



THE

**RIPPLE
POND**

SUPPORTING
FAMILIES
STRENGTHENING
FUTURES

for the armed forces community



TRUSTEES ANNUAL REPORT AND ACCOUNTS

For the Year Ending 31st March 2025

Registered Office: 66 High Street, Lewes, BN7 1XG

The Ripple Pond is a Registered Charity in England and Wales (1161224) and in
Scotland (SCO46402)

www.theripplepond.org

Contents

Chairpersons Statement	Page 3
CEOs Statement	Page 5
Report by the Trustees	Page 7
Independent Examiners Report to the Trustees	Page 28
Statement of Financial Activities	Page 30
Statement of Financial Position	Page 32
Notes to the Financial Statements	Page 33

Chairperson's Statement



Brigadier Andrew Wood

It is with great pride that I present this year's Annual Report on behalf of The Ripple Pond.

Since our founding in 2012, The Ripple Pond has remained unwavering in its mission to support the families and loved ones of those injured in the line of military duty. Born from the lived experiences of our founders, our charity was established with a deep and personal understanding of the unique challenges faced by those caring for injured serving personnel and veterans. From humble beginnings as a grassroots network, we have grown into a nationally recognised charity, offering connection, peer support, and a safe, understanding space where no one is left to face their journey alone.

This year has been one of both consolidation and meaningful progress. Among our most significant achievements:

- We delivered a targeted programme of workshops focused on strengthening resilience, enhancing wellbeing, and empowering families to navigate the often complex emotional and practical challenges they face.
- We developed a suite of resources designed specifically to support parents in navigating difficult conversations with their children about a loved one's injuries, building confidence, compassion, and clarity for the whole family unit.
- We have developed a comprehensive programme of regional professional information and networking sessions to highlight our work to a wide range of

professionals working with serving people, veterans and their families across both the public and third sectors.

- We deepened and expanded our partnerships across the Armed Forces community and the wider charitable sector, ensuring our members continue to benefit from coordinated, holistic support.

Looking ahead, our vision remains resolute: to expand our reach so that every family member of an injured serving person or veteran knows where to turn for support. We are committed to continually evolving our services, forging stronger collaborations, and ensuring that the voices of Armed Forces families are not only heard, but valued and supported.

None of this would be possible without the generosity of our funders, donors, and partners, whose continued support enables us to deliver truly life-changing work. To each of you, I extend my deepest gratitude. I would also like to express sincere thanks to our dedicated team of staff, volunteers, and trustees. It is their passion, expertise, and unwavering commitment that propels this charity forward every single day.

Together, we stand firm in our mission: to ensure that no family walks this path alone.

Brigadier Andrew Wood

Chairperson

The Ripple Pond

CEO'S Statement



As we reach the end of this financial year, I feel an enormous sense of pride in what The Ripple Pond has achieved. This has been a good year, one where we've continued to stay true to our values, deliver on our vision, and above all, put our members at the heart of everything we do.

Our progress reflects the dedication, collaboration and genuine care shown by everyone connected to The Ripple Pond. We have strengthened our services with new wellbeing workshops and resources designed to support and improve conversations across the whole family. We have supported more families and continued to create a community where people feel seen, heard and supported. Alongside our regional and national peer-support forums, our interest-based groups are growing in popularity. Our Member Engagement Group continues to ensure that lived experience shapes our work and gives Members a meaningful voice and agency within our services.

We have also strengthened our professional relationships across the UK through information and networking events, and we continue to work closely with statutory services, including Op COURAGE and the wider NHS. Every success, large or small, reflects the compassion and commitment that runs through our staff, trustees, Members and supporters.

Looking ahead, we are focused on building a strong and sustainable foundation for the future. This includes aligning our strategic priorities with the growing demand for our services, the wellbeing of our workforce and the need for continued digital innovation. We have been reviewing our organisational structure to ensure it meets the needs of both our staff and our Members and we are introducing a new HR system to strengthen how we work together. We are also placing greater emphasis on staff wellbeing through our Employee Assistance Programme, improved access to equipment and ensuring everyone has what they need to do their best work.

Our strategic development is also centred on strengthening the support we provide to our Members. Expanding our digital peer support network ensures more Members can receive timely, accessible and in some cases, life-saving interventions, particularly those who may be isolated, at risk or living in areas with limited specialist support.

Our people are central to our impact and investing in them is ultimately an investment in our Members and the continued growth and resilience of the community we serve.

We know that the wider funding environment is becoming more challenging. In response, we have established a new Engagement and Income Generation Group to identify funding opportunities and partnerships to help us sustain and grow our work. Our commitment to our Members does not waver and securing the resources to keep supporting them is more important than ever.

What stands out to me most this year is the sense of community and shared purpose that defines The Ripple Pond. It is present in every conversation, every offer of support and every moment of connection between our Members. This community keeps driving us forward, even when times are uncertain.

I want to express my heartfelt thanks to everyone who has been part of our journey this year: our incredible Members, dedicated staff, supportive trustees and the funders who believe in what we do. Your trust, commitment and generosity make all the difference. Together, we are building something truly special, a place of understanding, hope and belonging for all those caring for our Armed Forces and Veterans.

Rodger Cartwright

Chief Executive Officer

Trustees' Report For the Year Ended 31 March 2025

The trustees present their report and the financial statements for the year ended 31 March 2025.

For core details of the trustees, please refer to page 24

Introduction: Ripple Pond continues to be a trusted charity supporting those caring for physically, psychologically or emotionally injured serving people and veterans. The charity provides beneficiaries with a UK wide peer support network, connecting them with other likeminded individuals and enabling them to share their experiences and coping mechanisms, ensuring that they are truly, seen, heard and supported. It provides support with employment, one to one support and navigation and a wealth of different activities including but not limited to craft clubs, quizzes, and book clubs.

Trustee Selection Methods: New Trustees are selected and appointed by existing Trustees in accordance with the procedures outlined in the constitution.

