

ROYAL WILTSHIRE YEOMANRY (PRINCE OF WALES'S OWN)      WARWICKSHIRE YEOMANRY  
YORKSHIRE HUSSARS (ALEXANDRA, PRINCESS OF WALES' OWN)      SHERWOOD RANGERS YEOMANRY  
STAFFORDSHIRE YEOMANRY (QUEEN'S OWN ROYAL REGIMENT)      SHROPSHIRE YEOMANRY

## YEOMANRY BENEVOLENT FUND

### Report and Accounts 31 May 2021

AYRSHIRE (EARL OF CARRICK'S OWN) YEOMANRY      CHESHIRE YEOMANRY (EARL OF CHESTER'S)  
QUEEN'S OWN YORKSHIRE DRAGOONS      LEICESTERSHIRE YEOMANRY (PRINCE ALBERT'S OWN)  
NORTH SOMERSET YEOMANRY      DUKE OF LANCASTER'S OWN YEOMANRY      LANARKSHIRE YEOMANRY  
NORTHUMBERLAND HUSSARS      SOUTH NOTTINGHAMSHIRE HUSSARS      DENBIGHSHIRE HUSSARS  
WESTMORLAND AND CUMBERLAND YEOMANRY      PEMBROKE (CASTLEMARTIN) YEOMANRY  
ROYAL EAST KENT MOUNTED RIFLES (DUKE OF CONNAUGHT'S OWN)      HAMPSHIRE CARABINIERS  
ROYAL BUCKINGHAMSHIRE HUSSARS      DERBYSHIRE YEOMANRY      QUEEN'S OWN DORSET YEOMANRY  
ROYAL GLOUCESTERSHIRE HUSSARS      HERTFORDSHIRE YEOMANRY      BERKSHIRE YEOMANRY  
MIDDLESEX HUSSARS (DUKE OF CAMBRIDGE'S OWN) (1<sup>ST</sup> COUNTY OF LONDON YEOMANRY)  
ROYAL FIRST DEVON YEOMANRY      DUKE OF YORK'S OWN LOYAL SUFFOLK HUSSARS  
QUEEN'S OWN WORCESTERSHIRE HUSSARS      QUEEN'S OWN OXFORDSHIRE HUSSARS  
ROYAL NORTH DEVON HUSSARS      QUEEN'S OWN WEST KENT YEOMANRY      WEST SOMERSET YEOMANRY  
MONTGOMERYSHIRE YEOMANRY      2ND WEST YORK YEOMANRY (PRINCE OF WALES' OWN)  
LOTHIANS AND BORDER HORSE      QUEEN'S OWN ROYAL GLASGOW YEOMANRY      LANCASHIRE HUSSARS  
SURREY YEOMANRY (QUEEN MARY'S REGIMENT)      FIFE AND FORFAR YEOMANRY  
KING'S OWN ROYAL NORFOLK YEOMANRY      SUSSEX YEOMANRY      GLAMORGAN YEOMANRY  
WELSH HORSE      LINCOLNSHIRE YEOMANRY      CITY OF LONDON YEOMANRY (ROUGH RIDERS)  
WESTMINSTER DRAGOONS (2ND COUNTY OF LONDON YEOMANRY)      BEDFORDSHIRE YEOMANRY  
3RD COUNTY OF LONDON YEOMANRY (SHARPSHOOTERS)      ESSEX YEOMANRY  
LINCOLNSHIRE YEOMANRY      KING EDWARD'S HORSE (THE KING'S OVERSEA DOMINION REGIMENT)  
NORTH IRISH HORSE      SOUTH IRISH HORSE      NORTHAMPTONSHIRE YEOMANRY  
EAST RIDING YEOMANRY (LORD WENLOCK'S HORSE)      LOVAT SCOUTS      SCOTTISH HORSE  
FIRST AID NURSING YEOMANRY      INNS OF COURT REGIMENT      THE KING'S OWN YORKSHIRE YEOMANRY

**YEOMANRY BENEVOLENT FUND**  
(Registered Charity No 259125)

**Report and Accounts**

**For the year to 31 May 2021**

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**The Yeomanry Benevolent Fund**  
**10 Stone Buildings**  
**Lincoln's Inn**  
**London WC2A 3TG**  
**Telephone: 01993 878516**

# YEOMANRY BENEVOLENT FUND

## Report and Accounts 2021

### HISTORY OF THE YEOMANRY

Yeomanry history begins with the French declaration of war in 1793 upon the monarchies of Europe, when the British Government realised that the regular forces of the Crown would be inadequate to resist a French invasion. A non-regular or volunteer force was advocated and in 1794 Parliament passed an Act which regulated the raising of volunteer corps: the Lord Lieutenant of each county was invited to raise units of both cavalry and infantry. Infantry volunteers were drawn mainly from the ranks of the unskilled workers, while cavalry recruits came from landowners, farmers and tradesmen, and were thus styled Yeomanry.

The first Yeomanry were formed into independent Troops, usually based on county towns. They used their own horses and paid for their own uniforms while the Government supplied weapons and equipment, and a small permanent staff. Their role was to act in time of invasion as mounted guides and a local mobile reserve, familiar with the geography of their own county. Their priorities were summed up by the motto frequently used by Yeomanry at the time "Liberty – Loyalty – Property", ie: Liberty – defence of the realm against foreign invaders; Loyalty – defence of the Crown against revolution; Property – defence of their own by those who had something to defend. The only occasion when the Yeomanry was called upon to fulfil their role was at Fishguard in 1797 when the Castlemartin Yeomanry joined with the Fishguard Militia in rounding up a French invading force and for doing so they received the only battle honour awarded for an action on British soil.

In the troubled times that followed the end of the Napoleonic Wars, the Yeomanry acted as a form of gendarmerie under the control of local magistrates and were frequently called upon to quell civil unrest, a role for which they were well suited because of their local knowledge and their ability to assemble and disperse quickly. During fifty years of duties in aid of the civil power, only at Peterloo (where the Yeomanry were undeservedly blamed for the many deaths and injuries) was there any significant loss of life; on innumerable other occasions the mere presence of an armed disciplined body of men defused situations which might otherwise have got out of control.

Two factors altered the role of the Yeomanry. The development of effective police forces in the 1840s meant that the Yeomanry were no longer required to keep the peace and further fears of French invasion led to the formation in 1859 of the Rifle Volunteer Corps aimed specifically at the rapidly expanding middle classes and townspeople. These were seldom to be found in the Yeomanry that still recruited from its traditional rural bases. In the second half of the nineteenth century therefore the Yeomanry became a pillar of county society, better known for their splendid uniforms than for any military prowess. They did not take soldiering too seriously and tended not to train regularly, meeting only for Annual Camp and for occasional reviews and field days. They were committed to serve only in case of foreign invasion and then only within the confines of their own county. Their strength varied in different parts of the country but by 1899 the 38 regiments of Yeomanry were organised into 110 Troops in all, each Troop comprising 5 officers and 100 men.

