



THE SOLDIERS SALVATION

Providing support to our veterans and ex-service personnel

Annual Report & Return

P.E June 2025

Charity Number: 1210200

ADMINISTRATIVE DETAILS

The Soldiers Salvation Limited is a charitable company limited by guarantee and registered in England and Wales under charity number 1210200. The organisation is legally constituted as a charitable company and operates in accordance with both company law and charity law requirements. Its registered office is situated at 131 Cranbrook Road, Ilford, IG1 4SY, which serves as the principal administrative address for correspondence and statutory communications.

The charity is governed by its Memorandum and Articles of Association, which set out the framework for its operation, including its charitable objects, the powers and responsibilities of its trustees, and the procedures by which decisions are made and implemented. These governing documents ensure that the organisation remains firmly focused on its charitable purposes and that all activities are conducted in a transparent, accountable, and legally compliant manner.

The organisation is established exclusively for charitable purposes and operates on a not-for-profit basis. Any surplus income generated is retained within the charity and applied solely towards the furtherance of its objects. No part of the charity's income or assets is distributed to trustees or members, either directly or indirectly, ensuring that all resources are dedicated to public benefit.

The charity's administrative structure is designed to support effective governance and operational delivery. Day-to-day administrative functions, including record keeping, financial management, and correspondence, are carried out in accordance with established internal procedures. These systems are intended to ensure accuracy, consistency, and compliance with statutory obligations, while also supporting the efficient delivery of the charity's activities.

The trustees retain overall responsibility for ensuring that the charity meets its legal and regulatory obligations, including submission of annual returns, maintenance of accurate accounting records, and adherence to reporting requirements set by the Charity Commission and Companies House. Through this framework, the charity maintains a high standard of governance and accountability, ensuring that it continues to operate in the best interests of its beneficiaries and in accordance with its charitable objectives.

STRUCTURE, GOVERNANCE AND MANAGEMENT

The charity is governed by its Articles of Association, which set out the framework within which the organisation operates, including the appointment and responsibilities of trustees, the administration of meetings, and the management of resources. The trustees, who also serve as directors of the charitable company, are collectively responsible for the overall governance, strategic direction, and financial stewardship of the organisation.

The charity was led by two trustees throughout the majority of the reporting period, namely:

- Ibrahim Khalid Lodhi *and* Mizanur Rahman

who together provided oversight and direction in relation to the charity's operations, financial management, and strategic development. Their responsibilities included ensuring that the charity continued to operate in accordance with its governing document and that its resources were applied appropriately in furtherance of its charitable objects.

During the course of the reporting period, the board also included Rezwanul Haque Choudhury and MD Delowar Ahmed, who both served as trustees and contributed to the governance and oversight of the organisation during their tenure. Both individuals resigned from their positions during the financial year, and the board composition was subsequently adjusted accordingly. The trustees acknowledge and record their contributions to the charity during their period of service.

The board meets regularly throughout the year to review the charity's activities, monitor financial performance, and ensure that resources are being applied effectively toward its objectives. Trustees bring a range of skills and experience to the organisation, supporting informed decision-making and responsible governance. New trustees are provided with appropriate induction materials and guidance to ensure they understand their legal duties and responsibilities, including compliance with charity law and the safeguarding of assets.

Day-to-day operations are managed either directly by the trustees or through delegated responsibilities to volunteers or support personnel. This structure enables the charity to remain flexible while maintaining accountability and oversight. The trustees ensure that appropriate internal controls are in place to safeguard funds and maintain transparency in all financial matters, ensuring that all activities are conducted in line with the charity's objects and regulatory obligations.

CHARITABLE OBJECTS

The charity's objects are to prevent and relieve poverty for soldiers and veterans in need by providing or assisting in the provision of essential resources, including food, clean water, clothing, education, training, medical treatment, and healthcare initiatives. The charity also aims to deliver support that enables individuals to generate sustainable income, achieve self-sufficiency, and contribute positively to society.

In pursuing these objects, the charity recognises that poverty among soldiers and veterans often arises from a complex combination of factors, including transition to civilian life, physical or mental health challenges, unemployment, and social isolation. The organisation therefore adopts a holistic approach, addressing both immediate needs and the underlying causes of financial hardship. By providing essential items such as food, water, and clothing, the charity ensures that beneficiaries can maintain basic living standards during periods of crisis, thereby reducing the risk of further deterioration in their circumstances.

