Annual Branch Accounts Return Guide 2026

ROYAL BRITISH LEGION

Introduction, instructions and contents page

Introduction and instructions

This document is designed to help branches complete their 2026 Annual Branch Return. It contains important information about what to include and the process for submitting your return.

Branch officials who are very familiar with the annual process should read pages 2-5 of this guide as a minimum and then use the rest of the document to dip into to refresh their knowledge on particular parts of the return or process. Branch officials who are preparing for the first time or are not completely confident with the full requirements and process are advised to read the guide in full.

Please note: branches that use LOMAS to complete their return have a different procedure to follow. This can be found by clicking on 'FAQ' within the LOMAS system.

If you need help or support with any aspect of the year-end process, please contact your Membership Engagement Officer (MEO) in the first instance or email the Branch Accounts Team at branchaccounts@britishlegion.org.uk.

CONTENTS

Appendices

Key changes this year

For those familiar with the annual Branch Accounts Return pack and process

If you are a branch official that has prepared returns for several years, you are likely familiar with the general content of the returns and process and do not need to read every page of this guide every year. We have therefore listed below the key changes made this year for you to refer to. Please do however ensure you read pages 3-5 of this guide as a minimum. You are then able to use the rest of the document to dip into a particular page or section for help, if you need to refresh yourself on a particular topic or have a particular query

Top Tip: If you are viewing this guide as a PDF document on a computer, you can use the Ctrl+F function to search for key words to help you find the relevant section (just press the Ctrl and F keys on your keyboard at the same time to bring up a search window to type key words into)

Document	Change
Annual Branch Accounts Return Guide (this document)	Page 6-Small branch return income and spend limits have increased from £500 to £1,000 Page 6- Small Return limits are based on last year's return figures, NOT this year's Page 11- Changes in Independent Examination Requirements
Independent Examiner Guide	Page 03- Changes in Independent Examination Requirements Page 04- Who can carry out an independent examination Page 11- Analytical Procedures Recommendations from previous year's Independent examination Page 12 -How long examiners should keep their paperwork for
Full Branch Return (Basic) NB – these changes could not be reflected in the Advanced Excel Cashbook version of the Full Branch Return that was made available in July 2025 as they were not known about at that time. These workbooks are still valid to use for this year. These changes will be incorporated into the Advanced Excel Cashbook for the financial year 2027 that will be made available in July 2026.	Section 03 Row 44- Has been amended as Remembrance Events (to include VJ80, local Festival of Remembrances or similar)

Timeline and Submission Process Overview

Branch Year End Process

This guide deals with each stage of the year-end process in turn.

Please note that the deadline for submission of a completed return to your MEO is 30 September 2026. This date is stipulated in the Royal Charter, and it is important that it is met so that the RBL's auditors can complete their audit. **Please do not wait until after your branch AGM before submitting**. Branches that meet the Small Branch Return criteria only need submit the small return form and year-end bank statements instead of a full return (See Page 6). Furthermore, the small return does not require an independent examination.

RETURNING YOUR COMPLETED BRANCH FORMS:

1. Wherever possible, you should email them to your MEO. This may be the completed excel file, a scan of hard copy returns, or even photos of hard copy returns.

2. If you do not have access to a computer, returns should be posted to the **address below by recorded delivery and retain proof of postage**. Please **DO NOT** include any other documents (e.g. Cheques, BFI Requests etc.) in the Branch Return envelope.

    <MEO Name>
    (Annual Return enclosed)
    Membership Directorate
    Royal British Legion
    Haig House
    199 Borough High Street
    London
    SE1 1AA

If, for any reason, you believe you will be unable to submit your return on time, please inform your MEO at the earliest possible opportunity. They, or the Branch Accounts Team, will be happy to support wherever possible. The Membership Council monitors non-returns and may take action against branches which fail to submit the return on time.

Return preparation by Branch Treasurer

Branch Certificate completed and signed

Audit or Independent Examination if needed

Return submitted to MEO by 30 September 2026

Return adopted at Branch AGM

Suggested month by month timetable

How to ensure you are ready to submit your return by 30 September 2026

The following month by month guide suggests how Branch Treasurers could complete each stage of the accounts return process over the summer months to ensure that they are ready to submit the final documents to their MEO before the 30 September deadline. It is important not to leave it too late to start work on the accounts as there are several steps involved and delaying starting work until too close to the deadline often causes branches to submit returns late. We encourage Branch Treasurers to submit their accounts as soon as they can as this will greatly assist the Branch Accounts team to get everything ready for the auditors.

June	1. Treasurer to ensure there is at least one transaction going through (each of) the branch bank account(s) in the quarter ended 30 June so that a bank statement will be generated and issued by the bank. This could be as simple as paying in or withdrawing £1. 2. Speak with your Independent Examiner (or Auditor if required) to schedule a mutually convenient date over the summer for their work to take place
July	1. Receive your branch accounts pack on or around 1 July, read through the information (the cover letter and first few pages of this guide as a minimum) and contact your MEO with any questions you may have about the content or process 2. By the end of July, have your branch accounts return drafted and ready to send to your Branch Committee to review and approve. Complete the Branch Certificate. 3. Send the completed return to the IE or auditor with supporting records (unless you are completing the Small Branch Return)
August	1. IE/ auditor to undertake their examination of your return, correspond with them to resolve any queries they may have. 2. IE/ auditor to complete and sign the IE report page of the return and send documents back to the branch **3. By the end of August, Treasurer to submit completed paperwork to their MEO**
September	1. MEO to receive completed returns at the start of September to allow time for them to review and raise any queries over the content of the returns, or missing documents, with the branch 2. Resolution of any MEO queries **3. MEO to submit completed return documents to Branch Accounts Team by 30 September 2026**

Small Branch Return 2026

Branches that meet the criteria below can submit a Small Branch Return, together with the bank statement showing the balance as at 30 June 2026 for each bank account held. The Small Branch Return does not need to be independently examined. Please note that smaller branches are still welcome to complete the full return should they wish to do so.

Branches which didn't submit a return last year, must submit a full return this year and must do Independent Examination irrespective of the income/expenditure and bank balance.

