Ann Richardson is part of our membership team. She first joined the REA in 2009 as part of the benevolence team. Ann maintains all Membership records of which we have over 70,000. She is the contact for all membership enquiries and processes all new membership applications.

Ann also assists with setting up new Branches, advising on the membership status of the founding members. Her skills extend to editing the REA website, keeping it up to date with Branch and Group officials contact details.

Ann is married and lives in the Medway area. She is the owner of very much-loved dogs! When not at work she loves gardening, reading, crafts and music, but mostly loves spending time with her grandchildren.

Julia Gray

Member Services Coordinator

Julia joined the REA Benevolence Team in 2002 and moved to our Membership team in 2009. She co-ordinates ticket requests for our external annual events and assists with administration for the Association Badge of Merit, notifications of RE In-Pensioner admittance to the Royal Hospital Chelsea, medical discharge, death notifications, receipt of donations and legacies.

Julia also coordinates REA Branch submissions for The Sapper including publication of obituaries in the magazine and the Corps Memorial Book. She is also the point of contact for the arrangement of Standard Bearer representation at cremations and funerals.

Julia lives with her husband Tim, a former Royal Engineer who served 22 years with the Corps. Outside of work she enjoys walking, gardening, and researching her family tree. Julia and Tim are both animal-lovers and are 'parents' to their adopted cat, Mitzi.

Fiona Louch

Business Manager

Fiona joined the Association team in October 2018 after spending 15 years in a secondary school, where she started in a pastoral role and later became a teacher.

Now, she's the Association's Business Manager and also the Employment Coordinator for Sappers Network, an employment support service under the REA for all Sappers—regular, reserve, or veteran. Fiona steps in as the Benevolence Secretary when needed and loves the variety and complexity of her work.

Fiona is married to Steve, and they have a grownup son. She's been a Sea Cadet instructor and administrator at her local unit on the Isle of Sheppey for over 30 years. In her free time, she enjoys spending time with friends and family, travelling, and listening to all kinds of music.

Suzanne Shuter

Benevolence Secretary

In Suzanne's previous role, she worked with various councils to help aid in home adaptations to support the elderly and vulnerable. This helped them to live independently in their own homes for longer.

Suzanne lives with her partner and toddler in the Medway area. They do a lot of family activities such as swimming and going to the park. Suzanne played for a darts team in the Medway area with her partner and still enjoy a darts game every now and again. She is a massive foodie; enjoys travelling and trying new cuisines.





Nigel Spencer

Community Events Manager

Spence served in the British Army for nearly 43 years, starting as a Sapper" he commissioned from Warrant Officer Class 1 Regimental Sergeant Major (RSM) to Captain in 2003. He finished his regular service in 2020 as a Lieutenant Colonel; since then he has been an Army Reserve Officer and he is due to finally finish his military service in Jan 2025.

He has served all around the world, Germany, Canada, Northern Ireland, Belize, Kosovo, Falkland Islands, Iraq, Kuwait, Afghanistan.

He is Events Manager for the March Armed Forces Fair (MAFF), a March Town Councillor (MTC), Royal British Legion (RBL) March Branch Parade Marshal, RBL March branch Welfare Officer and President of the Fenland Sappers branch of the REA.

Spence spends every other weekend off the Norfolk coast operating a safety boat for a local sailing club. He has been happily married to Debs for 38 years, they have two grown up children and they have lived in March for 18 years. He joined the REA team as the Community Events manager in Jan 2024.

Sara Smile

Fundraising Lead

Sara Smile is an experienced fundraiser committed to securing the financial future of the Royal Engineers Association. With a background in business development, event management, and trust fundraising, she brings valuable expertise to the REA.

Sara's connection to the Corps is personal as her father served in the Royal Engineers. She is focused on diversifying fundraising through trusts, challenge events, corporate sponsorship, and community initiatives. She welcomes ideas and support from members

Previously, Sara managed large-scale public engagement projects, working with volunteers, corporate partners, and charities. She has extensive experience in securing funding and building lasting partnerships.

A passionate animal welfare advocate, she volunteers with a variety of rescue groups. Since COVID, she enjoys time at her holiday home in South Wales, exploring the miles of peaceful empty beaches.

Rebecca Stewart

Grants and Funds Manager

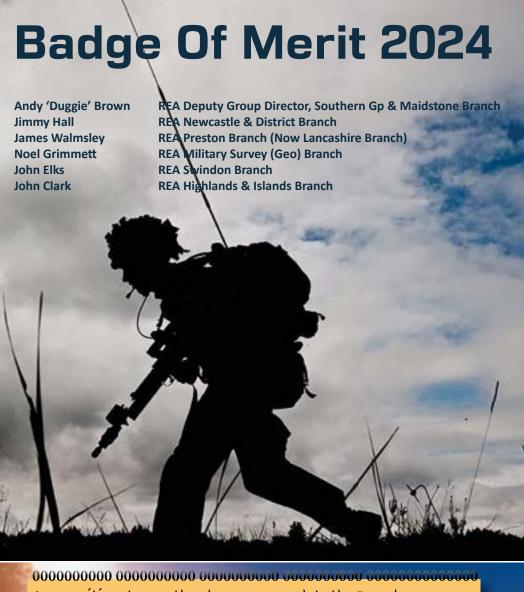
Becky manages branch accounts and administers grant applications for Sappers and their families. Her role helps create a supportive environment for current Royal Engineers and veterans, facilitating their connections and assisting them in navigating their respective journeys. Becky brings over two decades of experience in dynamic and multifaceted environments to her role.

Her strong connections to the army and Royal Engineers, through both family and friends, make her work at the REA particularly meaningful. Becky holds certifications in RYA sailing and snowboard instructing and has achieved Grade 8 in piano. At present, she has temporarily set aside these varied pursuits to devote her time to her children and husband.

Thank You

May I thank your Benevolence Commíttee very much indeed for your absolutely brilliant grant to the benefit of the client and his wife. I have most certainly made them aware of your generosity; also to their son and to the client's sister, who have provided considerable continuity in the development of this case with respect to the challenges of the medical conditions the client and his wife endure. Kíndest Regards Mr H, Caseworker, SSAFA

I would like to say a big thank you to the RE Association with helping my daughter and I out of a really stressful situation. Stíll a long way to go until I have cleared all my bills, but it's a massive pressure release. After being medically discharged with gross instability of my legs I have had hundreds of falls resulting in secondary ínjuries some quite bad. Regularly knocking myself out and breaking bones. In 2019 I was admitted to hospital where I was diagnosed with blood clots on the brain. Since then life sucks!! No one will employ me because of liability insurance. Pain and medication, brain fog, memory loss, falls etc etc.... I have lost all hope with the NHS passing me from pillar to post then because they lost me in the system I was díscharged... now I have to start the process again with 18 month hospital waiting lists its very daunting. Thank you again all the best. MrM



I am writing to say thank you so much to the Royal Engineers Association for your very generous grant to help replace my windows and sink unit. It was so kind of you and it has made such a difference to me to have a functioning sink unit and the windows have made the house much warmer.

MS W

We were so grateful for your generous help and it lifted such a huge weight off my shoulders. It's ridiculous how much energy bills are at the moment so the help we received will never be forgotten. Myself and the children are keeping well, but unfortunately my partner continues to be significantly mentally unwell and remains in care. This is obviously very difficult for the children and adds to the stress and pressure I'm under, but every day is a new day and I just try to count my blessings.

Please convey our thanks for the support we received. Ms M

Alastair Dickinson CBE

Major General (Retired) Alastair Dickinson CBE has been President of the REA since September 2018, prior to that he served for two years as our Chair. His Army career spanned nearly 36 years including command of 59 Independent Commando Squadron RE, 28 Amphibious Regiment RE and 8 Engineer Brigade.

Away from regimental duty Alastair considers he spent far too long on the third floor of the Ministry of Defence serving in both Defence and Army Resource and Plans departments. His final appointment as a serving officer was as a member of Executive Committee of the Army Board responsible for Army Basing and Infrastructure. Alastair now works part-time for himself supporting small tech start-ups. He is married to Alice and with the rest of his time, he supports their two sons; helping one set up and run his own business and the other succeed in his sporting career.



Richard Hawkins MBE ADC

In 1998 Lieutenant Dickie Hawkins assumed command of the Airborne Troop at 33 Engineer Regiment (Explosive Ordnance Disposal). The first of many appointments in the EOD world, he would return as

fighting phase of Operation *Telic*.Thereafter he commanded 49 Field Squadron and deployed to Afghanistan as Chief of Staff of the Counter-Improvised Explosive Device (IED) Task Force. A quick move to command 61 Squadron within 16 Air Assault Brigade saw deployment back to Afghanistan and the subsequent award of the MBE. His Wimbish Station 'finale' culminated in command of the then hybrid 101 Engineer Regiment (EOD). Other regimental duty highlights were with 3 Armoured Engineer Squadron and

second-in-command of 21 Field Squadron deploying to Iraq in 2003 during the war-

included deployments to Bosnia as the Squadron Training Officer and Kosovo as a Battlegroup Engineer.

As a staff officer Colonel Hawkins has served at the Permanent Joint Headquarters within J1/J4 Division (Personnel and Logistics) and as SO1 Counter-Explosive Ordnance in Army Headquarters. With significant training and education experience, he completed a thoroughly enjoyable tour as a Platoon Commander at the Royal Military Academy Sandhurst and was also an instructor at the UK Defence Academy in Shrivenham. Additionally, he has been SO1 Plans at HQ Royal School of Military

Engineering Group and the Assistant Head to the Iraqi Defence College in Baghdad. Here he re-established NATO's Defence Education Enhancement Programme. More recently, Colonel Hawkins deployed with NATO Mission Iraq as the Military Engineer Advisor to the Iraqi MOD and was the lead NATO programme manager for the Iraqi Chief of Defence's Long-Term Objectives. Colonel Hawkins was delighted to assume the RE Corps Colonel appointment in November 2022.

Colonel Hawkins has two children and between them they share similar hobbies. His teenage son Edward is a keen reader, athlete and is already taller than his dad. Joseph is a musician and avid climber. The family dog, (a talented runner), is a Labradoodle called Bilbo. Colonel Hawkins used to box and play football, however, his body has mostly given up, so it's now yoga and the gym.



Claire feels very privileged and proud to have served nineteen immensely rewarding years in the Corps of Royal Engineers: a troop commander on Operation *Telic 1*; the Adjutant at 3 RSME Regiment; an operational staff appointment at divisional level and initial staff appointments managing the HTS PPP and Operational Commitments in HQ Theatre Troops. She was the Officer Commanding 33 Armoured Engineer Squadron during Operation *Herrick 16* and had a challenging period as Lead Armoured Battle Group. Subsequently on the Staff she supported Director Army Reform with the delivery of the Army Reserve Development Programme and more latterly, before selection to Lieutenant Colonel, Directing Staff on ICSC (L). Since completing ACSC and before taking command of 3 Royal School Military Engineering Regiment, she worked for the Corps Colonel and Head Manning on Army and RE workforce planning. Claire is now the Assistant Head Reserves working in Army HQ cohering the strategy and policies necessary to support our Reserve Forces.