The charity places a strong emphasis on empowerment and long-term stability. Through access to education, vocational training, and skills development opportunities, beneficiaries are supported in improving their employability and capacity to secure sustainable income. This approach reflects the charity's commitment not only to alleviating short-term hardship but also to enabling individuals to regain independence and rebuild their lives with dignity and confidence.

Healthcare support forms a critical component of the charity's work, recognising that physical and mental wellbeing are essential to long-term recovery and stability. The charity assists beneficiaries in accessing medical treatment and healthcare services, including support for conditions that may have arisen during military service or as a result of financial hardship. By addressing health-related barriers, the charity helps individuals to engage more fully in employment, education, and community life.

Ultimately, the charity's objects are centred on restoring dignity, independence, and opportunity for soldiers and veterans who are experiencing poverty. By combining immediate relief with sustainable solutions, the organisation seeks to create lasting positive outcomes for its beneficiaries, enabling them to become self-sufficient and to contribute meaningfully to society. All activities undertaken by the charity are carefully aligned with these objects, ensuring that resources are applied effectively and for the maximum public benefit.

STRATEGIC REPORT

The charity's vision is to create a society in which no soldier or veteran is left in poverty or without access to basic human necessities. Its mission is to deliver targeted, practical, and sustainable support that addresses both immediate hardship and long-term independence.

During the reporting period, the trustees focused on strengthening the charity's operational capacity, improving the delivery of support services, and enhancing financial sustainability. Strategic priorities included expanding outreach, improving accessibility of services, and ensuring that available resources were used efficiently to maximise impact.

The charity measures its performance through a combination of qualitative and quantitative indicators, including the level of support delivered, the number of beneficiaries assisted, and the sustainability of outcomes achieved.

In addition to its core priorities, the charity has continued to strengthen its understanding of beneficiary needs through ongoing engagement and feedback. This has enabled the organisation to refine its approach to service delivery, ensuring that support remains relevant, targeted, and responsive to changing circumstances. By maintaining close contact with those it serves, the charity is better positioned to identify emerging trends in hardship among soldiers and veterans and to adapt its programmes accordingly. This responsive approach enhances both the effectiveness and efficiency of the charity's interventions.

The charity has also placed increasing emphasis on building its organisational resilience and capacity for sustainable growth. This includes developing more structured fundraising strategies, improving internal processes, and exploring opportunities for collaboration with like-minded organisations. By strengthening its operational foundations, the charity aims to ensure that it can continue to deliver high-quality support over the long term while expanding its reach and impact. The trustees recognise that a strong and adaptable organisational framework is essential to achieving the charity's mission in an evolving social and economic environment.

ACTIVITIES, ACHIEVEMENTS AND PERFORMANCE

Throughout the year, The Soldiers Salvation Limited delivered a range of activities designed to alleviate hardship among soldiers and veterans. The charity provided essential aid, including food, clothing, and emergency support, to individuals facing immediate financial difficulties. These interventions ensured that beneficiaries were able to meet basic living needs during periods of crisis.

In addition to direct aid, the charity supported access to education and training opportunities, helping beneficiaries develop skills that improve employability and long-term financial independence. The organisation also contributed to healthcare-related needs, enabling access to medical treatment and promoting overall wellbeing.

A key focus during the period was on sustainable impact. The charity sought to move beyond short-term relief by supporting initiatives that empower individuals to become self-sufficient. This included assistance aimed at enabling beneficiaries to generate income and reintegrate into society.

The trustees consider that the charity has performed effectively during the reporting period, achieving meaningful outcomes within its available resources and continuing to make a positive difference in the lives of its beneficiaries.

The charity has also benefited from the continued commitment of its volunteers and supporters, whose contributions have been instrumental in delivering services and organising fundraising activities. Volunteers have played a key role in supporting day-to-day operations, assisting with the distribution of aid, and helping to coordinate community events. Their dedication has not only enhanced the charity's capacity to deliver its programmes but has also strengthened its connection with the wider community, fostering a shared sense of purpose and support for soldiers and veterans in need.