In 1899 the defeats of the British Army in South Africa at the hands of the Boers revealed the need for a mobile force able to ride and shoot well and to challenge the Boers at their own form of warfare. By their terms of service, the Yeomanry were unable to serve abroad but their members volunteered in large numbers to join the newly established Imperial Yeomanry where they were formed into companies, many with affiliations to existing Yeomanry regiments. They were called upon mainly to guard extended lines of communication where their role encompassed months of patrolling and occasional bursts of intense action, vicious ambush or minor skirmish.

/continued

## **YEOMANRY BENEVOLENT FUND Report and Accounts 2021**

### **HISTORY OF THE YEOMANRY - continued**

The Boer War gave the Yeomanry a new lease of life. By 1905 fourteen new regiments had been raised increasing the total to 52. All regiments were trained and equipped as mounted infantry rather than as cavalry and the rifle became their main weapon. By 1908 further reforms incorporated the Yeomanry into the Territorial Force and the arm was organised into fourteen cavalry brigades and fourteen divisional cavalry regiments.

On the outbreak of the First World War in 1914, most Yeomanry regiments were initially sent to the East Coast to provide a mobile reserve in case of invasion by the Germans, considered a real possibility at the time. For many their first taste of action came in Gallipoli where they fought against the Turks as infantry, having left their horses in Egypt. In 1917-18 they re-joined their horses and served under Allenby in the Palestine campaign, the last major successful campaign by British cavalry. In 1918 manpower shortages on the Western Front meant that the remaining mounted units again lost their horses and were converted into battalions of their associated county infantry regiment or into machine gun battalions and saw service in France and Flanders in the last year of the war.

On the revival of the Territorial Army (TA) in 1920, only fourteen Yeomanry regiments were required as cavalry. The remainder were offered the choice of becoming artillery (with the attraction that they still used horses), or armoured car companies, or to re-role as signal regiments. After an arid period in the 1930s when the army in general and the TA in particular were starved of equipment and financial support, the Munich crisis of 1938 saw a revival of fortune with a requirement to double the size of the TA.

On the outbreak of the Second World War in 1939, the horsed Yeomanry regiments found themselves once more in Palestine with little action. Changing to a more operational role in armour, after some early disasters (often attributed to too much "Yeomanry Spirit") the Yeomanry soon proved themselves, notably in 7<sup>th</sup> Armoured Division (Desert Rats). There was also a Yeomanry Patrol in the Long Range Desert Group. Yeomanry regiments were among the first to land in Normandy on D-Day in 1944 and others served successfully in artillery and signals on many fronts.

The revival of the TA in 1947 saw the first of a succession of reorganisations that resulted in twenty six Yeomanry regiments serving in the Royal Armoured Corps and twenty four in the Royal Artillery. In the major reorganisation of 1967 many of the surviving regiments were reduced to cadres or squadron strength and merged into new regiments, such as The Royal Yeomanry each of whose five squadrons retained its former Yeomanry regimental identity, a concept that was repeated equally successfully in other arms. In an expansion of the Territorial Army, four new Yeomanry regiments were formed in 1977 from some of the cadres.

In recognition of their loyal service in defence of their country, in 1994 on the occasion of the 200<sup>th</sup> anniversary of the founding of the Yeomanry, Her Majesty The Queen Elizabeth II reviewed the thirty-nine surviving Yeomanry squadrons and batteries and the First Aid Nursing Yeomanry in Windsor Great Park.

In 2021 the Yeomanry consisted of the following units in the Royal Armoured Corps: the Royal Yeomanry; the Royal Wessex Yeomanry; the Queen's Own Yeomanry; and, the Scottish and North Irish Yeomanry. In addition, there were the following yeomanry units in the wider Reserve element of the Army: a regiment and two batteries in the Royal Artillery; a troop in the Royal Engineers; a regiment and four independent squadrons in the Royal Signals; a squadron in the Army Air Corps; and, four yeomanry-titled squadrons in the Royal Logistics Corps. The First Aid Nursing Yeomanry (Princess Royal's Volunteer Corps) continues to provide response teams in support of the civil and military authorities.

## **YEOMANRY BENEVOLENT FUND Report and Accounts 2021**

### **HISTORY OF THE YEOMANRY - continued**

Today's Yeomanry takes pride in its professional attitude to training while retaining its traditional values and historical associations; it offers to civilians of today a valuable opportunity to undergo demanding and challenging training encompassing a broad spectrum of military, leadership and management skills. As a result of the Reserve Forces Act, which came into force in the 1990s, many Yeomanry soldiers now take the opportunity to serve for periods of 6 to 24 months alongside their regular counterparts in operational theatres around the world, and in so doing they echo the spirit and dedication of their forbears of the Imperial Yeomanry a century ago.

### **THE YEOMANRY BENEVOLENT FUND**

The Fund had its origin in the Boer War of 1899-1902 in South Africa. At the beginning of the war the British Government decided that the Yeomanry (hitherto a home defence force) could only be accepted for overseas service on a voluntary basis. Volunteers (and there were many) from each Yeomanry regiment were formed into companies, to fight as mounted infantry, and were styled "Imperial Yeomanry".

The Government provided a small fixed sum per mounted man and therefore the bulk of the cost of equipping the volunteers and providing passage to South Africa had to be provided independently. Two funds were formed, a Yeomanry Fund and a Hospital Fund, and sufficient monies were raised by public subscription to meet the volunteers' needs and to maintain the Yeomanry Hospital established at Dielfontein.

At the end of the war in 1902, substantial funds remained and in 1903 a trust was established with these funds to provide benefits for members of the Imperial Yeomanry and the Hospital staff. The Trust established a school at Hoddesden in Hertfordshire for the education of members' daughters, but by 1930 the supply of pupils had dwindled and the school was closed.

Under a scheme approved by the Courts, the school was sold and the proceeds were used to endow a new fund, the Imperial Yeomanry Benevolent Fund, which had the objective of relieving distress amongst those who had served in the Yeomanry or their relatives and dependants. In 1966 the name of the fund was changed to the Yeomanry Benevolent Fund.

