



VETERANS
ASSOCIATION

Annual Report

2025

Contents

Trustees' Report	3
Financial Charts and Analysis	6
Independent Examination	8
Receipt and Payment Account	9
Balance Sheet	10
Notes to the Accounts	11





Trustee Report

The Trustees of the Veterans Association are pleased to present their annual report for the year ended 31 July 2025. This year represented another significant period of growth, fundraising expansion, and organisational establishment for the charity, with expanded services, increased national outreach, and continued investment into supporting veterans and their families.

Achievements and Impact

During the year, the charity continued to build upon the strong foundations established in previous years. One of the most significant achievements was the successful opening of the Veterans Association Sensory Garden, which was officially launched alongside local businesses, councillors, supporters, and community partners. The sensory garden has already become a valuable wellbeing space for veterans and their families.

The charity also successfully launched emergency food and housing grants locally, providing urgent support to veterans and vulnerable individuals facing crisis situations.

Due to the success of these initiatives, plans are now underway to expand these services nationally.

Counselling services continued to grow significantly throughout the year. What began as a local service is now being delivered nationally, supporting veterans outside of Kent and laying the groundwork for the charity's ambition to continue nationalising its support services towards the end of 2025 moving into 2026.

The charity continued to provide food support, housing advice, benefits guidance, crisis support, employment and CV assistance, mental health referrals, and wellbeing support.

Weekly coffee mornings also continued to grow, with veterans attending the HUB daily. As a result, the coffee shop now plans to expand its food offering throughout the week.

The Veterans Association also strengthened relationships with local charities, doctors surgeries, fire services, police departments, and community organisations. The charity is now actively exploring new projects including hearing aid support for veterans suffering hearing loss, emergency fall buttons for elderly veterans, support for veterans leaving prison, and accessible sports opportunities for disabled veterans.

Hundreds of veterans and family members were supported throughout the year through direct support services, outreach initiatives, and volunteer-led community projects.

Staffing, Volunteers and Organisational Growth

The charity experienced substantial organisational growth during the year, increasing from two to five staff members while continuing to benefit from the dedication of over 50 volunteers and contractors. This growth reflects the increasing demand for services and the charity's transition into a larger and more established organisation, whilst maintaining the strong volunteer-led ethos that remains central to its identity.

Additional staffing has enabled the charity to expand its support services nationally, strengthen operational capacity, and continue delivering meaningful support to veterans and their families.

Fundraising and Financial Growth

Fundraising performance remained exceptionally strong throughout the year, with total income increasing to £986,289 compared to £920,113 in the previous year. Face-to-face fundraising continued to be the charity's most successful fundraising method, with Transport for London, Morrisons, Sainsbury's, Tesco, and Waitrose playing a vital role in supporting fundraising campaigns both locally and nationally.

The charity also expanded geographically during the year, fundraising and delivering services across numerous counties as preparations continue for continued national expansion towards the end of 2025 moving into 2026. Online fundraising and regular giving initiatives also continued to develop.

Importantly, the Trustees recognise that the charity is currently in a major growth and establishment phase. Significant investment has therefore been made into fundraising, infrastructure, staffing, outreach capability, systems, governance, and operational development to support long-term sustainability and national growth.

The Trustees fully expect the percentage of expenditure allocated directly towards charitable support and frontline service delivery to increase significantly further once the organisation becomes fully established nationally.

Challenges and Risks

As the charity has continued to grow, a number of operational and financial challenges have also emerged. Demand for support services increased significantly during the year, particularly in relation to crisis support, housing support, and mental health services.

The charity also experienced rising operational and infrastructure costs as services expanded nationally and staffing levels increased. The Trustees additionally recognise the risks associated with relying heavily on one-off donations and continue to prioritise long-term sustainability and financial resilience.

Securing grant funding also remains increasingly competitive, reinforcing the importance of continued fundraising growth and diversification of income sources.

Future Plans and Strategic Development

Looking ahead, the Veterans Association plans to continue expanding nationally and aims to continue nationalising its support services towards the end of 2025 moving into 2026. The charity will continue rolling out emergency grants nationally and further develop relationships with HUBs and community organisations in other areas.

Future plans also include expanding veteran outreach teams, growing family support services, developing wellbeing programmes, and introducing community transport support, including plans to provide a minibus to assist less able veterans in attending support groups and activities.

The charity will also continue exploring new initiatives such as hearing aid support, emergency fall alarm services, and support programmes for veterans leaving prison and disabled veterans entering accessible sports.