Copies of the small return and bank/investment statements should be **emailed to your MEO if possible, or posted by Recorded Delivery and retain proof of postage,** addressed to your MEO (see address on page 4), with the name of your MEO and Branch Number clearly labelled on the envelope and the top of the statements.

The line items follow the same structure as the full branch return. However, we have removed many line items that are not applicable to branches with fewer transactions, so the line numbers will be different to those on the full return.

Please refer to the General Guidance section of this guide as well as Appendix I for detailed guidance on how different types of income and expenditure should be classified. If you have any questions about specific transactions after reading this guidance, please contact your MEO.

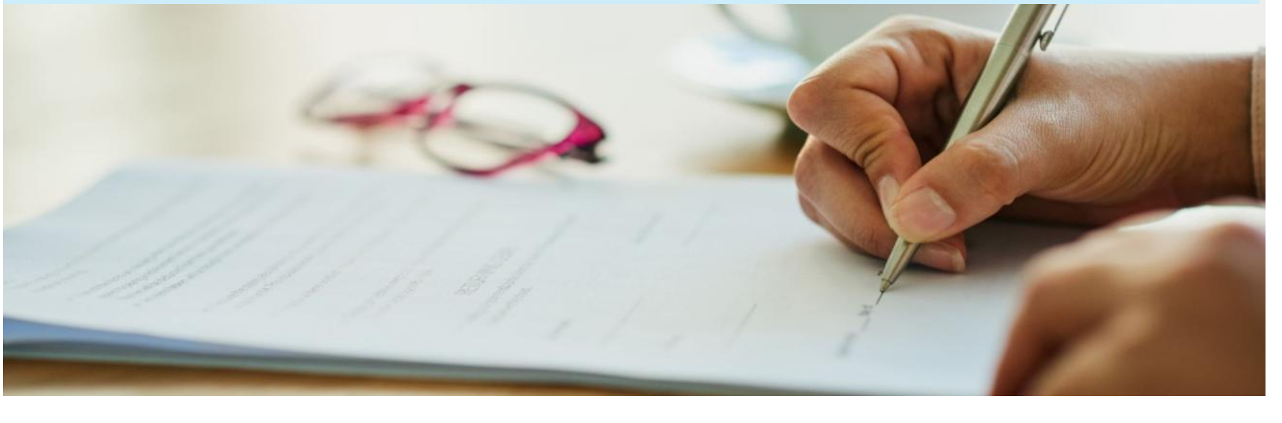
Branches that can say yes to **all three** of the following statements will be eligible to use the small return:

Less than £1,000 income in **Last year**, excluding receipts from the Royal British Legion Head Office (i.e.: BFI Interest)

Less than £1,000 expenditure in **last year**, excluding payments to the Royal British Legion Head Office (i.e.: WS Benevolent fund and poppy appeal transfers);

Less than £5,000 total balance across all bank/investment accounts (excluding BFI and CCLA accounts), as at 30 June **2025**.

If you are unsure whether your branch meets this criteria and wish to clarify, please contact your MEO.



General Guidance

The following pages provides guidance on how to complete your Branch return.

What to Include

Whichever return you use, you should include all RBL funds held by or on behalf of the branch, and all income and expenditure into and out of these funds during the branch financial year (1 July 2025 to 30 June 2026).

The only exceptions are Legacy Trust and Branch Property Trust (BPT) funds held at head office on the branch's behalf, which should **not** be included whilst they remain under head office administration, as otherwise we risk these funds being double counted. Any drawdowns of these funds (for example into a branch bank account) **should** be included as income under the relevant category.

The return should **not** include any funds, income or expenditure which do not form part of RBL's charitable funds. Transactions and funds relating to RBL clubs, properties held in local trusteeship or members' social funds should **not** be included.

Receipts and Payments Basis

The return is to be completed on a receipts and payments basis (also known as 'cash accounting'). This means that you should only include income actually received and expenditure actually paid during the year.

Any income (cash or cheques) received before 30 June 2026 but not yet paid into the bank at that date should be included under the relevant income line. Any cheque payments which have been issued to the recipient but have not yet cleared the bank statement as at 30 June 2026 should be included under the relevant expenditure line. Where such income or cheques results in a difference between the cash balances within the return as at 30 June 2026, and the balance on the relevant bank or investment statement, you should include with the return a reconciliation between the balance on the return and the balance on the statement.

A suggested bank reconciliation template has been provided as an Appendix to the Annual Branch Returns for this purpose, but you are free to use an alternative format if you prefer (for example, by annotating the copy statement submitted).

General Guidance (cont.)

Income and expenditure with other parts of RBL group

It is important that any income from, or payments to, any other parts of RBL group are clearly identified within the branch return. This is to ensure that income and expenditure is not double-counted when we prepare the accounts of RBL as a whole.

Income from any part of RBL should only be included at the following lines of the return:

Line 14 – Branch subs from head office
Line 18b – Legacies received from head office
Line 22 – BFI interest
Line 49 – BPT transitional funding
Lines 50 and 51 – Any other income

Any income from another part of RBL which is not covered by one of the first 4 categories above must be entered at line 50 or 51. Do not include at any other line, even if it appears to be relevant. For example, room hire income received locally from another RBL branch should be entered at line 50 (or 51) with a brief description, not at line 17 (rental/hire income received locally).

Amounts paid to any other part of RBL should only be included at the following lines of the return:

Line 28 – RBL membership fees paid to Novacroft
Line 30 – Net amount paid to Poppy Appeal
Lines 81 to 87 – Payments to other parts of RBL

As with income, please do not include amounts paid to other parts of RBL in any other line.

RBL Group

Haig House
Regional Offices
Care Homes
Poppy Appeal
Women's Section
Poppy Lottery

RBL Trading
(including PoppyShop)

The National Memorial Arboretum
NMA Enterprises

Poppy Scotland
Lady Haig Poppy Factory

Not in RBL Group

The following are separate legal entities:

RBL Clubs

Legion Scotland

Royal British Legion Industries (RBVE)

The Poppy Factory

General Guidance (cont.)

Positive/Negative Numbers

All assets, income and expenditure figures should normally be entered as positive numbers.

The only exceptions would be where the branch has issued or received refunds in respect of income and expenditure in a previous year, or incurred losses on investments (entered as negative numbers at lines 24 and/or 25 – see Appendix I of this guide for further guidance).

