



Annual report and financial statements

for the year ended 31 December 2025

Registered charity number: 1206883

Trustees' annual report for the period 1st January – 31st December 2025

A. Legal and administration details

1. Charity name: Chichester Harbour Veterans Club
2. Registered charity number: **1206883**
3. Charity's principal address: Steps, Trotton, Nr Midhurst, GU31 5EP
4. Charity structure: Chichester Harbour Veterans Club is a Charitable Incorporated Organisation governed by a constitution approved by the Charity Commission, and a set of rules approved by its members (both available on its website at: <https://chivets.square.site/>).
5. Charity objects: To promote for the benefit of members and ex-members of the armed forces and associated bodies ("veterans") and those closely associated with them, living in the Chichester district:
 - a. The promotion of social inclusion among veterans to prevent them from becoming socially excluded and to help them integrate into society by providing peer support groups and signposting to suitable, relevant organisations;
 - b. The relief of poverty by providing grants and signposting to relevant organisations;
6. Governance: The charity is managed by 3-6 trustees who also constitute its executive committee:
David James (chairman)
Patrick Laycock (treasurer)
Neil Ryder (secretary)
Geoffrey Talbot
Mike Valler
Rosemary Webb

B. Chairman's statement Chairman: David James

Happily, our club continues to thrive with 2025 producing increased membership, more and different events plus many ambitious plans for the coming year. Membership is now around 65 veterans and most of our events see about half that number in attendance. As we promised, we held a breakfast every month except December plus 8 other events through the year. We are undoubtedly meeting our aim of providing fellowship and engagement among local veterans as evidenced by attendance levels and by the lively conversations at all our gatherings.

Among our events in 2025 was a day trip to the Heritage Hangar and Fleet Air Arm Museum at Royal Naval Air Station Yeovilton. With a pub lunch to keep us all going, this was a very enjoyable day out and our most ambitious trip to date. We were fortunate to receive a generous donation from one of our members which allowed us to subsidise the cost of the coach hire. We are investigating several different outings over the next year or 2 and will probably use our own funds to subsidise coach hire for those events unless we find other sources of sponsorship. Our aim remains for all members to be able to participate in our events so we try to keep costs as low as possible and we offer support to any member who may struggle to cover the cost of an event.

We also maintain a small fund available to any member who may have unforeseen and unaffordable expense. The aim is to provide immediate but limited financial support until we are able to provide guidance to a more appropriate charity. Our bank balances are modest but healthy enough to support these aims.

In 2026 we will continue the monthly breakfasts and we also aim to hold a second event most months. This will include further day trips (Royal Hospital Chelsea is confirmed), 3 evening events and the occasional pub lunch.

My personal thanks to the other trustees for supporting an ever more ambitious program and to all our members for their friendship and company over the past year. I must also thank St John's Church in Southbourne for their support in our remembrance events and some of our breakfast meetings, and Thorney Island Sailing Club for the use of their club house for breakfast and evening events. Their continued support is very much appreciated.

I very much look forward to our continued fellowship in 2026.

C. Trustees' report on activities

1. Membership

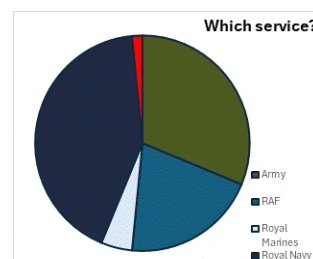
Membership officer: Neil Ryder

Following our second "cull" of inactive members (see below), we switched 15 inactive members to associate (non-voting) status and lost one altogether, but we welcomed 16 new members during 2025, keeping the total at 64 full (voting) members, with a further 21 associate (non-voting) members – including local district or parish councillors.

Service	Members
Army	20
RAF	13
Royal Marines	3
Royal Navy	27
Welfare officer	1
Total	64

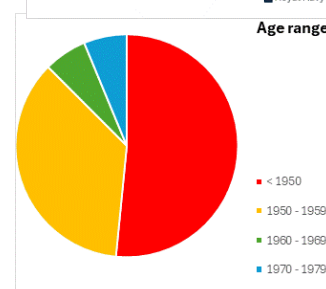
a. Which services?

The service mix has evened out slightly, with more of the new members coming from the army and RAF than from the navy. Members seem to welcome this diversity, as it offers a broader range of experiences and perspectives. However, we lost our only emergency (ambulance) service member.



b. What ages?

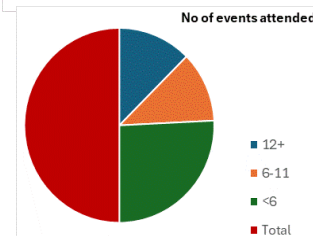
The age range has "improved" a bit, with the over 75s dropping slightly to half, as the new members were all in the next two brackets down. We would still like to encourage more serving soldiers from Thorney, and younger vets, to join to drop the average age a bit!



ExtraText	Members
< 1950	33
1950 - 1959	23
1960 - 1969	4
1970 - 1979	4
Total	64

c. How many meetings did members attend?