In more recent years the Fund has benefited from proceeds resulting from the dissolution of a number of regimental funds. These include the Queen's Own Yorkshire Dragoons Welfare Fund, The Yorkshire Hussars Regimental Association, the Berkshire Yeomanry Trust and the Staffordshire Yeomanry. Funds from the Oxford Yeomanry Welfare Fund were returned to their Association in 2000.

### **STATEMENT OF PURPOSE**

The Yeomanry Benevolent Fund exists today to provide financial assistance to members and former members of Her Majesty's Armed Forces whose service has been with Yeomanry regiments and, where appropriate, to their relatives.

Financial assistance is provided by way of one-off grants or regular allowances for a wide range of purposes including medical and nursing fees, replacement of household appliances, repairs to the home, provision of electric wheelchairs or stair lifts, and easing of problems caused by indebtedness.

The Trustees remain committed to helping former members of every Yeomanry regiment or background and they are also keen to improve the awareness of the Fund amongst those serving in the Yeomanry units of today's Army Reserve.

**YEOMANRY BENEVOLENT FUND**  
**Report and Accounts 2021**

**TRUSTEES AND OFFICIALS**

**President and Trustee**

Colonel the Lord de Mauley TD

Yeomanry Colonel Commandant

**Vice Presidents**

Major General S H Brooks-Ward CVO OBE TD VR

Major General J Crackett CB TD VR

Major General S J M Graham

The Royal Yeomanry

North Somerset Yeomanry

Queen's Own Yeomanry

**Yeomanry Association Representative**

Colonel P M Long to November 2020

Colonel S Costello from November 2021

Corps Colonel Reserves, RAC

**Chairman and Trustee**

Major C Elwell TD

The Royal Mercian and Lancastrian  
Yeomanry

**Trustees**

Brigadier H J Robertson QVRM TD

Colonel O J H Chamberlain QVRM TD DL

Lt Colonel R A Burdon-Cooper VR

Staff Commander Milne

Major S H Frost TD MA

Captain K Durward FCA

Captain A Mallin

Kent and County of London Yeomanry

Royal Wessex Yeomanry

Royal Wessex Yeomanry

First Aid Nursing Yeomanry (Princess

Royal's Volunteer Corps)

Berkshire Yeomanry

Inns of Court and City Yeomanry

Queen's Own Yeomanry

**Regimental Representatives**

Lieutenant Colonel S Walker

Major J D Baldwin TD DL

Major D Ronaldson

Mr P Mason

Berkshire Yeomanry

Cheshire Yeomanry

Scottish and North Irish Yeomanry

The Royal Yeomanry

**Secretary**

Major C H Winkley VRSM

Berkshire Yeomanry

**Bankers**

CAF Bank Ltd, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4QF

**Independent Examiner**

Mr R Lomax FCA

**YEOMANRY BENEVOLENT FUND**  
**Report and Accounts 2021**

**TRUSTEES' REPORT**

The Trustees present their report and accounts for the year ended 31 May 2021, prepared in accordance with current statutory requirements and in accordance with the Yeomanry Benevolent Fund Trust Deed and the Charity Commission 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 (FRS102) (effective 1 January 2021)].

**1. REFERENCE AND ADMINISTRATIVE DETAILS**

**a. Name, address and registration**

The name of the charity is the Yeomanry Benevolent Fund and its address is 10 Stone Buildings, Lincoln's Inn, London, WC2A 3TG. The charity is registered with the Charity Commission for England and Wales with registration number 259125.

**b. Trustees**

The Trustees who served during the year, unless otherwise shown, were:

Colonel the Lord de Mauley TD (President)  
Major C Elwell TD (Chairman)  
Brigadier H J Robertson QVRM TD  
Colonel O J H Chamberlain QVRM TD DL  
Lt Colonel B Burdon-Cooper VR  
Major S H Frost TD MA  
Captain K Durward FCA  
Staff Commander Milne  
Captain A Mallin

**2. STRUCTURE, GOVERNANCE AND MANAGEMENT**

**a. Constitution**

The Yeomanry Benevolent Fund was registered as a charity on 14 July 1969. Under a Scheme approved by the Charity Commissioners for England and Wales, the Yeomanry Benevolent Fund was constituted by a Trust Deed that became effective on 10 November 2004.

**b. Appointment of Trustees**

Senior representatives of Yeomanry regiments and their successors in title are invited, from time to time, to recommend candidates for consideration as Trustees. Candidates are expected to have strong connections with the sponsoring regiment and to have served with that regiment. New Trustees are elected by simple majority vote of the extant Trustees and are appointed for a term not exceeding four years. A short induction programme is provided for all new Trustees.

**c. Management**

The Trustees meet semi-annually to review matters of policy and to make appropriate judgements, directions, and decisions on Fund issues. The President, Vice-Presidents and Regimental Representatives are consulted on major issues affecting the Fund and their views are given due consideration by the Trustees.

The Trustees have delegated the day-to-day administration of the Fund to the Chairman and the Secretary.

**YEOMANRY BENEVOLENT FUND**  
**Report and Accounts 2021**

**TRUSTEES' REPORT continued**

None of the Trustees received any remuneration or reimbursement of expenses during the year. The costs of Trustees' meetings are disclosed in note 7 to the Accounts.

**3. OBJECTIVES AND ACTIVITIES**

**a. Objectives**

The principal object of the Yeomanry Benevolent Fund is to provide financial assistance to beneficiaries for the relief of need, hardship, or distress. Beneficiaries consist of serving members or former serving members of Yeomanry regiments or their spouses (or partners), children, grandchildren, widows, or widowers. Yeomanry regiments include all units and sub-units which are of Yeomanry origin or which carry a Yeomanry title.

**b. Public benefit**

The Trustees have paid due regard to the Charity Commission's guidance on public benefit in deciding on the activities the charity should undertake.

The Fund provides public benefit in several ways by:

- educating the public about the character, activities and history of the British Army in general and the Yeomanry in particular;
- commemorating those who, in service to the nation, have lost their lives or suffered injury or put themselves at risk;
- strengthening the links between military and civilian communities; and
- providing financial assistance to current and former service personnel, or their families, when welfare needs arise.

The Fund achieves these aims by maintaining links with Yeomanry regiments and associations, by publishing an Annual Report reflecting the current standing of Yeomanry regiments and, through cooperation with other benevolent charities, by providing financial assistance to those in need.

In so doing the Fund helps to promote within the Yeomanry an ethos and esprit-de-corps that generates the fighting spirit necessary for successful operations. In turn this promotes the efficiency of the Armed Forces of the Crown by enhancing the British Army's capability to undertake the roles demanded of it including the defence of the United Kingdom and its interests.