Closed branches and County Supported Branches

If your branch has closed or become a County Supported Branch during year, please note the following instructions:

If you are still holding funds at 30 June 2026, you must complete a return covering funds still held along with related income and expenditure for the year.

If you have transferred all funds to another branch, county/district or head office, then you should:

i. submit a final return showing income and expenditure up to the date of transfer, and then show the transfer of funds as expenditure under the ‘Payments to other parts of RBL’ section (lines 81-87); and

ii. submit a closing bank statement showing a zero balance.

Completing your return

A step-by-step guide on how to complete your Branch return

1 Return Preparation

2 Branch Certificate

3 Audit or Independent Examination

4 Submission to MEO

5 AGM Adoption

1 Return Preparation (Sections 2 to 6 of Annual Branch Accounts Return)

See Appendix I for a detailed step-by-step guide taking you through preparing the return in the recommended order.

For branch officials who are completing this return for the first time, we would recommend reading Appendix I in full.

For branch officials who are familiar with the return this may not be necessary, however if you have a query as to where to record a certain transaction or what to include in a particular line, please refer to the relevant section of Appendix I that is likely to clarify this for you, before reaching out to your MEO.

2 Branch Certificate

Following preparation of the return, the Branch Certificate at Section 1 should be read, completed and signed * by two Branch Officers.

One of these **must** be the Officer with responsibility for completing the return, usually the Treasurer. The second will usually be the Branch Chairman, although in exceptional cases where the Chairman is unavailable, the certificate may be signed by another Branch Officer in his or her absence.

This certificate confirms that the Branch Committee is aware that the Branch return is their responsibility and that the return is accurate and complete.

*If the committee is not able to meet in person, a consolidated email with all approvals and with the Chairman copied in sent to your MEO will suffice.

Completing your return (cont.)

1 Return Preparation | 2 Branch Certificate | 3 Audit or Independent Examination | 4 Submission to MEO | 5 AGM Adoption

3 Part 1: Audit or Independent Examination

All full branch returns (NOT small branch returns) require either an audit or independent examination.

Audits

An audit is required if **at least one** of the following three conditions is met:

1. Total branch funds excluding funds held in the BFI (i.e. line 10 minus line 5) exceeds £200,000; OR
2. Total income for the year (line 27) exceeds £250,000; OR
3. Total expenditure for the year (line 47) exceeds £250,000.

Where a full audit is required, it must be carried out in accordance with Auditing Standards issued by the Auditing Practices Board. The auditor will issue an Audit Report in the format prescribed by their professional standards, which should be attached to the return when submitted.

Branches should not pay for their return to be audited if they are not required to do so.

Independent Examinations

If you are not qualifying for small return this year, independent examination is required where either;

- last year (2025) income or spend is over £2,500 (excluding transactions to/from other parts of the RBL) or last year bank balance is not within the limits of £5k branch/£15k county OR
- last year (2025) income or spend is under £2,500 (excluding transactions to/from other parts of the RBL) and last year bank balance is within the limits of £5k branch/£15k county but Head office selects the branch for an Independent Examination (this will be separately notified formally).

An independent examination should be carried out by an individual who has attended the RBL's IE training course and passed the quiz (This training must be re-completed every 3 years as compulsory but can be offered annually as a useful refresher. Please note that if your total income for the year (line 27) exceeds £30,000, the independent examination must be carried out by a CCAB qualified accountant.

An independent examination may **not** be carried out by any of the following:

1. Person who is currently or was at any point during the financial year (1 July 2025 to 30 June 2026) a member of the Branch, or Membership Engagement Team, or an officer, Committee Member or official postholder of the **same branch in any capacity;**
2. A major donor to, or beneficiary of, the Branch; or
3. Any person who is connected to any of the individuals named at (1) and (2). Please see Appendix I of this guide ('Related party transactions') for the definition of a 'connected person'.

Completing your return (cont.)

1 Return Preparation | 2 Branch Certificate | 3 Audit or Independent Examination | 4 Submission to MEO | 5 AGM Adoption

3 Part 2 - Auditors and Independent Examiners

We continue to promote the services of the (free) RBL trained Independent Examiners (IEs). A list of trained IEs in your area can be obtained from your MEO.

Please note that, under employment legislation, charities are not permitted to pay round sum allowances ('honoraria') to volunteers. Payments must not be made to volunteers other than to reimburse actual expenses incurred (upon the production of receipts). This includes RBL IEs, who may not charge a fee or receive an honorarium.

If you are using a firm of accountants, you must clearly specify whether you require them to carry out an audit or an independent examination in the letter of engagement.

Both auditors and IEs must complete Section 8 of the return, 'Report of the Independent Examiner'. Further guidance is available within the 'Guide for Auditors and Independent Examiners' (Branch Officers **must** read through this documentation), and a copy of this **must** be provided by the branch when handing over the accounts for audit/independent examination (unless using an RBL trained IE).

Auditors and IEs are likely to want to retain a copy of the signed return, along with any relevant supporting documentation, and must be allowed to do so.

Due to the short timescales involved in producing and submitting returns, and the large number of branches which require examination, it is strongly recommended that you **arrange a time for your audit or independent examination well in advance.**

You should also agree in advance what supporting documentation the auditor/IE requires in order to complete their audit/examination. Branch Treasurers may benefit from familiarising themselves with the 'Guide for Auditors and Independent Examiners', as this sets out the minimum requirements which would be expected in respect of evidence to be provided.

Completing your return(cont.)

1 Return Preparation

2 Branch Certificate

3 Audit or Independent Examination

4 Submission to MEO

5 AGM Adoption

4 Submission to MEO

Following completion of the audit or independent examination, the return should be submitted to the MEO by email (or posted to the MEO at head office, if the return cannot be emailed) **no later than 30 September 2026.**

Please remember that MEOs are likely to receive a high volume of returns in a short space of time, particularly towards the end of September. Branches are therefore encouraged to submit returns well in advance of the deadline where possible, in order to stagger the workload. If returns are submitted early, there is more likelihood that if an error is identified and the returns have to be changed, the branch will still be able to get them in by the 30 September deadline.