Trustee Induction: New Trustees are briefed on their legal obligations as Trustees, the charity's constitution, the financial situation and the current strategic plan. All Trustees can meet with the charity's staff, either in person or virtually.

Trustee Numbers: We require a minimum of three, with no maximum number

Meetings of Trustees: The Constitution provides for the Board of Trustees to meet at the request of any individual Trustee or at other times they so decide. In the period covered by this report, the Board of Trustees convened on three occasions, for board meetings.

Operational Management: Day-to-day management of the charity is led by the Chief Executive. The Chief Executive reports regularly to the Board of Trustees.

Risk Management: The charity has a documented risk management policy. The Board of Trustees has delegated day-to-day management of risks to the Chief Executive. The policy is reviewed annually to ensure it remains relevant to the charity's operations and compliant with any statutory requirements. A review of key risks facing the charity is conducted at each formal meeting of the Board of Trustees and more regularly as required. Risks evaluated to be extreme or high must be referred to the Board of Trustees at the earliest practicable opportunity. Details of key risks facing the charity are described later in this report.

Additional Governance Issues: Due to the nature of the issues facing many of our beneficiaries, there is a risk that providing support can take its toll on our staff and volunteers. The charity provides a supervision framework process that supports wellbeing and develops the knowledge, skills, and resilience of our workforce.



Our Mission:

Our mission is centred around six key aims based on the needs of our Members.

The Ripple Pond believes in the principle that meaningful support for all individuals impacted on by military service can greatly improve health and social outcomes for the entire family.

Our mission underpins all our strategic initiatives and continues to guide our commitment to delivering measurable, sustainable outcomes for those we serve.

Image shows the six outcomes that we hope Members will achieve as part of our mission

Geographical locations we work in:

We work across all the regions of the UK, in all four countries England, Scotland, Wales and Northern Ireland.

We are also able to support those that are caring for British Forces personnel and veterans overseas. Currently we are supporting Members in Spain, Ireland, Australia, Chile, Malta, Germany and South Africa.

These regions connect our Members with likeminded, local individuals and are coordinated with support from dedicated Member Volunteers, who help to strengthen local engagement and services.

Image shows the percentage of members by location



The Workforce: As of the end of March 2024, there were 10 staff members and the Chief Executive.

The staff are supported by 20 volunteers whose contribution to the overall success of The Ripple Pond is significant.

The workforce is all home-based and delivers the charities support services to our beneficiaries across the United Kingdom and overseas.

Equality, Diversity and Inclusion: At The Ripple Pond, we remain steadfast in our commitment to equality, diversity and inclusion (ED&I) across all aspects of our work. Over the past year, we have continued to foster an environment where every individual, regardless of background, identity or experience, feels respected, valued and supported. Through targeted training, inclusive recruitment practices and ongoing community engagement, we are working to ensure our services reflect and respond to the diverse needs of the families and individuals that we support. We recognise that meaningful inclusion is a continuous journey, and we are dedicated to listening, learning and evolving as an organisation to promote fairness and belonging.

In terms of our structure, two thirds of our management team identify as female, with 60% of our trustees identifying as female and 40% of our trustees identifying as male respectively. A third of our management team is made up of ethnic minorities. During the reporting period, all of our frontline team were parents working flexibly and remotely. We cater for staff with disabilities and provide support as a responsible employer. Many were partners of serving or ex-military and one member of staff was also a Member of The Ripple Pond and actively caring for her husband who has complex PTSD from his time in the military.

We also have a diverse membership, which we describe in more detail in the next section.

Membership: The Ripple Pond's service users or beneficiaries are referred to as "Members". The use of this title is in response to feedback received from our beneficiaries.

Our Members support serving people and veterans with a range of service attributable injuries. 78% of Members are supporting people with an emotional or psychological injury and 22% of Members are supporting a loved one with both a physical and psychological injury.

We are tri service and have Members across all services and ranks. We accept all adults that are caring for a loved one with a service attributable injury and as such have parents, partners, siblings, adult children and chosen family as Members.

Our service users have agency and voice within the charity, and they inform and co-produce our services; the title “Member” describes their empowered position within the charity.

There is no financial cost to access the charity’s services.

As of 31 March 2025, we had 1146 Members. Our rate of retention in March 2025 was 99.91%.

Membership Changes: The figures below highlight the changes in membership over the reporting period.

- 131 new Members joined the service, a 13% increase on the previous year.
- Only 9 Members left, representing less than 1% of the total membership.
- Those who left mainly did so because of changes in their personal circumstances such as a relationship breakdown, not because they were unhappy with the service.

This very low number of people leaving shows the trust our members place in us and the important part we play in keeping vulnerable families safe, supported and connected.

Main Activities Undertaken

Throughout the reporting period, as part of our core offering to families, we produced several different activities across the UK and overseas. These included virtual Member meet ups, book club meetings, quizzes and craft sessions.

Evolving Services and Co-production: Our programme of online activities has continued to flourish, helping Members build community connections and mutual understanding. These activities are co-produced with Members and include arts and crafts, creative writing, meditation, book clubs and quizzes.

The Ripple Pond’s services are constantly shaped by Member feedback and collaboration. We have a Member forum which meets regularly to help co-produce resources. We provide regular opportunities for Members to meet with the wider team

and continue to work alongside our community to develop opportunities for accessible, time-sensitive support tailored to Members.

Support Provided to our Members: All Members begin their journey with us through an onboarding process, including triaging, needs analysis, and initial support and monitoring. From there, Members access five main channels of support. These are outlined below.

Peer-support forums and regular meetings: We have safe, facilitated online spaces across 15 regions of the UK for sharing experiences, coping mechanisms and mutual encouragement. Additionally, we also hold regular facilitated online meetings to encourage the above and help to reduce the loneliness and isolation experienced by the community.

One-to-one specialist support: Our Contact Buddy and Mentor roles continue to provide short-term, non-clinical emotional support and practical guidance for Members navigating difficult periods in their lives.