Public Benefit

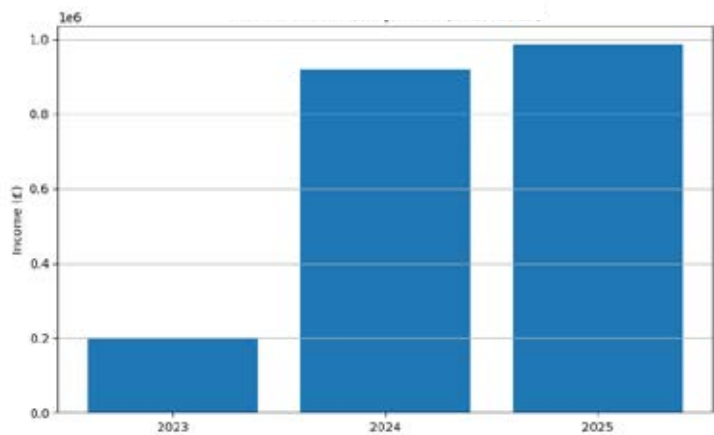
The Trustees confirm that they have complied with their duty under Section 17 of the Charities Act 2011 to have due regard to public benefit guidance published by the Charity Commission.

The Veterans Association provides free support services to veterans and their families regardless of branch, background, or service history. The charity exists to improve wellbeing, reduce isolation, provide crisis support, and strengthen community connections for those who have served and their families.

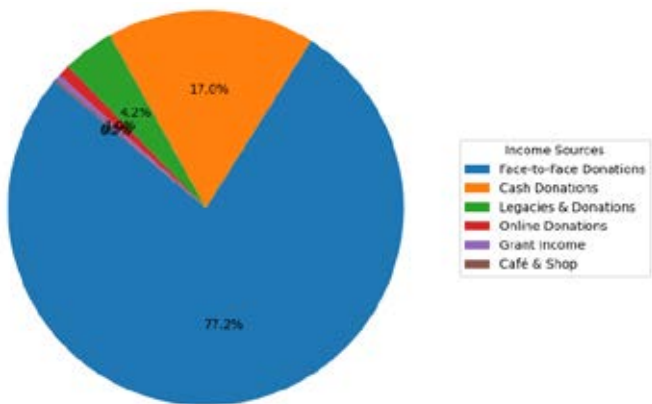
Support provided throughout the year included counselling, emergency grants, food support, housing and benefits advice, mental health referrals, wellbeing activities, outreach services, and social support initiatives.

Financial Charts and Analysis

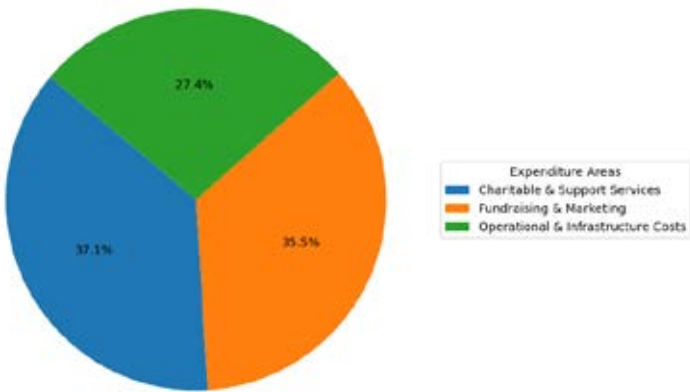
INCOME GROWTH COMPARISON (2023-2025)