Submission requirements for branches who **are not** eligible to use the Small Return

1. A copy of the return with all signatures at Section 1 and Section 8. If using the excel template, the file can be sent with copies of the signed pages. A consolidated email with all approvals and with the Chairman copied will suffice.
2. For each bank account, a copy of the bank statement showing the balance as at 30 June 2026 and a reconciliation to the cash book balance shown at line 1 to 4 of the return if needed. If you do not normally receive bank statements in a timely fashion, you may wish to go to your local bank branch and ask for a statement covering 30 June 2026.
3. For each investment account, a copy of the investment report showing the market value as at 30 June 2026, and a reconciliation to the cash book balance shown at lines 6 to 8 of the return (if different).
4. An Authority to Disclose Information form (ATDI) in respect of every bank and investment institution used (e.g. Lloyds), which must be signed in accordance with the relevant mandate.
5. For branches that prepare accruals accounts for local or audit purposes, a copy of these accounts.
6. For branches subject to full audit, a copy of the Audit Report (issued under Auditing Standards).

See the next page for the submission requirements for branches who are eligible to use the Small Return.

Completing your return(cont.)

1 Return Preparation

2 Branch Certificate

3 Audit or Independent Examination

4 Submission to MEO

5 AGM Adoption

4 Submission to MEO

Submission requirements for branches who **are** eligible to use the Small Return

1. A copy of the return with all relevant signatures at Section 1 (Branch Certificate). If using the excel template, you may email the excel file and a copy of just the signed pages to MEO. If the committee is not able to meet in person, a consolidated email with all approvals and with the Chairman copied in sent to your MEO will suffice.
2. For each bank account, a copy of the bank statement showing the balance as at 30 June 2026, and a reconciliation to the cash book balance shown at lines 1 to 4 of the return (if different). If you do not normally receive bank statements in a timely fashion, you may wish to go to your local bank branch and ask for a statement showing balance from 1 June to present, as long as it covers 30 June.
3. For each investment account, a copy of the investment report showing the market value as at 30 June 2026, and a reconciliation to the cash book balance shown at lines 6 to 8 of the return (if different).

MEO Role

Your MEO will use the Branch Accounts Database to record the date the return is received, the date they are uploaded to SharePoint, and to confirm receipt of all required supporting documentation. MEOs will carry out additional checks on the return and record any comments for the attention of the Membership Department and Branch Accounts Team in the 'MEO Comments' space. This section will always be completed after the audit/independent examination has taken place.

The MEO will scan and upload all hard copy documents submitted; then hard copy documentation will be returned to the branch where it should be retained for audit purposes for a period of 7 years.

Completing your return(cont.)

1 Return Preparation | 2 Branch Certificate | 3 Audit or Independent Examination | 4 Submission to MEO | 5 AGM Adoption

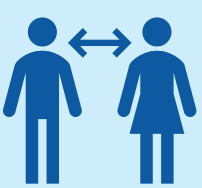
5 AGM Adoption

Branch returns should be submitted for adoption at the next branch AGM meeting. Please note that this is recommended to occur **after** the return has been submitted as above in case any errors are identified by your MEO or the Branch Accounts team that require amendment and in any case that and the Membership Management Handbook states AGMs should be held during the months of October and November).

Returns should be submitted to the MEO as soon as the audit or independent examination is complete to allow maximum time for the Branch Accounts Team to process the high volume of returns received. Please do not wait until after the branch AGM, even if this occurs before 30 September.

It is recommended that the Branch Secretary completes and signs the box at the bottom of Section 6 of the branch's copy of the return to evidence adoption at the Branch AGM.

However, an alternative formal method of recording approval (e.g. through the minute book) is equally acceptable.



Practical guidance to help you complete your branch return

See Appendix III for our Top Tips for Treasurers and Top Tips for Independent Examination of Accounts that contain all the suggestions on how Branch Officials and Examiners could deal with practical issues they may encounter when trying to complete their returns.

Appendices

ROYAL BRITISH LEGION

Appendix I: Return Preparation

Step-by-Step guide

(Section 2 to 6 Annual Branch Accounts Return)

The following step-by-step guide takes you through preparing the return in the recommended order and explains for each type of transaction, what should be included in which part of the return.

1. Branch information (Section 1)

Before starting, please enter your branch name, county or district name, and 4 digit branch number into the boxes at the top of Section 1. The branch number should also be entered at the top of each page of the return.

2. Currency (Section 1)

UK branches should enter GBP into this box.

Overseas branches should enter the three-letter currency code for the currency which will be used throughout the return. Please note that it is important that a consistent currency is used throughout the return in order for them to add up correctly. If you have transactions and balances in multiple currencies, you should complete the return in the currency in which the majority of branch funds are held. Any transactions and balances held in other currencies should be translated to the reporting currency using the rates published at www.oanda.com as at 30 June 2026. Please also enter details of any translated balances or transactions, together with the rates used, into the relevant box at the bottom of Section 1.

3. Summary of Branch Assets (Section 2)

Please complete the details of all bank and investment accounts which have been held by the branch during the year, including the bank or institution name, sort code and account number. Optionally, if you wish to include any further details (e.g. an account name), please do so in the ‘Bank name’ box.

Please enter the opening balance for each bank account, investment account, branch BFI account and petty cash as at 1 July 2025. This should always match the closing balance reported in last year’s return.

Next, enter the closing balance for each account. Note that this should be the 'cash book' balance, i.e. the balance which is to be expected after taking into account any transactions which have been made but not yet cleared the bank (e.g. cheques which have been issued by the branch but not yet paid in by the recipient or cash/cheque income received by the branch but not yet paid into the bank). See page 7 of this guide for further information.

Please note that the BFI balance at line 5 **must** agree to the BFI statement issued by head office as at 30 June 2026. If any corrections are required to this statement, they will be processed in the following branch financial year. Do **not** include the BPT (Property) BFI account.

Investment balances should be quoted at market value as at 30 June 2026. This information should be provided by the relevant institution.

Finally, total each column at line 10 and then enter the net increase or decrease in funds for the year (i.e. the closing balance minus the opening balance) at line 11.