Contact Buddies offer emotional support during times of crisis. Mentors provide both emotional and practical guidance, helping Members address housing issues, access specialist services, and connect with local networks.

Information and event services: All of our information and events are delivered virtually with catch-up options to ensure accessibility. We run online talks and events in partnership with Members and external collaborators, addressing topics such as mental health, treatment pathways, and self-care. Most talks are recorded and made available through our catch-up service, ensuring accessibility for all.

Specialist support from the Member Support Advocate Team: We support our Members on a range of complex issues and needs.

The Member Support Advocate Team is available during office hours to assist Members with their questions, concerns, and enquiries. This support extends not only to the Members themselves but also to any concerns they may have about the welfare or well-being of others within the community. When necessary, the team can swiftly connect with clinicians and specialists from our extensive network of collaborative partners, including the NHS, Defence Medical Services, and Service Welfare Teams, ensuring Members receive the expert guidance and support they need.

Employment Pathway: We continue to work with funders to provide employment related support throughout the reporting period.

Through this informal working relationship, we aim to empower military carers to overcome barriers and access meaningful employment. We provide tailored support to Members navigating the challenges of balancing caring responsibilities with career aspirations. We offer guidance on job applications, CV writing, interview preparation, and identifying opportunities suited to individual skills and circumstances. By addressing challenges such as gaps in employment history, confidence building, and the complexities of the benefits system, we help carers achieve sustainable employment, regain independence, and improve their overall well-being.

Member Driven Focus: Throughout this year, we have listened to our Members' needs and adapted our services accordingly. Members have highlighted the importance of:

- Gaining knowledge about their loved one's health conditions and treatments.
- Developing skills to improve family wellbeing and life outcomes.
- Prioritising self-care and resilience building.

The Ripple Pond remains committed to supporting those caring for loved ones injured in service. By evolving our services and fostering collaboration, we strive to ensure that no military carer feels isolated or unsupported.

Growing Focus on High-Risk Members: Over the course of the reporting period, we have seen an increase in high-risk Members.

During the year, 49 members were identified as at immediate or growing risk of serious harm.

All our Members come to us because they are already facing distress, instability and challenge. By the time they arrive at The Ripple Pond, many are in very difficult situations. Their mental health, emotional well-being and welfare are often already badly affected.

In this broader context of vulnerability, these 49 high-risk cases marked a point at which the risk became critical. Urgent and sometimes life-saving help was needed.

Many of these 49 members were dealing with several high-risk problems at the same time, which made them more vulnerable and raised the chance of serious harm. Our trained staff worked quickly and with others in statutory and specialist roles to prevent harm and, in some cases, almost certainly saved lives.

High-risk concerns included:

- Suicidal ideation within the family: 8

- Safeguarding concerns involving children: 9
- Domestic Violence within the home: 20
- Critical deterioration in mental health and wellbeing: 18
- Severe financial crisis or risk of homelessness: 4
- Very high-risk levels of addiction within the family: 8
- Bereavement: 3

These numbers reveal just how deep the crisis went for our members. Many faced more than one of these problems at once, which led to situations that were unsafe, unpredictable and emotionally overwhelming. In these moments, our staff acted quickly to make sure Members and their families were safe, protected and able to get urgent support from specialists.

Without this help, the outcome could have been tragic.



Our annual survey also highlighted vulnerabilities within our membership, with 82% stating that they struggle with anxiety and 45% stating that they have depression. A third reporting struggling with adverse emotions and 9% told us that they experience suicidal ideation.

Infographic shows the percentage of Members who self-identified as experiencing the above.

Our Members are reporting alcohol addiction at nearly nine times the national rate of diagnosed dependency when compared to national figures by NHS Digital (2022). Our Member group is showing rates five times higher than the national average for problematic or dependent illegal drug use when compared to figures by the ONS and Public Health England (2022). According to the Gambling Commission (2023), approximately 0.3% to 0.5% of UK adults are classified as problem gamblers, with a further 1.2% at moderate risk. Our Members are reporting rates at least 18–30 times higher than the general adult population.

While 4% of Members told us that they are experiencing domestic abuse, we estimate from qualitative feedback that this figure is substantially higher.

Supporting Our Volunteers: Volunteers remain vital to the delivery of our services. They receive regular one-to-one support, practice development sessions, and training to ensure high standards and team wellbeing.

Grant Making: The Constitution of the charity does not provide for grant-making activities and grants can therefore not be made.

Contribution by Volunteers: Volunteers are essential to the delivery of The Ripple Pond's services. Every beneficiary is, in essence, a volunteer because by joining The Ripple Pond, they undertake to provide support to others as and when they can.

As previously stated, the charity also has specifically trained volunteers who are our Contact Buddies and Mentors.

These volunteers are drawn from our Members or have lived or professional experience that helps them to understand and empathise with service users.