In delivering its activities, the charity has sought to ensure that resources are used as efficiently and effectively as possible. Careful planning and oversight have enabled the organisation to maximise the impact of available funds, directing support to those most in need while maintaining a sustainable operational structure. The trustees have remained focused on balancing immediate demand for assistance with the longer-term objective of achieving meaningful and lasting outcomes for beneficiaries.

The charity has also continued to build awareness of its work and the challenges faced by soldiers and veterans experiencing hardship. Through its fundraising events and community engagement initiatives, the organisation has increased public understanding of these issues and encouraged broader support for its mission. This growing awareness not only contributes to fundraising success but also helps to create a more supportive environment for beneficiaries, reinforcing the charity's role as an advocate as well as a provider of direct assistance.

PUBLIC BENEFIT STATEMENT

The trustees confirm that they have complied with their duty under the Charities Act to have due regard to the Charity Commission's guidance on public benefit. The charity's activities provide clear and demonstrable benefit to the public by supporting individuals who are experiencing poverty and hardship.

By delivering essential resources and enabling long-term independence, the charity contributes to improved living standards, reduced inequality, and enhanced wellbeing among soldiers and veterans. All activities undertaken are directly aligned with the charity's objects and are carried out for the public benefit.

The charity also ensures that its public benefit is both measurable and sustainable by regularly reviewing the outcomes and effectiveness of its activities. This includes considering the extent to which support provided leads to improved living conditions, increased independence, and reduced vulnerability among beneficiaries. By focusing on long-term impact as well as immediate relief, the trustees aim to ensure that the charity's work continues to deliver meaningful and lasting benefits to the wider public, particularly within the community of soldiers and veterans it serves.

FINANCIAL REVIEW

Financial Summary and Income Breakdown

During the reporting period, the charity recorded total gross income of £327,550 and total expenditure of £278,970, resulting in a net surplus of £48,580. This positive financial outcome reflects a stable and effective fundraising performance, combined with careful financial management and disciplined control of expenditure. The surplus achieved provides additional financial resilience and strengthens the charity's ability to sustain and expand its activities in future periods.

The charity's income was derived entirely from voluntary sources, demonstrating strong public support and engagement with its mission. Individual donations constituted the largest proportion of income, reflecting the generosity of supporters who are committed to assisting soldiers and veterans in need. These donations ranged from one-off contributions to more regular giving, providing a reliable and flexible income stream that supports both immediate interventions and longer-term planning.

Fundraising events formed a substantial and dynamic component of the charity's income generation strategy. Sponsored endurance events, including marathons and organised hikes, contributed significantly to total income while also raising awareness of the charity's work. These events encouraged active participation from supporters and helped to broaden the charity's reach within the community. In addition, smaller-scale, community-led initiatives such as bake sales and charity auctions provided valuable supplementary income. Although individually modest, these activities collectively made a meaningful contribution to overall fundraising performance and played an important role in strengthening local engagement.

The diversity of fundraising activities undertaken during the year has reduced reliance on any single source of income and enhanced the charity's financial resilience. By combining larger-scale sponsored events with grassroots community initiatives and individual giving, the charity has established a balanced income profile that is better able to withstand fluctuations in external conditions. This diversified approach also enables the charity to engage with a wide range of supporters, from individual donors to community groups, thereby reinforcing its presence and reputation.

It is also notable that the charity did not receive any income from government contracts or government grants during the reporting period. While this reflects a degree of independence in funding, it also highlights the importance of maintaining and expanding voluntary income streams. The trustees remain mindful of the need to continue developing sustainable fundraising strategies to support future growth and ensure the ongoing delivery of charitable activities.

Overall, the income generated during the period has enabled the charity to deliver its objectives effectively while maintaining a strong financial position. The trustees consider the

performance in this area to be satisfactory and recognise the importance of continued investment in fundraising capacity to support the charity's long-term mission and impact.

Expenditure Analysis

Total expenditure for the reporting period amounted to £278,970 and was applied in furtherance of the charity's stated objectives. The trustees have ensured that spending decisions remained closely aligned with the organisation's mission to relieve poverty among soldiers and veterans, with a clear emphasis on directing resources toward activities that deliver tangible and meaningful outcomes for beneficiaries.