Spencer Eardley

Warrant Officer Class One (CSM) Eardley enlisted into the Corps of Royal Engineers in March 2000. He completed his Combat Engineer training at the Royal School of Military Engineering Regiment, Minley. Following, in November 2001, WO1 (CSM) Eardley completed his training at the Royal School of Military Engineering, Chatham, as a Military Engineer Electrician Class 2. In November 2001 WO1 (CSM) Eardley was posted to 48 Field Squadron (Air Support), 39 Engineer Regiment. During this tour he deployed on Operation Fingal, Oracle, Telic, Descant and Herrick, where he was awarded an Engineer-in-Chief Commendation for Service to the Corps of Royal Engineers.

In July 2007 WO1 (CSM) Eardley was assigned to 3 Royal School of Military Engineering Regiment, Minley, on promotion to Corporal, as a Section Commander. In October 2010 WO1 (CSM) Eardley was assigned to 39 Engineer Regiment, RHQ, on promotion to Sergeant. After completing a role as the Regimental Operations Sergeant, he was then subsequently posted to 48 Field Squadron, where he deployed to Kenya on a Joint Force Engineering Exercise. Post tour, he then moved with the Squadron to Kinloss due to the closure of Waterbeach Barracks. During his time at 39 Engineer Regiment, he was awarded a Certificate of Meritorious Service, from GOC, Theatre Troops.

After an assignment to the Royal Engineers Warfare Wing, Gibraltar Barracks, as the QMSI Royal Engineer Troop Commander Course. WO1 (CSM) Eardley was selected for a Squadron Sergeant Major appointment in December 18, and

subsequently took post as Squadron Sergeant Major, 29 Field Squadron in June 2019.

On Post as 29 Fd SSM, WO1 (CSM) Eardley deployed on Operation Shader 10, where he assumed duties as the Camp TAJI SSM, supporting 1 Irish Guards Battle Group. During his tenure as SSM, he was fortunate to assume duties as the Queens' Guard and Windsor Castle guard at the Royal Palaces, as the Public Duties Reinforcement Company. WO1 (CSM) Eardley was promoted and selected to Regimental Sergeant Major of 1 Royal School of Military Engineering Regiment in December 2020, taking appointment in April 2021. In August 2022 he then completed and passed the Army Officer Selection Course. Subsequently, he was then selected as the next Royal Engineers Corps Sergeant Major. WO1 (CSM) Eardley has a son named Brady and travels home to South Derbyshire as and when work permits. A keen footballer, now somewhat retired, he now spectates from the side lines whilst still being an avid gym user. He has successfully completed studies and graduated with BA (Hons), and a subsequent MSc. WO1 (CSM) Earley was awarded the Meritorious Service Medal in the Kings Birthday Honours list 2024.

Mark Lancaster TD PC

Major General The Right Honourable the Lord Lancaster of Kimbolton TD PC was commissioned into the Royal Engineers in 1988, his first posting was to Hong Kong as a Troop Commander in the Queens Gurkha Engineers. Transferring his Commission to the Reserve in 1990, he trained as an EOD Operator and has seen operational service in Bosnia, Kosovo and Afghanistan. Post Command he has held various staff appointments including Deputy Commander 77 Brigade. In 2020 he was appointed Chairman of the Reserve Forces 2030 Review before taking up his post as Director Reserves at UK Strategic Command. He took over as Director Army Reserves in the rank of Major General in October 2023.

He is a Colonel Commandant of the Corps of Royal Engineers and retains strong ties to the Brigade of Gurkhas in his role as Deputy Colonel Commandant of the Brigade. He is Honorary Colonel of the Cayman Islands Regiment and Patron of both the St Helena Veterans Association and The Army EOD and Search Association.

He retains his international security interests as a member of the NATO Parliamentary Assembly and was appointed as the Prime Minister's Defence and Security Advocate in Dec 2022.

Elected to Parliament as the Member for Milton Keynes in 2005, Major General Lancaster subsequently held various Ministerial posts in Government, first as Lord Commissioner of the Treasury before moving to the Ministry of Defence, initially as the Under-Secretary of State for Defence Veterans, Reserves and Personnel in 2015. Promoted to Minister of State for the Armed Forces in 2017, he was responsible for the political oversight of tri-service recruitment and retention, reserves, force generation and UK Military Operations, a role he served until his retirement from Government and the House of Commons in December 2019. He was appointed to the Privy Council in 2017 and was raised to the Peerage as Lord Lancaster of Kimbolton in September 2019 and continues to sit in the House of Lords. He has a portfolio of corporate Non-Executive Director roles including at Hampshire Cricket Club. He is married to Dame Caroline Dinenage DBE, Member of Parliament for Gosport and collects and restores classic cars and motorcycles as a hobby.

Colin Basnett CBE

Colin served in the RAF from 1979 to 2013, predominately on the Tornado Force. During his flying career he undertook 8 operational tours over Iraq and Afghanistan, and commanded both 14 Squadron and RAF Marham. His specific achievements were recognised in 2010 by his appointment as a CBE and the award of the US Legion of Merit, one of the highest military decorations awarded to non-US personnel, and promotion to Air Commodore. On leaving the RAF, Colin held positions as the Defence and Political Adviser (Air) and Head Typhoon and Future Combat Air System at MBDA, before assuming his current role as the Group Director Strategic Engagement at QinetiQ in 2018. Colin joined the RAF Charitable Trust Enterprises (the organisers of the Royal International Air Tattoo) as a Non-Executive Director in 2012, and the Royal Engineers Association as a Board Trustee in 2019. Married with two children in their twenties, he is a keen, albeit haphazard, golfer who tries to keep fit by reading running magazines.



Rowan Adams

Rowan has been a member of Tate and Lyle's Executive Committee since 2014. In his current role as Executive Vice President, Corporate Affairs, he is responsible globally for external

and digital corporate communications, government relations, sustainability, community involvement and bringing Tate and Lyle's purpose of Transforming Lives through the Science of Food to life. Rowan also oversees Tate and Lyle's two venture capital funds. Rowan is based at Tate and Lyle's Head Office in Central London and reports to the Chief Executive.

Rowan joined Tate and Lyle in January 2001. During his career with the Company, he has held several senior roles including Vice President Group Strategy, Director of Corporate Communications, Head of Compensation and Benefits, and Deputy Company Secretary. He has also held executive responsibility for Risk Management and Ethics and Compliance and led a two- year US\$100 million global business simplification programme.

Prior to joining Tate and Lyle, Rowan worked for The Royal Bank of Scotland plc and National Westminster Bank Plc, both as Assistant Company Secretary. His early career was spent working for Linklaters and Deloitte and Touche. A History graduate from York University in the UK, Rowan has

been a Fellow of The Chartered Governance Institute since 2000. Rowan lives in London and is married with three adult children. His personal interests include politics, swimming, travelling, art and American Football.

Matt Bazeley OBE

Schooled in rural Oxfordshire and then less rural Glasgow, Matt completed an Economics degree at Brunel University in London. He then began a short career in the printing and advertising industry. However, in 1991 he decided on a radical career change and so followed

over 30 years of service in the British Army with operational experience in Bosnia, Kosovo, Iraq, Afghanistan and across South Asia and Africa. He completed an MBA (Defence) with Cranfield University, is a Fellow of the Institute of Royal Engineers and has a wealth of operational and strategic planning experience and has held numerous leadership appointments, including on multiple deployments to Iraq and Afghanistan. He retired as a Brigadier in March 2022 and was awarded an OBE in Her Majesty the Queen's Platinum Jubilee Honours and Awards, for his work with US and NATO partners on emerging Russian threats.

Married to Becci with two adult sons, two dogs, a cat and four ducks. He is passionate about the role and benefit to the individual and community of sports, health and wellbeing and in March 2022 was appointed as Chief Executive of the Civil Service Sports Council. Matt has an enduring love of all sports but particularly enjoys rugby, cricket and skiing, despite his ageing knees, and enjoys the long walks associated with playing golf poorly. He firmly believes that sports and exercise can make a huge contribution to an individual's physical and mental health, as well as offering the benefits of interacting with family, friends and colleagues. He continues to play as much sport as he can and enjoys long walks (or slow runs) with the family dogs. He is Vice President of the Royal Engineers Association, President of Royal Engineers cricket, plays at Aldenham Cricket Club and can be found supporting Oxford United Football Club most Saturdays.

Martin Heffer

Martin is a Technical Director specialising in the planning and delivery of major transport schemes. He has extensive experience delivering major transport projects in Europe, Asia and Africa including Heathrow Terminal 5, M25 widening, Crossrail, London 2012 Olympics and HS2.He is a former business representative on the board of Coast to Capital Local Enterprise Partnership and a trustee of skin cancer charity Story FMR.

Martin has been a Royal Engineers Reserve Officer for over 30 years and is a Civil Military co-operation specialist. He worked on joint Foreign Office and UK military infrastructure initiatives in Iraq, assisted with the development of disaster relief plans in Belize and Ghana and led the Department for Transport's response to the Cumbria floods in 2009. He is married to Sarah and lives in East Sussex where horses and gardening take up the rare moments of 'spare time'.



Mark Ruddy

Mark Ruddy was a troop commander in Osnabruck (23 Engineer Regiment), and Squadron 2IC in Iserlohn (25 {Boxer} Field Squadron). He was Adjutant of 73 Engineer Regiment (V) in Nottingham and an SO3 HQ 1 (BR) Corps in Bielefeld. He was SO2 J1/J4 in Hong Kong, planning the UK's

withdrawal from the Far East. He commanded 8 {Phoenix} Armoured Engineer Squadron (Tidworth), in Northern Ireland (Op *Banner*) and Bosnia (Op *Resolute*) with IFOR. He was SO1 Plans at Engineer Branch HQ Land and SO1 Soldier Career Management in Glasgow. He returned to Quebec Barracks, Osnabruck as Commanding Officer 21 Engineer Regiment, and deployed to the Oman on Ex *Saif Sareea 2* in 2001. As full Colonel, he commanded the Construction Engineer School and Chatham Garrison, followed by AD J9 and Command Engineer on Op *Telic 6* (2005) with MND (SE). His last role with the Corps was as Deputy Commander 8 Force Engineer Brigade. He resigned his commission in January 2007.

Mark worked for Network Rail for the next seven years as Managing Director (Sussex Route), Europe's busiest rail route – spending £350 Million a year developing the infrastructure in the London-Hastings-Southampton triangle and running some 3500 trains a day.

He was then appointed as Chief Operating Officer for the Transport Systems Catapult – a £50 Million per annum. applied research company looking at improving UK's transport system. He oversaw some 230 multi-year research projects. After six years, he led the merger of that company with a smart cities research organisation, promptly doing himself out of a job.

During the COVID 19 pandemic Mark ran a Command Centre for the Managed Quarantine Service for the Department of Health & Social Care – some 77 facilities with 40000 guests and now provides some Security Consultation for the Home Office and is a part-time Career Consultant with The Officers' Association (RFEA).

The secret of his survival, and surprisingly unblemished track record, is his wife Christine: A Scouser football fanatic (Reds) who has bolstered her husband's street-cred and done more to patch up the moral component of Army families than has been fair to ask of her. Christine lives in her 20th house in 38 years of marriage and is currently overseeing the construction of their "forever house" In Cranleigh.