Opening balance errors and corrections

Occasionally, branches may identify errors in the previous year's return. These should be addressed as follows:

1. Do **not** attempt to rectify the error by changing this year's opening balances. These must equal the closing balances submitted last year.

2. For errors where the impact on the opening balances is less than £500 (both on each individual account and in total):

    1. If the error was caused by income or expenditure which should have been reported in a previous year but was not (for example because a cheque cleared late), then please include the income or expenditure within the relevant line in this year's return.
    2. For any other type of error, please include any adjustment required within 'Other income' (lines 52-54) or 'Other expenditure' (lines 89-94) as appropriate.
    3. In either case, please include full details of the error and the corrective action taken within the 'significant information' box (third box down) at Section 6 of the return.

3. If the impact of the error is £500 or more (either on an individual account or on the total opening balance), please contact the Branch Accounts Team at branchaccounts@britishlegion.org.uk, who will advise how to proceed.

Bank reconciliations

As explained on page 7 of this guide, a bank reconciliation must be provided in respect of any accounts for which the cash book balance entered into the return does not match the statement balance as at 30 June 2026. No reconciliation is required for accounts where the balances match.

Other assets and liabilities

Branches should not include within the return any non-cash assets and liabilities such as property, fixed assets, stock, debtors or creditors.

Where branches also prepare full accruals accounts for local publication or for audit purposes, a copy of these accounts should be submitted alongside the Annual Branch Accounts Return. However, the Annual Branch Accounts Return should still be completed on a receipts and payments basis and in accordance with this guidance.

4. Income and expenditure (Sections 3 & 4)

We recommend that Sections 3 and 4 are completed together. The guidance below sets out what should be included within each income and expenditure line.

Membership Fees	**Line 12** (RBL membership fees collected) – This should include all cash received at the branch for RBL membership renewals, if applicable. Do not include monies paid to head office by members directly. **Line 28** (RBL membership fees paid to Novacroft) – Enter the total of RBL membership subscriptions actually paid **by the branch** to head office. Do not include monies paid to head office by members directly. Ordinarily, the figure here should equal the figure at line 12. Where this is not the case, an explanation should be provided in the 'Significant Information' box (third box down) at Section 6. **Line 13** (Branch subs from members) – Enter the total of all branch subscriptions paid directly to the branch by members. This is only relevant for overseas branches – UK branches should leave this blank. **Line 14** (Branch subs from head office) – Branch subscription fees received back from head office should be included here.
Poppy Appeal Events	Include here income raised from fundraising events held by the branch in the name of the Poppy Appeal. Money collected as part of the main Poppy Appeal should be banked directly into the head office bank account and should not be recorded here (unless money for the main Appeal has been banked into the branch bank account in error). **Line 15** (Poppy Appeal events income) – Enter any money collected for the Poppy Appeal through branch events. This will include cash collections. **Line 29** (Poppy Appeal events expenditure) – Enter any expenses incurred by the branch in raising funds for the Poppy Appeal. These should be deducted from the money paid over to head office. **Line 30** (Net amount paid to Poppy Appeal) – Enter the amount actually paid over to the Poppy Appeal arising from branch events. Please note that all money collected for the Poppy Appeal, after deducting any expenses incurred, should be paid over to head office, therefore the figure here should normally equal the income at line 15 less expenditure at line 29. Where this is not the case, an explanation should be provided in the 'Significant Information' box (third box down) at Section 6.

Branch Fundraising Events	**Lines 16 and 31** (Branch fundraising event income and expenditure) – Include here income raised, and expenditure incurred, in relation to general branch fundraising events.
Branch Property Income and Expenditure	These sections should be used to record all income and expenditure to and from branch funds in relation to properties held under a Branch Property Trust (BPT), i.e. a branch property held in corporate trusteeship. **Please note that transactions related to properties held in local trusteeship should not be included in the branch return**. If you are unsure, please contact the Branch Property Trusts team for further advice (bpt@britishlegion.org.uk). Only transactions impacting on branch held funds (as reported at Section 2) should be included. Do not include income and expenditure within BPT investment accounts administered at head office (e.g. CCLA accounts). Do not include rental income reported on the BPT (Property) BFI Statement. **Line 17** (Rental/hire income received locally) – Include income received directly by the branch from local tenants, or ad hoc hire of Branch Property Trust properties. Any hire income from non-BPT properties (e.g. subletting a property rented by the branch, where allowable under the terms of the lease) should be included under 'Other income' at lines 52 to 54. **Line 49** – Include here any amounts drawn down into branch funds from Branch Property Trusts held at head office using the Transitional Funding form. **Lines 56 to 64** (Branch property expenditure) – Please include all expenditure relating to BPT properties here, analysed under the correct subheadings. If the 'Other' lines are used (lines 63 and 64), please enter a brief description of the expenditure. Total this section at line 65, and then transfer this figure to line 32.
Legacies	**Line 18a** (Legacies drawn down from head office) – Include here any amounts drawn down into branch funds from Legacy Trusts held at head office. Do not include legacy income received at head office but not paid over to the branch. **Line 18b** (Legacies received from head office) – Include here any amounts directly received into branch funds from Legacy Trusts held at head office. **Line 19** (Legacies received locally) – Include here any legacies received by the branch locally. Further details should be provided at Section 6. Please remember that all legacies over £5,000 must be paid over to head office to be retained in a Legacy Trust on behalf of the branch.