**c. Safeguarding**

The trustees have adopted policies, which are regularly reviewed, to ensure that the Fund:

- Provides a safe and trusted environment for everyone who works or volunteers for the Fund
- Fosters a culture that prioritises safeguarding and allows staff and volunteers (i) to report any incidents or concerns and (ii) to have confidence that the matter will be dealt with appropriately
- Has adequate procedures and measures in place (i) to protect staff and volunteers (ii) to handle incidents as they arise and (iii) to report such incidents to the relevant authorities
- Accepts that further measures may need to be put in place if such incidents arise.



**YEOMANRY BENEVOLENT FUND**  
**Report and Accounts 2021**

**TRUSTEES' REPORT continued**

**d. Strategies adopted**

In accordance with the provisions set out in its Constitution, the Trustees have adopted the following strategies to meet the Fund's principal object:

**(i) Awareness and Sourcing of Beneficiaries**

The Trustees remain committed to helping former serving members from every Yeomanry regiment and are keen to improve the awareness of the Fund amongst those serving today.

The Fund seeks to maintain close relationships with Yeomanry regiments and associations so that all these organisations are fully aware of the services provided by the Fund. The Fund also maintains close relationships with other military charities, which identify many of the beneficiaries that are brought to the Fund's attention.

The Fund publishes an Annual Report that, inter alia, reflects the current standing of Yeomanry regiments and sets out the services the Fund provides.

The Fund offers an efficient home for those Regimental Welfare Funds that are small or too onerous to run effectively.

**(ii) Assessment of Beneficiaries**

The Fund works closely with other military charities including the Royal British Legion (RBL), Soldiers, Sailors, Airmen and Families Association (SSAFA) and The Soldiers Charity – Army Benevolent Fund in handling the assessment of the circumstances of individual beneficiaries.

The Fund works closely with other Yeomanry regimental welfare organisations (many of which are charitable) and whenever possible seeks to share with these organisations the burden of meeting beneficiaries' financial needs.

**(iii) Provision of Financial Assistance**

The Fund provides direct financial assistance to beneficiaries through making grants of money to them, and through providing or paying for goods, services, or facilities for them. The Fund also makes grants of money to other charitable bodies that provide goods or facilities to those in need.

**4. ACHIEVEMENTS AND FINANCIAL PERFORMANCE**

**a. Investment performance**

The Fund currently has total resources valued in excess of £1million and the main source of income continues to be investment income.

The investment objective, set out in the Investment Policy Statement agreed with Quilter Cheviot Asset Management, is to provide capital and income growth which over the long term will endeavour to maintain and increase the real value of the assets whilst producing an annual yield of at least 3%. The performance of the investment portfolio is reviewed semi-annually by the Trustees and to date the Trustees have been satisfied with the performance of the portfolio.

The Fund has recorded a net gain in value of its investments during the year of £129,917 (2020 – a net loss of £16,394).

**YEOMANRY BENEVOLENT FUND**  
**Report and Accounts 2021**

**TRUSTEES' REPORT continued**

**b. Fundraising**

The Fund's main source of income is investment income. In 2021 fees of £6,760 (note 5) were incurred during the year in managing these investments

The Fund does not seek to raise funds from members of the public and has not appointed any third party to do so on its behalf. As a result, the trustees have not felt it necessary to sign up to the voluntary regulatory regime for fundraising.

Instead, the Fund solicits support from associated military and charitable organisations with Yeomanry affiliations. The Fund does accept donations from serving or retired members of Yeomanry regiments and those connected with them. In accepting these donations, the Fund adheres to best practice in this regard. Regimental and private donations remain an important source of income for the Fund and the Trustees would like to thank all those who have contributed so generously.

The trustees are confident that the Fund does not foster behaviour which would constitute (i) unreasonable intrusion on a person's privacy or (ii) unreasonably persistent approaches seeking donations of money or property from any person and (iii) the placing of undue pressure on any person to give money or property to the Fund.

Support costs of £70 (2020 - £55) (note 5) were incurred in the year in relation to fundraising.

**c. Charitable Outgoings**

The Fund has continued to support those in need of financial assistance during the year and has sought, in conjunction with other charities, to provide help in cases where the assistance needed has totalled £61,508 (2020 - £49,875). Grants and allowances dispensed amounted to £17,538 (2020- £22,168). Nineteen claimants benefited from grants during the year.

Charitable activities support costs for the year amounted to £4,152 (2020 - £4,601) (note 7). These costs were incurred in processing charitable claims and include fees paid to the Secretary, postage, stationery, and other office costs as well as investment management fees.

**5. FINANCIAL REVIEW**

**a. Financial Position – Reserves**

The Trust Deed specifies that the endowment capital of the Yeomanry Benevolent Fund cannot be expended, except that in an emergency a maximum of £1,500 can be spent in any one financial year that must then be recouped from surplus income from subsequent years. The Trustees have therefore set aside all of the endowment capital in an Endowment Fund.

The Trust Deed specifies that, after meeting the proper costs of administering the charity, all of the income must be applied in furthering the Yeomanry Benevolent Fund's charitable objects and all surplus income has therefore accumulated in an Unrestricted Fund. The Trustees have reviewed what is appropriate to meet the continuing obligations of the Fund for regular payment of allowances and for future needs and contingencies and have determined that minimum reserves of approximately £50,000 should be held in the Unrestricted Fund.

The Unrestricted Fund currently has a balance of more than £200,000, in excess of the minimum level, and the Trustees have adopted a five-year plan to increase charitable spending in order to reduce the current level of this Fund.

**YEOMANRY BENEVOLENT FUND**  
**Report and Accounts 2021**

**TRUSTEES' REPORT continued**

**b. Principal Risks and Uncertainties**

The Trustees have reviewed the risks faced by the Fund and have adopted appropriate policies to mitigate these risks. The principal risks faced by the Fund are:

(i) the value of investments may fall or the income may be reduced: the policies relating to investment management are described above and the Trustees are of the view that in the current circumstances the level of risk faced by the Fund is acceptable.

(ii) there may be insufficient resources to meet foreseeable future commitments: the policies relating to Reserves are described above and the Trustees are of the view that the Fund has achieved a reasonable balance between the needs of current beneficiaries and the foreseeable needs of future beneficiaries.

(iii) Although the COVID pandemic was an unknown risk that did not have an impact on the Fund, it did undermine the caseworkers' activities. This resulted in a significant reduction of requests for grants compared to the previous year. The disease's impact on future requests for grants is uncertain.

