



Trustees' Annual Report for the period

From 25th September 2023 period start date to 31st December 2024 period end date.

Charity Name: Veterans Coastal Retreats

Charity Registration Number: 1204898

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	To promote the good mental health, and relieve suffering and distress caused by active service, of UK tri-service armed forces, including veterans, those currently serving, and their respective families, by the provision of a holiday retreat to provide respite. VCR will support the morale of serving and former armed forces personnel by providing this respite to them and their family units; especially those who are in need by virtue of their physical, or mental health or their economic circumstances.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	Primary activity of the Charity in this reporting period has been administration, policy writing, website creation and recruiting appropriate trustees and volunteers. Alongside this, fundraising activities took place to facilitate the delivery of a trial respite week in a holiday let in Bude, Cornwall. In the latter half of the year, further fundraising initiatives were created and undertaken.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	<p>The trustees confirm that they have had due regard to the Charity Commission's guidance on public benefit when reviewing the aims and objectives of Veteran's Coastal Retreats and in planning future activities.</p> <p>Although the charity is currently in its fundraising and administrative stage, the trustees are satisfied that all activities undertaken during the year — including fundraising, establishing governance structures, and developing plans for future respite holidays — have been directed towards furthering the charity's purposes for the public benefit. The trustees remain committed to ensuring that, once operational, the charity's coastal retreats will provide meaningful support to veterans and their families.</p>

Additional information (optional)

You may choose to include further statements where relevant about:

Policy on grant making	Para 1.38	Veterans Coastal Retreats does not currently operate a grant-making programme. The trustees will review the potential for grant making in the future where this would further the charity's objectives of supporting the wellbeing of veterans and their families.
Policy on social investment including program related investment	Para 1.38	The charity has not made any programme-related or social investments during the year. The objectives of the charity currently is to raise funds to invest in a holiday home from which to deliver the charitable activities in the future. Furthermore the policy of the trustees is to consider other such opportunities in the future if they would directly further the charity's purpose of providing respite and wellbeing support for veterans and their families.
Contribution made by volunteers	Para 1.38	The charity is currently reliant on the contribution of volunteers, including the trustees, who provide their time and expertise in governance, fundraising, and administration. The trustees are grateful for this commitment, which has enabled the charity to progress towards delivering its planned respite holidays for veterans and their families.

Achievements and Performance

Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>During the year, the trustees have focused on building the foundations for Veterans Coastal Retreats while beginning to pilot its core activities. Key achievements include:</p> <p>Establishing the charity's governance framework and administrative systems.</p> <p>Developing and launching fundraising activities to build the financial base required to deliver respite holidays.</p> <p>Building awareness of the charity's mission within the veteran community and among potential supporters.</p> <p>Securing the commitment of volunteers and trustees, whose time and expertise have enabled the charity to progress during its formative stage.</p> <p>Successfully delivering a trial week of respite for a veteran and his family, providing an opportunity for rest, recovery, and quality family time. Feedback from the family confirmed the positive impact on their wellbeing and has helped the trustees refine plans for future retreats.</p> <p>Impact Story: Trial Week at Trehayle</p> <p>The veteran, following his stay commented as follows:</p> <p>"My family and I were recently the lucky recipients of a week's stay at Trehayle, Bude as guests of VCR. The accommodation itself was perfect, with spacious rooms and modern facilities. It immediately felt like home, helped by the hot Cornish pasties and fresh scones that greeted us on arrival."</p>
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“Throughout the week we were spoilt for choice of how to keep ourselves entertained with no end of options for day trips and activities both locally and further afield as well as a good assortment of board & outdoor games provided along with the hot tub, of course.”

“As a veteran living close to Manchester city centre, the opportunity to spend some quality time with my family in such a relaxing, scenic environment was more than welcome. It was a great opportunity for me to be able to recover from my recent surgery whilst also ensuring that my family weren’t affected by my limitations that are much more abundant back home.”

The trustees are encouraged by the success of the trial week, which demonstrates the difference that the charity can make to veterans and their families. Looking ahead, the charity aims to expand this work by offering more frequent respite holidays, improving mental health, strengthening family bonds, and supporting the reintegration of veterans into civilian life. These activities will deliver clear public benefit and contribute positively to society as a whole.