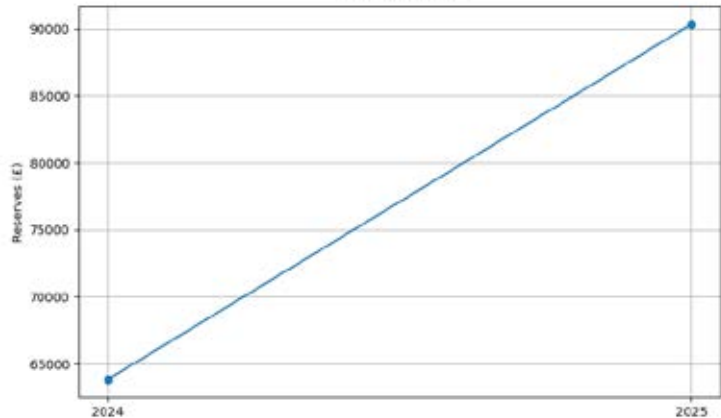
2025 INCOME BREAKDOWN

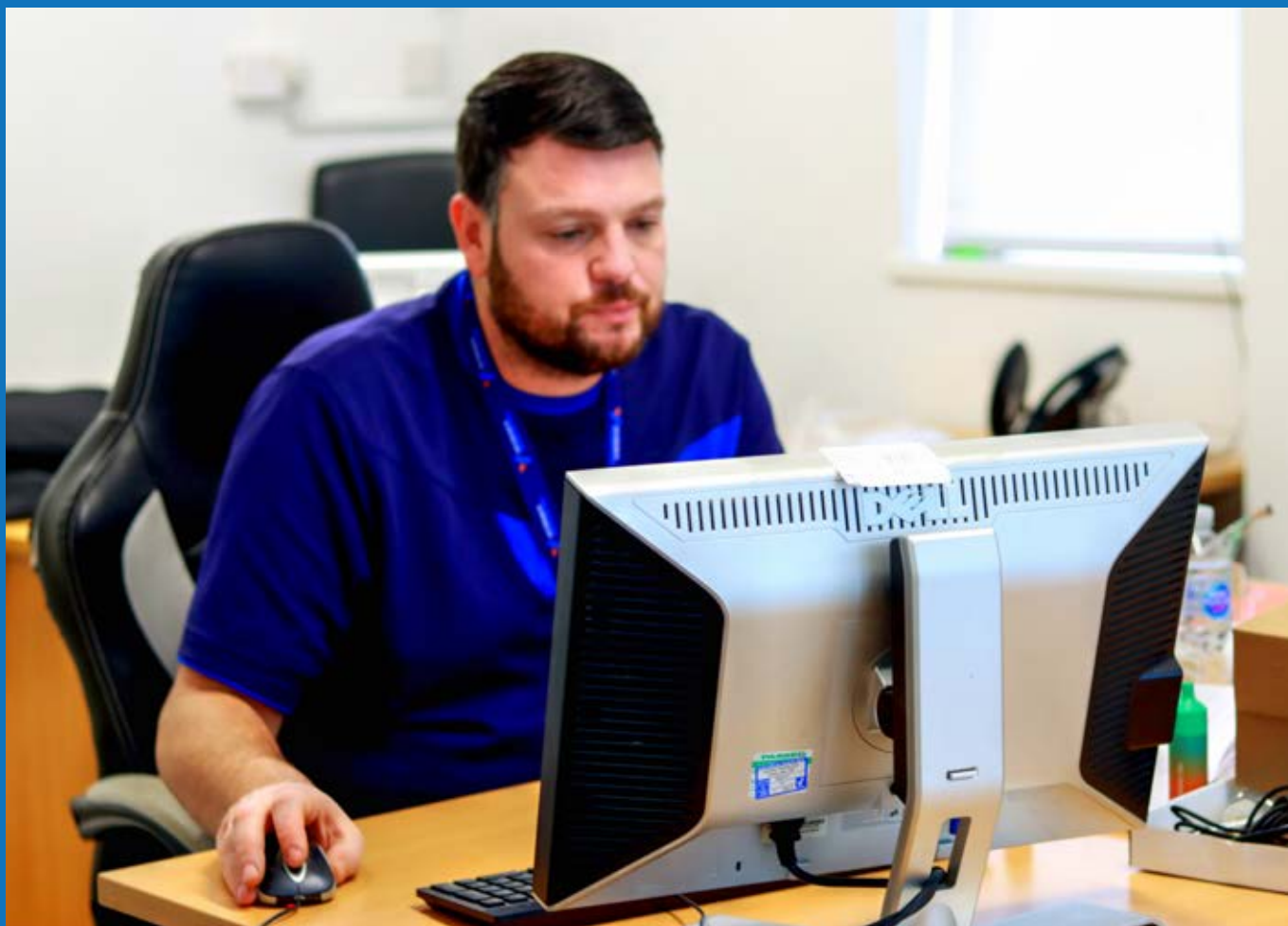


2025 EXPENDITURE BREAKDOWN



RESERVE GROWTH





Financial Review

The financial results for the year ended 31 July 2025 reflect the continued growth and strategic scaling of the charity as it expands from a regional organisation into a nationally operating veterans support charity. Total income increased to £986,289 compared to £920,113 in 2024, demonstrating continued public support and successful fundraising expansion.

During the year, the charity continued investing heavily into frontline services, national outreach capability, staffing, operational infrastructure, advertising, IT systems, partnership development, safeguarding, governance, and fundraising expansion. This investment has enabled the Veterans Association to significantly increase support delivery while preparing the organisation for wider national expansion towards the end of 2025 moving into 2026.