Jeffrey Jupp

Jeffrey joined the Royal Engineers as a Junior Leader in 1983. He served mostly in Germany in 30 Sqn, 26 Engineer Regiment and at HQRE 3rd Armoured Division. In 1989 he left the Army as a junior NCO to attend university. He subsequently qualified as a barrister. He has practised as a barrister for over 20 years in a leading set of chambers in London. His practice encompasses commercial law, employment law and professional regulation. Jeffrey also acts for offshore and international clients and has been in involved in cases in a number of jurisdictions including Isle of Man, Jersey, Dubai and the Cayman Islands. Jeffrey is married with tawo children and lives in central London. He enjoys travelling, cycling and skiing. He is honoured to have been invited to join the Board of the REA and to contributing to its success.



Looking For Work Or A New Opportunity?



Sappers Network was created in 2017 as the employment support service for the Corps of Royal Engineers, serving, veteran and reservist.

It was originally set up as a commercial venture. In September 2019, ownership of the Network transferred to the REA charity and is now governed by our trustees.

Sappers Network's purpose is to help former sappers find employment and assist the transition process for Army leavers. We are engaged with a number of companies, ranging from national civil engineering to SMEs. We also partner with ex-military recruitment agencies to find candidates for the opportunities they offer.

The advantages of bringing Sappers Network into the Royal Engineers Association:

- Bringing all the Corps' support for its former members into one centre of excellence, which allows access to all of the REA's services as required.
- Providing access to the wider network of REA branches and groups who have a range of commercial and employment contacts.
- Providing access to the REA's resources to assist with transition/career movers.

SappersNetwork@reahq.org.uk

ROYAL ENGINEERS ASSOCIATION



THE SAPPER CHARITY





Charity numbers: 258322 and SC041832



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The Board of Trustees present their annual report and the audited financial statements for the year ended 31 December 2024. The financial statements have been prepared in accordance with the accounting policies set out at note 2 to the accounts and comply with the charity's trust deed, the Charities Act 2011, and the Charities SORP FRS 102. Trustees consider that in preparing these financial statements they have considered all information that could reasonably be expected to be available (including levels of reserves held). Therefore, the going concern basis of accounting is deemed appropriate and there are no material uncertainties.

Constitution

The Royal Engineers Association ("the Association" or "REA") is established under authority of a Deed of Declaration of Trust dated 19 November 1968 and Supplemental Deed dated 1 December 1974 as varied by a scheme of the Commissioners dated 11 August 1997 and supplemented by the Rules of the Royal Engineers Association 2009, hereafter referred to as 'The Deed'.

Restrictions on Funds

The Deed describes two Funds, A and B, which are restricted for the benevolence respectively of commissioned and of warrant officer and other rank members and past members of the Corps of Royal Engineers, together with their dependants. Both the A and B Funds were reduced to zero in 2015 and will not be re-used unless a specific grant is made in support of commissioned officers or other rank members of the Corps. A further restricted fund, the Gabriel Fund, was established during 1997, following receipt of a legacy from the estate of the late Colonel R C Gabriel (see note 23 to the financial statements). The General Fund is not restricted. Another restricted fund, The Kitchener Fund, (Sapper Charity Children's Fund) which was the subject to an administrative transfer on 31 December 2008, was accepted by the REA Trustees from The Institution of Royal Engineers at their meeting in May 2009 and is now administered through the REA Benevolence committee.

Objects And Activities

Objects of the Association, as set out in the Deed, are:

To promote the efficiency of the Corps in all or any of the following ways:

- (a) by fostering Esprit de Corps and a spirit of comradeship amongst serving and former members of the Corps.
- **(b)** to provide financial and other assistance to serving and former members of the Corps, their spouses, widows, widowers, and dependants who are in need.
- (c) to make grants to the Army Benevolent Fund the Soldiers Charity and to such other Charities as the Board of Trustees think fit which further the objectives of the Association.

Volunteers

REA branches are autonomous and are organised democratically in accordance with the REA Rules 2018 (Version 13-Feb 2024) by members who take on the stewardship and running of the branch voluntarily. The many hundreds of volunteers who act as branch officials encouraging, supporting, recruiting, and guiding their branches and members to ensure that the branches provide a national network that supports the entire Sapper family.

Achievements And Performance

The charity sets out to ensure that grants are made in a speedy, efficient, and cost-effective way. This was achieved, and grants rose to £4,368 in 2024 from £2,496 in 2023 for those in care homes and £21.450 for those living at home (£23,595 in 2023), from whom many letters of appreciation have been received. Special Christmas grants totalled £7,790 (2023: £8,275). The total number of benevolence cases considered in 2024 was 489 compared to 471 in 2023 with 386 cases assisted against 346 in 2023. Total expenditure on direct benevolence grants rose to £293,775.68 in 2024 against £236,339 in 2023.

The Sapper Charity Children's (Kitchener) Fund supported the education of 15 children across 10 Sapper families with grants of £62,532.

The Gabriel Fund supported the career development of 2 veterans who had experienced significant injury or illness with grants of £2,774 in 2024. One veteran remains on pilot training following the 2023 grant and another has now completed his pilot training and is working as a 1st Officer with an airline.

Sappers Network

Sappers Network continues to provide a jobs board for those leaving the Corps, this service works with employers to provide access to a wide range of employment opportunities in the UK and overseas, a review of Sappers Network operations will be carried out in 2024 to improve awareness of the network to service leavers.

Other Grants

In 2024 the UBSG grant became the CUBS Grant and is paid from the McCabe Fund a fund based around the legacy of Lt Col Mike McCabe RE to provide welfare support to Sapper communities, Units and Branches up to £100,000 is to be made available annually, to enhance Esprit de Corps – a specific objective of the REA- by providing the opportunity for qualifying groups to bid for support in funding projects or activities which had no – or incomplete – support from other resources.

The 2024 welfare grant was a success with £97,769 being disbursed across 42 applications

Delivery - Benevolence

- Benevolence to those in need is considered of paramount importance. Applications for benevolence assistance are dealt with within two or three days after checks on service records and establishing financial need. All applications received from the Sapper family are considered sympathetically, most applicants receive financial assistance.
- There will be many eligible persons in need of assistance of whom the Association is unsighted.
- Cases requiring financial assistance greater than £1,000 (Chief Executive financial threshold increased from £500 in 2016) are referred to the REA Benevolence Committee that, since the increase in the Chief Executives' delegated powers, sits quarterly rather than monthly. Cases of an urgent nature that exceed the Chief Executive delegated powers are considered out-of-committee in consultation with the Chair of the Benevolence Committee and the Hon Treasurer REA. There is no financial limit on grants that the Committee can authorise for benevolence. The Committee also deals with applications for weekly allowances. Cases, having been in front of the Committee, are despatched within a week of the Committee decision.

2024 Benevolence Summary.

1.Introduction.

This report covers the final quarter 4 of 2024 comparative analysis consistent with the previous quarterly reports. A more detailed report will be presented at the May 2025 Board of Trustees meeting.

2.Summary.

- **a**. Increase in Cases. Despite a decreasing veteran population, the number of cases assessed increased. This may have been caused by increased awareness, economic factors or a combination of.
 - (1) The number of cases assessed increased from 471 in 2023 to 489 in 2024.
 - (2) The number of cases assisted also rose from 346 in 2023 to 386 in 2024.

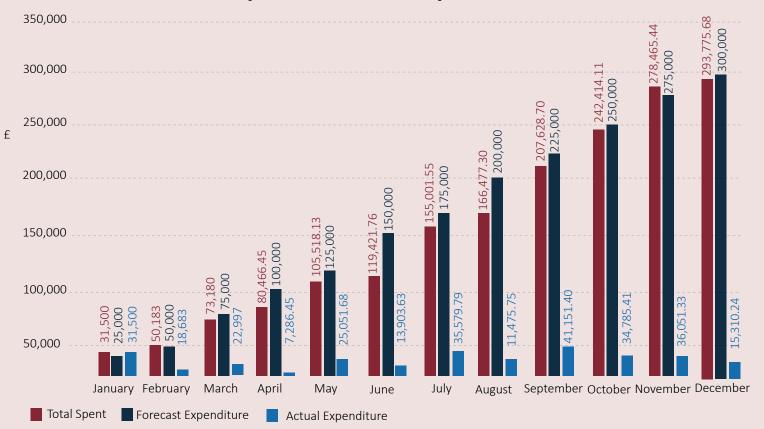
b.Grants. The allocation of grants to those living at home reduced and increased for those in care homes. This is in line with a national trend which has seen an increase in the care home population.2

- (1) Weekly grants for those in care homes increased significantly, from £2,496 in 2023 to £4,368 in 2024.
- (2) Conversely, weekly grants for those living at home decreased from £23,595 in 2023 to £21,450 in 2024.
- 3. Expenditure. Spending remained within budget despite the total granted amount increased from £236,339 in 2023 to £293,776 in 2024.

Serial	Data	2024	2023	2022
1	Number of cases assessed	489	471	450
2	Number of cases assisted	386	346	365
3	Number of cases declined	103	125	85
4	Number of weekly grants in care homes (£48)	£4,368	£2,496	£2,762.50
5	Number of weekly grants at home (£55)	£21,450	£23,595	£25,350
6	Special Christmas Grants	£4,360	£3,005	£3,195
7	Cases referred to by SSAFA and UWO	240		
8	Cases referred by RBL and other charities	249		
9	Cases referred to ABF	154		
10	ABF grant total to date	£78,925		
11	Benevolence Grants	£293,776	£236,339	£211,152

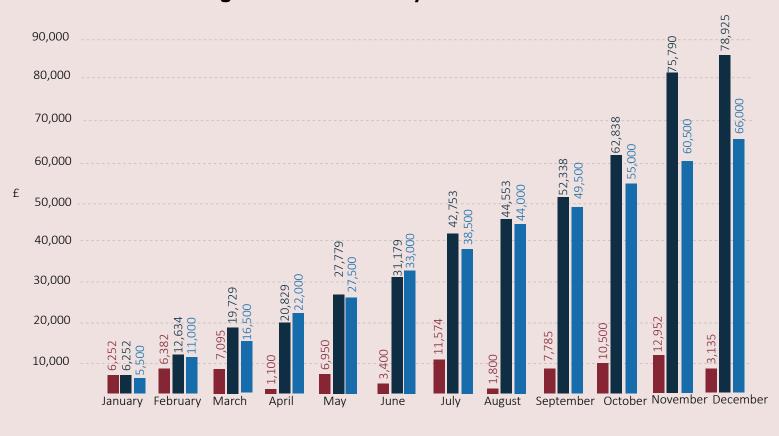
4. Weekly Benevolence Expenditure. Except for January there was an underspend every month, resulting in the annual spend being £6,224.32 under the £300,000 allocated. However, if trends continue it is likely that expenditure for 2025 will exceed £300,000 as the number of cases continues to increase.

Benevolence Expediture 1st January to 31st December 2024



5. Army Benevolent Fund Contribution. ABF. Cases referred to ABF totalled 154, with ABF grants amounting to £78,925. However, the amount that the ABF grants to Sapper Family members is likely to exceed this, as the ABF grants funding to cases which have been declined by the REA.