Donations	**Line 20** (Donations) **–** Include any donation income not already included on another line. This includes donations in respect of badges, wreaths etc. Please remember that, in order to ensure compliance with HMRC rules, branches are not permitted to undertake trading of any kind, including sales of merchandise. It is permissible to offer small items only (e.g. pens, badges, pins) in return for a donation.
Interest and Investment Income	This section should be used to record all interest income, dividend income, and gains and losses, on branch bank accounts, the BFI account, and locally held investments (i.e. all funds included within the Summary of Branch Assets). Do **not** include any income, gains or losses relating to BPT or Legacy Trust investments held at head office or the BPT (Property) BFI account interest, even if it has subsequently been paid to the branch. Any payment made to the branch from such investments should be included at line 18 (for Legacy Trusts) or lines 49 to 51 (for BPTs). **Line 21** (Bank interest) – Include all interest actually received on branch bank accounts (i.e. those included at lines 1 to 4 of the Summary of Branch Assets). **Line 22** (BFI interest) – This must agree to the amounts recorded on the quarterly BFI statements. Do not include BPT (Property) BFI interest income. **Line 23** (Interest and dividends on investments) – Include all interest and dividends received on locally held investments (i.e. those included at lines 6 to 8 of the Summary of Branch Assets). This will include any interest or dividend payment separately reported on the investment statement which increases the value of the investment itself (i.e. that is reinvested), and also any payment of interest or dividends to a separate investment account or branch bank account. **Line 24** (Unrealised gains/losses on investments) – This line should be used to record any change in market value on locally held investments (i.e. those included at lines 6 to 8 of the Summary of Branch Assets), after taking into account all other transactions. Please do **not** include any interest or dividend income (recorded at line 23), gains/losses on the sale of investments (recorded at line 25), or any changes in value arising from transfers to and from another account (which will not impact total branch funds therefore do not need to be included).

Interest and Investment Income (cont.)	The correct figure to enter at line 24 can be calculated as follows:- *Unrealised gain/loss (line 24) = Closing balance of investments (lines 6 to 8) – Opening balance of investments (lines 6 to 8) – Interest and dividend income (line 23) – Deposits in year (actual cash paid in) + Withdrawals in year (actual cash received back including any interest or dividend income received in cash)* Gains should be entered as positive numbers, whilst losses should be entered as negative numbers. **Line 25** (Gain/loss on sale of investment) – This line should be used to record any gain or loss on the sale or disposal of a locally held investment (i.e. those included at lines 6 to 8 of the Summary of Branch Assets). The gain or loss is the difference between the opening balance in the Summary of Branch Assets, adjusted for any transactions during the year prior to the disposal, and the amount of cash received upon disposal. For example, if you have an investment with an opening balance of £20,000, and you dispose of it part-way through the year receiving £22,000, you would record a gain of £2,000. Gains should be entered as positive numbers, whilst losses should be entered as negative numbers.
Other Income	**Lines 49 to 51** (Income from other parts of RBL not included elsewhere) – Please see page 8 of this guide for further guidance. Income relating to BPT transitional funding requests should be entered at line 49. Other income received from other parts of RBL should be entered at lines 50 and 51. For each line used, please state the source of the income (e.g. branch or county name), and the reason. **Lines 52 to 54** (Other income) – Include any other income from outside RBL which is not covered by another line within the income section. Please enter a brief description for each item. **If you are including grant income from an external body, please provide a copy of the grant award letter or grant agreement when sending in your completed forms as this paperwork is required by the Branch Accounts team because the auditors of our group Statutory Accounts have asked to see it.**
Ceremonial Expenditure (non-BCS)	**Lines 66 to 72** (Ceremonial expenditure) – Include all branch ceremonial expenditure under the most appropriate sub-heading. These lines will total at line 72, then be entered at line 33. Note that if you are reporting Branch Community Support (BCS) expenses, such expenditure should be recorded at lines 73 to 80.
Branch Community Support (BCS) Expenditure	**Lines 73 to 80** (Branch Community Support expenditure) – Include all expenditure incurred under the BCS programme under the most appropriate sub-heading . For more information on the various activity types, please refer to the Branch Community Support Booklet which is available on RBL's website. Then, total these lines at line 80 and transfer this figure to line 34.

Branch Crisis Grant Expenditure	**Line 35** (Branch Crisis Grant) – Include all expenditure incurred under the Branch Crisis Grant Scheme. For more information on the scheme, please reach out to your MEO for the Branch Crisis Grant Policy.
Management and Administration Expenditure	**Line 36** (Conferences and meetings) – Include all branch expenditure relating to local, regional and national conferences and meetings, for example delegates' expenses, conference fares paid, AGM expenses, etc. If funding has been received in respect of conference fares (e.g. from head office or another branch or county), then total expenditure should be shown here, with any income received included at lines 50 to 51. **Line 37** (Hire of premises for meetings) – Include any expenditure on the hire of **non-branch** properties for local branch meetings (e.g. village halls), along with any directly related expenditure such as insurance, cleaning and repairs. Any expenditure in respect of branch properties (held under a Branch Property Trust) should **not** be included here – this should be entered at lines 56 to 64. In addition, any costs relating to other purposes should **not** be included here, but should be entered in the most relevant expenditure line (e.g. premises hire for a branch fundraising event at line 31, hire for a branch awareness event at line 77). **Line 38** (Bank charges) – Enter any bank charges incurred, including any interest or charges payable on overdrawn balances, and any charges incurred in respect of audit letters. Where charges have been reimbursed by head office, total expenditure should still be shown at this line, with any income received from head office included at lines 50 to 51. **Line 39** (Audit and independent examination fees and expenses) – Include all expenditure relating to the audit or independent examination of the accounts. Remember the return is prepared on a receipts and payments basis, so the figure here will usually relate to the fee for the previous year (assuming this is paid in arrears). Please note that, under employment legislation, charities are not permitted to pay round sum allowances ('honoraria') to volunteers. Payments must not be made to volunteers other than to reimburse actual expenses incurred (upon the production of receipts). This includes RBL Independent Examiners, who may not charge a fee or receive an honorarium. **Line 40** (Training and development costs and expenses) – Include all costs and expenses incurred by the branch for training and development of branch officers, members and volunteers. Where training costs are reimbursed from elsewhere in RBL (for example from head office or a county), then total expenditure should be shown here, with any income received included at lines 50 to 51. **Line 41** (Branch recruitment expenditure) – Include all costs related specifically to branch recruitment. Do **not** include expenditure on branch awareness events held under the BCS programme if your branch is BCS registered (to be entered at line 77), or events which are primarily for the purposes of fundraising (to be entered at line 31).