**6. STATEMENT OF TRUSTEES' RESPONSIBILITIES IN RESPECT OF THE ACCOUNTS**

Charity law requires the trustees to prepare accounts for each financial year that give a true and fair view of the state of affairs of the Charity and of its financial activities for that year. In preparing those accounts, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- observe the methods and principles in the Charity SORP
- prepare the accounts on a going concern basis unless it is inappropriate to presume that the Charity will continue in operation.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the Charity and to enable them to ensure that the accounts comply with the Charities Act 2011. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

**7. INDEPENDENT EXAMINER**

The Trustees have appointed Mr R Lomax, Chartered Accountant, as independent examiner and his report is shown on page 10.



**C Elwell**  
*Chairman*

**London**  
*13 October 2021*

**YEOMANRY BENEVOLENT FUND**  
**Report and Accounts 2021**

**REPORT OF THE INDEPENDENT EXAMINER  
TO THE TRUSTEES OF THE YEOMANRY BENEVOLENT FUND**

I report on the accounts of the Yeomanry Benevolent Fund, which are set out on pages 11 to 15.

**Respective responsibilities of trustees and the independent examiner**

As the charity's trustees you are responsible for the preparation of the accounts. You consider that the audit requirement of Section 144(2) of the Charities Act 2011 (the "Act") does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under Section 145(5) (b) of the Act whether particular matters have come to my attention.

**Basis of the independent examiner's report**

My examination was carried out in accordance with the General Directions given by the Charity Commissioners, an examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by these accounts.

**Independent examiners statement**

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respects the requirements (i) to keep accounting records in accordance with Section 130 of the Act, and (ii) to prepare accounts which accord with the accounting records and which comply with the accounting requirements of the Act, have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



**R Lomax, Chartered Accountant**  
*Independent Examiner*

**London**  
*13 October 2021*

**YEOMANRY BENEVOLENT FUND**  
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**STATEMENT OF FINANCIAL ACTIVITIES**  
**For the year to 31 May 2021**

	Note	Unrestricted Funds £	Endowment Funds £	Year to 31 May 2021 £	Year to 31 May 2020 £
<b>Income and Endowments from</b>					
Donations and legacies	2	3,225	-	3,225	3,765
Charitable activities	3	1,250	-	1,250	71
Investments	4	24,565	-	24,565	28,471
<b>Total income</b>		<b>29,040</b>	<b>-</b>	<b>29,040</b>	<b>32,307</b>
<b>Expenditure on</b>					
Raising funds	5	6,830	-	6,830	5,144
Charitable activities	6	21,620	-	21,620	25,814
<b>Total expenditure</b>		<b>28,450</b>	<b>-</b>	<b>28,450</b>	<b>30,958</b>
<b>Net income [(expenditure)]</b>		<b>589</b>	<b>-</b>	<b>589</b>	<b>1,349</b>
Transfers between Funds		-	-	-	-
		<b>589</b>	<b>-</b>	<b>589</b>	<b>1,349</b>
Other recognised gains (losses)					
Gains (losses) on investments		28,982	100,935	129,917	(16,394)
<b>Net movement in funds</b>		<b>29,571</b>	<b>100,935</b>	<b>130,506</b>	<b>(15,045)</b>
<b>Reconciliation of funds</b>					
Total funds brought forward	11	208,960	727,743	936,703	951,748
<b>Total funds carried forward</b>		<b>238,531</b>	<b>828,678</b>	<b>1,067,209</b>	<b>936,703</b>

The Fund has neither discontinued any of its operations nor acquired any new operations during the year.

The notes on pages 13 to 15 form part of these accounts.

**YEOMANRY BENEVOLENT FUND**  
**Report and Accounts 2021**

**BALANCE SHEET**  
**31 May 2021**

	Note	31 May 2021 £	31 May 2020 £
<b>FIXED ASSETS</b>			
Investments	8	1,025,115	923,442
<b>CURRENT ASSETS</b>			
Cash at bank	9	42,313	28,746
<b>LIABILITIES:</b>			
<b>Creditors: amounts falling due within one year</b>	10	(220)	(440)
<b>NET CURRENT ASSETS</b>		<b>42,093</b>	28,306
<b>TOTAL NET ASSETS</b>		<b>1,067,209</b>	951,748
<b>THE FUNDS OF THE CHARITY</b>	11		
Endowment funds		828,678	740,498
Unrestricted funds		238,531	211,250
<b>TOTAL CHARITY FUNDS</b>		<b>1,067,209</b>	951,748

The accounts set out on pages 11 to 15 were approved by the Trustees on 13 October 2021.



**C Elwell**  
**Chairman**

**YEOMANRY BENEVOLENT FUND**  
**Report and Accounts 2021**

**NOTES TO THE ACCOUNTS**

Year to 31 May 2021

**1. ACCOUNTING POLICIES**

- (a) **Accounting convention:** The accounts are prepared under the historical cost convention, modified to include the revaluation of investments, in accordance with the Charities Act 2011 and in accordance with the Charity Commission Statement of Recommended Practice SORP (FRS 102) issued in July 2014. The Fund constitutes a public benefit entity as defined by FRS 102.
- (b) **Designation of funds:** The capital of the Fund is held as Endowment funds. Accumulated surplus income, which forms the Fund's reserves, is retained in unrestricted funds. Reserves are maintained to meet the Fund's continuing obligations and to cater for future needs and contingencies.
- (c) **Investments:** Investments are included in the accounts at market value at the balance sheet date and investment gains or losses are reflected in the statement of financial activities.
- (d) **Donations and grants received:** Donations from private and regimental sources and grants from other charities are included in the accounts when received.
- (e) **Charitable expenditure:** Grants and allowances are included in the accounts when paid, and costs are charged to the Fund when incurred.
- (f) **Taxation:** The charity is exempt from Corporation Tax on its charitable activities.
- (g) **Fund accounting:** Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees. Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

**2. DONATIONS AND LEGACIES**

	Year to 31 May 2021 £	Year to 31 May 2020 £
<b>Unrestricted funds</b>		
Donations received	3,225	3,765
	3,225	3,765
	3,225	3,765

**3. CHARITABLE ACTIVITIES**

Income from charitable activities comprises grants and allowances expended in previous years that have been fully or partly refunded by the beneficiary or by other charities and are credited to Unrestricted Funds. These totalled £1,250 (2020 - £71).