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	During the year, the trustees set objectives to: (a) establish governance and administrative systems, (b) commence fundraising activities, and (c) deliver a pilot respite holiday for a veteran and their family. All three objectives were achieved. The trial week demonstrated the benefit and feasibility of the charity’s model, and the trustees will now build on this continuing fundraising with the aim of purchasing a property from which frequent respite holidays can be provided, in a bespoke and appropriate facility.
Performance of fundraising activities against objectives set	Para 1.41	The trustees aimed to launch initial fundraising activities to build awareness and generate funds for future retreats. Fundraising during the year included individual donations and individual events by volunteers. While income has been modest at this stage, fundraising has successfully established a base of supporters and increased visibility of the charity’s mission. The trustees are confident that these early efforts have raised the profile of the charity and the fundraising incoming in 2025 has already shown an increase.
Investment performance against objectives	Para 1.41	The charity did not hold any investments during the year. Surplus funds are retained as cash reserves, placed in high interest accounts to support planned activities and to ensure prudent financial management. The trustees will consider investment options in future as income grows, guided by the charity’s reserves and investment policy.

Financial Review



CHARITY COMMISSION
FOR ENGLAND AND WALES

Veterans Coastal Retreats

No (if any)

Receipts and payments accounts



CC16a

For the period from	25.09.2023	To	31.12.2024
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Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
A1 Receipts					
JustGiving Donations	7,631	-	-	7,631	-
Other Direct Fundraising	31,501	-	-	31,501	-
Bank Interest	3	-	-	3	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	39,136	-	-	39,136	-
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	39,136	-	-	39,136	-
A3 Payments					
Marketing (Frog Marketing)	1,485	-	-	1,485	-
Marathon Entry (London)	480	-	-	480	-
Marathon Entry (Brighton)	350	-	-	350	-
CRB Checking Fees	150	-	-	150	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	2,465	-	-	2,465	-
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	2,465	-	-	2,465	-
Net of receipts/(payments)	36,671	-	-	36,671	-
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-
Cash funds this year end	36,671	-	-	36,671	-

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Current Account	1,668	-	-
	Instant Access Reserve Account	3,000	-	-
	35 Day Reserve Account	5,000	-	-
	95 Day Reserve Account	27,003	-	-
	Total cash funds	36,671	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
B2 Other monetary assets	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
		Jonathan Bush	16/08/2025	
		Richard Perkins	16/08/2025	

Review of the charity's financial position at the end of the period	Para 1.21	At the end of the reporting period, the charity had income of £39,136 and expenditure of £2,465, leaving a closing balance of £36,671. Expenditure was mainly on administrative costs, such as the creation and hosting of the website, Marathon entry fees and DBS checking costs. The trustees are satisfied that the financial position reflects steady progress in the charity's formative year.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The trustees' policy is to build reserves sufficient to cover at least 6 months' anticipated running costs to ensure financial stability and the ability to respond to unforeseen circumstances. The amount held in reserves will be monitored by the board of trustees during the course of the year as part of our budgetary process and financial monitoring.
Amount of reserves held	Para 1.22	At the year end, the charity held funds of £36,671. While much of these funds will be used for the investment in the future, at the moment they provide a more-than-adequate reserve.
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	No funds were in deficit at the year end.
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	The trustees have reviewed the charity's financial position and consider that there are no material uncertainties about the charity's ability to continue as a going concern. Fundraising remains a key priority to ensure sustainability and enable the planned expansion of respite holidays.

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	The principal sources of funds for the charity are voluntary donations from individuals, contributions, and individuals completing fundraising events.
Investment policy and objectives including any social investment policy adopted	Para 1.46	Veterans Coastal Retreats currently holds all funds as cash in interest-bearing accounts to ensure liquidity for operational needs and planned retreats. The trustees do not hold any social or programme-related investments at present. The investment policy will be reviewed as the charity grows to ensure that funds are used prudently while furthering the charity's objectives.
A description of the principal risks facing the charity	Para 1.46	<p>The trustees have created a Risk Register which logs the most significant risks to the charity. These include:</p> <p>Funding Risk – Insufficient funds could delay the delivery of respite holidays. Mitigation: Active fundraising and building a sustainable supporter base.</p> <p>Operational Risk – Risks associated with delivering retreats, including health and safety of guests. Mitigation: Comprehensive risk assessments, particularly when using third-party holiday rental providers, volunteer training, and adherence to safety protocols.</p> <p>Reputational Risk – Negative publicity could affect trust and support. Mitigation: Transparent reporting, strong governance,</p>

and maintaining high standards of service, particularly in relation to social media and public facing activities.

