



Trustees' Annual Report for the period

From **01.01.2025** Period start date To **31.12.2025** Period end date

Charity name: **ROYAL FLEET AUXILIARY ASSOCIATION**

Charity registration number: **1093950** **SCO39054**

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The Royal Fleet Auxiliary Association is an armed forces sector charity with around 576 members world-wide. The aims of the charity are to further the efficiency of the Service, and to give support and relief to serving and retired members of the Service, and their dependants, particularly in times of hardship, sickness, bereavement and supporting serving families during times of military conflict.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	<p>In furthering the aims of the Association, the charity arranges annual reunions, branch social functions and fundraising events. Advice, support, camaraderie and friendship is offered to all the RFA community and to bereaved families, with Service ceremonial arranged where the family wishes it. During hostilities, the Association aims to work closely with the serving RFA to assist with family support groups at key locations in the UK.</p> <p>We hold an archive collection of historic RFA material, and this is added to as ships and individuals give or bequeath papers, records, honours, pictures etc. The archive is located in Building 1/078 within HM Naval Base at Portsmouth with some items loaned to a RN museum in Hartlepool and veterans displays in Gosport and Portsmouth.</p> <p>The Association helps to promote knowledge and appreciation of the vital logistics support provided to the armed forces by the Royal Fleet Auxiliary Service and its historic achievements, through participation in national events and initiatives, and publishing information. It also administers the (Commodore RFA) James Coull Memorial Award, which is presented</p>

		annually to an RFA seafarer who has performed an outstanding act or achievement.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	Trustees regularly receive and discuss all newly issued, appropriate, Charity Commission guidance.

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	The charity makes modest grants to serving and retired members of the RFA in time of financial need and to other marine charities sharing our broad aims. Additional help to individuals is in the form of friendship and advice, with referral to the main full time, professional Service and Maritime charities when appropriate. In 2025 Welfare requests decreased markedly from the previous year, resulting in cash grants totalling £3064.
Policy on social investment including program related investment	Para 1.38	There is no policy on social investment.
Contribution made by volunteers	Para 1.38	Our volunteers run the regional branches, provide local welfare support and assist the trustees with their deep maritime experience and expertise. They give greater depth to the identity of the Royal Fleet Auxiliary. Their experience, enthusiasm, belief and love of the service are a great asset to the RFA community.
Other		Nil

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	Fundraising and Publishing. The membership is currently declining as our membership age increases and is currently around 576. Income was down but acceptable at £23858 but membership income held steady at £4243. Costs also decreased to £14077, due to reduced welfare claims, printing costs, postage and no funding to branches.

		<p>Information is mainly provided to Members and others via our web site, www.rfaa.uk and on an ad hoc basis sent by Mail Chimp. We operate Facebook and Twitter accounts.</p> <p>The RFAA Handbook and Yearbook ceased to exist as escalating printing costs made it unviable. Instead, we issue an in house produced Force 4 newsheet but its long-term future is uncertain.</p> <p>The RFA Memorial. The Association supports the RFA memorial at the National Memorial Arboretum and the RFA Falklands memorial at Marchwood.</p> <p>RFA Historical Society The Association maintains the large amount of material donated by the now defunct RFA Historical Society and meets all website costs.</p> <p>Charity Offices. The Association has its archive held in Room 15, Building 1/078, Stony Lane, HM Naval Base, Portsmouth. This location is significantly cheaper and more secure than other options. Improvements to access continue to be sought. The office is close to RFA HQ in Whale Island. By the very nature of the membership the trustees are scattered throughout the United Kingdom and most of the charity management is conducted using electronic means with 3 meetings per annum though only 2 were achieved in 2025.</p> <p>Remembrance. Trustees and members attended remembrance services around the UK including a contingent at the Cenotaph in Whitehall. Many small groups and individuals represent the RFA service around the country and poppy wreaths are purchased out of association funds to support this.</p>
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Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	N/A
Performance of fundraising activities against objectives set	Para 1.41	N/A