ABF Pledges from 1st January to 31st December 2024

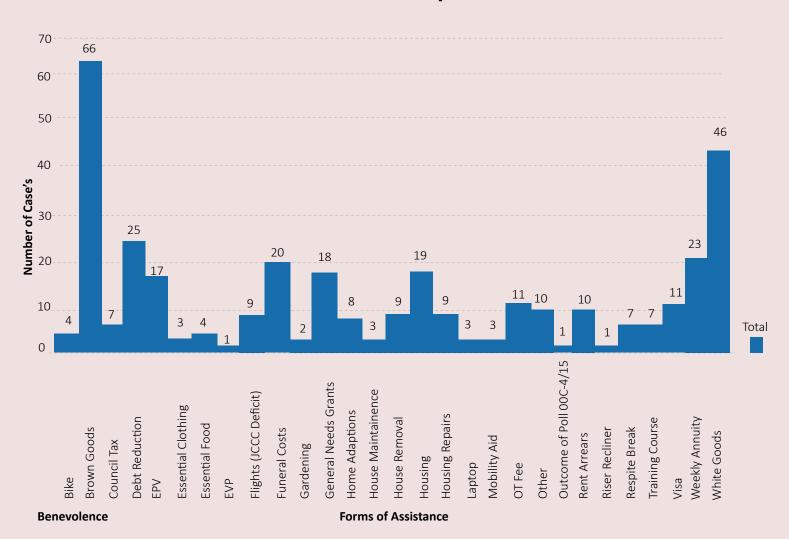


Forecast Expenditure

Total Monthly Spend Yearly Total to Date

6. Age. Overall demographic trends remain consistent with 2023 however the overall increase in cases results in the trends being more pronounced. There is a slight increase in the those assisted aged 90+. This statistic will be monitored in 2025, and if it becomes a trend understanding the underlying factors will be required. Further analysis is required to understand the mean amount spent per case by age demographic. This information may inform future REA strategies.

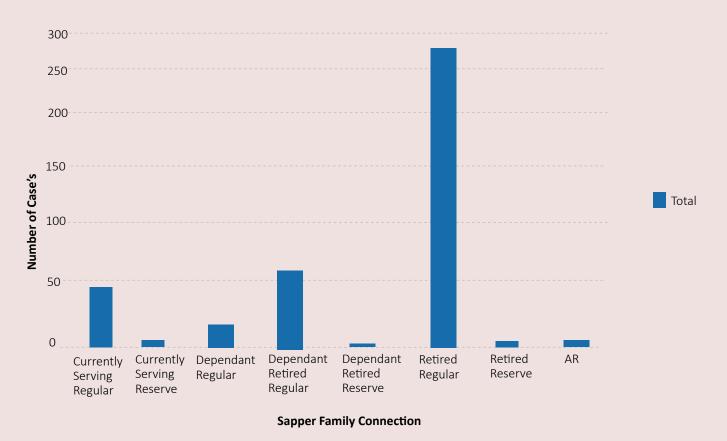
Forms of Assistance 1st January - 31st December 2024



8. Recipient Sapper Family Connection. Retired regulars and their dependents remain the largest and second largest cohort of benevolence recipients. Comparative data for 2023 is unavailable.3

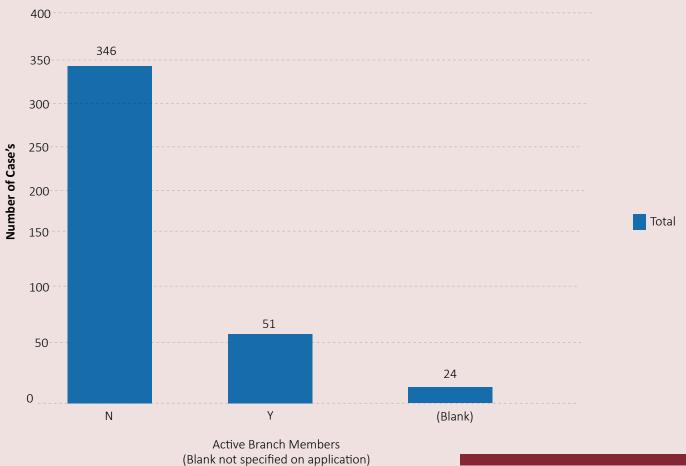


Sapper Connection of Benevolence 1st January - 31st December 2024



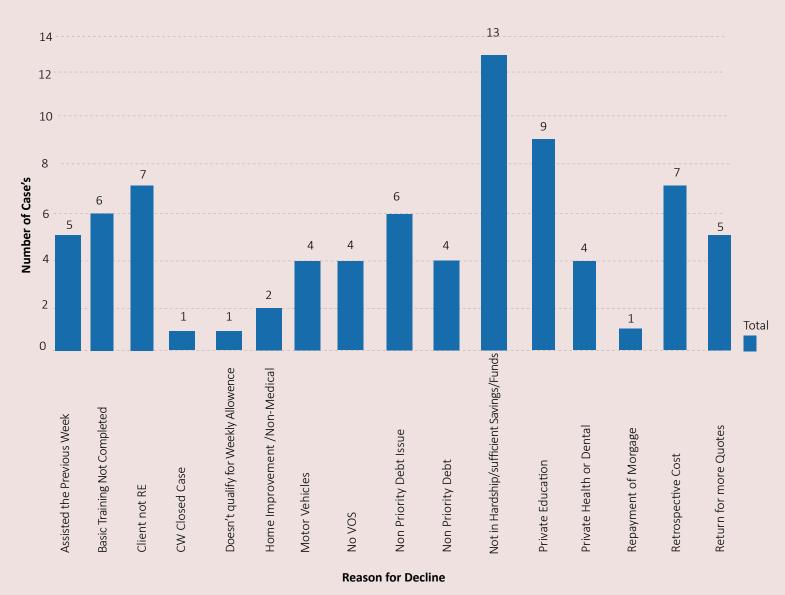
9. Branch Membership. Most benevolence recipients are not active members of the REA.

Branch Membership 1st January - 31st December 2024



10. Reasons for Case Declines. There is no significant change in trends for cases being declined. The most common reasons for declining cases included previous assistance, non- qualification for weekly allowance and non-priority debt issues.

Declined Request 1st January - 31st December 2024



- 11. Increase in Out of Committee Spending. An increasing number of cases are being assessed out of committee. It is likely that this is due to increased costs resulting in requests exceeding the CEO and the Operations Director threshold of spending. The number of out of committee decisions and the associated data from 2024 will be presented with recommendations in the May meeting of the Board of Trustees.
- **12. Summary.** The report highlights a notable increase in the number of cases assessed and assisted in 2024 compared to 2023, despite a reducing veteran population. Weekly grants for care home residents rose significantly, while grants for those living at home decreased. Special Christmas Grants and overall benevolence expenditure also increased. Referrals from various organizations and substantial financial support from the ABF contributed significantly to the number of assisted cases. Despite these changes, demographic trends remained consistent, with most recipients being in the 30-49 age range, and the overall benevolence spending stayed within budget.

Regular weekly allowances were made to 33 applicants and, where there is a need to assist financially with nursing home fees, some have further assistance from the Army Benevolent Fund the Soldiers' Charity.

A grant of £66,000 was provided to ABF The Soldiers' Charity.

A grant of £30,000 was provided to SSAFA.

ABF The Soldiers' Charity

The Trustees are most appreciative of the financial support provided by the ABF The Soldiers' Charity towards the cost of welfare grants to serving and former members of the Corps and their dependants.

Membership

Summary of Outreach Observations 24

During 2024 there have been numerous outreach activities, surveys and opportunities to analyse feedback on the current membership model, structure and activities of the REA

REA Participation: REA and Veteran events are mostly known to branch-level members, excluding many eligible but inactive members. Recommendations include increasing event accessibility and using SCRM to automatically send newsletters and grant access to SapperCom.

Branch Structure: The branch network benefits a small percentage of the RE veteran community. Recommendations include reviewing branch creation criteria, assessing CUBs applications based on interaction with REA branches, and focusing on reducing inactive members rather than sustaining the current branch model.

Outreach Activities: Between April 2023 and August 2024, 64 outreach activities were conducted, including branch meetings, unit visits, events, course briefs, and benevolence visits.

Branch Visits: Branch visits are initiated by branch invitations, HQ self-invitations, or the need for intervention. Visits are carried out during branch meetings or events, with the representative providing updates and Q&A sessions.

Branch Membership Challenges: Local branches face challenges due to location, timing, format, commitment, and status issues. The introduction of broader eligibility criteria in January 2024 has kept membership numbers slightly above 2023, but new initiatives are needed to sustain numbers.

Unit Engagement: REA briefs to units emphasize the importance of the Day's Pay Scheme, benevolence, and available funding. Units that receive briefs are more likely to raise funds and apply for financial support.

Reactions to Changes: Members' reactions to changes like the new REA logo, membership categories, event date changes, and the Minley Weekend cancellation vary. Some members are enthusiastic, while others are hostile or indifferent.

Communication Strategies: The REA introduced a monthly newsletter in January 2024, primarily using Facebook for communication. SapperCom, a secure platform, has gained 1,000+ users, while Sapper Magazine and Sappers Network require improvements.

SapperCom Issues: SapperCom faces issues with email addresses and access, requiring users to reapply if their email does not match the one registered with HQ REA.

Summary and Recommendations: The REA should focus on increasing the involvement of the 87,734 inactive RE veterans, rather than just the active minority

Assistance

The Association acknowledges with gratitude the assistance provided by the caseworkers of SSAFA, TRBL and REA branches for their contribution to the benevolence system.

Fundraising Update

In January 2025, a comprehensive fundraising update was presented to the Board of Trustees. This report outlines our progress in aligning fundraising efforts with the Royal Engineers Association (REA) mission and objectives, highlights opportunities identified and provides a roadmap for success in 2025 and beyond.

Strategic Alignment

We ensured that our fundraising activities align with REA's broader objectives and the 2025-2029 business plan. Clear goals were established for how much to raise, from which sources, and by when, with a framework for continuous review and adaptation. A robust case for support was created to communicate the importance of our mission and inspire donations.

SWOT Analysis

Our strengths include an established reputation, an engaged member base, and a history of impactful work. However, we face weaknesses such as limited digital presence and lack of coordinated communication efforts. Opportunities identified include increased online giving, legacy donations, and corporate sponsorship. Threats include economic challenges and competition from similar organizations.

Competitor Analysis

We examined the fundraising strategies of organisations and Veterans Associations. Key insights included leveraging multi-platform digital campaigns, simplifying donation processes, and effective storytelling

Audience Identification and Segmentation

We segmented potential donors based on motivations and behaviours, including current members, veteran communities, the public, and serving soldiers.

2024 Outcomes and Opportunities Identified

In 2024, we achieved significant fundraising outcomes through various platforms, including Crowdfunder Ltd, Enthuse, and Just Giving. Opportunities identified for 2025 include trusts and foundations, challenge events, online donations, and legacies.

Recommendations for Improvement

We recommend professional coordination of digital activities, building trust through regular communication, optimizing online giving, and prioritising supporter care.

Future (January – March 2025)

Key initiatives for early 2025 include ongoing applications to trusts and foundations, driving participation in challenge events, updating legacy information, and enhancing communications.

Conclusion

Communicating the REA's mission and impact is the foundation for successful fundraising. By embracing professional marketing practices, focusing on storytelling, and optimizing for online giving, we are well-positioned to meet our 2025 goals. Together, we can ensure the REA continues to make a profound difference for its members and communities.