Regulatory Risk – Non-compliance with charity law and guidance. Mitigation: Trustees regularly review Charity Commission guidance and seek professional advice as needed.

Structure, Governance and Management

Description of charity's trusts:

Type of governing document	Para 1.25	Constitution, implemented 25 September 2023
How is the charity constituted?	Para 1.25	CIO
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Trustees are appointed in accordance with the constitution. New trustees may be nominated and appointed by the existing board of trustees, ensuring that they have relevant skills, experience, and commitment to furthering the charity's purposes. There are currently no external bodies entitled to appoint trustees.

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	All new trustees will receive a comprehensive induction to help them understand their role, responsibilities, and the context in which the charity operates.
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Induction will include:

- Overview of the charity's mission, values, and strategic objectives
- Copy of the charity's governing document
- Most recent annual report and accounts
- Key organisational policies (e.g., safeguarding, conflicts of interest, financial controls, GDPR)
- Signing of the Fit and Proper Person, Policy adherence and Privacy notice declaration forms
- Introduction to fellow trustees and senior staff
- Access to online resources including:
 - CC3: The Essential Trustee (Charity Commission)
 - Charity Governance Code
 - Online training modules from the ICAEW Trustee Training Modules

The charity's organisational structure and any wider network with which the charity works	Para 1.51	Veterans Coastal Retreats is governed by a board of trustees and supported by a network of volunteers. The charity is increasing its network with the aim to create partnerships with other veteran support organisations, community groups, and service providers to further fundraising opportunities, and ultimately ensure that its retreats are accessible, safe, and responsive to the needs of beneficiaries.
Relationship with any related parties	Para 1.51	The trustees confirm that there were no related party financial transactions during the year. The trial respite holiday week was provided free-of-charge by the mother of the charity's founder. Any potential conflicts of interest are managed in accordance with the charity's conflicts of interest policy.

Reference and Administrative details

Charity name	Veterans Coastal Retreats
Other name the charity uses	"VCR", "Veteran's Coastal Retreats"
Registered charity number	1204898
Charity's principal address	22 Trelawney Avenue, Poughill, Bude, EX23 9HB

Names of the charity trustees who manage the charity

Trustee name	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
Richard Perkins	Full period	Chair/founder
Simon Mavroleon	17 th July 2024 onwards	Trustee/safeguarding
Annabel Bush	Full period	Trustee
Jonathan Bush	Full period	Trustee/financial
Edward Kaye	25 th September 2023 – 30 th June 2024	Trustee (Resigned)
Courtney Matthews	25 th September 2023 – 30 th June 2024	Trustee (Resigned)
Robert Philp	Full period	Trustee (Resigned in 2025)

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

Director name

None

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year
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None

Funds held as custodian trustees on behalf of others

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

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
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None

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

Richard Perkins (Chair of Trustees and Founder)

Exemptions from disclosure

Reason for non-disclosure of key personnel details

None

Other optional information

VCR has developed and approved the below policies:

- Absence Policy
- AI Policy
- Anti-Bribery Policy
- Becoming a Trustee Policy
- Bullying & Harassment Policy
- Code of Behaviour Policy
- Conflicts of Interest Policy
- EDI Policy
- Ethical Fundraising and Anti-Money Laundering Policy
- Financial Management and Reserves Policy
- GDPR Policy
- Grievances Policy
- Health and Safety Policy
- Risk Management Policy
- Safeguarding Policy
- Serious Incident Policy
- Social Media Policy
- Trustee Training Plan Policy
- Volunteer Policy
- Whistleblowing Policy

Declarations

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

Signed on behalf of the charity's trustees

Signature(s)



Full name(s)

Richard Perkins

Position (eg Secretary, Chair of Trustees, Chair, etc)

Chair of Trustees



Simon Mavroleon

Trustee / Safeguarding

Date 16 Aug 2025



Trustees' Annual Report for the period

From 25th September 2023 period start date to 31st December 2024 period end date.