**4. INCOME FROM INVESTMENTS**

	Year to 31 May 2021 £	Year to 31 May 2020 £
<b>Unrestricted funds</b>		
Dividends received	24,565	28,471
	24,565	28,471
	24,565	28,471

**5. RAISING FUNDS**

	Year to 31 May 2021 £	Year to 31 May 2020 £
<b>Unrestricted funds</b>		
Investment management fees	6,760	5,089
Support costs (note 7)	70	55
	6,830	5,144
	6,830	5,144

**YEOMANRY BENEVOLENT FUND**  
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**NOTES TO THE ACCOUNTS**

Year to 31 May 2021

**6. CHARITABLE ACTIVITIES**

<b>Unrestricted Funds</b>	<b>Year to 31 May 2021</b>		<b>Year to 31 May 2020</b>	
	<b>No</b>	<b>£</b>	<b>No</b>	<b>£</b>
Grants paid in the year	<b>19</b>	<b>17,538</b>	26	19,708
Allowances paid in the year		<b>0</b>	1	1,560
	<b>19</b>	<b>17,538</b>	<b>27</b>	<b>21,268</b>
Support costs (note 7)		<b>4,081</b>		4,546
		<b>21,619</b>		25,814

**7. SUPPORT COSTS**

	<b>Year to 31 May 2021 £</b>	<b>Year to 31 May 2020 £</b>
Secretary's fees	<b>3,600</b>	3,600
Secretary's expenses (travel)	<b>0</b>	69
Trustees' meeting costs	<b>0</b>	361
Printing	<b>170</b>	110
Media storage, postage and stationery	<b>128</b>	227
Bank fees	<b>75</b>	60
Regulatory and subscriptions	<b>209</b>	174
	<b>4,152</b>	4,601

The Trustees received no remuneration during the year (2020 – nil)

Support costs have been allocated to the following activities in accordance with the nature of the underlying expenditure:

	<b>Year to 31 May 2021 £</b>	<b>Year to 31 May 2020 £</b>
Raising funds (50% of printing)	<b>70</b>	55
Charitable activities (balance)	<b>4,082</b>	4,546
	<b>4,152</b>	4,601

**8. INVESTMENTS**

	<b>Year to 31 May 2021 £</b>	<b>Year to 31 May 2020 £</b>
<b>Movement in investments during the year</b>		
Market value at start of the year	<b>901,959</b>	923,442
Net divestment	<b>(6,760)</b>	(5,089)
Investment gains (losses)	<b>129,916</b>	(16,394)
<b>Market value at end of the year</b>	<b>1,025,115</b>	901,959



**YEOMANRY BENEVOLENT FUND**  
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**NOTES TO THE ACCOUNTS**

Year to 31 May 2021

**Analysis of investments at end of the year**

	Year to 31 May 2021 £	Year to 31 May 2020 £
Listed Investments		
Equities UK	237,422	223,216
Overseas	449,740	383,147
Alternative Investments - infrastructure & property	147,008	138,528
Fixed Interest	148,062	153,845
Cash	42,884	3,223
<b>Total investments</b>	<b>1,025,116</b>	<b>901,959</b>

**9. CASH AT BANK**

	31 May 2021 £	31 May 2020 £
Investment account	5,104	4,780
Deposit account	2	2
Current account	37,207	30,262
	<b>42,313</b>	<b>35,044</b>

**10. CREDITORS falling due in under one year**

	31 May 2021 £	31 May 2020 £
Accrued expenses (printing)	220	300
	<b>220</b>	<b>300</b>

**11. RECONCILIATION OF CHARITY FUNDS**

	Endowment Funds £	Unrestricted Funds £	Total Funds £
Investments	828,678	196,438	1,025,116
Cash at bank	-	42,313	42,313
Less accrued expenses	-	(220)	(220)
<b>Total charitable funds</b>	<b>828,678</b>	<b>238,531</b>	<b>1,067,209</b>

The Endowment funds represent the capital of the Yeomanry Benevolent Fund and cannot be expended by the Trustees, except that in an emergency a maximum of £1,500 can be spent in any one financial year that must then be recouped from surplus income from subsequent years. The Unrestricted funds represent accumulated surplus income and can be expended by the Trustees in furtherance of the Yeomanry Benevolent Fund's charitable objects without further restriction.

**YEOMANRY BENEVOLENT FUND**  
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**BENEFICIARIES BY REGIMENT**

Year to 31 May 2021

During the year assistance was provided to beneficiaries with service in the following Yeomanry regiments:

Berkshire Yeomanry  
Essex Yeomanry  
Fife and Forfar Yeomanry  
Queen's Own Yeomanry  
Royal Mercian and Lancastrian Yeomanry  
Royal Wessex Yeomanry  
Royal Wiltshire Yeomanry  
Royal Yeomanry  
Sherwood Rangers Yeomanry

**PRIVATE DONATIONS**

Year to 31 May 2021

The Trustees express their gratitude to the following individuals and organisations for their generous donations to the Fund:

Mr W J & Mrs C G Dunnachie's Charitable Trust  
Mr G Hay  
Major R T Scholes TD FCA

**YEOMANRY REGIMENTS AND ASSOCIATIONS**

Year to 31 May 2021

The Trustees express their gratitude to the following regiments and regimental associations for their generous support for the Fund:

Cheshire Yeomanry  
Derbyshire Yeomanry  
Duke of Lancaster's Own Yeomanry  
Northumberland Hussars  
Queen's Own Yeomanry  
Royal Gloucestershire Hussars  
Sharpshooters Association

**YEOMANRY BENEVOLENT FUND  
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**YEOMANRY REGIMENTS AND THEIR SUCCESSOR UNITS**

In alphabetical order by county, location or title

Based on Yeomanry-titled Units and Sub-units in the Army ORBAT – July 2017

<b>Former Title</b>	<b>Successor Unit</b>
<b>Ayrshire (Earl of Carrick's Own) Yeomanry</b>	A (Ayrshire (Earl of Carrick's Own) Yeomanry) Squadron, Scottish and North Irish Yeomanry RAC
<b>Bedfordshire Yeomanry</b>	No successor unit (suspended animation)
<b>Berkshire Yeomanry</b>	94 (Berkshire Yeomanry) Signal Squadron, 39 <sup>th</sup> Signal Regiment (The Skinners)
<b>Royal Buckinghamshire Hussars</b>	710 (Royal Buckinghamshire Hussars) Op Hygiene Squadron, 165 Port & Maritime Regiment RLC
<b>Cheshire Yeomanry (Earl of Chester's)</b>	C (Cheshire Yeomanry (Earl of Chester's)) Squadron, The Queens Own Yeomanry RAC
<b>Denbighshire Yeomanry Hussars</b>	398 (Flint & Denbighshire Yeomanry) Transport Squadron, 157 (Welsh) Regiment RLC
<b>Derbyshire Yeomanry</b>	E (Leicestershire and Derbyshire Yeomanry (Prince Albert's Own)) Squadron, The Royal Yeomanry RAC
<b>Royal 1<sup>st</sup> Devon Yeomanry</b>	D (Royal Devon Yeomanry) Squadron, The Royal Wessex Yeomanry RAC
<b>Royal North Devon Hussars</b>	D (Royal Devon Yeomanry) Squadron, The Royal Wessex Yeomanry RAC
<b>Queen's Own Dorset Yeomanry</b>	A (Dorset Yeomanry) Squadron, The Royal Wessex Yeomanry RAC
<b>Essex Yeomanry</b>	36 (Essex Yeomanry) Signal Squadron, 71 <sup>st</sup> (City of London) Yeomanry Signal Regiment
<b>Fife and Forfar Yeomanry</b>	C (Fife and Forfar Yeomanry/Scottish Horse) Squadron, Scottish and North Irish Yeomanry RAC
<b>First Aid Nursing Yeomanry</b>	First Aid Nursing Yeomanry (The Princess Royal's Volunteer Corps)
<b>Queen's Own Royal Glasgow Yeomanry</b>	No successor unit