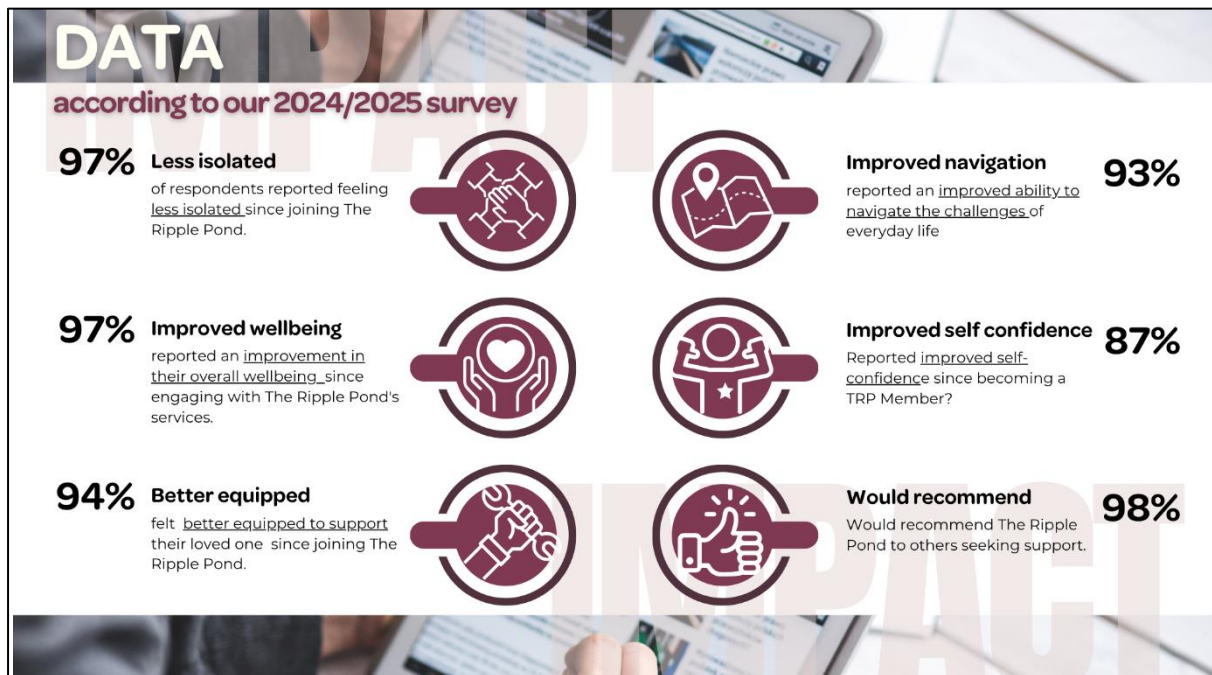
The journey from beneficiary to volunteer also creates a development pathway that supports them to develop their confidence, skills and knowledge.

Our volunteers all receive specialist training in a range of areas including listening skills, safeguarding, and GDPR.

Main Achievements: The Ripple Pond continues to deliver positive outcomes for its Members by reducing isolation and helping them build resilience and a sense of empowerment. Each Member's journey is unique, but common milestones often include:

- Developing self-belief and confidence in their ability to manage stress.
- Realising they are not alone and that others share similar experiences.
- Seeking support, asking for help, and building a strong, supportive network.
- Rediscovering purpose and looking towards the future with hope.
- Cultivating flexibility, adaptability, and problem-solving skills.
- Prioritising their own physical and mental health alongside caring for their loved ones.

Service Impact: Our members regularly tell us that we have a huge impact on their lives. The image below highlights feedback from our most recent annual survey, undertaken in March 2025.



Some of our Members chose to share their stories to raise awareness of our work and give back. B's story on the following page is an example of how we safeguarded one of our members and how they have found the support provided by The Ripple Pond. There are also two more recent case studies, which can be found on pages 19 and 20 of this document.

B'S STORY

(name anonymised)

Responding to Risk with Compassion: Safeguarding in Action

In December 2023, "B" contacted The Ripple Pond through a self-referral, having been signposted by Op Courage. At the time, she was facing multiple challenges – managing a physical disability, the complex demands of caring for four children with additional needs, and the emotional toll of supporting her husband, who was living with PTSD.

Emotionally and physically exhausted, B reached out during a very low point. She was welcomed into our peer support network where she could connect with others in a safe and supportive space, and we provided her access to a range of PTSD-focussed information sessions to help build understanding and resilience.

Although B initially decided to step back from our peer support group, she remained part of our private Members' Facebook community — another confidential space where members can share, seek guidance, and find connection.

In June 2024, B shared an anonymous post within that group that raised serious concerns about her wellbeing.

Our team responded immediately, arranging a call to ensure she was safe and to explore what further support might be needed. During that conversation, she disclosed deeply worrying details about her husband's behaviour. Following a full risk assessment, we made a referral to MARAC and a child safeguarding referral.

Although B was allocated an Independent Domestic Violence Advisor (IDVA), her case was not initially progressed by MARAC. Throughout this time, we maintained regular contact to check on

her safety and ensure continued access to IDVA support. When B later chose to withdraw from services, we respected her decision while reassuring her that our support would remain available whenever she was ready to reconnect.

Subsequent communication revealed that her husband had been accessing her devices, significantly compromising her safety. This initiated a second risk assessment and MARAC referral, and B began receiving structured support from her IDVA, the police, children's services, local authority housing, and education safeguarding teams.

The journey has been long and difficult, but B's progress has been remarkable. Her husband has since left the family home and continues to receive support through Op Courage. Although they remain in contact for the sake of their daughter, B has reported feeling significantly better, both mentally and physically. Her anxiety has eased, her sleep has improved, and she feels stronger and more in control of her life.

With safety measures and protective boundaries in place, B is now able to fully engage with the counselling options we have provided, taking steps towards long-term healing and stability.

B's story is a powerful testament to the strength, determination, and resilience of those we support. It highlights the crucial role The Ripple Pond plays in transforming lives, providing vital connection, advocacy, and hope at a time when it is needed most.

WITH GRATEFUL THANKS
 To our funders



Members tell us that the support provided by The Ripple Pond has been “lifesaving”.



We also regularly receive feedback from members that we have helped reduce the loneliness and isolation that they have been experiencing and have helped improve their confidence again.

“The Ripple Pond has given me confidence and a belief in myself again, a place to be heard without fear of judgement and a place where practical help is available. I can be me, not a carer of or a wife of, I come first.”

“I was so confused, frightened, lonely and then I found this amazing community that helped me understand, and feel understood.”

Social Value: We add significant social value, directly through the services that we provide. We know that when the carer is best supported, the health and social outcomes for the whole family are improved. Work is ongoing to quantify this.

Environmental Impact: The Ripple Pond recognises the environmental advantages of flexible and remote working practices. By reducing the need for daily commuting and decentralised office operations, remote working contributes significantly to our broader sustainability objectives.