Charity Name: Veterans Coastal Retreats

Charity Registration Number: 1204898

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	To promote the good mental health, and relieve suffering and distress caused by active service, of UK tri-service armed forces, including veterans, those currently serving, and their respective families, by the provision of a holiday retreat to provide respite. VCR will support the morale of serving and former armed forces personnel by providing this respite to them and their family units; especially those who are in need by virtue of their physical, or mental health or their economic circumstances.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	Primary activity of the Charity in this reporting period has been administration, policy writing, website creation and recruiting appropriate trustees and volunteers. Alongside this, fundraising activities took place to facilitate the delivery of a trial respite week in a holiday let in Bude, Cornwall. In the latter half of the year, further fundraising initiatives were created and undertaken.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	<p>The trustees confirm that they have had due regard to the Charity Commission's guidance on public benefit when reviewing the aims and objectives of Veteran's Coastal Retreats and in planning future activities.</p> <p>Although the charity is currently in its fundraising and administrative stage, the trustees are satisfied that all activities undertaken during the year — including fundraising, establishing governance structures, and developing plans for future respite holidays — have been directed towards furthering the charity's purposes for the public benefit. The trustees remain committed to ensuring that, once operational, the charity's coastal retreats will provide meaningful support to veterans and their families.</p>

Additional information (optional)

You may choose to include further statements where relevant about:

Policy on grant making	Para 1.38	Veterans Coastal Retreats does not currently operate a grant-making programme. The trustees will review the potential for grant making in the future where this would further the charity's objectives of supporting the wellbeing of veterans and their families.
Policy on social investment including program related investment	Para 1.38	The charity has not made any programme-related or social investments during the year. The objectives of the charity currently is to raise funds to invest in a holiday home from which to deliver the charitable activities in the future. Furthermore the policy of the trustees is to consider other such opportunities in the future if they would directly further the charity's purpose of providing respite and wellbeing support for veterans and their families.
Contribution made by volunteers	Para 1.38	The charity is currently reliant on the contribution of volunteers, including the trustees, who provide their time and expertise in governance, fundraising, and administration. The trustees are grateful for this commitment, which has enabled the charity to progress towards delivering its planned respite holidays for veterans and their families.

Achievements and Performance

Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	<p>During the year, the trustees have focused on building the foundations for Veterans Coastal Retreats while beginning to pilot its core activities. Key achievements include:</p> <p>Establishing the charity's governance framework and administrative systems.</p> <p>Developing and launching fundraising activities to build the financial base required to deliver respite holidays.</p> <p>Building awareness of the charity's mission within the veteran community and among potential supporters.</p> <p>Securing the commitment of volunteers and trustees, whose time and expertise have enabled the charity to progress during its formative stage.</p> <p>Successfully delivering a trial week of respite for a veteran and his family, providing an opportunity for rest, recovery, and quality family time. Feedback from the family confirmed the positive impact on their wellbeing and has helped the trustees refine plans for future retreats.</p> <p>Impact Story: Trial Week at Trehayle</p> <p>The veteran, following his stay commented as follows:</p> <p>"My family and I were recently the lucky recipients of a week's stay at Trehayle, Bude as guests of VCR. The accommodation itself was perfect, with spacious rooms and modern facilities. It immediately felt like home, helped by the hot Cornish pasties and fresh scones that greeted us on arrival."</p>
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“Throughout the week we were spoilt for choice of how to keep ourselves entertained with no end of options for day trips and activities both locally and further afield as well as a good assortment of board & outdoor games provided along with the hot tub, of course.”

“As a veteran living close to Manchester city centre, the opportunity to spend some quality time with my family in such a relaxing, scenic environment was more than welcome. It was a great opportunity for me to be able to recover from my recent surgery whilst also ensuring that my family weren’t affected by my limitations that are much more abundant back home.”

The trustees are encouraged by the success of the trial week, which demonstrates the difference that the charity can make to veterans and their families. Looking ahead, the charity aims to expand this work by offering more frequent respite holidays, improving mental health, strengthening family bonds, and supporting the reintegration of veterans into civilian life. These activities will deliver clear public benefit and contribute positively to society as a whole.