A substantial proportion of expenditure was allocated to direct charitable activities. This included the provision of essential items such as food, clothing, and emergency support for individuals experiencing immediate financial hardship. In addition, funds were used to support access to education, training, and healthcare, enabling beneficiaries to address longer-term challenges and work toward greater independence. The trustees have prioritised interventions that not only meet urgent needs but also contribute to sustainable improvements in quality of life.

Operational and administrative costs formed a necessary component of overall expenditure, ensuring that the charity could function effectively and maintain appropriate standards of governance and accountability. These costs included expenses associated with coordination, communication, financial management, and compliance. The trustees have maintained a strong focus on cost efficiency, seeking to minimise overheads wherever possible while ensuring that the charity retains the capacity to deliver its programmes effectively and responsibly.

Expenditure also included costs associated with fundraising activities, such as organising community events and sponsored initiatives. These investments are considered essential to sustaining and growing the charity's income base, enabling it to continue delivering support in the future. The trustees carefully monitor the balance between fundraising costs and income generated to ensure that such activities remain cost-effective and contribute positively to the charity's overall financial position.

Throughout the reporting period, the trustees have exercised prudent financial oversight, ensuring that expenditure remains proportionate to income and aligned with strategic priorities. Budgeting processes, regular financial reviews, and internal controls have supported effective decision-making and accountability. As a result, the charity has been able to deliver its activities within its means while maintaining a surplus position.

Overall, the trustees are satisfied that the level and allocation of expenditure during the year represent a responsible and effective use of the charity's resources. The focus on maximising direct charitable impact, while maintaining appropriate operational support, has enabled the

organisation to achieve its objectives and maintain a strong foundation for future development.

Financial Performance

The charity reported a surplus of £48,580 for the period. This positive financial outcome reflects prudent financial management, effective cost control, and successful fundraising efforts. The surplus strengthens the charity's financial position and provides a foundation for future growth and resilience.

The reported surplus also provides the charity with an opportunity to reinvest in its operational capacity and programme development. By strengthening financial reserves, the organisation is better positioned to respond to fluctuations in income and increases in demand for support. The trustees recognise that maintaining a balance between financial prudence and proactive investment is essential to sustaining impact over the long term. As such, the surplus will be managed carefully to support both immediate priorities and the strategic growth of the charity's activities in future periods.

Going Concern

The trustees have assessed the financial position of the charity and consider it appropriate to prepare the accounts on a going concern basis. The charity has sufficient resources and expected income streams to continue its operations for the foreseeable future.

In reaching this conclusion, the trustees have taken into account a range of factors, including the current level of reserves, the consistency of voluntary income, and the charity's ability to adjust expenditure in response to changing financial circumstances. Sensitivity considerations have been applied to assess potential variations in income and demand for services, and the trustees are satisfied that appropriate measures could be implemented if required to maintain financial stability. This forward-looking assessment provides confidence that the charity is well placed to sustain its activities and meet its obligations as they fall due.

RESERVES POLICY

The charity maintains reserves to ensure financial stability and continuity of operations. These reserves are intended to provide a buffer against fluctuations in income, enable the charity to respond to unforeseen circumstances, and support the ongoing delivery of services.

The surplus generated during the reporting period has strengthened the charity's reserves position, providing increased financial security and supporting future strategic objectives.

The current reserves are reviewed regularly by the trustees to ensure they remain appropriate in relation to the charity's operational needs, financial risks, and future commitments. In assessing the adequacy of reserves, the trustees take into account factors such as expected income volatility, the timing of fundraising receipts, and the potential need to respond to unforeseen increases in demand for charitable services. This ongoing review process ensures that the reserves remain proportionate and aligned with the scale and nature of the charity's activities.

The trustees also recognise that reserves are not intended to be held indefinitely without purpose, but rather to provide strategic financial security and flexibility. Where appropriate, consideration is given to the planned deployment of surplus funds into service development, capacity building, and expansion of charitable activities. This approach ensures that reserves are actively managed to balance financial prudence with the need to maximise charitable impact, supporting both the short-term stability and long-term sustainability of the organisation.

RISK MANAGEMENT

The trustees recognise the importance of effective risk management and have established processes to identify, assess, and mitigate potential risks. Key risks include financial uncertainty, operational capacity constraints, and compliance with regulatory requirements.