Key environmental benefits include:

- **Lower Carbon Emissions:** Reduced employee travel has led to a measurable decrease in greenhouse gas emissions, particularly from private vehicle use and public transport systems. We estimate from reduced commuting alone, we have saved around 8.25 tonnes of carbon (based on a team of ten commuting an average of 15 miles round trip, 220 days a year.)
- **Reduced Energy Consumption:** With fewer staff on-site, our facilities consume less energy for lighting, heating, and cooling—resulting in overall operational efficiencies.
- **Minimised Office Waste:** Decreased office occupancy naturally reduces paper usage, single-use plastics, and other workplace-generated waste. We estimate that we have saved around 0.4 tonnes of carbon dioxide (based on the assumption that a digital charity uses around 90% less paper, the average office worker uses 10,000 sheets a year and a team of ten).
- **Support for Decentralised Sustainability:** Employees working from home often adopt environmentally conscious habits, such as using less energy during off-peak hours and reducing reliance on disposable products.

Remote working continues to play a strategic role in our environmental stewardship, aligning with The Ripple Pond's commitment to responsible business practices and long-term carbon reduction goals.

Furthermore, The Ripple Pond operates a digital first model, which enables us to deliver high-impact services while maintaining a low environmental footprint. By prioritising virtual engagement, online support and cloud-based operations, we significantly reduce the resource demands typically associated with traditional charitable infrastructure.

Principal Risks: The charity maintains a dynamic risk register developed in accordance with the Charity Commission's guidance document CC26 (Charities and Risk Management) and ISO 31000 (Risk Management Guidelines). This ensures a proactive approach to identifying, assessing, and mitigating risks in a challenging environment.

Two key risks have been identified, along with strategies to mitigate their potential impact on the charity:

- **Loss of major funding sources:** The Ripple Pond relies on a small number of contracts, benefactors and funders for most of its operational income. The loss of one or more significant funding streams risks the charity's ability to deliver its services. To address this, management have monthly financial forecasting in place. This forms part of the reporting pack to the Board. The Trustees continue to prioritise diversifying income streams to reduce dependency and build long-term financial resilience.
- **Emotional health and wellbeing of staff and volunteers:** Interacting with Members who may be in distress, experiencing trauma, or navigating complex challenges poses a risk to the emotional health and wellbeing of the charity's workforce. To mitigate this, The Ripple Pond operates a robust Wellbeing and Supervision Framework, providing structured support, regular supervision. Also, there are development opportunities to enhance resilience, maintain operational effectiveness, and safeguard the mental health of its team. Staff also have access to services via an employee assistance programme. This provides a range of services from wellbeing sessions and apps to help staff from the first day they join The Ripple Pond.

By actively monitoring these and other risks, The Ripple Pond remains committed to delivering its mission while ensuring the sustainability of its services and the wellbeing of its workforce.



I met my husband following his service in the British Army. At first, I didn't think much of the little things I noticed in his behaviour, I just assumed it was part of military life. But as the years went on and we settled into life together, those little moments began to form a pattern.

Eventually, we realised this wasn't just the culture he'd been part of, it was trauma. What started as fleeting behaviours became more intense and harder to ignore. On one memorable day, I looked at him and didn't recognise the person in front of me.

Life became confusing. One moment he was calm and gentle; the next, I was faced with anger or complete withdrawal. Neither of us knew what to do or how to handle it. I started to feel isolated, anxious and alone in my own home.

It felt like the door to his trauma had been opened and suddenly everything poured out. What had been hidden for years was now a constant presence. He became completely lost in what he was going through. I was left outside, trying to manage work, home life, being a mum – all while feeling shut out by the person I loved.

A few years later, a friend encouraged him to get help. That's when he was diagnosed with Post Traumatic Stress Disorder (PTSD). It was a mix of relief and fear. On one hand, we finally had an explanation for what had been happening, but on the other, we didn't know what the road ahead would look like.

As he began to get treatment, the full scale of his mental health injury became clear. Life felt out of control and I wasn't equipped to handle it. It wasn't until I was referred to The Ripple Pond that things started to change.

That first conversation with The Ripple Pond made all the difference, I was heard, someone truly saw me in my situation. From there, I began to understand more about what PTSD really meant – not just for him, but for me too. I started to feel less alone.

Now, I have a community of people who get it. We're all going through different things, but there's this shared understanding that's incredibly powerful. I know I have people I can talk to, peer support that's there when I need it, and a space where I feel safe to share what's really going on.

There have been times when I've reached crisis point and The Ripple Pond has always been there. The team regularly check in, and I know I can turn to them for practical advice, emotional support, and a way to steady myself when everything feels overwhelming.

They've given me tools to make sense of things and helped me find a way forward, even when I couldn't see one. Through The Ripple Pond, I've found people I've never met in person, but who understand me better than anyone.

The Ripple Pond has reminded me to look after myself, not just him. That has been transformational.

I've also started to give back. Using what I've learned to help others feels really meaningful. I know how hard it is to go through this alone, and I'm proud to be part of a community that supports one another.

"The Ripple Pond are the only people who have been there immediately to stop me from free falling. Their support is invaluable. When you feel there's no way out, The Ripple Pond gave me the tools and resources I needed."

Thanks to The Ripple Pond, I'm not just surviving – I'm growing. I'm stronger, more informed, and no longer alone.

WITH GRATEFUL THANKS
To our funders





We knew our son was in trouble whilst he was in the Army, and tried to get Army welfare involved. We were told that they could only help if our son approached them directly, otherwise they weren't able to do anything. The problem with that is that our son would never have reached out for help, because he didn't see that there was anything wrong with him. He's been sectioned several times now and, despite him sometimes saying that he's glad he was sectioned, he still doesn't see that there's anything wrong.

We had to watch him deteriorate, and see his relationship fall apart, and we weren't able to find any information or get any help. We felt completely powerless as parents, and that had a big impact on both of us, both emotionally and on our relationship.

We called RBL to see if they could offer us support, and they signposted us to The Ripple Pond. That initial call with the team was the first time we had felt listened to, and we've felt supported ever since. All of a sudden, we didn't feel like we were the only parents in our situation, it wasn't just us up against the world. Realising that we weren't alone helped to shift the focus with our son too, and everything became different.