Almost half of the members (31) attended at least one meeting every other month, with 16 members (including 4 of the 6 trustees) attending at least one meeting every month. The trustees continue to look at the event mix to see



No of meetings	Members
12+	16
6-11	15
<6	33
Total	64

if other days of the week or times of the day might suit some of the other members.

d. Inactive members:

As we did last year, we recently sent out messages to all members who did not make it to any of our meetings in 2025, asking if they wish to remain as members. Nine responded explaining their absence and wanting to remain involved. The others have been switched to associate (non-voting) membership but will be reinstated if they ask to be. This has reduced the total number of full members from 76 to 64 but has "weeded out" those that are not participating or needing our help.

2. Events / meetings

Events & meetings: Rosemary Webb / Mike Valler

A total of 17 events were arranged during the year as follows:

Date	Type	Details	Attendance
16-Jan-25	Visit	16/01/2025 - Visit to HMS Sultan - HMS Sultan	18
30-Jan-25	AGM & breakfast	30/01/2025 - AGM & breakfast - TISC (Thorney Island Sailing Club)	39
20-Feb-25	Breakfast	20/02/2025 - Breakfast @ St Johns - St John's church hall	30
13-Mar-25	Breakfast	13/03/2025 - Breakfast @ RAFA Bognor Regis - RAF Association	15
10-Apr-25	Breakfast	10/04/2025 - Breakfast meeting - TISC (Thorney Island Sailing Club)	28
07-May-25	Evening meeting	07/05/2025 - Evening barbecue at TISC with sea shanties - TISC (Thorney Island Sailing Club)	21
22-May-25	Breakfast	22/05/2025 - Breakfast @ St Johns (including 30 min talk on Chelsea Pensioners) - St John's church hall	27
03-Jun-25	Visit	03/06/2025 - Visit to D-day map rooms - Southwick House	14
24-Jun-25	Visit	24/06/2025 - Visit to Tangmere aviation museum - Tangmere aviation museum	18
21-Aug-25	Breakfast	21/08/2025 - Breakfast @ St Johns (including talk on online safety) - St John's church hall	30
03-Sep-25	Evening meeting	03/09/2025 - Evening barbecue at TISC with partners - TISC (Thorney Island Sailing Club)	21
18-Sep-25	Breakfast	18/09/2025 - Breakfast @ St Johns (including talk on dementia) - St John's church hall	27
02-Oct-25	Breakfast	02/10/2025 - Breakfast @TISC with Westbourne / other vet clubs - TISC (Thorney Island Sailing Club)	29
16-Oct-25	Visit	16/10/2025 - Visit to RNAS Yeovilton / Fleet Air Arm museum - Fleet Air Arm museum	28
11-Nov-25	Breakfast	11/11/2025 - Breakfast @ St Johns (including Remembrance service) - St John's church hall	31
20-Nov-25	Breakfast	20/11/2025 - Breakfast @TISC - TISC (Thorney Island Sailing Club)	29
20-Nov-25	Visit	20/11/2025 - Optional visit to Fort Nelson - Fort Nelson	17
2025		Average attendance	25

This was three more events than in the previous year and average attendance held steady at 25 (over 1/3 of the members) per event, demonstrating that our meetings continue to be popular and are making a contribution towards our primary mission of reducing social isolation. The trustees are planning at least as active a programme for 2026, combining the monthly breakfasts – some with informal talks - with 3 or 4 evening meetings, further visits to forces-related sites and trying out lunches or different days of the week.

3. **Welfare** Welfare officer: Geoff Talbot

An important aim of the Club is to provide guidance to members on welfare and other services available to veterans, their partners and families. The Club's website summarises these but, to keep this current, we have:

- Attended relevant meetings of County Armed Forces Conferences – (West Sussex Oct. 2025/Feb 2026, Hants Jun 26)
- Monitored progress on Armed Forces Bill 2026 which seeks to apply legal status to the Armed Forces Covenant
- Maintained a watching brief on the progress of the nationwide study by the Armed Forces Covenant Fund Trust on the effectiveness of welfare provision, especially in respect of the "Thrive Together South East" review involving 9 South East Counties
- Attended other Breakfast Clubs and "Drop in Sessions" enabling a broader view of provision to be examined.
- Arranged informative club talks on well-being issues: i) Prostate Cancer. ii) Dementia.
- Accessed research projects to identify future presentations e.g. hearing loss and loss of cognitive function – provision and use of hearing aids.
- Monitored Club rule 4a which requires members to provide evidence of their veteran status (preferably the official HM Forces Veteran card, which offers a range of entrance fees, transport and other concessions. With a bit of persuasion, we now have only 12 members who have not verified their status.

4. **Treasurer's report** [see accounts below]

Treasurer: Patrick Laycock

I am sorry not to be able to attend the AGM but I am confident my fellow trustees understand the accounts and can handle questions at least as competently as I could!

We continue to bank with Lloyds TSB and to use Square for our electronic transactions. The system whereby attendance at events is paid for at the time of booking remains successful and saves considerable administrative effort. The secretary continues to seek appropriate software to further streamline the system.