Additional information (optional)

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Achievements against objectives set	Para 1.41	During the year, the trustees set objectives to: (a) establish governance and administrative systems, (b) commence fundraising activities, and (c) deliver a pilot respite holiday for a veteran and their family. All three objectives were achieved. The trial week demonstrated the benefit and feasibility of the charity’s model, and the trustees will now build on this continuing fundraising with the aim of purchasing a property from which frequent respite holidays can be provided, in a bespoke and appropriate facility.
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Financial Review



CHARITY COMMISSION
FOR ENGLAND AND WALES

Veterans Coastal Retreats

No (if any)

Receipts and payments accounts



CC16a

For the period from	25.09.2023	To	31.12.2024
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Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
A1 Receipts					
JustGiving Donations	7,631	-	-	7,631	-
Other Direct Fundraising	31,501	-	-	31,501	-
Bank Interest	3	-	-	3	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	39,136	-	-	39,136	-
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	39,136	-	-	39,136	-
A3 Payments					
Marketing (Frog Marketing)	1,485	-	-	1,485	-
Marathon Entry (London)	480	-	-	480	-
Marathon Entry (Brighton)	350	-	-	350	-
CRB Checking Fees	150	-	-	150	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	2,465	-	-	2,465	-
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	2,465	-	-	2,465	-
Net of receipts/(payments)	36,671	-	-	36,671	-
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	-	-	-	-	-
Cash funds this year end	36,671	-	-	36,671	-

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Current Account	1,668	-	-
	Instant Access Reserve Account	3,000	-	-
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	95 Day Reserve Account	27,003	-	-
	Total cash funds	36,671	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
B2 Other monetary assets	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
		Jonathan Bush	16/08/2025	
		Richard Perkins	16/08/2025	

Review of the charity's financial position at the end of the period	Para 1.21	At the end of the reporting period, the charity had income of £39,136 and expenditure of £2,465, leaving a closing balance of £36,671. Expenditure was mainly on administrative costs, such as the creation and hosting of the website, Marathon entry fees and DBS checking costs. The trustees are satisfied that the financial position reflects steady progress in the charity's formative year.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The trustees' policy is to build reserves sufficient to cover at least 6 months' anticipated running costs to ensure financial stability and the ability to respond to unforeseen circumstances. The amount held in reserves will be monitored by the board of trustees during the course of the year as part of our budgetary process and financial monitoring.
Amount of reserves held	Para 1.22	At the year end, the charity held funds of £36,671. While much of these funds will be used for the investment in the future, at the moment they provide a more-than-adequate reserve.
Reasons for holding zero reserves	Para 1.22	N/A
Details of fund materially in deficit	Para 1.24	No funds were in deficit at the year end.
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	The trustees have reviewed the charity's financial position and consider that there are no material uncertainties about the charity's ability to continue as a going concern. Fundraising remains a key priority to ensure sustainability and enable the planned expansion of respite holidays.

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	The principal sources of funds for the charity are voluntary donations from individuals, contributions, and individuals completing fundraising events.
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A description of the principal risks facing the charity	Para 1.46	<p>The trustees have created a Risk Register which logs the most significant risks to the charity. These include:</p> <p>Funding Risk – Insufficient funds could delay the delivery of respite holidays. Mitigation: Active fundraising and building a sustainable supporter base.</p> <p>Operational Risk – Risks associated with delivering retreats, including health and safety of guests. Mitigation: Comprehensive risk assessments, particularly when using third-party holiday rental providers, volunteer training, and adherence to safety protocols.</p> <p>Reputational Risk – Negative publicity could affect trust and support. Mitigation: Transparent reporting, strong governance,</p>

and maintaining high standards of service, particularly in relation to social media and public facing activities.

Regulatory Risk – Non-compliance with charity law and guidance. Mitigation: Trustees regularly review Charity Commission guidance and seek professional advice as needed.

Structure, Governance and Management

Description of charity's trusts:

Type of governing document	Para 1.25	Constitution, implemented 25 September 2023
How is the charity constituted?	Para 1.25	CIO
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Trustees are appointed in accordance with the constitution. New trustees may be nominated and appointed by the existing board of trustees, ensuring that they have relevant skills, experience, and commitment to furthering the charity's purposes. There are currently no external bodies entitled to appoint trustees.