Management and Administration Expenditure (cont.)	**Line 42** (Printing, stationery and postage) – Include here the costs of printing, stationery and postage incurred in the management and administration of the branch. Any costs relating to other purposes should **not** be included here, but should be entered in the most relevant expenditure line (e.g. printing costs for a branch fundraising event at line 31, printing costs for a branch awareness event at line 77).
Purchase of Branch Equipment	**Line 43** (Purchase of branch equipment) – Include all expenditure on branch equipment, e.g. furniture. Do **not** include the purchase of badges or wreaths (to be included at line 70), or the purchase of consumable items for fundraising purposes (i.e. items to be given out in return for donations), which should be included at line 31.
VE/VJ 80 Expenditure	**Line 44** (VE/VJ 80 Expenditure) – Include all expenditure on VE/VJ 80 event, up to the approved amount.
Payments to other parts of RBL	Please see page 8 of this guide for further information. **Lines 81 to 86** (Donations) – These lines should be used for all donations from branch funds to other parts of RBL, e.g. almonisation. **Do not** include any payments or transfers out of Legacy Trusts or BPTs held at head office. For each line used, please specify the name of the recipient. **Line 85** should be used to record any donations to the Poppy Appeal made out of branch funds. **Do not** include amounts paid over arising from branch Poppy Appeal events (to be recorded at line 29), or money collected as part of the main Poppy Appeal and banked directly into the head office bank account. **Line 87** (Other payments to other parts of RBL) – This line should be used for any payments to another part of RBL not covered by one of the lines above. Please state the recipient (e.g. branch or county name), and the reason for the payment. Once complete, total this section at line 88 and enter this figure at line 45.
Other Expenditure	**Lines 89 to 94** (Other expenditure) – Use this section for any expenditure not covered elsewhere on the return. Please **DO NOT** enter payments to other parts of RBL group here, they should be recorded as per the section above. For each line used, please give a brief description of the nature of the expenditure.
Total Check	Once all income and expenditure lines have been completed, enter the total income at line 27, total expenditure at line 47, and the total net movement in branch cash (income less expenditure) at line 48. The figure at line 48 should match exactly the increase/decrease in cash calculated at line 11 of the Summary of Branch Assets. **If these two figures do not match, there is an error in the return, so please double-check your entries and totals.**

5. Restricted Funds (Section 5)

Charity law requires us to separate our income, expenditure, assets and liabilities between restricted and unrestricted funds. Restricted funds are those subject to **legal restrictions** on their use, usually imposed by the donor, which means that they can only be used for specific activities or in a specific geographical area. This is **not** the same as funds which have been earmarked or designated for a particular use by the branch itself, which are part of general branch unrestricted funds.

Separating restricted from unrestricted funds just means keeping a separate record of them on the branch return. Restricted funds are not required to be held in a separate bank account as a general rule, unless specifically requested by the funder. Please note this is not the same as a Local Property Trusts, which are separate entities from RBL and their bank accounts and transactions should not be included in your return.

In order to qualify as a restricted fund, there must be legal restrictions in place which are narrower than the charitable objects of RBL as a whole. For this reason, it is highly unusual for branches to hold restricted funds within their branch funds.

An example of a genuine branch restricted fund would be where the branch has drawn down cash from a Legacy Trust fund held at head office, but has not yet spent it at year-end. Please note that, as with other parts of the return, Legacy Trust fund and BPT balances which remain with head office should **not** be reported in the branch return.

If you think your branch has a restricted fund, please contact the Branch Accounts Team at branchaccounts@britishlegion.org.uk to confirm this, prior to completing the branch return.

Where restricted funds are identified, these should be reported at Section 5 of the branch return. Please state the name of the fund and give a brief description, including why the fund is restricted and what the terms of the restriction are. Please then complete the fund's opening balance, income and expenditure for the year, and then calculate the closing balance.

Please note that all income, expenditure and assets relating to restricted funds should **also** be included within Sections 2 to 4 of the branch return. On each income and expenditure line at Section 5, please specify the income or expenditure line within Sections 3 and 4 in which the relevant income or expenditure is included (e.g. by using the line number).

6. Additional Information (Section 6)

The additional information section is to be completed by all branches. If there is nothing to report under a particular heading, please state 'None'.

Related party transactions

Related party transactions are any transactions between the branch and the Branch Officers, or any persons or companies connected to the Branch Officers. It is important that these are recorded in order to demonstrate compliance with legislation.

A 'connected person' is a spouse, partner, business partner, or close family member (i.e. parent, grandparent, child, grandchild, dependent or sibling). A 'connected company' is a company over which a Branch Officer or connected person exercises control, for example as the company's owner, Director, or senior manager.

Examples of related party transactions which require disclosure include:

a) The Branch Secretary's spouse has hired the branch premises for a private party.
b) The Branch Chairman's son is the Director of a local company which the branch has paid to redecorate its premises.
c) Under the BCS scheme, representatives of the branch have visited a close family member of a Branch Officer in hospital and claimed expenses.

In each case, you should detail the related party's relationship to the branch, and the nature and amount of the transaction. Companies should be named. Individuals need not be named, as long as the nature of their relationship to the branch is clear (e.g. "Chairman's son").

Please note that you do **not** need to disclose the reimbursement of actual expenses incurred (including mileage) in accordance with the Staff, Volunteers and Trustee Expenses policy (SOP 42).

Local legacies

Please give details of any local legacies received by the branch in the year. You do **not** need to include legacies paid via head office. Please state the name of the legator, the amount, and the terms of any restrictions imposed. Please remember that **all** legacies over £5,000 must be paid over to head office in line with RBL policy, where they will be held in a legacy trust on behalf of the branch if appropriate.

Large or unusual transactions, or other significant information

Please use this box to provide further detail on any large or unusual transactions during the year, or any other significant information which you feel needs to be brought to the attention of the auditor/Independent Examiner, MEO, or Branch Accounts Team.

Examples may include:

- Information about errors identified in previous years' returns.
- Explanations for large income or expenditure items, or significant movements in branch funds.
- Information about any charges on assets, mortgages or loans.
- Information about any branch funds which have been lost or written off, and the reasons for this.
- Information about any alleged, suspected or actual fraud identified, or any other known or suspected breach of legal requirements or RBL policy.
- Further information on any income or expenditure classed as 'other', where there is not enough space to fully explain within the other sections of the return.

Details of Branch Equipment Purchased

Please use the box to provide more Information about equipment purchased during the year.

7. County or MEO Comments (Section 7)

Where the County or MEO has asked to review the accounts, they may record any comments here for the attention of the Branch Accounts Team. This box may be completed either before or after the audit/independent examination, depending upon the timing of the review.