It can be hard for other people to understand that the issues can feel so different for parents – even though he isn't living with us day to day, our son will always be our child. Although we have a good relationship with him, and we see him regularly, the worry doesn't ever disappear.

It has been so helpful to see other members' stories, and to be able to take a little bit away from each one. We mainly use the parents' WhatsApp group, because we don't use Facebook, but we don't often tend to get actively involved with the chats. As parents, we feel that our focus is more on sorting out our son and his issues; but we do discuss what we've seen between ourselves, and we'll always reach out and offer support to anyone who is struggling.

Up until joining TRP, we had felt isolated and alone. Finding an outlet where we feel listened to and heard has been a saviour.

WITH GRATEFUL THANKS

To our funders



Financial Review

Financial Position: The Trustees confirm that the financial position as set out in the accounts provided below (and which have been reviewed by an Independent Examiner) is accurate.

Policy Reserves: The Trustees have determined that the development and maintenance of financial reserves are not yet appropriate, especially given that a significant proportion of the charity's funding is 'restricted'. This policy is reviewed on an annual basis.

However, the charity has sufficient unrestricted funds at its disposal to support continued operations for around four to six months, and the Trustees consider this to be a satisfactory buffer against any short-term shortfalls in securing further funding.

CIO as a Going Concern: The Trustees have concluded, based on forecasts, that the charity has adequate resources to continue to meet its objectives and deliver its activities for the public benefit for the foreseeable future. Accordingly, in preparing the annual report and financial statements, the Trustees consider that the charity remains a going concern.

Investment Policy: The charity has not, to date, had funds sufficiently in excess of those needed to meet normal running costs to consider making material financial investments. If the situation in future provides such opportunities, the Trustees would first consider its investment policy and any objectives it would set.

Sources of Funding: The principal source of funding has been through grants from trusts and foundations, with donations from individuals forming the majority of the balance of income received.

The Ripple Pond wishes to acknowledge the financial contribution of our funders during the reporting period, without which it is difficult to envisage how the charity could operate effectively.

The charity would like to draw particular attention to the following donations, trusts and foundations:

- Armed Forces Covenant Fund Trust
- Lloyds Patriotic Fund
- Camden & Islington NHS Foundation Trust
- Lincolnshire Partnership NHS Trust
- Veterans Foundation

Looking Ahead: In the year to come, The Ripple Pond Board approved a new strategy for the period 2025 to 2028, with the overall aim to ensure that we continue to provide vital peer support to military carers while expanding our reach and impact. This is with the aim to to expand our Membership to 2,000 by March 2028 by:

- Increasing our visibility and national recognition to reach more military carers.
- Strengthening our capacity and workforce development to meet growing demand.
- Diversifying revenue streams to ensure long-term sustainability.

To achieve this, we will enhance our operational infrastructure, invest further in our workforce, and improve digital systems, ensuring high-quality, accessible support for every carer.

Declarations

The Trustees of The Ripple Pond declare that they have approved the Trustees' Report above.

Signed on behalf of The Ripple Pond's Trustees:

To be signed



Name: Brigadier Andrew Wood

Position: Chair of the Board of Trustees

Date: 19 December 2025

Objectives and Activities Aims and Objectives

The CIO's Objects: Relevant extract from the charity's constitution

"The objects of the charity are to relieve the needs, suffering and distress of the families, partners, relatives and other dependants of members and former members of the British Armed Forces ("beneficiaries") by:

- Enabling beneficiaries to meet each other to provide reassurance and comfort to one another.
- Providing an opportunity for beneficiaries to share coping strategies.
- Encouraging self-motivation among beneficiaries for recovery from secondary trauma. Beneficiaries must be at least 18 years of age."

In overseeing the operations of the charity, the Trustees continue to have regard to the Charity Commission's Guidance on public benefit.

Often the families and friends of physically and psychologically injured serving people and veterans are unseen but play a vital role in caring for their loved ones that have given so much for our country.

The Ripple Pond continues to be the only UK based charity to solely support those caring for physically, psychologically or emotionally injured serving people and veterans. The charity provides beneficiaries with a UK wide peer support network, connecting them with other likeminded individuals and enabling them to share their experiences and coping mechanisms, ensuring that they are truly, seen, heard and supported. It provides support with employment, one to one support and navigation and a wealth of different activities including but not limited to craft clubs, quizzes, and book clubs.

Examples of the public benefit delivered are outlined in the section on main achievements.

Public Benefit

Examples of the public benefit delivered are outlined in the section on main achievements.

The trustees confirm that they have complied with the requirements of Section 17 of the Charities Act 2011 to have due regard to the Charity Commission's guidance on public benefit.

Reference and Administrative Details

Trustees

Mr Jonathan Werrett

Ms Jacqueline Watts

Mr David Arnold

Ms Sarah Cook

Ms Kathleen Parker

Ms Jessica Cheesman

Ms Rachel Mason

Mr Simon Broomfield

Mr Andrew Wood

Ms Gemma Begley

Charity Number

116124

Principal Address

Ground Floor

66 High Street

Lewes

BN7 1XG

Independent Examiner

Caroline Clarke ACA

Clarke + Wells Ground Floor

Ground Floor

66 High Street

Lewes

BN7 1XG

The trustees' report was approved by the board of trustees and signed on its behalf by:



Name: Brigadier Andrew Wood

Position: Chair of the Board of Trustees

Date: 19 December 2025

Independent Examiner's Report to the Trustees of The Ripple Pond For The Year Ended 31 March 2025

I report to the trustees on my examination of the accounts of The Ripple Pond (the Trust) for the year ended 31 March 2025.