**YEOMANRY BENEVOLENT FUND  
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<b>Former Title</b>	<b>Successor Unit</b>
<b>Glamorgan Yeomanry</b>	C (Glamorgan Yeomanry) Troop, 211 (South Wales) Battery, 104 Regiment RA
<b>Royal Gloucestershire Hussars</b>	C (Royal Gloucestershire Hussars) Squadron, The Royal Wessex Yeomanry RAC
<b>Hampshire Carabiniers</b>	295 (Hampshire Yeomanry) Battery & 457 (Hampshire Carabiniers Yeomanry) Battery, 106 (Yeomanry) Regiment RA
<b>Hertfordshire Yeomanry</b>	No successor unit (suspended animation)
<b>Inns of Court Regiment</b>	68 (Inns of Court & City Yeomanry) Signal Squadron, 71 <sup>st</sup> (City of London) Yeomanry Signal Regiment The Band (Inns of Court and City Yeomanry), The Royal Yeomanry RAC
<b>North Irish Horse</b>	B (North Irish Horse) Squadron, Scottish and North Irish Yeomanry RAC 40 (North Irish Horse) Signal Squadron, 32 <sup>nd</sup> Signal Regiment
<b>South Irish Horse</b>	No successor unit
<b>Royal East Kent Mounted Rifles (Duke of Connaught's Own)</b>	C (Kent & Sharpshooters Yeomanry) Squadron, The Royal Yeomanry RAC 265 (Kent and County of London Yeomanry (Sharpshooters)) Support Squadron, 71 <sup>st</sup> (City of London) Yeomanry Signal Regiment
<b>Queen's Own West Kent Yeomanry</b>	C (Kent & Sharpshooters Yeomanry) Squadron, The Royal Yeomanry RAC 265 (Kent and County of London Yeomanry (Sharpshooters)) Support Squadron, 71 <sup>st</sup> (City of London) Yeomanry Signal Regiment
<b>Lanarkshire Yeomanry</b>	No successor unit
<b>Duke of Lancaster's Own Yeomanry</b>	B (Duke of Lancaster's Own Yeomanry) Squadron, The Queens Own Yeomanry RAC
<b>Lancashire Hussars</b>	No successor unit
<b>Leicestershire Yeomanry (Prince Albert's Own (PAO))</b>	E (Leicestershire and Derbyshire Yeomanry (Prince Albert's Own)) Squadron, The Royal Yeomanry RAC

**YEOMANRY BENEVOLENT FUND**  
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<b>Former Title</b>	<b>Successor Unit</b>
<b>Lincolnshire Yeomanry</b>	No successor unit
<b>City of London Yeomanry</b>	68 (Inns of Court & City Yeomanry) Signal Squadron, 71 <sup>st</sup> (City of London) Yeomanry Signal Regiment The Band (Inns of Court and City Yeomanry), The Royal Yeomanry RAC
<b>3rd County of London Yeomanry</b>	C (Kent and Sharpshooters Yeomanry) Squadron, The Royal Yeomanry RAC 265 (Kent and County of London Yeomanry (Sharpshooters)) Support Squadron, 71 <sup>st</sup> (City of London) Yeomanry Signal Regiment
<b>Lothians and Border Horse</b>	E (Lothians & Border Yeomanry) Squadron, Scottish and North Irish Yeomanry RAC
<b>Lovat Scouts</b>	No successor unit
<b>Middlesex Hussars (Duke of Cambridge's Own) (1<sup>st</sup> County of London Yeomanry)</b>	31 (Middlesex Yeomanry & Princess Louise's Kensington) Signal Squadron, 71 <sup>st</sup> (City of London) Yeomanry Signal Regiment
<b>Montgomeryshire Yeomanry</b>	No successor unit
<b>King's Own Royal Norfolk Yeomanry</b>	677 (Suffolk & Norfolk Yeomanry) Squadron, 6 Regiment AAC
<b>Northumberland Hussars</b>	C & S (Northumberland Hussars) Squadron, The Queen's Own Yeomanry RAC
<b>Northamptonshire Yeomanry</b>	No successor unit
<b>South Nottinghamshire Hussars</b>	No successor unit
<b>Queen's Own Oxfordshire Hussar</b>	142 (Queen's Own Oxfordshire Hussars) Vehicle Squadron, 165 Port & Maritime Regiment RLC
<b>Pembroke (Castlemartin) Yeomanry</b>	224 (Pembroke Yeomanry) Transport Squadron, 157 (Welsh) Regiment RLC
<b>Scottish Horse</b>	C (Fife and Forfar Yeomanry/Scottish Horse) Squadron, Scottish and North Irish Yeomanry RAC
<b>Sherwood Rangers Yeomanry</b>	A (Sherwood Rangers Yeomanry) Squadron, The Royal Yeomanry RAC
<b>Shropshire Yeomanry</b>	D (Shropshire Yeomanry) Squadron, The Royal Yeomanry RAC