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	All new trustees will receive a comprehensive induction to help them understand their role, responsibilities, and the context in which the charity operates.
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Induction will include:

- Overview of the charity's mission, values, and strategic objectives
- Copy of the charity's governing document
- Most recent annual report and accounts
- Key organisational policies (e.g., safeguarding, conflicts of interest, financial controls, GDPR)
- Signing of the Fit and Proper Person, Policy adherence and Privacy notice declaration forms
- Introduction to fellow trustees and senior staff
- Access to online resources including:
 - CC3: The Essential Trustee (Charity Commission)
 - Charity Governance Code
 - Online training modules from the ICAEW Trustee Training Modules

The charity's organisational structure and any wider network with which the charity works	Para 1.51	Veterans Coastal Retreats is governed by a board of trustees and supported by a network of volunteers. The charity is increasing its network with the aim to create partnerships with other veteran support organisations, community groups, and service providers to further fundraising opportunities, and ultimately ensure that its retreats are accessible, safe, and responsive to the needs of beneficiaries.
Relationship with any related parties	Para 1.51	The trustees confirm that there were no related party financial transactions during the year. The trial respite holiday week was provided free-of-charge by the mother of the charity's founder. Any potential conflicts of interest are managed in accordance with the charity's conflicts of interest policy.

Reference and Administrative details

Charity name	Veterans Coastal Retreats
Other name the charity uses	"VCR", "Veteran's Coastal Retreats"
Registered charity number	1204898
Charity's principal address	22 Trelawney Avenue, Poughill, Bude, EX23 9HB

Names of the charity trustees who manage the charity

Trustee name	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
Richard Perkins	Full period	Chair/founder
Simon Mavroleon	17 th July 2024 onwards	Trustee/safeguarding
Annabel Bush	Full period	Trustee
Jonathan Bush	Full period	Trustee/financial
Edward Kaye	25 th September 2023 – 30 th June 2024	Trustee (Resigned)
Courtney Matthews	25 th September 2023 – 30 th June 2024	Trustee (Resigned)
Robert Philp	Full period	Trustee (Resigned in 2025)

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

Director name

None

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year
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None

Funds held as custodian trustees on behalf of others

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

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
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None

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

Richard Perkins (Chair of Trustees and Founder)

Exemptions from disclosure

Reason for non-disclosure of key personnel details

None

Other optional information

VCR has developed and approved the below policies:

- Absence Policy
- AI Policy
- Anti-Bribery Policy
- Becoming a Trustee Policy
- Bullying & Harassment Policy
- Code of Behaviour Policy
- Conflicts of Interest Policy
- EDI Policy
- Ethical Fundraising and Anti-Money Laundering Policy
- Financial Management and Reserves Policy
- GDPR Policy
- Grievances Policy
- Health and Safety Policy
- Risk Management Policy
- Safeguarding Policy
- Serious Incident Policy
- Social Media Policy
- Trustee Training Plan Policy
- Volunteer Policy
- Whistleblowing Policy

Declarations

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

Signed on behalf of the charity's trustees

Signature(s)



Full name(s)

Richard Perkins

Position (eg Secretary, Chair of Trustees, Chair, etc)

Chair of Trustees



Simon Mavroleon

Trustee / Safeguarding

Date 16 Aug 2025

From: Caroline Rifkind caroline.rifkind@gmail.com
Subject: Re: Independent examination of group accounts for VCR
Date: 16 Oct 2025 at 14:42:04
To: Jonathan Bush jonathan.b@vcr.email

Dear Jonathan

I confirm I have examined the records, papers and statements of accounts of Veterans Coastal Retreats and find these accounts to be a true record thereof.

I am happy for you to submit a pdf of this email as evidence of my review. I am registered with the ICAEW under my married name so have used this below.

Best regards

Caroline Lennard FCA

On 16 Oct 2025, at 13:32, Jonathan Bush <jonathan.b@vcr.email> wrote:

Dear Caroline

Would you be kind enough to review & confirm you are happy that we submit these to the Charity Commission.

Many thanks. Yours, Jonathan

<VCR Annual Report 2024 FINAL with signatures.pdf>

Sent from my iPad