Responsibilities and Basis of Report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent Examiner's Statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

accounting records were not kept in respect of the Charity as required by section 44(1)(a) of the 2005 Act and Regulation 4 of the Charities Accounts (Scotland) Regulations 2006 (as amended) and section 130 of the 2011 Act; or

the accounts do not accord with those records; or

the accounts do not comply with the accounting requirements of Regulation 8 of the Charities Accounts (Scotland) Regulations 2006 (as amended) and do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Caroline Clarke

21/12/25

Caroline Clarke ACA

Clarke + Wells Ground Floor

Ground Floor

66 High Street

Lewes

BN7 1XG

Statement of Financial Activities

For The Year Ended 31 March 2025

				2025	2024
		Unrestricted funds	Restricted funds	Total funds	Total funds
	Notes	£	£	£	£
INCOME AND ENDOWMENTS FROM:					
Donations and legacies	3	189,250	176,085	365,335	164,954
Charitable activities:					
Supporting relatives of the wounded		-	-	-	48,740
Investments	4	576	-	576	515
		189,826	176,085	365,911	214,209
EXPENDITURE ON:					
Raising funds	6	(1,281)	-	(1,281)	(4,225)
Charitable activities:	6				
Supporting relatives of the wounded		(94,096)	(176,085)	(270,181)	(250,680)
		(95,377)	(176,085)	(271,462)	(254,905)
NET INCOME/(EXPENDITURE)		94,449	-	94,449	(40,696)
NET MOVEMENT IN FUNDS		94,449	-	94,449	(40,696)
RECONCILIATION OF FUNDS:					
Total funds brought forward		140,486	-	140,486	181,182
TOTAL FUNDS CARRIED FORWARD	16	234,935	-	234,935	140,486

The notes on pages 32 to 39 form part of these financial statements.

Comparative Statement of Financial Activities For The Year Ended 31 March 2025

		Unrestricted funds	Restricted funds	2024 Total funds
	Notes	£	£	£
INCOME AND ENDOWMENTS FROM:				
Donations and legacies	3	1,860	163,094	164,954
Charitable activities:				
Supporting relatives of the wounded		48,740	-	48,740
Investments	4	515	-	515
		51,115	163,094	214,209
EXPENDITURE ON:				
Raising funds	6	(4,225)	-	(4,225)
Charitable activities:	6			
Supporting relatives of the wounded		(87,586)	(163,094)	(250,680)
		(91,811)	(163,094)	(254,905)
NET EXPENDITURE		(40,696)	-	(40,696)
Transfers between funds	16	112,425	(112,425)	-
NET MOVEMENT IN FUNDS		71,729	(112,425)	(40,696)
RECONCILIATION OF FUNDS:				
Total funds brought forward		68,757	112,425	181,182
TOTAL FUNDS CARRIED FORWARD	16	140,486	-	140,486

The notes on pages 32 to 39 form part of these financial statements.

Statement of Financial Position as at 31 March 2025

		Unrestricted funds	Restricted funds	2025 Total funds	2024 Total funds
	Notes	£	£	£	£
FIXED ASSETS					
Tangible Assets	12	2,414	-	2,414	-
		2,414	-	2,414	-
CURRENT ASSETS					
Debtors	13	56,605	-	56,605	-
Cash at bank and in hand		181,610	-	181,610	149,273
		238,215	-	238,215	149,273
Creditors: Amounts Falling Due Within One Year	14	(5,694)	-	(5,694)	(8,787)
NET CURRENT ASSETS (LIABILITIES)		232,521	-	232,521	140,486
TOTAL ASSETS LESS CURRENT LIABILITIES		234,935	-	234,935	140,486
NET ASSETS		234,935	-	234,935	140,486
FUNDS OF THE CHARITY					
Unrestricted Funds				234,935	140,486
TOTAL FUNDS	16			234,935	140,486

On behalf of the board



Name: Brigadier Andrew Wood

Position: Chair of the Board of Trustees

Date: 19 December 2025

The notes on pages 32 to 39 form part of these financial statements.

Notes to the Financial Statements For The Year Ended 31 March 2025

1. General Information

2. Accounting policies

2.1 Basis of Preparation of Financial Statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)", Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities Act 2011.

The charity is a Public Benefit Entity as defined by FRS 102.

2.2 Incoming Resources

All incoming resources are recognised once the charity has entitlement to the resources, it is certain that the resources will be received and the monetary value of incoming resources can be measured with sufficient reliability.

2.3 Resources Expended

Liabilities are recognised and resources are recognised as expended as soon as there is a legal or constructive obligation committing the charity to the expenditure. All expenditure is accounted for on an accrual basis and has been classified under headings that aggregate all costs related to the category.

Allocation and appointment of costs

Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. Support costs may include any back office costs, finance, personnel, payroll and governance costs which support the charities programmes and activities. These costs have been allocated between cost of raising funds and expenditure on charitable activities where applicable.

2.4 Tangible Fixed Assets and Depreciation

Tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. Depreciation is provided at rates calculated to write off the cost of the fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Computer Equipment	33% Straight Line
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2.5 Cash and Cash Equivalents

Cash and cash equivalents are basic financial assets and include cash in hand and deposits held at call with banks, other short-term highly liquid investments that mature in no more than three months from the date of acquisition and are readily convertible to a known amount of cash with insignificant risk of change in value, and bank overdrafts.

2.6 Taxation

The charity is exempt from tax as all its income is charitable and applied for charitable purposes.