REA Branch Accounts

In March 2004 Trustees were informed by their auditor that SORP 2000 required them to include the income, expenditure, assets and liabilities of those REA Branches that did not have separate legal status in their annual charity account, if material. Subsequent legal advice confirmed that the current REA Branches do not have separate legal status and that the extant Rules of the REA did not require Branches to furnish this information to HQ REA. Trustees have changed the Rules of the REA and directed REA Branches to provide this financial information to HQ REA by 31 January each year. The funds associated with these branches are designated. Branches can also have the choice of having all funds administered by the REA fund manager in REA HQ.

Activities in Scotland

The Association has nine active branches in Scotland under the control of the Scotland & Northern Ireland Group Headquarters based at Leuchars, Fife. Because of this presence in Scotland the Association is registered with the Scottish Charity Regulator. As with the remaining UK and overseas branches, those branches based in Scotland do not carry out fundraising but aim to promote and support the Corps in accordance with the Objects of the Association.

2024 Financial Review

Serving RE officers, warrant officers and soldiers subscribe to the Royal Engineers Central Charitable Trust under the Army's 'Days Pay Scheme' (a payroll giving scheme). After the Institution of Royal Engineers has received a set percentage of officer and soldier subscriptions, the HQ Mess receive a set percentage of officer subscriptions, and the Corps WOs' & Sgts' Mess receive an element of the SNCOs and WOs subscriptions (their respective membership fees) the Association receives 50% of the monies received from the Days Pay Scheme (DPS). Any shortfall of income compared to expenditure comes from investment income. Donations and legacies that are retained are available for investment towards future benevolence. The Association's combined income from DPS, 30% of income, investments 31% of income, legacy, and donations 21% of income is sufficient to sustain our annual operating expenditure in all the key areas of benevolence, welfare, and esprit de corps.

Summary

Net expenditure before other recognised gains and losses was £529,645 (2023: Net income £38,101). The Charity did not authorise any further funds for investment in 2024.

Balance Sheet

The accumulated funds decreased by £67,807 to £12,095,451 (2023 increased by £71,628 to £12,163,258). Notes to the Statement of Financial Activities and Balance Sheet provide supplementary information against each funding activity.

Expenditure on benevolence grants to individuals increased by £57,437 from £236,339 in 2023 to £293,776 in 2024.

Investment House and Policy

The REA invests in the Armed Forces Charities Growth and Income Fund, managed by BlackRock.

The Objective of the Fund is to achieve real growth in capital and income over the long term by investment mainly in equities and fixed income securities. Further investment details are given in the notes to the financial statements.

959,570.000 units transferred from General fund to create McCabe Fund on 4 Jan 24. 151,216.636 units sold from General Fund 11 Dec 24 to generate £345,000 for house purchase. 74,512.546 units sold from McCabe Fund 11 Dec 24 to generate £170,000 for house purchase.

Investment Performance

Investments delivered dividends of £379,961 (£406,809 in 2023). During the period 1 January to 31 December 2024, the performance of the distribution units in the fund was +8.1% (2023: +4.3%) after fees and expenses. Since launch in September 2002, the fund has produced a return of +338.27% cumulative, +6.8% annual (2023: +305.5% cumulative, +6.8% annual). The fund's benchmark since inception has returned +400.0% cumulative and +7.5% annual.

Fixed Assets – Property Ebbsfleet Property – Managed By Family Homes

16 Cherry Hinton Close, Western Cross, Ebbsfleet Valley, DA10 1FW (3 bedrooms)

Purchase Price: £475,000

Current valuation (for 2024 audit): £520,000

Net rental income: £2,045 pcm Net rental yield: 5.17%

Rental Income 2024: £24,450

Plot 0452, Savery Avenue, Western Cross, Ebbsfleet Valley, SA10 1GQ (3 bedrooms)

Purchase Price: £515,000

Completion took place in February 2025 Rental level expected to be £2,800 pcm.

Risk Statement

The risks to which the Charity are exposed are reviewed by the REA Management Committee at each of its meetings. The basis of the review is a Risk Management Matrix that identifies and defines the risk, its impact and likelihood, and those mitigation measures the Trustees feel need to be applied. The Risk Management Matrix was reviewed at the September Board meeting in 2024, and members were content that systems have been established to mitigate those risks identified.

Key Risk

The key risks are financial and reputational with loss of income from our investments potentially restricting the services we deliver and thus our reputation among our members and beneficiaries which could further affect our income. In mitigation of this the Board ensures that we maintain sufficient investment funds to provide resilience and regularly reviews the status of our reserves.

Reserves

The accounts show net expenditure of £529,645 (2023: net income of £38,101) before gains on investments. Gains on investments amounted to £446,838 (2023: gains of £28,527) giving a negative net movement in funds of £67,807 (2023: negative gain movement of £71,628). Gains on our investment property revaluation were £15,000 (2023: £5,000). It is the Trustees policy to realise capital from the Restricted Fund's investment portfolios when required to provide funds in support of grant making or project funding.

Trustees review the reserves policy annually and aim to match the amount held in reserves to mitigate against potential financial threats over the long term. The charity relies upon the MoD for administration of the Day's Pay Giving Scheme, provision of infrastructure, utilities, and a proportion of staff costs. If these MoD donated services were to be withdrawn, the charity would suffer an operational shock. The charity's reserves must be able to meet such a shock if it were to occur.

Furthermore, it is the intention of the Trustees to maintain free reserves amounting to a minimum of 15 years' operating costs (essentially benevolence payments and staffing costs). This is intended to provide adequate security against market volatility, and future risks to both income and expenditure whilst maintaining long-term benevolence support to the Corps' beneficiaries. Current unrestricted reserves are £11,534,400 (2023: £11,605,926) which Trustees consider is consistent with this policy.

Public Benefit

The REA Trustees have paid due regard to the Charity Commission's guidance on public benefit in deciding what activities the charity should undertake. This fund provides public benefit by assisting service personnel to perform their role more effectively within the Corps of Royal Engineers and assisting those of the wider family of the Corps (those who have left uniform). Where there is "need" the fund helps those who have fallen on hard times like debt, family separation, mobility aids for the infirm (such as stair lifts and electric powered scooters and wheelchairs) and walk-in showers at home where the applicant is unable to use a bath safely. In addition, the Fund has helped some of our serving Sappers where there is a "need".

Plans For The Future

Strategy Review 2025 for period 2026 to 2030

The Royal Engineers Association (REA)- the Sapper Charity, aims to enhance its impact over the next five years by focusing on key strategic areas. Our primary goals include increasing membership, extending our reach to those in the Sapper Family facing hardship, supporting the welfare of the serving Corps, fostering Sapper communities, collaborating with relevant charity partners and service providers, boosting fundraising efforts, and improving our social media presence to connect with the broader Sapper family.

Strategic Goals

- **1. Increase Membership:** Develop targeted recruitment campaigns, enhance membership benefits, and leverage social media and digital platforms to attract and retain members.
- **2. Extend Reach to Sapper Family in Hardship:** Identify and support members in need through proactive outreach programs, collaborate with charities, and establish a dedicated helpline and online support portal.
- **3. Support Welfare of the Serving Corps:** Implement welfare programs tailored to the needs of serving Corps members, provide mental health and well-being resources, and organise supportive events.
- **4. Foster Sapper Communities:** Encourage the formation of new branches and social groups, support existing branches with resources, and promote community events to strengthen bonds among members.
- **5. Collaborate with Charity Partners and Service Providers:** Establish partnerships with relevant charities and service providers, share resources and best practices, and engage in joint fundraising and awareness campaigns.
- **6. Boost Fundraising Efforts:** Develop innovative fundraising campaigns, engage with corporate sponsors and donors, and organise events to raise funds and awareness for the REA.
- **7. Improve Social Media Presence:** Enhance the REA's social media strategy, create engaging content, and utilise social media analytics to measure impact and adjust strategies accordingly.

Risk Management

Effective risk management measures will be implemented to mitigate potential governance, operational, financial, reputational, and compliance risks. This includes regular updates to governance documents, strategic planning, robust financial controls, transparent communication, and compliance with relevant laws and regulations.

Performance Metrics

To measure the success of our strategic goals, we will track membership growth, outreach effectiveness, welfare program participation, community engagement, partnership quality, fundraising performance, and social media impact.

Timeline for Strategic Goals

All strategic goals will be developed and implemented simultaneously over the next five years to ensure continuous progress and alignment with the Chief Royals Strategy

Budget

A detailed budget has been outlined to support the implementation of our strategic goals, ensuring that we have the necessary resources to achieve our objectives and sustain our operations.

Communication Strategy

A robust communication strategy will be implemented to enhance internal and external communication, optimise our digital presence, maintain consistent branding, and collect feedback for continuous improvement.

Alignment with Chief Royals Strategy

The REA strategy aligns with the Chief Royals Strategy in several key areas, including people first, talent management, support for veterans, military engineering excellence, deepening relations, financial sustainability, and effective communications.

Conclusion

The next five years present an opportunity for the REA to significantly enhance its impact and support for the Sapper Family. By focusing on these strategic goals, implementing effective risk management measures, tracking performance metrics, following the outlined timeline, allocating the necessary budget, enhancing our communication strategy, and aligning with the Chief Royals Strategy, we can ensure that the REA continues to serve its members effectively and sustainably.

- 1. Benevolence processing is done digitally online, with data stored in the SSAFA-managed Mosaic database.
- 2. The website continues development to enable more administration in the digital space.
- 3. Sappercom.com, our community platform, now provides a secure area for our membership to communicate.
- **4.** Introduction of new areas of support through the McCabe Fund, Ballard Fund. Gabriel Fund and expansion of the reach of the Sapper Charity Children's Fund.
- **5.** Sapper family membership options have been expanded.
- **6.** REA HQ is now offering a fund management service, allowing branches to operate without individual bank accounts. Additionally, this eliminates the need for treasurers to provide detailed accounts.
- **7.** All applications for events and services are now available online.
- **8.** A further strategic development is the planned introduction of fundraising activities in 2024.

Charitable Objects

The objectives listed below serve as a clear guide to the purpose and role of the Association. These provide a very sound foundation for all our activities.

- 1. To promote and support the Corps among members of the Association in the following ways:
 - **a.** By fostering esprit de corps and a spirit of comradeship and service.
 - **b.** By maintaining an awareness of Corps traditions.
 - **c.** By acting as a link between serving and retired members of the Corps.
- **2.** To provide financial and other assistance to serving and former members of the Corps, their spouses, widows, widowers, and dependents who are in need through poverty.
- 3. To make grants, within Association Guidelines, to the Army Benevolent Fund and to other charities that further the objectives of

Vision

Ensure that all members of the Sapper family have access to the comradeship and support that enables them to live full lives.

Mission

Reach out to all members of the Sapper family and provide support to those in need by maintaining the links between all serving soldiers, veterans, and their families.

Auditors

Kreston Reeves LLP remain the Trustees choice as Corps auditors.

Structure, Governance And Management

The REA is governed by the Deeds of Trust dated 19 November 1968 and Supplemental Deed dated 1 December 1974 as varied by a scheme of the Commissioners dated 11 August 1997 and supplemented by the Rules of the Royal Engineers Association 2009.