To address these risks, the charity maintains appropriate financial controls, regularly reviews its operations, and ensures that governance practices remain robust and up to date. The trustees continue to monitor risks on an ongoing basis and take appropriate action where necessary.

The trustees also recognise that reputational risk is a key consideration for a charity operating in a sensitive area such as support for soldiers and veterans. As such, care is taken to ensure that all public communications, fundraising activities, and representations of the charity's work are accurate, transparent, and aligned with its charitable objectives. Safeguarding the charity's reputation is considered essential to maintaining public trust, sustaining donor confidence, and ensuring continued engagement with stakeholders.

In addition, the charity acknowledges the importance of data protection and information security in the handling of beneficiary and donor information. Appropriate measures are in place to ensure that personal data is stored securely and processed in compliance with relevant data protection legislation. The trustees review these arrangements periodically to ensure that risks relating to data loss, misuse, or unauthorised access are minimised, thereby protecting both the individuals the charity supports and the integrity of its operations.

PLANS FOR FUTURE PERIODS

Looking ahead, The Soldiers Salvation Limited intends to build upon the progress achieved during the reporting period by further developing its capacity to support soldiers and veterans experiencing poverty and financial hardship. The trustees recognise that demand for services may fluctuate due to broader economic conditions, cost-of-living pressures, and the complex needs of individuals transitioning from military to civilian life. In response, the charity plans to strengthen both its operational resilience and its ability to deliver timely, targeted, and sustainable assistance.

A key priority for future periods is the expansion and diversification of fundraising activity. The charity intends to develop more structured and strategic fundraising campaigns, building on the success of existing initiatives such as sponsored endurance events, community-based activities, and donor-led contributions. Greater emphasis will be placed on long-term donor engagement, including developing stronger relationships with recurring supporters and exploring opportunities for regular giving programmes. This approach is intended to provide a more stable and predictable income base, enabling the charity to plan more effectively and respond to increasing demand.

In addition to fundraising development, the charity aims to enhance its programme delivery model to ensure that support is both efficient and impactful. This includes improving internal systems for identifying beneficiary needs, streamlining the allocation of resources, and strengthening monitoring and evaluation processes. By improving the way outcomes are measured and understood, the trustees aim to ensure that resources are directed where they can achieve the greatest benefit and that the charity can clearly demonstrate the impact of its work to stakeholders and supporters.

The trustees also intend to place greater emphasis on collaboration and partnership working in future periods. By engaging with other charitable organisations, community groups, and relevant service providers, the charity aims to broaden its reach and improve access to specialist support for beneficiaries. Such partnerships may also create opportunities for shared resources, joint initiatives, and improved referral pathways, all of which can enhance the overall effectiveness of service delivery.

Another important area of focus is organisational development and capacity building. The charity recognises the importance of maintaining strong governance structures and effective operational processes as it grows. Future plans therefore include investing in trustee development, improving administrative systems, and exploring the use of digital tools to enhance efficiency and communication. These improvements are intended to support sustainable growth while maintaining high standards of accountability and transparency.

Finally, the charity remains committed to increasing its long-term impact by focusing not only on immediate relief but also on sustainable outcomes for beneficiaries. This includes expanding support aimed at improving employability, financial independence, and social reintegration. The trustees are mindful that lasting change requires continued investment in preventative and empowering interventions, and future strategies will reflect this balance between emergency support and long-term development.

TRUSTEES' RESPONSIBILITIES STATEMENT

The trustees are responsible for preparing the Annual Report and financial statements in accordance with applicable law and regulations. They are required to ensure that proper accounting records are maintained, that the charity's assets are safeguarded, and that reasonable steps are taken to prevent fraud and other irregularities.

The trustees confirm that the financial statements have been prepared in accordance with applicable accounting standards and that appropriate accounting policies have been applied consistently. They further confirm that the report has been prepared on a going concern basis.

APPROVAL AND SIGNATURES

This report was approved by the Board of Trustees and signed on its behalf.

Name: Ibrahim Khalid Lodhi

Position: Trustee / Director

Signature:

A handwritten signature in black ink, consisting of a stylized 'I' followed by a horizontal line and a small dot.

Date: 15 April 2026