3 Income From Donations and Legacies

	Unrestricted funds £	Restricted funds £	2025 Total funds £
Donations and gifts	2,680	-	2,680
Grants	186,570	176,085	362,655
	189,250	176,085	365,335

	Unrestricted funds £	Restricted funds £	2024 Total funds £
Donations and gifts	1,860	-	1,860
Grants	-	163,094	163,094
	1,860	163,094	164,954

The following grants are included within the total income from donations and legacies above:

	2025		
	Unrestricted funds £	Restricted funds £	Total funds £
Lloyds Patriotic Fund	-	100,000	100,000
Armed Forces Covenant Fund Trust	-	20,000	20,000
Poppy Factory	-	56,085	56,085
Royal Navy and Royal Marine Charity	-	-	-
NHS Grants	186,570	-	186,570
	<u>186,570</u>	<u>176,085</u>	<u>362,655</u>

	2024		
	Unrestricted funds £	Restricted funds £	Total funds £
Lloyds Patriotic Fund	-	106,344	106,344
Armed Forces Covenant Fund Trust	-	30,000	30,000
Poppy Factory	-	20,000	20,000
Royal Navy and Royal Marine Charity	-	6,750	6,750
NHS Grants	-	-	-
	<u>-</u>	<u>163,094</u>	<u>163,094</u>

4. Investment Income

	2025	2024
	Unrestricted funds £	Unrestricted funds £
Bank interest receivable	<u>576</u>	<u>515</u>

5. Net Income/Expenditure

	2025	2024
	£	£
Depreciation of tangible fixed assets - owned	<u>1,786</u>	<u>386</u>

6. Analysis of Expenditure

	2025		
	Activities undertaken directly (see note 7)	Support costs (see note 8)	Total
	£	£	£
Raising funds	1,281	-	1,281
Supporting relatives of the wounded	240,760	29,421	270,181
	242,041	29,421	271,462

	2024		
	Activities undertaken directly (see note 7)	Support costs (see note 8)	Total
	£	£	£
Raising funds	4,225	-	4,225
Supporting relatives of the wounded	218,150	32,530	250,680
	222,375	32,530	254,905

7. Direct Costs

	2025		
	Raising funds	Supporting relatives of the wounded	Total
	£	£	£
Fundraising activities:			
Seeking donations and legacies	1,281	-	1,281
Employee costs:			
Wages and salaries	-	214,392	214,392
Employers NI	-	14,176	14,176
Employers pensions - defined contribution schemes	-	4,379	4,379
Travel and subsistence expenses	-	6,027	6,027
Depreciation:			
Depreciation	-	1,786	1,786
	1,281	240,760	242,041

	2024		
	Raising funds	Supporting relatives of the wounded	Total
	£	£	£
Fundraising activities:			
Seeking donations, grants and legacies	4,225	-	4,225
Employee costs:			
Wages and salaries	-	194,955	194,955
Employers NI	-	13,191	13,191

...CONTINUED

Employers pensions - defined contribution schemes	-	4,194	4,194
Travel and subsistence expenses	-	5,424	5,424
Depreciation:			
Depreciation of computer equipment	-	386	386
	4,225	218,150	222,375

8. Support Costs

	2025 Supporting relatives of the wounded £
Employee costs:	
Volunteer Costs	1,541
Staff training	3,142
Premises expenses:	
Other premises costs	717
General administration:	
Computer software, consumables and maintenance	21,242
Business Costs	1,519
Governance costs:	
Trustees' expenses	120
Independent examiner's fees	1,140
	29,421
	2024 Supporting relatives of the wounded £
Employee costs:	
Volunteer Costs	1,396
Staff training	6,848
Premises expenses:	
Other premises costs	961
General administration:	
Computer and IT repairs and maintenance	14,284
Training seminars and workshops	2,726
Business Costs	1,416
Governance costs:	
Trustees' expenses	231
Independent examiner's fees	1,020
Legal fees	3,648
	32,530

9. Independent Examiners Remuneration

	2025	2024
	£	£
Independent examination of the financial statements	1,140	1,020

10. Staff Costs

	2025	2024
	£	£
Wages and salaries	214,392	194,955
Social security costs	14,176	13,191
Other pension costs	4,379	4,194
	232,947	212,340

No employees received employee benefits (excluding employer pension costs) for the reporting period of more than £60,000.

11. Average Number of Employees

Average number of employees during the year was: 10 (2024: 8)

12. Tangible Assets

	Computer Equipment £
Cost	
As <u>at</u> 1 April 2024	1,614
Additions	4,200
As <u>at</u> 31 March 2025	5,814
Depreciation	
As <u>at</u> 1 April 2024	1,614
Provided during the period	1,786
As <u>at</u> 31 March 2025	3,400
Net Book Value	
As <u>at</u> 31 March 2025	2,414
As <u>at</u> 1 April 2024	-

13. Debtors

	2025	2024
	£	£
Due within one year		
Trade debtors	56,605	

14. Creditors: Amounts falling due within one year

	2025	2024
	£	£
Trade creditors	4,493	5,170
Taxation and social security	1	2,597
Accruals and deferred income	1,200	1,020
	5,694	8,787

15. Pension Commitments

The charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charity in an independently administered fund.

During the year the charge to the statement of financial activities in respect of defined contribution schemes was £4,379 (2024: £4,194).

At the statement of financial position date contributions of £NIL were due to the fund and are included in creditors.

16. Movements in Funds

	As at 1 April 2024	Income	Expenditure	As at 31 March 2025
	£	£	£	£
Unrestricted funds				
General:				
General unrestricted fund	140,486	189,826	(95,377)	234,935
Restricted funds				
ACFCT	-	100,000	(100,000)	-
Lloyds	-	20,000	(20,000)	-
The Veterans Foundation	-	56,085	(56,085)	-
Total restricted funds	-	176,085	(176,085)	-
Total funds	140,486	365,911	(271,462)	234,935

	As at 1 April 2023	Income	Expenditure	Transfers	As at 31 March 2024
	£	£	£	£	£
Unrestricted funds					
General:					
General unrestricted fund	68,757	51,115	(91,811)	112,425	140,486
Restricted funds					
ACFCT	-	30,000	(30,000)	-	-
Lloyds	-	106,344	(106,344)	-	-
NHS	112,425	-	-	(112,425)	-
Poppy Fund	-	20,000	(20,000)	-	-
RNRMC	-	6,750	(6,750)	-	-
Total restricted funds	112,425	163,094	(163,094)	(112,425)	-
Total funds	181,182	214,209	(254,905)	-	140,486

17. Transactions with Trustees

During the year the expenses reimbursed to the trustees or paid directly to third parties were as follows:

	2025	2024
	£	£
Travel	120	294

18. Related Party Disclosures

Key management personnel (including directors) received compensation of £88,594 (2024: £87,523)