Trustees

The current Board of Trustees are listed on page 47

The Board

The affairs of the Association shall be directed by the Board of the Association.

The composition of the Board shall be:

- (1) President, a Colonel Commandant of the Corps nominated by the Chief Royal Engineer ratified by the Board. Appointment for maximum of six years.
- (2) Chair of the Association nominated by the President and ratified by the Board, maximum of six years over two, three-year, terms.
- (3) The Corps Colonel for duration of appointment.
- (4) Honorary Treasurer elected by the Board for maximum of six years over two, three-year, terms.
- (5) The Corps Sergeant Major for duration of appointment.
- (6) Reservist nominated by President and ratified by vote of the Board maximum six years over two, three-year, terms.
- (7) Group Director Serving Commanding Officer (CO) rotating round groups for duration of appointment.
- (8) Wider Community Trustee externally recruited, position ratified by Board for maximum of six years over two, three-year, terms.
- (9) Governance Trustee externally recruited, position ratified by Board for maximum of six years over two, three-year, terms.
- (10) Service Charity Trustee- externally recruited, position ratified by Board for maximum of six years over two, three-year, terms.
- (11) Fundraising Trustee externally recruited, Position ratified by board for maximum of six years over two three-year terms.
- (12) Trustee externally recruited, position ratified by board for a maximum of six years over two three-year terms.

The Chief Executive of the Association shall be Secretary to the Board. The Corps Treasurer and Operations Director shall be in attendance.

The Board shall exercise its responsibilities through subordinate committees subject to the provision that at least.

two members of any such committee shall be members of the Board.

The standing subordinate committees of the Board are:

- The Management Committee, chaired by the Chief Executive, responsible to the Board for the management of the Association including administration, membership, reunions, and awards.
- The Benevolence Committee, chaired by the REA Chair, responsible to the Board for all questions relating to the charitable business of the Association.
- The Finance Committee, Chaired by the Honorary Treasurer, responsible to the Board for the financial affairs of the Association.
- The Recruiting Committee, chaired by a nominated Trustee, responsible to the Management Committee for monitoring and prompting recruiting and awareness issues within the Association.

Indemnity

An order from the Charity Commission authorising the Trustees to provide indemnity insurance for themselves out of the charity funds was issued on 15 September 2001 and has been complied with.

Organisational Structure And Networks

The Association is directed by its Board of Trustees, constituted as described in the Deed, and consisting of ex officio, nominated and elected members. Its members are the Trustees of the Association's funds. The Board meets as often as is necessary to fulfil its responsibilities, normally twice a year.

Certain routine business of a non financial nature is delegated to the Management Committee, which meets twice a year. A benevolence committee meets quarterly to consider the more complicated applications for assistance and those requiring sums beyond the Chief Executive's authorised powers.

A finance committee deals with matters and is responsible to the Board of Trustees.

The REA is divided into 12 Groups throughout the UK and overseas. Each group has a Group

Director who is appointed by the Corps Colonel and, in most cases, the Group Director is the senior serving Royal Engineer officer in the Group area. Within these Groups are 108 Branches. Of these, 94 Branches are in towns and cities in the UK and overseas who normally meet up once a month for camaraderie and Esprit de Corps. The remaining 14 branches are national and themed branches who represent specialist trades/functions or interests with affiliated members throughout the UK and overseas; they will normally meet up once a year. While all Branches are self financing, grants are made to Groups, National and Themed branches to support annual meetings and travel, all Branches have the same objectives as those of the Association.

The Headquarters or Secretariat of the Association is managed by the Chief Executive who oversees all activities with particular emphasis on engaging and involving the REA and other veteran organisations in wider Corps affairs and business development. He is supported by an Operations Director who deals primarily with Esprit de Corps and benevolence matters.

With Sappers Network, HQ REA is established for four full time administrative and clerical staff. One of the Secretariat staff is established and paid as a Civil Servant within the Regimental Headquarters of the Royal Engineers. The Chief Executive, Operations Director and three full time members of staff are employed solely by the Association.

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

For the year ended 31 December 2024

REA Board of Trustees

Major General (retd) Alastair Dickinson CBE President

Brig (retd) Matt Bazeley OBE Vice President & Chair Benevolence Committee
Colonel (retd) Jonathan Ruddy Honorary Treasurer & Chair Finance Committee

Air Commodore (retd) Colin Basnett CBE Service Charities
Colonel Richard Hawkins MBE ADC Corps Colonel

Warrant Officer Class One Spencer Eardley Corps Sergeant Major

Lieutenant Colonel Martin Heffer RE TD Reserves

Colonel Claire James Chair Recruiting Committee

Mr Jeffrey Jupp Governance

Mr Rowan Adams Chair Fundraising Committee.

Major General Lord Lancaster of Kimbolton Trustee

Mr Kenneth Kirk Chief Executive Chair Management Committee Secretary to Board of Trustees

Major (retd) Nick Gunnell Operations Director

Major (retd) Ian Sidebottom Advisor Corps Treasurer Secretary to Finance Committee

Charity registered numbers. 258322 and SC041832

Principal office

The Royal Engineers Association, Ravelin Building, Brompton Barracks, Chatham, Kent, ME4 4UG Reference and administrative details of the charity, its trustees, and advisers

For the year ended 31 December 2024

Independent Auditor

Kreston Reeves LLP, 2nd Floor, Maritime Place, Quayside, Chatham Maritime, Chatham, Kent, ME4 4QZ

Solicitors

Furley Page LLP, 39 St Margaret's Street, Canterbury, Kent, CT1 2TX

Investment Managers

BlackRock Investment Managers, 12 Throgmorton Avenue, London, EC2N 2DL

Approved by the Trustees and signed on behalf of the Trustees XXXX 202

Major General A S Dickinson CBE Chairman

Independent Auditor's Report To The Trustees Of The Royal Engineers Association

We have audited the financial statements of Royal Engineers Association (the 'charity) for the year ended 31 December 2024 which comprise the Statement of financial activities, the Balance sheet, the Statement of cash flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

The financial statements have been prepared in accordance with Accounting and Reporting by Charities in preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has been withdrawn.

This has been done for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2019.

In our opinion the financial statements:

- Give a true and fair view of the state of the group's and the parent charity's affairs as of 31 December 2024 and of its income and application of resources for the year then ended.
- Have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- Have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the United Kingdom, including the Financial Reporting Council's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions Relating To Going Concern

In auditing the financial statements, we have concluded that the Trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the Trustees with respect to going concern are described in the relevant sections of this report.

Other Information

The other information comprises the information included in the Annual report, other than the financial statements and our Auditor's report thereon. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statement or us.

Knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report the fact. We have nothing to report in this regard. Independent Auditor's report to the Trustees of Royal Engineers Association (continued)

Matters On Which We Are Required To Report By Exception

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- The information given in the Trustees' report is inconsistent in any material respect with the financial statements; or
- Sufficient accounting records have not been kept; or
- The financial statements are not in agreement with the accounting records and returns; or
- We have not received all the information and explanations we require for our audit.

Respective Responsibilities Of Trustees And Auditor

As explained more fully in the Trustees' responsibilities statement, the Trustees are responsible for the preparation of financial statements which give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of the financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditor's Responsibilities For The Audit Of The Financial Statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements are free from material misstatement, whether due to fraud or error, and to issue an Auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISA's (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence economic decisions of users taken based on these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures can detect irregularities, including fraud is detailed below:

Capability Of The Audit In Detecting Irregularities, Including Fraud

The objectives of our audit are to identify and assess the risks of material misstatement of the financial statements due to fraud or error; to obtain sufficient appropriate audit evidence regarding the assessed risks of material misstatement due to fraud or error; and to respond appropriately to those risks.

Based on our understanding of the charity and sector, and through discussion with the directors and other management (as required by auditing standards), we identified that the principal risks of non-compliance with laws and regulations related to health and safety, anti-bribery, and employment law. We considered the extent to which non-compliance might have a material effect on the financial statements. We also considered those laws and regulations that have a direct impact on the preparation of the financial statements such as the Companies Act 2006 and the Statement of Recommended Practice. We communicated identified laws and regulations throughout our team and remained alert to any indications of non-compliance throughout the audit. We evaluated management's incentives and opportunities for fraudulent manipulation of the financial statements (including the risk of override of controls). Audit procedures performed by the audit engagement team included:

- Discussions with management and assessment of known or suspected instances of non-compliance with laws and regulations (including health and safety) and fraud; and
- · Assessment of identified fraud risk factors; and
- Review of cash expenditure to confirm no evidence of personal benefit; and
- Challenging assumptions and judgements made by management in its significant accounting estimates; and
- Performing analytical procedures to identify any unusual or unexpected relationships, including related party transactions, that may indicate risks of material misstatement due to fraud; and
- Confirmation of related parties with management, and review of transactions throughout the period to identify any previously undisclosed transactions with related parties outside the normal course of business; and
- Reading minutes of meetings of those charged with governance; and
- Physical inspection of tangible assets susceptible to fraud or irregularity; and
- Review of significant and unusual transactions; and
- Identifying and testing journal entries, particularly any manual entries made at the year-end for financial statement preparation.

There are inherent limitations in the audit procedures described above and the further removed non-compliance with laws and regulations is from the events and transactions reflected in the financial statements, the less likely we would become aware of it. Also, the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery or intentional misrepresentations, or through collusion.

As part of an audit in accordance with ISAs (UK), we exercise professional judgement and maintain professional scepticism throughout the audit. We are also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal controls relevant to the audit to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion of the effectiveness of the charity's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Trustees.
- Conclude on the appropriateness of the Trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in my Auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of my Auditor's report. However, future events or conditions may cause the charity to cease to continue as a going concern.
- Evaluate the overall presentation, structure, and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Use Of Our Report

This report is made solely to the charity's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's Trustees those matters we are required to state to them in an Auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and its Trustees, as a body, for our audit work, for this report, or for the opinions we have formed.

Samantha Rouse FCCA DChA for and on behalf of

Kreston Reeves LLP Chartered Accountants Statutory Auditor Chatham Maritime

Date: 30th May 2025

Kreston Reeves LLP are eligible to act as auditors in terms of section 1212 of the Companies Act 2006.

The Royal Engineers Association

Statement of Financial Activities For the Year ended 31 December 2024

	Note	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £	Total Funds 2023 £
Income & Endowments from:					
income & Endowments from:					
Donations &Legacies	3	737,307	-	737,307	1,828,080
Other Trading Activities	9	149,433	_	149,433	119,665
Other Hading Activities	,	143,433		143,433	115,005
Investment Income	10	409,345	42,898	452,242	431,541
Other Income	11	98,054	-	98,054	57,388
Total Income		1,394,139	42,898	1,437,036	2,436,675
Expenditure On:					
Raising Funds	12	2,196		2,196	3,600
maising ramas	12	2,250		_,	3,000
Charitable Activities	13	1,804,184	160,301	1,964,485	2,394,973
Total Expenditure		1,806,380	160,301	1,966,681	2,398,573
Net Expenditure Before		(412,241)	(117,403)	(529,645)	38,101
Revaluations		(412,241)	(117,405)	(323,043)	36,101
Net gains on investments	19	423,484	23,354	446,838	28,527
Net gains on property	20	15,000		15,000	5,000
	20	13,000		13,000	3,000
Net movement on Funds for year		438,484	(94,049)	(67,807)	71,628
Reconciliation of Funds					
Total Funda et 1 January 2024		11 564 511	500.740	12 162 258	12 001 620
Total Funds at 1 January 2024		11,564,511	598,748	12,163,258	12,091,630
Total Funds at 1 December 2024		12,002,995	504,700	12,095,451	12,163,258

The Statement of Financial Activities includes all gains and losses in the year. All activities relate to continuing operations

The notes on pages 54 - 64 form part of these financial statements.