Branch Treasurer Checklist

Use of the checklist below is optional but strongly encouraged to ensure complete and accurate submissions. The checklist itself need not be submitted.

General

	The return includes all RBL funds held by or on behalf of the branch, and all income and expenditure into and out of these funds during the branch financial year (1 July 2025 to 30 June 2026), with the exception of Legacy Trust and BPT funds held at head office.
	The return does not include any assets, liabilities, income or expenditure relating to RBL Clubs, members' social funds, local trust properties or any other funds which do not form part of RBL's charitable funds.
	The return has been prepared on a receipts and payments basis ('cash accounting') in accordance with page 7 of this guide.
	Positive numbers have been entered for all income and expenditure with the exception of refunds given or received, and investment losses (see page 9 of this guide).
	The branch name and county/district have been entered at Section 1, and the branch code entered at the top of each page.
	The return has been completed in a consistent currency throughout, which has been entered at the top of Section 1.
	All arithmetic checked and is correct.

Branch Certificate (Section 1)

	The Branch Certificate has been signed by the Branch Officer responsible for the preparation of the return (usually the Treasurer), and the Chairman (or another Branch Officer if they are not available). If the committee is not able to meet in person, a consolidated email with all approvals and with the Chairman copied in sent to your MEO will suffice.

Statement of Branch Assets (Section 2)

	The bank/building society name, sort code and account number has been completed for all bank and investment accounts at Section 2.
	The opening balances at Section 2 agree to the closing balances submitted within the prior year's return (for each account and in total).
	For each bank and investment account listed at Section 2, a statement showing the balance as at 30 June 2026 has been attached to the return. If the balance on the statement is different to the balance in the return (e.g. because a cheque has not yet cleared the bank), a reconciliation between the two balances has been attached.
	The total increase/decrease in branch funds at line 11 agrees to the net movement in branch cash at line 48 in Section 3.

Income and Expenditure (Sections 3 & 4)

	For all figures in Section 3 which are further analysed at Section 4 (i.e. lines 26, 32, 33, 34, 45 and 46), a cross-check has been carried out to ensure the total figure is the same in each section.
	RBL membership fees paid to Novacroft (line 28) equals RBL membership fees collected (line 12), or else an explanation has been provided at Section 6.
	Net amount paid to Poppy Appeal from branch events (line 30) equals Poppy Appeal income (line 15) less Poppy Appeal expenditure (line 29), or else an explanation has been provided at Section 6.

Restricted Funds (Section 5)

	Section 5 has been completed in respect of any restricted funds held by the branch, and any assets, income or expenditure included here have also been included in the relevant places in Sections 2, 3 and 4.

Audit/ Independent Examination (where relevant)

	The Report of the Independent Examiner (Section 8) has been completed in full and signed by the auditor or IE. An email from the IE, with the Treasurer copied in, sent to your MEO will suffice.
	For branches over the audit threshold (see page 12 of this guide), a full audit report is attached to the return
	For branches who prepare full accruals accounts for local or audit purposes, a copy of these has been attached to the return.

Submission to MEO

	All documents required for submission, as set out at pages 12 and 13 of this guide, have been attached to the return prior to submission to the MEO. Where the Excel template has been used, a copy of this has been submitted electronically to the MEO which exactly matches the hard copy/scanned return provided.

FAQs

Tips for Treasurers

I am worried I will not have enough time to complete the Branch Accounts Return by 30 September 2026	Start as early as possible. Speak to your MEO and/or your County Committee as soon as possible to discuss any challenges you are facing and get advice on how to address them. If you are missing bank or investment statements, contact your bank as soon as possible to request copies. Copy BFI statements can be obtained from your MEO.
A committee meeting cannot be held in person to approve/sign the return.	Video calling technology such as Zoom, Skype and FaceTime means that meeting face to face is no longer necessary. Such video calling technology can be used by Committee members to hold committee meetings virtually. Most platforms can now be downloaded for free. Another option may be to circulate documents via email/post and ask all members to respond back with their written approval, in the absence of being able to hold a meeting. A consolidated approval can then be forwarded to the MEO with the return. Telephone calls or group emails could be used to discuss any queries or concerns that committee members may wish to raise once they have reviewed the return, prior to approval.
I cannot find an Independent Examiner to undertake the Examination required of our Branch Accounts Form	We highly recommend using RBL-trained IEs as they are familiar with RBL's accounts and more likely to be able to work flexibly. If you don't have the details of a locally qualified IE, your MEO can provide these. If you are unable to find an RBL-trained IE, inform your MEO. We have a small pool of IEs centrally who may be able to help you. Again, early planning and preparation is key. We strongly recommend arranging the independent examination of your return in advance so that you can be confident of meeting the deadline.

There are ways of conducting an independent examination without a lengthy face to face meeting between the treasurer and examiner. These include:

- Video calling technology such as Zoom, Skype and FaceTime. This enables you to show bank statements, invoices, receipts etc. to your IE over your computer.
- Email. Treasurers are able to email the returns to IE's/auditors and then discuss queries over email also.
- Post. If IE's/auditors would prefer to see hard copies of certain transactions, these can be posted – this requires the recipient to be comfortable with giving out their home address – if they do not wish to do so, this should be respected.
- Physical drop offs. If IE's/auditors insist on seeing hard copies of the accounts and documentation, you could also meet in person at one of your homes or a mutually convenient public place to exchange the box of records.
- Photographs/scanning. If you have a scanner or phone or tablet with a camera, you could share copies of documents by email.
- If your IE is unable to accommodate any of the above options, speak to your MEO about finding another IE who can.

Top Tip – Bank Statements

IEs/Auditors need to see the copies of bank statements for the whole year i.e. 1 July 2025– 30 June 2026. This is because we ask them to sample check a few transactions recorded in the branch return to the bank statement. We recommend sending copy bank statements for the year to IEs/auditors when you send them your return. This will limit the number of queries you receive back from them.

If you are missing bank statements for part of the year, please arrange for a signatory on the bank mandate to contact the bank as soon as possible to obtain copies. As a last resort, if you bank with Lloyds or Barclays, Head Office may be able to assist you with this. Please contact branchaccounts@britishlegion.org.uk.