Financial results: In the year ending 31st December 2025 income exceeded expenditure by £1,222.06. Most local events achieved a modest financial surplus while our visits were generally subsidised, but the combined result was that they more or less balanced out. With the increased club activity this year - 17 events compared to last year's 14 - and with £802 in donations and £720 from the Veterans Raffle, the fund's balance reflects a year-on-year increase with net assets totalling a very healthy £2,744.00. We have donated £200 each to St John's Church and TISC in recognition of use of their premises. Our modest operating costs included insurance and the domain hosting fee.

Conclusion: The club is in a healthy position financially. However, as was reported last year we are very mindful of the club's objectives as detailed in our constitution, including the provision of grants for the short-term relief of hardship and directing members in need to appropriate organisations to provide support.

I would like to emphasise the value of the Veteran's Lottery to the Club. We require a minimum of 10 participants for 50% of their monthly donation to be paid to the Club and we are currently stuck on that total. I know that several of our members have won prizes in the monthly draw. I urge those who do not currently donate to consider doing so. Cards containing details of how to apply are available from the chairman/secretary/treasurer.

I would like to thank Sheila Hey for examining the accounts to ensure all are in order. I also thank Neil Ryder for deputising for me in presenting my report, and I acknowledge the amazing work that he does with his extensive database knowledge in acting as a virtual bookkeeper and integrating everything to produce invaluable reports.

Finally, I make no excuse for reminding you all that this is your fund, and I urge you to direct any suggestions about its usage to me.

D. Independent examiner's report to the trustees of Chichester Harbour Veterans Club (Reg # 1206883)

I report to the charity trustees on my examination of the Club accounts for the year ended 31st December 2025.

1. Responsibilities and basis of report

As the trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act (Northern Ireland) 2008 (the '2008 Act') and the Charities Act 2011 ('the 2011 Act'). You are satisfied that the accounts of the Trust are not required by charity law to be audited and have chosen instead to have an independent examination.

I report in respect of my examination of the Trust's accounts carried out under section 65 of the 2008 Act and section 145 of the 2011 Act. In carrying out my examination I have followed the general Directions given by the Charity Commission for Northern Ireland under section 65(9)(b) of the 2008 Act and the Directions given by the Charity Commission for England and Wales under section 145(5)(b) of the 2011 Act.

2. Independent examiner's statement

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

- accounting records were not kept as required by section 63 of the 2008 Act 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 the 2008 Act and the 2011 Act; or
- the accounts 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 confirm that there are no other matters to which your attention should be drawn to enable a proper understanding of the accounts to be reached.

Signed: *Sheila Hey*

(Sheila Hey, 53 Main Road, Emsworth, PO10 8AR) Date: 6 Jan 2026

[the original copy with the proper signature will be retained by the trustees and submitted to the Charity Commission]

Appendix: Financial summary, 01 January – 31 December 2025



FINANCIAL SUMMARY

Financial year 01/01/2025 - 31/12/2025

Summary of receipts and payments:

	Year ending 31/12/2024	Year ending 31/12/2025
OPENING BALANCES PER BANK		
Opening balance - cash a/c	£109.79	£23.19
Opening balance - current a/c	£550.28	£1,498.75
Total opening balances	£660.07	£1,521.94
OPERATING RESULTS		
Item	31/12/2024	31/12/2025
Income		
Event income	£2,433.50	£4,772.00
Merchandise sales	£0.00	£108.00
Donations / sponsorship	£44.37	£802.00
Veterans Raffle income	£745.00	£720.00
SUB-TOTAL	£3,222.87	£6,402.00
Expenditure		
Grants / donations	£0.00	-£124.49
Event costs	-£2,100.75	-£4,557.04
Online services	-£23.96	-£23.96
Other operating costs	-£64.49	-£208.62
Admin costs	-£30.99	£0.00
Insurance	-£96.00	-£99.15
Finance / interest costs	-£44.81	-£166.68
SUB-TOTAL	-£2,361.00	-£5,179.94
SURPLUS / DEFICIT	£861.87	£1,222.06
CLOSING BALANCES PER INTERNAL ACCOUNTS		
	£1,521.94	£2,744.00
CLOSING BALANCES PER BANK		
Closing balance - cash a/c	£23.19	£110.37
Closing balance - current a/c	£1,498.75	£2,633.63
Total closing balances	£1,521.94	£2,744.00

Summary of assets and liabilities

	31/12/2024	31/12/2025
ASSETS		
Fixed assets		
The club has no fixed assets	£0.00	£0.00
Current assets		
Cash	£23.19	£110.37
Current account (Lloyds bank)	£1,498.75	£2,633.63
Total assets	£1,521.94	£2,744.00
LIABILITIES		
The club has no liabilities	£0.00	£0.00
NET ASSETS	£1,521.94	£2,744.00
Discrepancies (Bank balance minus internal balance)	£0.00	£0.00
Should be black but: Red if negative, Green if positive)		