Balance sheet

For the year ended 31 December 2024 Charity Numbers: 258322 and SC041832

		2024		2023	
	Note	£	£	£	£
Fixed Assets					
Tangible Assets	18		73,204		77,774
Investments	19		10,245,350		10,343,398
Investment Properties	20		520,000		505,000
			10,838,554		10,926,172
Current Assets					
Debtors	21	166,799		170,253	
Cash at Bank and in hand		1,219,804		1,140,787	
		1,386,603		1,311,040	
Creditors :amounts					
falling due within one year	22	(129,706)		(73,954)	
Net Current Assets			1,256,897		1,237,086
Net Assets			12,095,451		12,163,258
Charity Funds					
Restricted Funds	23		561,051		557,332
Unrestricted Funds	23		11,534,400		11,605,926
Total Funds			12,095,451		12,163,258

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

Major General AS Dickinson CBE Chairman

Colonel JM Ruddy Honoury Treasurer

Statement of Cash Flows

For the Year ended 31 December 2024

	r	Note	2024	2023
			£	£
Net Cash used in Operating Activit	ies	27	(921,641)	(388,867)
Cash flows from investing activities	es			
Interest and Dividends			452,242	431,541
Movement on fixed Assets			3,530	(359)
Movement on Branch Investment	S		29,886	(12,789)
Purchase of Investment properties	S		-	-
Disposal of fixed Assets Investmen	ts		515,000	600,000
Cash Provided by (used in) Investing Ac	ctivities		1,000,658	1,018,393
Increase /(decrease) in cash and cash equivaler	nts in the Year		79,017	629,526
Cash and Cash equivalents at the beginning of the year			1,140.787	511,261
Total Cash and Cash equivalents at the end	of the year		1,219,804	1,140,787
Analysis of Changes in Net Debt	At 31 Janua	arv 2023	Cashflows	At 31 December 2023
	£	,	£	£
Cash and Cash Equivalents Cash	1,140,	,787	79,017	1,219,804

1 General administrative information

Royal Engineers Association is an unincorporated charity in England & Wales and Scotland with the registration numbers 258322 and SCO41832. The address of the registered office is Headquarters Royal Engineers, Brompton Barracks, Chatham, Kent, ME4 4UG. The Charity's principal objectives continued to be to promote the efficiency of the Corps in all or any of the following ways: by fostering Esprit de Corps and a spirit of comradeship amongst serving and former members of the Corps; to provice financial and other assistance to serving and former members of the Corps, their spouses, widows, widowers and dependants who are in need; to make grants to the Army Benevolent Fund The Soldiers Charity and to such other charities as the Council think fit which further the objectives of the Association.

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 2019) and the Charities Act 2011.

The Royal Engineers Association 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 note(s). The financial statements are presented in UK sterling which is the Charity's functional currency, and rounded to the nearest pound.

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2.2 Preparation of the accounts on a going concern basis

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 for the fore-see able future.

2.3 Fund Accounting

General unrestricted funds represent unrestricted income of subscriptions, donations and legacies which is expendable at the discretion of the Council in the furtherance of the objects of the Association. Such funds may be held in order to finance both working capital and capital investment.

Designated funds represent amounts which have been put aside out of unrestricted funds at the discretion of the Trustees to meet specific purposes.

Restricted funds represent grants, donations and legacies received which are allocated by the donor for specific purpose. These are the Gabriel & Kitchener Scholarship funds which are explained in detail on page 1 in the Trustees' report.

Investment income, gains and losses are allocated to the appropriate fund.

2.4 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.

Subscriptions

Serving officers, warrant officers and soldiers subscribe to the Royal Engineers Central Charitable Trust under the Army's Day's Pay Scheme. The Association received 50% of the monies received from the Day's Pay Scheme.

Donations

Donations are included in full in the income and expenditure accounts on a receipts basis. Gift Aid donations are included in the income and expenditure account on a receivable basis.

2.5 Expenditure

Liabilities are recognised as expenditure as soon as there is an obligation to commiting the charity to the expenditure. All expenditure is accounted for on an accruals basis.

Grants payable are payments made to third parties in the furtherance of the charitable objects of the trust which are always authorised by Trustees.

Cost of charitable activities includes grants made and the apportionment of support costs shown in note 13.

The cost of generating funds consists of investment, management, and certain legal fees.

2.6 Tangible fixed assets and depreciation

REA assets, including those purchases by Branches, costing more than £1,000 are capitalised. Depreciation is charged on assets using a straight line basis over their estimated life on the following basis:

Fixtures and fittings 10% per annum
General property 10% per annum
Computer equipment 20% per annum

REA Branch Standards are capitalised and maintained at their expected replacement value, £650.

2.7 Investments

Investments held as fixed assets are included in the accounts at valuation based on their bid price at the balance sheet date. The Statement of financial activities includes the net gains and losses arising on revaluations and disposals throughout the year.

2.8 Debtors

Trade and other debtors are recognised at the settlement amount. Prepayments are valued at the amount prepaid.

2.9 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.

2.10 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. Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised within interest payable and similar charges.

2.11 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 with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

2.12 Pensions

The charity operates a defined contribution pension scheme and the pension charge represents the amounts payable by the charity to the fund in respect of the year.

2.13 Donated Services and Facilities

Intangible income, which comprises donated services, is included in income at a valuation which is an estimate of the financial cost borne by the donor where such a cost is quantifiable and measurable. This amount is matched by intangible expenditure.

2.14 Tender policy

Trustees introduced a tender policy that covers expenditure:

- a. Between £2.5k and £5k
- b. Between £5k and £10k
- c. Over £10k

2.15 Taxation

The Royal Engineers Association is a registered charity and accordingly no provision is considered necessary for taxation.

2.16 Critical Accounting Estimates and Areas of Judgement

Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. The Charity does not currently have any significant accounting estimates or areas of judgement.

Notes To The Financial Statements

For the year ended 31 December 2024

Tot the year ended 31 Dec	ciliber 2	02 +			
	Note	Unrestricted Funds 2023	Restricted Funds 2023	Total Funds 2023	Total Funds 2023
3 Donations & Legacies		£	£	£	£
Donantions	4	114,164	-	114,164	79,067
Legacies	5	100,005	-	100,005	1,228,307
Grants	6	2,500	-	2,500	2,500
Subscriptions	7	452,763	-	452,763	434,620
Donated Services & Facilities	8	67,875	-	67,875	83,586
		737,307	-	737,307	1,828,080
	All of	the donantions and legacies in	ncome was unrestricted in 20	024 and 2023	
4 Donations		£	£	£	£
General Donations		81,992	-	81,992	63,077
Donations from Branch	hes	61	-	61	-
Tax Refund		788	-	788	1,462
Website Donations		27,163	-	27,163	7,988
Annual Dinner Receip	ots	-	-	-	3,540
Ijzendijke Receipts		4,160	-	4,160	3,000
		114,164	-	114,164	79,067
5 Legacies		£	£	£	£
Legacies Brown/McCa	abe	-	-	-	1,228,307
Legacy Tracey		90,000	-	90,000	-
Small Bequests		10,005	-	10,005	-
		100,005	-	100,005	1,228,307

	Unrestricted Funds 2024	Restricted Funds 2024	Total Funds 2024	Total Funds 2023
6 Grants	£	£	£	£
H&M Charitable Trust	2,500		2,500	2,500
		1		
7 Subscriptions and Tax	£	£	£	£
Membership	23,244	-	23,244	29,697
Grant from RECCT (represents 50% of Day's Pay Scheme subscriptions to RECCT)	429,519	-	429,519	404,923
	452,763	-	452,763	434,620
8 Donated Services & Facilities	£	£	£	£
Gas	1,894	-	1,894	1,869
Electricity	2,218	-	2,218	2,131
Water & Sewage	897	-	897	860
Community Charge	5,915	-	5,915	5,686
Admin Utilities	1,543	-	1,543	1,524
MOD Salaries	-	-	-	19,971
Admin Salaries	55,408	-	55,408	51,545
Total	67,875	-	67,875	83,586

9 Other Trading Activities Esprit de Corps Income	E 149,433 149,433	Restricted Funds 2024 £ - -	Total Funds 2024 £ 149,433 149,433	Total Funds 2023 £ 119,665 119,665
10 Investment Income	£	£	£	£
Investment Property Rent	24,450	-	24,450	24,540
Dividends-Armd Forces Charity Fund	337,379	42,582	379,961	406,809
Bank Interest	4,335	315	4,650	192
Dividends McCabe Fund	43,181	-	43,181	-
	409,345	42,897	452,242	431,541

Of the total investment income received: £446,575 (2023: £431,541), £409,345 was from unrestricted funds (2023: £409,816) and £37,230 was from restricted funds (2023: £21,725).

11 Other Income	£	£	£	£
Sundry Income	29,633	-	29,633	26,108
Refund of Previous Years Grants	54,835	-	54.835	22,338
Stable Belts	4,470	-	4,470	8,942
Fundraising	9,116	-	9,116	-
	98,054	-	98,054	57,388
12 Raising Funds	£	£	£	£
		_		
Recruiting	2,196		2,196	3,600

13 Charitable Activities	Note	Direct Costs 2024	Support Costs 2024	Total 2024	Total 2023
		£	£	£	£
Benevolence	14	814,339	228,320	1,042,659	942,955
Esprit de Corps	15	625,429	296,397	921,826	1,452,018
		1,439,768	524,717	1,964,485	2,394,973

£1,805,340 of the charitable activities expenditurewas from unrestricted funds (2023: £2,341,684) and £160,301 was from restricted funds (2023: £53,289)

	Unrestricted Funds 2024	Restricted Funds 2024	Total Funds 2024	Total Funds 2023
14 Benevolence Grants & Allowances	£	£	£	£
Direct Costs				
Grants	343,666	62,532	406,198	374,529
Christmas Grants	7,790	-	7,790	8,275
Weekly Allowances	101,582	-	101,582	111,542
Army Benevolence Fund	66,000	-	66,000	66,000
SSAFA Families Help	30,000	-	30,000	30,000
Other Charities	105,000	-	105,000	160,000
McCabe Grants	-	97,769	97,769	-
	654,038	160,301	814,339	750,346
Support Costs	£	£	£	£
Committee & Travel Costs	7,971		7,971	4,291
Audit	5,367	-	5,367	4,920
Fees & Subscriptions	8,921	-	8,921	438
Insurance	1,605	-	1,605	1,186
Administration	15,762	-	15,762	12,466
Post & Telephone	5,041	-	5,041	4,518
Depreciation	52	-	52	110
Donated Services Support Costs	30,034	-	30,034	28,052
Donated Services MOD Salaries		-		19,971
Staff Costs	153,567	-	153,567	116,657
	228,320	-	228,320	192,609
	882,358	160,301	1,042,659	942,955