Operational expenditure increased during the year as the charity strengthened internal systems, increased staffing levels, expanded outreach, and improved service delivery capacity. Many of these costs directly support frontline charitable activities and form part of the charity's long-term sustainability and growth strategy.

The charity ended the year with a surplus of £26,520 and total reserves of £90,359, strengthening financial resilience and placing the organisation in a stronger position to continue expanding support services nationally.

Independent Examiner's Report

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 July 2025.

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.

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

- accounting records were not kept in accordance with section 130 of the Act, or
- the accounts do not accord with the accounting records

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

WCK Accountancy
17 Edison Road
Eastbourne
BN23 6PT

8th May 2026

VETERANS ASSOCIATION

Receipt & Payment Account

for the year from 1 August 2024 to 31 July 2025

	2025 £	2024 £
Receipts	986,289	920,113
Direct costs	(697,023)	(740,376)
Gross excess of receipts over payments	<hr/> 289,266	<hr/> 174,598
Administrative expenses	(262,746)	(133,224)
Excess of payments over receipts	<hr/> <hr/> 26,520	<hr/> <hr/> 46,513

VETERANS ASSOCIATION

Balance Sheet as at 31 July 2025

	2025 £	2024 £
Assets		
Fixed Assets	-	-
Current Assets	90,359	63,839
	<u>90,359</u>	<u>63,839</u>
Capital, Reserves and Liabilities		
Excess of receipts over payments	90,359	63,839
Creditors amounts falling due within one year	-	-
Creditors amounts falling due after one year	-	-
	<u>90,359</u>	<u>63,839</u>

The financial statements were approved and authorised for issue by the Trustees' on 3rd September 2025, and are signed on its behalf by:

Jonathan Miles
Trustee

VETERANS ASSOCIATION

Notes to the Accounts

Accounting policies

Basis of preparation

The accounts have been prepared under the historical cost convention and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008).

Turnover

Turnover represents the value, net of value added tax and discounts, of goods provided to customers and work carried out in respect of services provided to customers.

Foreign currencies

Transactions in foreign currencies are recorded at the rate ruling at the date of the transaction. Monetary assets and liabilities denominated in foreign currencies are translated at the rate of exchange ruling at the balance sheet date. All differences are taken to the profit and loss account.

Leasing and hire purchase commitments

Assets held under finance leases and hire purchase contracts, which are those where substantially all the risks and rewards of ownership of the asset have passed to the company, are capitalised in the balance sheet and depreciated over their useful lives. The corresponding lease or hire purchase obligation is treated in the balance sheet as a liability.

The interest element of the rental obligations is charged to the profit and loss account over the period of the lease and represents a constant proportion of the balance of capital repayments outstanding.

Rentals paid under operating leases are charged to income on a straight line basis over the lease term.

Pensions

The company operates a defined contribution pension scheme. Contributions are charged to the profit and loss account as they become payable in accordance with the rules of the scheme.

VETERANS ASSOCIATION

Detailed Receipts and Payments Account for the year from 1 August 2024 to 31 July 2025

	2025 £	2024 £
Turnover		
Café and Shop	1,836	6,134
Cash Donations	167,809	196,902
Face to Face Donations	761,121	677,226
Legacies and Donations	41,458	18,590
Online Donations	9,529	11,261
Grant Income	4,536	10,000
	<hr/> 986,289	<hr/> 920,113
Direct Costs		
Fundraising and Marketing	340,966	345,176
Charitable and Support Services	356,057	395,200
	<hr/> 697,023	<hr/> 740,376
Administrative expenses		
Office Salaries	100,830	29,498
Rent and Rates	30,340	26,856
Printing and Stationery	10,093	8,939
Travel and Subsistence	21,174	20,531
Repairs and Maintenance	7,028	5,479
IT Software and Consumables	10,650	2,063
Accountancy and Professional	11,270	2,460
Advertising and Marketing	32,842	2,989
Bank Charges	2,118	1,102
Running Costs	35,507	29,031
Legal Fees	894	4,276
	<hr/> 262,746	<hr/> 133,224
Excess of receipts over payments		
Excess / (Deficit)	<hr/> 26,520	<hr/> 46,513

This page does not form part of the statutory financial statements

**The charity's
ambition is
to continue
nationalising
its support
services**



The Veterans Association

www.theveteransassociation.org

Veterans Association: 0800 3 101044



CHARITY COMMISSION
FOR ENGLAND AND WALES



FUNDRAISING
REGULATOR

Registered Charity No. 1199584