Investment performance against objectives	Para 1.41	N/A
Other		N/A

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The Associations financial position is extremely sound with £209,749 of unrestricted funds held at year end.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The reserves policy is to hold a minimum of three years average operating costs to enable time for an orderly closedown of the Association should circumstances require this.
Amount of reserves held	Para 1.22	Current financial reserves allow for a minimum of 15 years at current operating cost levels.
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	N/A
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	N/A

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	The charity's income is derived from member subscriptions (enhanced by Gift Aid), social internal fundraising events (e.g. the annual Reunion) and sales of books and regalia (within permitted limits). The RFAA Golf Society holds an annual commercially sponsored golf tournament, and this is now the major funding source raising £7527k profit in 2025. No funding is received from the serving RFA or from public fundraising.
Investment policy and objectives including any social investment policy adopted	Para 1.46	Our reserves are held in cash deposits. It has been decided not to increase financial risk by investing in equities in these financially turbulent times. Policy is to earn good interest with minimum financial risk.
A description of the principal risks facing the charity	Para 1.46	The risks to the Association, its property and to the trustees, are regularly assessed and appropriately insured. A formal risk management process is in place. Principle risks are loss of sponsors as the maritime industry faces hard economic times and loss of RFA relationship. Loss of members is increasing due to an ever-ageing community and IT risks remain as attacks on business

		systems continues to increase in society.
Other		Nil

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	Constitution, which was amended in 2024 to incorporate requirements of the Charity Act 2022.
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	Unincorporated Association
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Up to eleven trustees can be elected from amongst the full membership. These trustees are selected to provide a wide representation of geographical areas, specialisations and ranks and both former officers and ratings are represented. Three further trustees may be co-opted, and there is one ex-officio trustees (serving RFA) Trustees may serve for up to nine years in a single term but must be re-elected by the membership each year.

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	Every effort is made to identify recruits to ensure continuity and the spread of expertise. New trustees are provided with Charity Commission guidance documents and encouraged to read themselves into their role. An area on the RFA Association website (www.rfaa.uk) exists to provide a central point of information, guidance and recent history.
The charity's organisational structure and any wider network with which the charity works	Para 1.51	The charity has a governing board, which is led by the Chair of the Trustees. There are six branches throughout the UK, each with Branch Chair and a committee of volunteers, who deliver the aims of the charity locally though the Midlands branch is inactive due to lack of a committee and the North West branch is struggling for support.
Relationship with any related parties	Para 1.51	The charity has a Memorandum of Understanding (MOU) with the parent Service (RFA) that is of mutual benefit. The Association is a member of the Confederation of British Servicemen's' and ex-Servicemen's' Organisations (COBSEO) and of the National Council for Voluntary Organisations (NCVO).

Other		Nil
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Reference and Administrative details

Charity name	Royal Fleet Auxiliary Association
Other name the charity uses	RFAA
Registered charity number	1093950 and SCO39054 (Scotland)
Charity's principal address	12a Beechcroft Road Gosport Hampshire PO12 2ER

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Mr A Morle	National Chair	1.1.25 - 31.12.25	Members AGM
2	Mr P M Fry	Deputy Chair	1.1.25– 31.12.25	Members AGM
3	Mr M Troman	Welfare Director	1.1.25 - 31.12.25	Members AGM
4	Mr A Sherlock		1.1.25 – 31.12.25	Members AGM
6	Mr R Bennett	Membership & Communications Secretary	1.1.25 - 31.12.25	Members AGM
7	Mrs G Forth		1.1.25 - 31.12.25	Members AGM
8	Mr A August	Archivist & Almoner	1.1.25– 31.12.25	Members AGM

Corporate trustees – names of the directors at the date the report was approved

Director name		
Nil		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	
Nil		

Funds held as custodian trustees on behalf of others.

Description of the assets held in this capacity	Nil
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	N/A
Details of arrangements for safe custody and	N/A

segregation of such assets from the charity's own assets	
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Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
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N/A		

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

N/A

Exemptions from disclosure

Reason for non-disclosure of key personnel details

N/A

Other optional information

N/A

Declarations

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

Signed on behalf of the charity's trustees

Signature(s)	Signed on original	Signed on original
Full name(s)	Andrew Morle	Peter Fry
Position (eg Secretary, Chair, etc)	National Chair	Deputy Chair and Treasurer

Date	13 th May 2026
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