	Unrestricted Funds 2024	Restricted Funds 2024	Total Funds 2024	Total Funds 2023
15 Esprit de Corps	£	£	£	£
Direct Costs				
Corps Activities	353,396	-	353,396	950,350
Branch Donation	16,513		16,513	22,229
Branch Activities	245,002	-	245,002	201,685
Annual Conference	-	-	-	-
Sapper Sunday Lunch		-	-	1,596
Annual Dinner	143	-	143	10,884
Ijzendijke Visit	10,375	-	10,375	-
	625,429	-	625,429	1,186,744
Support Costs				
Committee & Travel Costs	31,883	-	31,883	17,158
Audit	5,367	-	5,367	4,920
Fees & Subscriptions	8,921	-	8,921	438
Insurance	1,605	-	1,605	1,186
Administration	17,407	-	17,407	14,227
Post & Telephone	5,041	-	5,041	4,518
Depreciation	988	-	988	2,099
Donated Services Support Costs	37,840	-	37,840	35,563
Staff Costs	187,345	-	187,345	185,165
	296,397	-	296,397	265,274
	921,826	-	921,826	1,452,018

16 Net Income/Expenditure	£	£
This is stated after charging: Depreciation of tangible fixed assets: owned by the Charity Auditor's remuneration.	7,120	2,261
During the year, no Trustees received any remuneration (2023 - £NIL) During the year, no Trustees received any benefits in kind (2023- £NIL) Trustees received reimbursement of expenses amounting to £NIL in the current year (2023- NIL)	10,734	9,840

		1
	Total Funds 2024	Total Funds 2023
17 Staff Costs	£	£
Staff Costs were as Follows:		
Wages & Salaries	298,622	265,220
Social Security Costs	18,394	21,006
Pension Costs	23,896	15,597
	340,912	301,823
The average number of persons employed by	by the Charity during the year was as follows:	
	No	No
Management & Administration of the charity	18	17
The Average headcount expressed as full-ti	me equivalents was:	
	No	No
Management & Administration of the charity	11	9
The number of employees whose benefits (excluding employer pension costs) exceeded £60,000 was:	2024	2023
	No	No
In the band £80,000 - £90,000	1	1

The total employment benefits including employer pension contributions of the key management personnel were £88,668 (2023-£83,654).

18 Tangible Fixed Assets	Unrestricted Designated Fixtures & Fittings	Unrestricted General Property	Unrestricted General Computer Equipment	Total
Cost	£	£	£	£
At 1 January 2024	86,559	115,591	25,651	227,801
Movement in Fixed Assets	(3,530)	-		(3,530)
Property Disposals		(107,867)	(17,672)	(125,539)
At 31 December 2024	83,029	7,724	7,979	98,732
Depreciation				
At 1 January 2024	11,915	114,999	23,113	150,027
Movement in Fixed Assets	-	-	-	-
Charge for the Year	-	400	640	1,040
Property Disposals	-	(107,867)	(17,672)	(125,539)
	-	-	-	-
At 31 December 2024	11,915	7,532	6,081	25,528
Net Book Value				
At 31 December 2024	71,114	192	1,898	73,204
At 31 December 2023	74,644	592	2,538	77,774

19 Fixed Asset Investments	Listed Securities £	Branch Investments £	Total £
Market Value	±	r	r
At 1 January 2024	10,294,742	48,656	10,343,398
Disposals	(515,000)	-	(515,000)
Revaluations	446,838	-	446,838
Movements on Branch Investments	-	(29,886)	(29,886)
At 31 December 2024	10,226,580	18,770	10,245,350
Historical Cost	5,731,035	25,981	5,757,016

 Investments at Market Value Comprise:
 2024
 2023

 £
 £
 £

 Listed Investments
 10,226,580
 10,294,742

 Branch Investments
 18,770
 48,656

 Total Market Value
 10,245,350
 10,343,398

All of the Fixed Asset Investments are held in the UK

Material Investments

All invested funds were held in the BLK Armd Forces Charities Growth & Income Fund, managed by BlackRock Investment Managers Linited.

20 Investment Properties	Freehold Investment Property
Valuation	
At 1 January 2024	505,000
Revaluation	15,000
At 31 December 2024	520,000

Going forward the investment properties will be valued on an open market value for existing use basis

21 Debtors	2024	2023
ZI Debtois		
	£	£
Other Debtors	142,231	168,825
Prepayments & accured income	24,479	-
Branch Debtors	89	1,428
	166,799	170,253
22 Ceditors		
Amounts falling due within one year	£	£
General Creditors	10,988	2,043
Trade Creditors	118,718	71,911
	129,706	73,954

23 Statement of Funds						
Current Year	Brought Forward	Income	Expenditure	Transfers in/out	Gains/Losses	Carried Forward
	£	£	£	£	£	£
Designated Funds						
Ballard Grants	181,332	-	(25,000)	-	-	156,332
Gabriel Grants	50,000	-	(2,774)	-	-	47,226
Branch Funds	607,374	265,729	(261,515)	-	-	611,588
Total Designated Funds	838,706	265,729	(289,289)	-	-	815,146
General Funds						ı
General Funds	10,767,220	1,128,410	(1,614,860)	-	438,484	10,719,254
Total Unrestricted Funds	11,605,926	1,394,139	(1,904,149)	-	438,484	11,534,400
Restricted Funds						l
Kitchener Scholarship Fund	557,332	42,897	(62,532)	-	23,354	561,051
Total Restricted Funds	557,332	42,897	(62,532)	-	23,354	561,051
Total of Funds	12,163,258	1,437,036	(1,966,681)	-	461,838	12,095,451
						ı
Prior Year	Brought Forward	Income	Expenditure	Transfers in/out	Gains/(Losses)	Carried Forward
Prior Year	Brought Forward	Income £	Expenditure £	Transfers in/out	Gains/(Losses)	Carried Forward
Prior Year Designated Funds	-					
	-			£		
Designated Funds	-			£		£
Designated Funds Ballard Grants	-			£ - 181,332		£ - 181,332
Designated Funds Ballard Grants Gabriel Grants	£ - -	£ - -	£ - -	£ - 181,332		£ - 181,332 50,000
Designated Funds Ballard Grants Gabriel Grants Branch Funds	£ 601,632	£ 229,657	£ (223,915)	£ - 181,332 50,000		£ - 181,332 50,000 607,374
Designated Funds Ballard Grants Gabriel Grants Branch Funds	£ 601,632	£ 229,657	£ (223,915)	£ - 181,332 50,000		£ - 181,332 50,000 607,374
Designated Funds Ballard Grants Gabriel Grants Branch Funds Total Designated Funds	£ 601,632	£ 229,657	£ (223,915)	£ - 181,332 50,000		£ - 181,332 50,000 607,374
Designated Funds Ballard Grants Gabriel Grants Branch Funds Total Designated Funds General Funds	£ 601,632 601,632	£ 229,657 229,657	£ (223,915) (223,915)	£ - 181,332 50,000 - 231,332	£	£ - 181,332 50,000 607,374 838,706
Designated Funds Ballard Grants Gabriel Grants Branch Funds Total Designated Funds General Funds General Funds	£ 601,632 601,632	£ 229,657 229,657	f - (223,915) (223,915)	f - 181,332 50,000 - 231,332 (189,727)	£ 31,931	£ - 181,332 50,000 607,374 838,706
Designated Funds Ballard Grants Gabriel Grants Branch Funds Total Designated Funds General Funds General Funds Total Unrestricted Funds	£ 601,632 601,632	£ 229,657 229,657	f - (223,915) (223,915)	f - 181,332 50,000 - 231,332 (189,727)	£ 31,931	£ - 181,332 50,000 607,374 838,706
Designated Funds Ballard Grants Gabriel Grants Branch Funds Total Designated Funds General Funds General Funds Total Unrestricted Funds Restricted Funds	£ 601,632 601,632 10,861,283 11,462,915	£ 229,657 229,657 2,424,734 2,654,391	f (223,915) (223,915) (223,915) (2,361,001) (2,584,916)	£ - 181,332 50,000 - 231,332 (189,727) 41,605	£ 31,931 31,931	£ - 181,332 50,000 607,374 838,706 10,767,220 11,605,926

24 Analysis of net Assets between Funds			
Current Year	Unrestricted Funds 2024	Restricted Funds 2024	Total Funds 2024
	£	£	£
Tangible Fixed Assets	73,204	-	73,204
Fixed Asset Investments	9,677,041	568,310	10,245,351
Investment Properties	520,000	-	520,000
Current Assets	1,362,017	24,586	1,386,603
Creditors due within One Year	(129,706)	-	(129,706)
	11,502,556	592,896	12,095,452
Prior Year			
11101 1041	Unrestricted Funds 2023	Restricted Funds 2023	Total Funds 2023
1,110,130,	Unrestricted Funds 2023	Restricted Funds 2023 £	Total Funds 2023 £
Tangible Fixed Assets			
	£		£
Tangible Fixed Assets	£ 77,774	£ -	£ 77,774
Tangible Fixed Assets Fixed Asset Investments	£ 77,774 9,798,441	£ -	£ 77,774 10,343,398

25 Pension Commitments

The charity operates a defined contributions pension scheme. The assets of the scheme are held separately from those of the charity in an independently administered fund. The pension cost charge represents contributions payable by the charity to the fund and amounted to £16,778 (2023-£15,597).

557,143

12,163,258

26 Related Party Transactions

All transactions with related parties are disclosed in the Trustees Report and notes to the accounts.

11,606,115

27 Reconciliation Of Net Movement In Funds To Net Cash Flow From Operating Activities

	Total Funds 2024	Total Funds 2023
	£	£
Net Movement in Funds	(67,807)	71,628
Add Back Depreciation Charge	1,040	2,261
Deduct Interest Income Shown in Investing Activities	(452,242)	(431,541)
Deduct Gains/Add Back Losses on Investments	(446,838)	(28,526)
Deduct Gains/Add Back Losses on Investment Properties	(15,000)	(5,000)
Decrease (Increase) in Debtors	3,454	3,200
Increase (Decrease) in Creditors	55,752	(889)
Net Cash Used in Operating Activities	(921,641)	(388,867)

28 Post Balance Sheet Events

Since the year end the charity has purchased a new investment property for £515,000

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to all of our 2024 donors and fundraisers! We really appreciate your support.

REA MEMBERS OFFER

We are affiliated to Trinity Insurance, where you will get exclusive offers if you are an REA member. If you are veteran or still serving you can get quotes for all kinds of Insurance, from travel to life and even for insuring your kit and its contents. If you would like a quote or more information, please go to https:// talktotrinity.com/





free will writing service



The simpler way to deal with death

The Sapper Charity has teamed up with Farewill to offer REA members a

free will writing service with the option to leave a legacy to the Sapper Charity.

Farewill already partner with Cancer Research **UK**, the British Heart Foundation and many other charities.





THE SAPPER CHARITY

Contact Details: Ravelin Building, Chatham, Kent, ME4 4UG

01634 847 005

Email: info@REAHQ.org.uk



EMPLOYER RECOGNITION SCHEME

GOLD AWARD