**YEOMANRY BENEVOLENT FUND  
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<b>Former Title</b>	<b>Successor Unit</b>
<b>Somerset Yeomanry</b>	255 (Somerset Yeomanry) Tactical Air Control Party Battery RA, National Reserve HQ RA
<b>North Somerset Yeomanry</b>	93 (North Somerset Yeomanry) Support Squadron, 39 <sup>th</sup> Signal Regiment (The Skinners)
<b>Staffordshire Yeomanry (Queen's Own Royal Regt)</b>	B (Staffordshire, Warwickshire, and Worcestershire Yeomanry) Squadron, The Royal Yeomanry RAC
<b>Duke of York's Own Loyal Suffolk Hussars</b>	677 (Suffolk and Norfolk Yeomanry) Squadron, 6 Regiment AAC
<b>Surrey Yeomanry (Queen Mary's Regiment)</b>	2 (Surrey & Sussex Yeomanry) Troop, 579 Field Squadron, 101 (City of London) Engineer Regiment (EOD)
<b>Sussex Yeomanry</b>	1 (Sussex Yeomanry) Troop, 579 Field Squadron, 101 (City of London) Engineer Regiment (EOD)
<b>Warwickshire Yeomanry</b>	B (Staffordshire, Warwickshire, and Worcestershire Yeomanry) Squadron, The Royal Yeomanry RAC 54 (Queen's Own Warwickshire and Worcestershire) Support Squadron, 37 <sup>th</sup> Signal Regiment
<b>Welsh Horse</b>	No successor unit
<b>Westminster Dragoons (2<sup>nd</sup> County of London Yeomanry)</b>	C & S (Westminster Dragoons) Squadron, The Royal Yeomanry RAC
<b>Westmorland and Cumberland Yeomanry</b>	No successor unit
<b>Royal Wiltshire Yeomanry (Prince of Wales's Own)</b>	B & Y (Royal Wiltshire Yeomanry (Prince of Wales's Own)) Squadron, The Royal Wessex Yeomanry RAC
<b>Queen's Own Worcestershire Hussars</b>	B (Staffordshire, Warwickshire, and Worcestershire Yeomanry) Squadron, The Royal Yeomanry RAC 54 (Queen's Own Warwickshire and Worcestershire) Support Squadron, 37 <sup>th</sup> Signal Regiment
<b>Yorkshire Hussars (Alexandra, Princess of Wales' Own)</b>	A (Yorkshire Yeomanry) Squadron, The Queen's Own Yeomanry RAC
<b>Queen's Own Yorkshire Dragoons</b>	A (Yorkshire Yeomanry) Squadron, The Queen's Own Yeomanry RAC

**YEOMANRY BENEVOLENT FUND  
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<b>Former Title</b>	<b>Successor Unit</b>
<b>2nd West York Yeomanry (Prince of Wales's Own)</b>	A (Yorkshire Yeomanry) Squadron, The Queen's Own Yeomanry RAC
<b>East Riding Yeomanry (Lord Wenlock's Horse)</b>	A (Yorkshire Yeomanry) Squadron, The Queen's Own Yeomanry RAC
<b>The King's Own Yorkshire Yeomanry (Light Infantry)</b>	No successor unit
<b>King Edward's Horse (The King's Overseas Dominion Regiment)</b>	No successor unit
<b>Royal Mercian and Lancastrian Yeomanry</b>	In suspended animation since 2014

ROYAL WILTSHIRE YEOMANRY (PRINCE OF WALES'S OWN)      WARWICKSHIRE YEOMANRY  
YORKSHIRE HUSSARS (ALEXANDRA, PRINCESS OF WALES' OWN)      SHERWOOD RANGERS YEOMANRY  
STAFFORDSHIRE YEOMANRY (QUEEN'S OWN ROYAL REGIMENT)      SHROPSHIRE YEOMANRY

## YEOMANRY BENEVOLENT FUND

**10 Stone Buildings  
Lincoln's Inn  
London WC2A 3TG**

**Telephone: 01993 878516**

AYRSHIRE (EARL OF CARRICK'S OWN) YEOMANRY      CHESHIRE YEOMANRY (EARL OF CHESTER'S)  
QUEEN'S OWN YORKSHIRE DRAGOONS      LEICESTERSHIRE YEOMANRY (PRINCE ALBERT'S OWN)  
NORTH SOMERSET YEOMANRY      DUKE OF LANCASTER'S OWN YEOMANRY      LANARKSHIRE YEOMANRY  
NORTHUMBERLAND HUSSARS      SOUTH NOTTINGHAMSHIRE HUSSARS      DENBIGHSHIRE HUSSARS  
WESTMORLAND AND CUMBERLAND YEOMANRY      PEMBROKE (CASTLEMARTIN) YEOMANRY  
ROYAL EAST KENT MOUNTED RIFLES (DUKE OF CONNAUGHT'S OWN)      HAMPSHIRE CARABINIERS  
ROYAL BUCKINGHAMSHIRE HUSSARS      DERBYSHIRE YEOMANRY      QUEEN'S OWN DORSET YEOMANRY  
ROYAL GLOUCESTERSHIRE HUSSARS      HERTFORDSHIRE YEOMANRY      BERKSHIRE YEOMANRY  
MIDDLESEX HUSSARS (DUKE OF CAMBRIDGE'S OWN) (1<sup>ST</sup> COUNTY OF LONDON YEOMANRY)  
ROYAL FIRST DEVON YEOMANRY      DUKE OF YORK'S OWN LOYAL SUFFOLK HUSSARS  
QUEEN'S OWN WORCESTERSHIRE HUSSARS      QUEEN'S OWN OXFORDSHIRE HUSSARS  
ROYAL NORTH DEVON HUSSARS      QUEEN'S OWN WEST KENT YEOMANRY      WEST SOMERSET YEOMANRY  
MONTGOMERYSHIRE YEOMANRY      2ND WEST YORK YEOMANRY (PRINCE OF WALES' OWN)  
LOTHIANS AND BORDER HORSE      QUEEN'S OWN ROYAL GLASGOW YEOMANRY      LANCASHIRE HUSSARS  
SURREY YEOMANRY (QUEEN MARY'S REGIMENT)      FIFE AND FORFAR YEOMANRY  
KING'S OWN ROYAL NORFOLK YEOMANRY      SUSSEX YEOMANRY      GLAMORGAN YEOMANRY  
WELSH HORSE      LINCOLNSHIRE YEOMANRY      CITY OF LONDON YEOMANRY (ROUGH RIDERS)  
WESTMINSTER DRAGOONS (2ND COUNTY OF LONDON YEOMANRY)      BEDFORDSHIRE YEOMANRY  
3RD COUNTY OF LONDON YEOMANRY (SHARPSHOOTERS)      ESSEX YEOMANRY  
LINCOLNSHIRE YEOMANRY      KING EDWARD'S HORSE (THE KING'S OVERSEA DOMINION REGIMENT)  
NORTH IRISH HORSE      SOUTH IRISH HORSE      NORTHAMPTONSHIRE YEOMANRY  
EAST RIDING YEOMANRY (LORD WENLOCK'S HORSE)      LOVAT SCOUTS      SCOTTISH HORSE  
FIRST AID NURSING YEOMANRY      INNS OF COURT REGIMENT      THE KING'S OWN YORKSHIRE YEOMANRY